



The Importance of Social Capital in life and in Microfinance



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Table of Contents:

Section A: Personal Experiences with Bangladesh and BRAC	
I. Introduction	2
II. The Bangladesh Rural Advancement Committee	3
III. Learning from BRAC	4
IV. The Community Empowerment Program (CEP)	4
V. The First of Many Field Visits	6
VI. Particular Research Path	9
VII. Enhancing Social Capital Project (ESC)	10
Section B: Assessing the Impact	11
I. Creating a Purpose for my Involvement	11
II. Research Methodology	11
III. Limitations	12
IX. NON-ESC VO Members	12
Nasima: the Housewife	12
Shahnaj: the Land Leaser	13
Doly: the Seamstress	13
Nazma: the Maid	14
Salma: the Landlord	14
Rekha: the Housewife	15
X. ESC VO Members	15
Shajeda: the Beautician	15
Beauty: the Vegetable Cultivator	16
Shafaly: the Housewife	16
Laiti: the Cow Rearer	17
Morieyom: the Bag Maker	18
Momtaz: the Detergent Processor	18
Nazma: the Fishery Caretaker	19
XI. Community Organizers	19
Sheuty: the New CO	20
Kohinurz: the long time VO member who became CO	20
Akuma: the Businesswomen and Teacher who became a CO	21
Noyan: the New to BRAC CO	22
Rina	22
XII. Personal Reactions	23
IX. Conclusion	23
X. Recommendations	24
XI. Acknowledgements	25
XII. Works Cited	26

Section A: Personal Experiences with Bangladesh and BRAC

Introduction

The inevitable change the World Food Prize would forever have on me and my lifelong goals began sooner than many others. In 2009 my mentor, Donna Shurr, told me about the



Ohio World Food Prize Global Youth Institute. I was intrigued by the prospect of writing an official research paper and presenting it to a panel of judges. When I arrived in Columbus with a knot in my stomach I learned more about the WFP, how six students would be chosen to go on to the Global Youth Institute in Iowa. I also learned about the Borlaug-Ruan Internship, and that 20 students would be sent around the world to work with international development leaders every summer. Finally, in October 2011

my extensive research paid off, and I attended the World Food Prize Youth Institute in Des Moines, Iowa. The Symposium opened my eyes to the many facets involved with development work, and even gave me ideas that helped me start a weekend food-bag program for students on free and reduced lunch in my community. One of the best parts of the program were the presentations from the previous interns, I already knew that I wanted to apply for an internship, but after listening to their stories I knew that I needed to experience development firsthand.



The World Food Prize sparked my interest in international development, but more importantly, gave me the tools to experience life at an NGO. This experience has cemented my interest in development work, and gave me the opportunity to work with the largest NGO in the world. I knew that I wanted to apply for an intern site in which I could research the social aspects affecting food security. Mrs. Shurr was the reason I knew about the WFP, and she has helped me find my path in life. She was also a teacher in Bangladesh, and she told me that Bangladesh would be the best country to travel to for development work, culture, hospitality, and every other travelers dream. When I found out that BRAC accepted me as an intern I was ecstatic! Before leaving, I read a lot about BRAC and Bangladesh, and I was amazed by BRAC's program. It was obvious why BRAC is the largest NGO. It addresses every facet of poverty: education, health, legal awareness, training, micro-finance, and so much more. I was excited to arrive and see their work first-hand.

Of course, no book or website could prepare me for Bangladesh's culture. I spent two months living in a completely different world. Being my first time in the non-developed world, I was in for quite a culture shock starting with my flight there. I walked into the international terminal at the Chicago airport, and it was the first time in my life that I felt like an outsider. I grew up in a diverse community, but there were always people that looked like me; my internship was a different case. Once I got to the Dhaka airport the humidity hit me, and I had to go through the process of keeping my place in line and doing my best to communicate with the airport staff when my bag was lost. Soon after, my driver located me and warmly welcomed me to Bangladesh. The genuine hospitality was refreshing, and everyone I met throughout my journey was incredibly kind.

Everyday in Dhaka was an adventure. I miss the rickshaw rides that allowed me to see the daily goings on of the city. People crowd the sidewalks and tiny shops line the major streets, selling anything you could imagine. The driving is unbelievable with so many forms of

transportation crowded into two lane streets. The city is always busy, and is expected to be so with a population of 16 million. In total the population of Bangladesh is 160 million, and the area of the country is equivalent to the size of the state of Iowa. This made me see how effectively land can be used. In the United States we have so much land that there are open fields compared to Bangladesh where every piece of land has a use.

During my internship I have observed and experienced even more than BRAC and my research project could have taught me. I learned new concepts about Bangladesh and the world through the many amazing interns I became so close with. I learned how in restaurants outside of the US, waiters are called on so that they don't disturb the customers; which was a practice I was uncomfortable with! I found out that in France everyone has vacation for a month or longer each year. I learned about the different interpretations of the Muslim religion, and I was even able to experience Ramadan during my trip. I am very appreciative of the chance I had to travel to the different regions of Bangladesh both with BRAC, and on other trips with interns. I was able to travel to the Northern ends of the country; to Mymensingh to visit BRAC CEP programs and Srimangal to hike the Tea Estates and live in an Eco-hut. All the way down to the southernmost region of Kulna to go on a boat tour of the Sundarbans, the largest mangrove forest in the world. Through these experiences I was able to understand how diverse the country, and people of Bangladesh are. My research project helped me understand the importance of social capital, or connections, in the microfinance system. More importantly, I learned how easy it is to make long lasting friendships and connections between time zones, countries, and cultures. I learned how important social capital is in my everyday life.

My first experience in the third world was shocking, amazing, and overall life-changing. I have noticed changes in my everyday life since my return to the United States. I never use water bottles, instead I use the tap water I once took for granted. I have started to appreciate very small luxuries like our trash disposal system. It is interesting to look back on my original perceptions of what Bangladesh would be. I was surprised by how developed the country is; I was prepared to go without a shower for a week, but Dhaka and the surrounding areas are developing, and were much nicer than I had imagined. Every night as I am falling asleep I go back to my memories from Bangladesh because it was the most insightful experience of my life. I am forever thankful to BRAC and the World Food Prize for making my journey possible.

The Bangladesh Rural Advancement Committee (BRAC)

In 1972 Fazle Hasan Abed started the Bangladesh Rehabilitation Assistance Committee to help a newly liberated country who had been swept away by a cyclone that caused a tsunami-like surge 133 feet high wave to wash over the farms, villages, and towns that stood in its way. What started as a small disaster-relief effort has developed into the world's largest NGO.

BRAC has transformed into a development organization dedicated to the alleviation of poverty by empowering the poor to realize their potential and bring positive change to their own lives. BRAC is the only NGO of its' kind; it is the first international NGO run completely by an underdeveloped nation. The self-sustainable focus has been able to provide effective change for the poverty stricken people of Bangladesh and ten other countries.

BRAC creates opportunity for the world's poor, it catalyzes lasting change, and creates an ecosystem in which the poor have the chance to seize control of their own lives. This is accomplished through a comprehensive approach with services in areas of education, health care, social and economic empowerment, finance enterprise and development, human rights and legal aid, agriculture and food security, as well as environmental sustainability and disaster preparedness. What started out as a limited relief operation in 1972 in a remote village of Bangladesh now touches the lives of an estimated 126 million people.

During the internship I was able to work with the guidance of Dr. Mahabub Hossain, the Executive Director of BRAC, Anna Minj, the Director of the CEP, and Mehzabin Ahmed. With their guidance I was able to learn from, and experience as much of Bangladesh as was possible in two months.

Learning from BRAC

Being an intern for the Community Empowerment Program (CEP) has provided me with endless channel into all of the development programs within BRAC because CEP is the program that is known for disseminating information to the poor. Prior to my work with BRAC I had very different ideas as to what the most effective methods to help the rural poor gain food security were. Into my second week with BRAC my view was forever changed. Agricultural techniques like high yielding seeds and agricultural education are very important to help with food production; but you do not need to produce food to gain food security. Being able to earn enough money to buy the food necessary for the family to eat a proper amount of calories everyday is food security. The CEP was created not only to empower women, but also to create means by which rural groups can articulate their specific needs. This program creates opportunities for women to start many different businesses that enable them to support their families and gain food security. BRAC has created a holistic approach that helps people gain food security in many different ways.

The Community Empowerment Program (CEP)

The mission statement of the CEP is “to enhance the human and social capital of the poor and marginalized especially women, so that they are aware of their rights, empowered to claim their entitlements and resist exploitation.” In concrete terms, empowerment is achieved through raising consciousness of the poor women, equipping them with organizational and practical skills, supporting them with required resources, instilling them with the confidence and determination necessary for taking action to improve both their social and economic lives. The CEP is able to do this through four areas of work: community institution building, strengthening local governance, access to information, and addressing violence against women.

One of the priority areas of CEP is to organize and assist the poor and marginalized women so that they can reach their potential through mobilization. The CEP organizes women from three to four villages into groups called Polli Shomajs, which is Bangla for ‘rural society’. The Polli Shomaj’s meet bi-monthly to discuss the issues affecting their daily lives, to spread messages around the entire community, and to raise awareness on various issues. These groups each elect three women who then meet with other leaders at Union Shomaj. The Union Shomaj is usually made up of 3-5 Polli Shomaj elected leaders, and provides the opportunity for the leaders to network and connect their communities and local government.

The leaders influence local decision-making and therefore facilitate easier access to government resources and proactive action against various injustices. Overall, the CEP creates an environment in which women are able to play a more active role in the democratic system.

In 2003 the CEP created a new aim to strengthen the local government institutions to benefit the rural poor. The elected leaders of the Polli Shomaj are generally illiterate, and they do not understand their role as a leader. In order to strengthen the leadership BRAC has created training sessions aimed to educate the representatives. Through capacity development training, women gain the knowledge necessary to run for, and be elected to, the local government (Union Parishad); this provides women with the opportunity to meet with government officials to discuss government initiatives, deadlines, work plans, and budgets. BRAC has also organized women Union Parishad officials through Upazila Forums that serve as a direct interaction between them and the sub-district level government officials. Being a part of the Upazila Forum helps women officials overcome the former marginalization by their male colleagues at the Union Parishad. It also enables networking among the women officials to help develop working relationships with higher-level government officials. These women contribute to improving local governance for effective delivery of public services and strengthening female leadership.

CEP provides various means to provide people with access to vital information that is critical for socio-economic development. Popular theatre is an innovative and effective method for information dissemination to the rural population. The performances showcase stories of the people, for the people, by the people, and to the people. The plays are developed by community artists, and are based on local incidents and topics of the communities' interest. The performers are recruited locally, and local dialect is used during performances to maximize the effect of the messages. The plays are usually staged in the evening, at an easily accessible location in the villages so as to draw large audiences including women and children who are often deprived of such entertainment. On the following day, a community meeting takes place in the same location, where locals gather and discuss the issues depicted. They discuss whether similar issues exist in the area, and ways to address them. Popular theatre specifically promotes women's empowerment by exposing women to new information and ideas through plays, and providing opportunities for women to perform on stage. This method of communication involves the entire community to education both men and women on over 400 issues. Popular theatre provides information dissemination that mobilizes the rural population against social ills and injustices.

CEP utilizes the network of Polli Shomaj and Union Shomaj to identify and report incidents of violence against women. There are many interventions for addressing violence that CEP has began. Awareness building to prevent and protest human rights violation issues is possible through the popular theatre and Polli Shomaj. The Polli Shomaj also report incidents of violence against women by fax to BRAC, and in return BRAC coordinates immediate health and legal support for the survivors. There is also rehabilitative support and follow up to ensure rehabilitation and social re-integration. CEP is able to use all sectors to help prevent acts of violence and provide care for the survivors.

The First of Many Field Visits

In order to better understand the focus areas and specific projects within the CEP, Dr. Hossain and Anna Minj suggested that I travel to an area with a well-established CEP. During my third week in Bangladesh I was able to travel with a translator to Mymensingh in the North to do just that. Below I have written my own personal experiences with all of the CEP projects I visited.

General Meeting:

At the General meeting all of the women who are involved in the community met to go over the issues they want to resolve. One of these issues was eye care. The Polli Shomaj leaders brought this up to the Union Shomaj, so BRAC sent an eye care specialist to check all the women's eyes and recommend an eye doctor for the four who had eye problems. In this village the pre-primary school was located on the porch area of two homes.



The man from BRAC was encouraging the women to create an actual school. He urged them to ask the rich people of the village for funds to build the schoolhouse, and to have all the villagers help put the building together. With willpower, I am sure the committee of women, and the entire village will make it possible for these children to have an actual schoolhouse with four solid walls.

Polli Shomaj:

Once we were at the place of meeting all the women stood up to greet us, and then the meeting started. Watching the Polli Shomaj President, Raquel, take charge of the meeting



was great. Many women in rural Bangladesh feel unable to talk in front of men and foreigners because they have grown up in a culture in which they have absolutely no power. However, with the help of the Community Empowerment Program women like Raquel are taking charge of the problems in their lives, and coming up with solutions. One such issue was the lack of availability to primary education for the children of the village, and in response Raquel led the

Polli Shomaj to open a BRAC pre-primary school. Now many young children in the village are learning foundational literacy, reading, and mathematical skills as well as patriotic songs! We were taken to see the school, and the children sang a song that expressed their love and patriotism to Bangladesh.

Union Shomaj:

The women who are a part of this program are truly special. They spend their time trying to fix problems within their villages such as child marriage, dowry, education, and sanitation.. The women discuss these issues and, they come up with a list to share with the local government in order to ask for their support. The process is for the Polli Shomaj leaders to lead discussions at the general meeting. They are encouraged women to start new programs by asking the rich people in the village for monetary support. Only if they are unable to establish change themselves will the leaders of the Polli Shomaj bring up issues to the Union Shomaj and thus to the local government. This system is made to



empower the women to accomplish goals themselves, and the higher branches are to be used if the issue cannot be handled at the grassroots level. At the meeting, women spoke their personal opinions to the government officials, and by doing so they are empowered.

Local Government: Union Parishad

In order to understand how the CEP strengthens the local government, we visited a Union Parishad. While there, we were able to speak to the people who had been trained by BRAC. They said that now they understand their roles within the government, and how to best



represent the people of their village. We spoke to two women who are representatives in the community, and they said that the training from BRAC helped them understand their roles. Now they represent the people of their village by understanding the problems they face by attending Polli Shomaj and Union Shomaj meetings. They also told us how difficult it is to tackle every problem, but BRAC has helped.

For instance, the police and law system is nearly nonexistent for the poor, so the local government received help from BRAC to build a courthouse for all local issues. The judge is a local woman, and she is able to solve small disputes without involving the higher government. Seeing how BRAC is not only building their own programs, but the government as well, made me realize what a profound effect the organization has had on the entire nation.

Popular Theatre:

We arrived to see the first popular theatre show, but it was unfortunately cancelled due to the rain. However, the actors performed a five-minute song for us. The song spoke of how we must empower ourselves to achieve what we need to. They were able to say it so convincingly and with such passion that I suddenly understood how the popular theatre is able to work. The fact that villagers perform in their own villages makes it possible for the message to come across effectively. They then came back into the room to talk with us about how they became involved with BRAC's Popular Theatre and how the program is able to change the lives of many villagers.



Witnessing Popular Theatre with an audience was a completely different experience. The children all squat youngest to oldest from the stage so everyone can see, and the adults stand in the back. After the main introductions of characters I asked Sakaoat to stop translating because the emotions of the actors made it easy to understand what was occurring. The audience was also helpful because they had such genuine reactions to the performance through laughter and tears. By the time the play had ended, I had compared the BRAC popular theatre to a school play. Even though the play is located in a village of Bangladesh and the stage is a rug on the ground, the actors are oftentimes changing the audiences views on many topics from violence to sanitation.

Stopping Violence:

The girl who was almost married:

Two years ago Kaniz's marriage was arranged by her parents. Her father explained his situation at the time, "I am a farmer and a rickshaw puller during the off season, this is not enough to support a family of seven, and I thought that marrying Kaniz would lessen this burden." However, Kaniz was saved when the Polli Shomaj rallied the community to go to her home the day of the wedding. The Polli Shomaj President educated the parents about the ill effects of child marriage, and how important education is. The parents both agreed to put an end to the marriage and Kaniz has been in school ever since. She proudly showed us her primary years certificate and now attends post-primary school; she says her favorite pastime is studying. Despite the amazing leaps this girl has made, I felt badly for the sixty year-old father who went to put on his best shirt for us, which was covered in holes.



The Acid Violence Survivor:



Ten years ago, Kulsum was set to marry the man she loved, but her family was not supportive. In response to the planned marriage, Kulsum's rich and powerful cousin through acid on her. Unfortunately, in Bangladesh the police only help those who pay them. Kulsum was unable to go to the police because her cousin had paid them already. BRAC was able to help Kulsum by paying for all of her treatment, and helping her emotionally heal and re-enter her community. With the help of BRAC's legal services, Kulsum's cousin is now in jail for his crimes.

BRAC's help made it possible for her to marry the husband she originally had been punished for being with. Now they have children and a normal life. She happily thanked BRAC.

The Rape Victim:

A handicapped woman was sitting alone in her parents' home one afternoon when a man came in and raped her. She then went to a friend for help, and when the community and the Polli Shomaj found out they forced the man to marry her. This was shocking to me. In one minute I finally understood how complex it is to work around the cultural restrictions. In America rapists are put in jail, not given dowry to marry the woman they raped. When we asked the Polli Shomaj leader what the victims' other options were she responded "suicide". I have hope that this poor woman will divorce her rapists, as she said, "I'm not sure if it will work out, he is a bad man, he raped me, and now he tortures me." In my opinion, if women can get divorce and be remarried, they should also be able to receive counseling and recover after being raped, and someday get married to someone else. In order to create groups ran by the grassroots community, the groups have the cultural beliefs that are astounding, but that is what happens. Maybe, BRAC will eventually be able to break this cultural barrier, but for now I'm sure there are many other women suffering the same fate.

Overall the field visit in Mymensingh was eye opening. Reading BRAC material and briefings about the initiatives the CEP has developed is in itself a great experience. However, the opportunity to step foot into a rural village and see the initiatives I had been researching gave me insight into the programs that was very helpful to understand and CEP and start my research.

Particular Research Path

Among BRAC's many development programs, the microfinance program is the oldest, and largest within the organization. The microfinance operations began in 1974 and cover all 64 districts. The program provides access to financial services for the poor, who are unable to obtain credit from mainstream banks due to lack of necessary assets and referrals. The borrowers, most of whom are women, use these loans to engage in various income generating activities (IGA) to improve their socio-economic status. BRAC's approach to microfinance involves providing collateral free credit and savings services at the doorsteps of their target population – the landless poor, marginal farmers and vulnerable small entrepreneurs. A distinctive aspect of the microfinance program is the credit-plus approach, in addition to providing loans and training they have developed an integrated set of services that work to strengthen the supply chains of the enterprises that the members invest in, giving them access to quality inputs and support in marketing their products. These services are provided by the BRAC social enterprises.

Organizing the poor is at the heart of the microfinance program's work. The Village Organizations (VOs) are composed of 30-40 women, act as platforms for poor women to come together, access services such as microfinance, exchange information and raise awareness on social, legal and other issues concerning their daily lives. The services provided include microloans (Dabi), which range from 100-1,000 USD and are given exclusively to individual women who are serviced by the village organization (VO). The VO serves as an informal guarantor through creating peer pressure to ensure timely repayment. Borrowers repay through weekly or monthly installments or deposit savings during the regular VO meetings. These loans are generally used for small operations in poultry, livestock, fruit and vegetable cultivation, handicrafts, or rural trade.

The microfinance program and the VO's have been a major contributor to BRAC's overall success. However, according to Anna Minj, "Within certain districts, only thirty percent of the loans were being used by the women themselves because many gave the money to their husbands or sons." The VOs had lost all forms of social capital. MFI has become too focused on the business of the program, and the social aspects are needed in order for the program to run successfully. In order to deal with this issue BRAC felt that economic development alone couldn't bring comprehensive change in the socioeconomic status of the poor. It was decided that the CEP, formerly known as the Social Development Program, would help start a new project because CEP provides the opportunity to meet with women to train and to empower them to use their loan to achieve economic stability. Thus the Enhancing Social Capitals Project (ESC) was launched in January 2012.

Enhancing Social Capital Project

The CEP started the ESC in order to strengthen the group integrity of the VOs and increase solidarity among VO members, as well as to provide social mobilization support to them. The objective of the project is to develop the social capital of VO members which will enable them to "socially solve economic problems" which will in turn lead to broader socioeconomic development of the VO member. The ESC project aims to engage the entire community through Wider Community Meetings. These meetings are organized for

engaging men and wider community members to strengthen women's empowerment and disseminate socioeconomic awareness among the community members. These meetings are held quarterly with participation of both men and women. A very important part of the VO are the 18 promises. This is a list of promises that are recited at the beginning of each VO meeting. The promises are made to improve the overall quality of life within the rural family life. The project also focuses on creating interaction and cooperation among different BRAC programs and components at the field level in order to both strengthen BRAC's overall program operations as well as to ensure better support to the beneficiaries of the programs. Overall, the ESC is aimed to help the microloan borrowers in every aspect of life. By doing so the borrowers are able to effectively use their loans and create income for their families.

Section B: Assessing the Impact

Creating a Purpose for my Involvement

The purpose of my research for BRAC's benefit, specifically through the CEP, is to create a series of case studies outlining the potential affects of the ESC on the individual microcredit borrowers. By doing so, my research will provide qualitative examples of the effectiveness, and provide information to help create suggestions to improve the program.

In order to create case studies that reflect the effectiveness of the ESC, the questionnaires will closely relate to the indicators that were set to measure the projects progress. A majority of these indicators reflect socio-economic status of the VO members, which is expected to improve through the interventions of ESC. The research will hopefully provide BRAC with case studies to use in literature or for donor information.

Research Question:

Is it possible to establish an effective microfinance system through the use of social capital?

Hypothesis:

The use of social capital not only helps to establish an effective microfinance system, but also helps educate the borrowers to combat issues within their society. Through the holistic approach of BRAC, a group's social capital makes it possible to create an information dissemination model for all aspects necessary to educate the audience. ESC helps the microloan borrowers in every aspect of life, so that they are able to effectively use their loans and training to create a business that will create income for their families, and help them gain food security.

Research Methodology

The aim of this paper is to do an impact assessment of the ESC project through a comparison of VO members who are involved in the ESC project, and those who are not. In order to complete my research, I traveled to the district of Gazipur to conduct a series of fifteen interviews. The ESC project has operated in Gazipur for the full two years since its inception since. The villages in which interviews were taken include: Sreepur, Mouna, Bairnal, Baupara, Kapsia, Tree Mohoni, Lota Pata, Jhajhar, and Shalna.

Qualitative methods will be used through means of interviews. A series of consistent questions was asked of each beneficiary covering, but not limited to: length of time as a VO member; amount and use of each loan; training received by BRAC; businesses started; income and use of income; which of the 18 promises are most important, and how they have used them; and whether the training, loan, or social capital has helped them the most. Follow-up questions varied based on the interviewees' responses. In order to analyze the entire ESC project, women from different groups will be interviewed and later analyzed: the VO members who are not a part of the ESC (control); the VO members who have benefitted from ESC project (experimental); and the COs. During the information collecting field visits, I was taken to see VO meetings and interview some of the VO members. I was also taken to Home Visits during which the CO collects information from the VO members.

During these visits I was able to interview random VO members and the CO conducting the visit. I was also taken to see IGAs, or specific examples of women participating in activities that they received training in order to start earning an income.

Limitations:

The methodology used to conduct interviews lent itself to errors and bias that must be noted. As a non-Bengali speaker, I relied completely on a translator to conduct interviews. Therefore, it cannot be assured that questions were stated in the same way during all interviews and whether translations were exact. Also, the translators were employed by BRAC and BRAC staff was present at all interviews, which might have put pressure on interviewees to respond in a certain way. BRAC was not criticized in any way by the interviewees, which raises questions about the affect of BRAC staff presence and the reliability of data. If possible, interviews were held within homes solely with the beneficiary; however, this was often impossible and interviews were held outside. In these cases, women answered personal questions in front of their community and husbands, which might have affected their answers. The translators were all male, and therefore the issues relating to violence were not discussed fully because interviewees did not express themselves in a manner they would with a female translator. An example of this is Zeheda, a woman who claimed to have never experienced child marriage, dowry, or domestic violence, but she had her first child when she was 17 years old. During my field visit, 30 VO members and COs were interviewed from one district. The sample size was not nearly large enough to provide the necessary quantitative information. This small sample was the result of time and budget restraints. In order to put together information regarding recommendations from VO members, members who dropped out of the program should have been interviewed. But this was not possible due to limited connections within the community.

There are many changes that should be made in future studies in order to fix these limitations. A professional female translator not associated with BRAC should be hired in order to receive the best translation possible. BRAC staff should not be a part of the interviews, and all individual interviews should be conducted in a closed room. These conditions would create ease, and therefore make the responses from the interviewees truthful. In order to obtain a quantitative measurement of the effectiveness of the ESC project more time and money would be needed to interview thousands of VO members from different areas around Bangladesh.

VO Members not affected by the ESC Project

Nasima: the Housewife



Nasima is a 25 year old VO member. She is married and has two sons ages 9 and 4. Nasima has been a VO member for six years. She took out a loan from BRAC for 50,000 tk (613 USD) and gave the money to her husband so that he could start a grocery shop. Nasima is not involved with the shop in any way. The current income from her husband's shop is 3,000-4,000 tk a week. Nasima is a housewife and does not contribute to the family income. Nasima would like to take out another loan to buy a cow and sell its milk in the market. In order to understand how to take care of the cow, she would like to go to training. However, Nasima does not know who

to talk to about her goals. She is unsure of how to go to training and does not know who ask. There are not VO meetings within her village. A collector comes around house to house to collect the money. It is not always the same collector and there is no personal interaction of social capital between the collector and Nasima. She said that she has paid back BRAC, but never knew the people who collected the money. Nasima does not know any of the 18 promises, but she would like to learn them. She wants her children to attend college; Nasima's parents made her stop going to school when she was in class four, and she wishes that she could have continued. Her children are not vaccinated because she does not know where to go for this, but she would like to get her children vaccinated. She does not practice family planning because she is unsure of how to do so. Nasima was forced into a child marriage by her parents, and she wishes that the marriage did not happen so soon, but would not change the outcome. She would not feel comfortable asking other parents in the village to stop forcing their children in to marriage at such a young age. Nasima would love to attend VO meetings, and receive training to learn how to take care of cows. She believes that earning an income would give her more power in her family. Nasima said that she thinks BRAC could do more to help her.

Shahnaj: The Land Leaser

Shahnaj is a 30 year old VO member. She is married and has three daughters who are ages 14, 12 and 2. Shahnaj has been a VO member for 9 years. She took out a 50,000 tk (613 USD) loan from BRAC to buy land. Shahnaj has never received training, so she does not know how to farm her own land. However, Shahnaj she leases her land out to her brother so that he can cultivate rice. She receives fifty percent of his final income from the rice crop twice a year. In total, Shahnaj's yearly income from leasing her land is 1,200 tk (15 USD). Shahnaj does not have any other form of income. Her husband in a CNG driver, but she is not aware what his income is. There are not VO meetings within her village. A collector comes around house to house to collect the money. It is not always the same collector and there is no personal interaction of social capital between the collector and the borrower. Shahnaj does not know the 18 promises, but she would like to learn them. She plans to send her children to school as long as she can because she believes that education is good for them. Her children are not vaccinated because she does not know where to get medicine. She said that no one from the government or BRAC has told her about such things. Shahnaj is not aware as to what child marriage is, but it is obvious that she was married as a child from her eldest daughters age. In this village, almost all the women are married off as children. Shahnaj said that they need training to understand such problems. Shahnaj's husband is sometimes violent with her. She can only talk to her husband about any of her problems, so there is no one that she could talk to about her issues with domestic violence. Shahnaj would like to attend VO meetings, and she would like BRAC to give her training to learn how to use a sewing machine. She would like to make clothes to sell in her village.



Doly: the Seamstress

Doly is a 26 years old VO member. She is married and has a four year old daughter. Doly has been a VO member for one year. She took out a 10,000 tk (123 USD) loan and used it to buy a sewing machine. Doly did not receive training from BRAC, but she received sewing training at her college. Doly was able to empower herself to start her own business. Now she

makes clothes for her family, and her husband sells the rest of the clothes in the market. Doly is able to make 3-4 kamiz sets a day and makes a profit of 1,500 tk (18 USD) a week. Doly would like to expand her business, but she is unsure how to do so. There are not VO meetings within her village. A collector comes around house to house to collect the money. It is not always the same collector and there is no personal interaction of social capital between the collector and the borrower. Doly does not know any of the 18 promises. She has heard of them, but has never been given information to learn about what they are and what they mean. Doly plans to send her child to college. Her daughter is vaccinated, and she can get medicine from the local government hospital. There is no violence in her house, but there is violence in the community. Doly says that there is no way to stop the violence she has seen and heard of because the women do not talk of such problems. She can only talk to her husband if there is a problem, but if there is a problem with her husband Doly will talk some of the women in the village. Doly is not practicing family planning. Dolly said she would enjoy attending the VO meetings and learning the 18 promises. She would appreciate receiving more training from BRAC so that she can expand her business.



Nazma: the Maid



Nazma is a VO member who does not know her age. She is married and has one 18 year old son and two daughter ages 10 and 17. She has been a VO member for four years. Nazma took out a 30,000 tk (368 USD) loan to build a house, but she mentioned that she actually needed 40,000 tk (490 USD) to make the house properly, but BRAC would not give her that amount. In order to pay back BRAC Nazma performs many random jobs. These jobs include digging soil, cleaning and cooking at different households around the village, and any other job that is available. Nazma is able to work 3-4 hours per house, and is paid 2500 tk (31 USD) monthly. Nazma said she would benefit if BRAC gave her training, and that she would make the most out of it. She even knew exactly what she wants to be trained for: Nazma wants to learn how to make shopping bags. This is a very common training through the IGA. There are not VO meetings within her village. A collector comes around house to house to collect the money. It is not always the same collector and there is no personal interaction of social capital between the collector and the borrower. Nazma does not know any of the 18 promises. Her son is in college, and she wants her girls to receive higher education also. She can pay for their education because her husband is working also. Her children are vaccinated, and she can get medication from a government hospital nearby. Sometimes Nazma's husband is violent, and she is able to tell other women in the villages, and she wishes that she could stop the violence. Nazma would love to go to VO meetings, she knows that she would learn a lot from the meetings.

Salma: the Landlord

Salma is a 50 year old VO member. She is married and has four children. She has two daughters age 35 and 28 and two sons age 30 and 25. Salma has been a VO member for 20 years. She took out a 50,000 tk (613 USD) loan to build a room. Her husband is a builder and he has a total of 39 rooms that he has built over 25 years that he rents out. The room he made for Salma took 2 months to build. Salma now rents out the room for 1,600 tk (20 USD) a



month. She uses this money to pay back the loan she took from BRAC. She is glad to have ownership over a room. There are not VO meetings within her village. A collector comes around house to house to collect the money. It is not always the same collector and there is no personal interaction of social capital between the collector and the borrower. Salma does not know the 18 promises, but she wants to learn them. All of her children went to a college nearby named Alcalies. Salma has access to medication from the local health center. She has had no experience with violence, and can talk to her husband if she has problems. Salma also said that if she ever had domestic problems she can talk to some of the other women in the village. Salma wants to have VO meetings to learn more, and connect with the other women. She also said that she would like to receive training to learn how to sew.

Rekha



Rekha is a 35 year old VO member. She is married and has two children, one 14 year old son, and one 7 year old daughter. Rekha has been a VO member for 8 years. She took out a loan for 40,000 tk (490 USD) to build a house. She is able to pay back the loan because her husband works as a CNG driver. He makes 3,000-4,000 tk (37-49 USD) a week with this profession. Rekha would like to receive training to learn how to use a sewing machine to start a clothing store. There are not VO meetings within her village. A collector comes around house to house to collect the money. It is not always the same collector and there is no personal interaction of social capital between the collector and the borrower. Rekha does not know any of the 18 promises. Her son is in school, but her daughter is not. She explain the many reasons that she does not send her daughter to school: she is only 7 years old, the school is too far away, and she ended with the fact that her daughter has a problem in her head. Rekha's children are not vaccinated because she has no idea what a vaccine is. She is also unaware as to where medication is available. Rekha had a child marriage, and said that she would not marry her girl of as a child. She is sometimes beaten by her husband, and she said that there is no one in the village that she can talk to about these problems. She would like to attend VO meetings and learn the 18 promises.

ESC VO Members:

Shajeda: the Beautician

Shajeda is a 21 year-old woman who has faithfully supported her family after her fathers' death. She currently lives at home with her mother, five sisters, and two brothers. Shajeda has been a VO members for three years, and had been working as a seamstress. During a VO meeting Shajeda's CO told her of an opportunity to receive training to run a beauty salon. BRAC set up this training for women in areas with no beauty salons. In order to receive the training Shajeda had to voice her interest, and was voted to be the best candidate out of six women in her village. In May 2012, Shajeda traveled to Mymensingh to receive training with fifteen other women. All the women were chosen from different areas so that their future-businesses wouldn't be in the same area and cause conflict. During the six day, 42 hour training, Shajeda learned how to properly cut hair, do facials manicures and pedicures, as well as how to apply makeup. After training Shajeda took out a loan through the VO for 15,000 tk (\$184US) to open a shop, and to buy the supplies she needed. Her shop has been open for a month, and she already has five to six costumers everyday. Her



customers are usually students and they pay 110 tk (\$1.35US) for a facial, 100 tk (\$1.22US) for a manicure and a pedicure, and 120 tk (\$1.47US) for a haircut. Shajeda earns a total of 400-500 tk (\$4.89-\$6.12US) a day. She uses 100 tk to reinvest in her business and she keeps the rest to support her family. She plans to continue this business for a long time. In the future Shajeda would like to take more loans from BRAC, to add decorations and to buy materials for the shop like cosmetics. Out of the eighteen promises she believes that education is the most important. She was educated through class 8, and all of her siblings are in school. She also spoke of how the VO educated her on how to access medication through the BRAC health worker if her family needs medicine. Since joining the VO Shajeda has become happy and self-sufficient. The social capital within the VO has helped her learn from her elders and become self-dependent, she knows that she can ask for and receive help from the VO members if she ever needs it.

Beauty: the vegetable cultivator



Beauty is a 28 year old VO member. She is married and has two children, a 12 year old daughter and a 3 year old son. Beauty has been a VO member for four years. She has taken out two loans. Her first loan was for 45,000 tk (551 USD) to buy a television and a CNG for husband. Her husband makes 1,200 tk (15 USD) a day as a CNG driver. When Beauty first took out a loan she didn't know what to do with the money, so she gave it to her husband. However, after the VO meetings started Beauty decided that she wanted to take out a loan to empower herself. Her second loan was for 25,000 tk (306 USD) to buy the materials to start cultivating vegetables. BRAC provided the opportunity for Beauty to receive training for vegetable cultivation. The training is for five days total, and each day is a total of six hours. She learned how to cultivate papaya and lowe. She also learned how to use water and tools to cultivate the land, and which seasons to grow different vegetables. Beauty uses some of the vegetables to feed her family, but her husband also sells the vegetables in the market. The vegetables bring in 1,000 tk (12 USD) a week. She uses her income for her family, and to pay for her child's schooling. During the VO meetings she learned the importance of education. Now her children all go to a government school. She wants to send her children to school for as long as she can afford to. She also spoke of the importance of family planning, and she only had two children so that she could give them the best life. Beauty's children are vaccinated, and she is able to access medicine through a government healthcare center nearby. Beauty denied her children marriage, and said she has had no violence in her house. She has a strong connection to the VO members, and she said that she would feel comfortable talking to the other members about such issues. She responded that reporting violence is one of our promises. Beauty is very happy because she has changed her life since joining the VO. She believes that the training was more important for her, without it she wouldn't know how to make money. She was excited to show us her vegetable garden after the interview.

Shafaly: the housewife

Shafaly is a 42 year old married woman with three children. Her sons are age 19 and 16, and her daughter is age 8. She has been a VO member for 5 years. Before the ESC project started, Shafaly took out a 30,000 tk (367 USD) loan. She used the loan to buy a goat and a sewing machine. At this time she was unable to receive training, but she was able to pay back her loan within six



months. Due to the lack of available training, Shafaly was unsure of how to use her loan to generate income. She instead used her sewing machine to make dresses for herself and her daughter. She is able to make some money by charging her neighbors to repair their old clothing. She is able to make 2,000 tk (24 USD) a year from this small business. This amount adds a small amount to the families income, but she knows that she is could earn more. Since the ESC project and the VO meetings started Shafaly learned that she could go to training to learn how to make specific patterns and clothes to sell to others. She would like to attend one of these trainings to start a profitable business. The goat Shafaly originally bought with her loan from BRAC had two babies, so now she has three goats. However, she doesn't use the goats to generate an income. If she received training Shafaly might be able to milk her goats, or fatten them to sell at the market. The VO has changed Shafaly's life and the lives of her children. She said that all her children are currently in school. Her expectations are to send her children to college if she can afford to pay the tuition. Shafaly has learned to be very caring and has taught her family the 18 promises and everything that she has learned during the VO meetings. She has not had any problems with violence, but she said that, "violence is normal in our country, but is not tolerated in this group." Shafaly said that she could go to any of the VO members or the CO if she had any problems. She was even able to borrow money from another VO to pay BRAC on time. She has since paid the VO member back. Shafaly thinks that the meetings have been the most important part of the VO for her. She said that the trust and connections made within the group are extremely important, and that women are now able to create change. Shafaly would like to start a business with her sewing machine, but she will need training to understand how to run a business before this is possible. Until then she will continue repairing clothes for her neighbors.

Laiti: the Cow Rearer



Laiti is a 45 year old VO member. She is married and has a 13 year old daughter and a 20 year old son. Laiti has been a VO members for 5 years. She took out a 40,000 tk (490 USD) loan to buy a cow and a goat. She received training from BRAC in Jaudipur. During the training she learned how to maintain the cows' health, techniques to make the cow produce more milk, and how to prevent diseases that spread between cattle. Now Laiti sells the milk in the village because there are no BRAC Dairy collectors in the area. She able to earns 55,000 tk (673 USD) per month. Her cow has also had calves that she sells once they are fully grown. Laiti uses her income to help support her family by buying food and other daily needs. Every month Laiti saves a least 15,000 to 20,000 tk (184-245 USD) in a local bank. Her reasoning for saving money is that it is one of the 18 promises; she also said that it would be helpful if she ever has a problem with her cow, and needs money. Laiti also spends 1,000 to 2,000 (12-25 USD) every month for her daughter to go to school. She said that out of the 18 promises education and health are the two most important to her. All of her children are vaccinated from the health center, and she has a card with the center to access medication if necessary. Laiti's daughter is in school, and she is planning to send her to college. She has not had any experience with violence, but believes that she could talk to any of the VO members or the CO about her problems. Laiti believes that the training she received to learn how to care for her cow helped her the most out of all of the VO activities. She also believes that the meeting is very important, and that it is where she has learned how to correctly care for her family. Laiti said that she is now profitable, and she said that without the training from

BRAC she wouldn't have been able to take care of her cow correctly and she would have lost money. She is very thankful to BRAC for helping her not only earn an income, but learn how to care for her family and herself.

Morieyom: the Bag Maker



Morieyom is a 25 years old VO member. She is married and has a two year old daughter. Morieyom has been a VO member for 3 years. Prior to being a VO member she was a housewife, and unable to make an income. After joining the VO Morieyom received a six-day training on how to make bags and purses. This program is part of the IGA. BRAC paid a trainer to go house to house in different villages in Gazipur to teach women how to use the materials and techniques to make purses and bags. The trainer also taught the women where to buy the materials to makes the bags. After training Morieyom took out a 20,000 tk (245 USD) loan to buy the materials for the bags from a market nearby. The cost to make each bag is 60-70 tk (.74-.86 USD) and she is able to sell them to them for 230 tk (2.82 USD). Morieyom is able to make 1200-1500 tk (15-18 USD) a week through this profession. Moreiyom was very excited to learn about making the bags because it is something that is easy to do at home. She said her new job does not affect her taking care of her family and that she has her own income now. There is also a man that collects the bags from Moreiyom, and pays her for her work so that she doesn't have to worry about selling the bags herself. Morieyom believes that out of the 18 promises the two most important promises are to stop child marriage and violence. There is no violence in her family, but there is domestic violence in her community, and she said that the VO helps to stop it. Moreiyom believes that the VO meetings give women the opportunity to talk about what violence they have experienced, and then group together to stop it from happening again. Morieyom plans to send her child to college. She learned of the importance of education and cleanliness and many other things at the VO meetings. Morieyom believes that the most important aspect of the VO for her was the training she received. She said that due to the training she is able to make money to better support her family, and more specifically her daughter.

Momtaz: the Detergent Processor

Momtaz is a 45 year old VO member. She is widowed and has two sons who are 26 and 30 years old. Momtaz has been a VO member for 17 years. During this time she has taken out numerous loans to start different activities to make money. Overall she believes that she has taken out 100,000 tk (1,225 USD) in loans. With this money she has built birdhouses, bought a cow to sell milk at the market, bought land to cultivate vegetable, and made clothes for her family and to sell.

More recently Momtaz received training to make powdered detergent. This is a specific skill training through the IGA. A local resource



contractor came to Gazipur from Dhaka to teach 20 women how to make powdered detergent. This training was for seven days from 9-5 each day. Now Momtaz makes 100 detergent packets per day. A man picks up the packets from her home for sale, and he pays her 2,000 tk (25 USD) a week for her work. Momtaz spends her money on food and other daily needs. Besides buying her basic needs, Momtaz saves the rest of her money. She believes that the promise to deposit money into a savings account is very important. Momtaz has used her saved money to start some of her other businesses without needing to take out a

loan from BRAC. Momtaz believes that some of the other important promises are to raise children correctly, to not tolerate violence, to educate her children, and to empowerment women. Her children all went to college. She said that it was not difficult to raise her family without a husband because BRAC provided her with loans to make an income and support her children. Momtaz was forced by her parents to marry her husband as a child. She wishes that it did not happen, but now she is able to warn children about the problems of child marriage by using her own experience. Out of everything that BRAC has provided she believes that the most important part of the VO is the meetings. She said that the past two years have been the best out of the 17 years she has been a VO member because the meetings have taught her so much.

Nazma: the Fishery Caretaker



Nazma is a 29 years old VO member. She is married and has a 12 year old daughter. She has been a VO member for 2 years. Nazma attended multiple training courses from BRAC. At these training sessions she learned how to take care of cows, and how to take care of fisheries. Nazma's CO arranged a three day training that taught Nazma how fisheries work because she has a huge pond near her land. During the training she learned how to take care of the fish, how to feed them, when to fish them out of the water, and how to make money by selling the fish. After training she took out a 20,000 tk (245 USD) loan to buy a cow and a 12,000 tk (147 USD) loan to buy the food and other tools for her fishery. She is able to eat some of the fish before she sells the rest. She currently makes 4,000 tk (49 USD) a month from selling her cow's milk and 5,000 tk (61 USD) profit a month from the fishery. She is also able to feed her family with the milk and fish. A total of three women take care of the fishery, and they split the money they receive after paying the fishermen evenly. Out of the 18 promises the most important to her include practicing family planning and stopping all forms of violence. Nazma knows that by having only one daughter she has been able to give her daughter a better life. Nazma plans to send her daughter to college. Her daughter is vaccinated, and Nazma can access medication from a nearby hospital. She learned about the hospital from the CO during a VO meeting. Nazma has had no experience with violence. She can go to the CO or other VO members if she had a problem, and they all discuss these problems at the meetings. Nazma believes that the meeting is the most important part of the VO, she said that it is where she has learned everything.

Community Organizers

In order to better organize the project the CEP decided to engage capable female leaders from the community to support and help run the VO meetings. These women are called Community Organizers (CO) and they work on part time basis in order to: develop female leadership in the community, develop a cadre of female staff skilled in community facilitation and social mobilization, reduce operational cost, and ensure greater ownership of the project among frontline staff as well as community participants. Usually, the COs had been BRAC schoolteachers or Polli Shomaj Presidents. This ensures that they are already well connected to the village they are helping, and educated on their role as a CO. Each CO supervises 20 VOs where they conduct weekly meetings and maintain a communication network. The CO operates each VO by identifying an important person within the community, such as a doctor or schoolteacher, to ensure their presence at the VO meeting,

contact the VO members to remind them of the meeting, conduct the VO meeting according to a BRAC guideline, and lastly, visit houses to ensure achievement and monitor targeted outcomes.

Sheuty: the New CO from WASH



Sheuty is a 28-year-old Community Organizer. She is married and has two sons, one is 8 and the other is 7. Prior to being a CO, Sheuty was a housewife. Sheuty first joined BRAC through the WASH program. She was also a VO member. She was interviewed to be a CO, and was chosen for the position. As a CO she visits every VO members' household to hold surveys and collect information on the demographics of the VOs she oversees. While conducting these household visits, she tells the women when the next VO meeting is. She runs every VO meeting in her district, which equates to 20 meetings a month. BRAC provided training to Sheuty, just like the other COs, so that she would understand her duties. Sheuty attended a seven day training in Mymensigh, and a three day training in Gazipur. She explained that all COs attend trainings at least once a year. After training Sheuty became more comfortable as a CO, as she now understands how to conduct meetings and how to provide assistance to the VO members. Being a CO takes much of her day. She works from 7-5 every day, with a lunch break. She explained this new job as being very hard, but rewarding. She says that it is easy to handle the job and her responsibilities as a mother, now that her children are in school. Being a CO has changed Sheuty's personal life. Now she had freedom to support her family, and she feels empowered within her community. She is most proud of how she has helped the VO members. They are now aware and practice the use of education, sanitation, tree planting, family planning, non-violence. She is also able to help the VO members receive training to learn IGA. As a pre-ESC project VO member, Sheuty explained the difference since the ESC was implemented. She said that no meeting was held before ESC project, and the VO was only about money, but now the VO discusses all issues, and changes the day to day lives of the women in the villages. Sheuty exemplifies the ideal of a CO, she is now a grassroots leader, and she uses her power to empower those around her.

Kohinurz: the long time VO member who became a CO

Kohinurz is a 35 years old CO. She is married and has 16 year old son. Prior to being a CO, Kohinurz was a housewife, and had a job with a health project. She was also involved with BRAC as VO member and a Polli Shomaj President. Kohinurz first became a VO member on July 7, 1997. Her first loan was for 2,000 tk (25 USD) to start a business selling second hand clothes in the market. She would buy the from other women and fix any defects. Then her husband would sell the clothes in the market. She was able to make a 60 tk (0.74 USD) profit for each clothing item. She took out a second loan for 5,000 tk (61 USD) to improve her business. After the improvements she was able to make 2,500 tk (31 USD) a week. Kohinurz did not receive any training as a VO member, and she believes that she did not need training for her particular business. She first heard of the CO position in the circular of the newspaper. She was hired and went to a CO training session in Mymensigh for 6 days. During training she said learned how to help poor people. Kohinurz currently takes care of 20 VOs, and visits them everyday. Kohinurz believes that she understands how to be an effective CO because she was a part of the VO, and able to understand the VO members needs. Since becoming a CO, Kohinurz's personal life as improved. Now she is



able to make decisions within her household, and she feels empowered in her family. Kohinurz said that the VO's have completely changed since the ESC project was implemented. Before the VO would just take out loans and give money back to random collectors. There were no VO meetings, and training was available but many women were unable to connect to the training. In her VO the 18 promises existed, but they didn't recite or discuss them. Now the 18 promises are followed. It is important to recite all 18 at each meeting, and discuss what they mean. She said that now the VO members are together and can rely on each other. Kohinurz believes that the most important of the 18 promises is equality between genders, cleanliness like washing hands properly to prevent disease, and protection against child marriage. Kohinurz wants to continue with BRAC as a CO for a long time, and she feels good helping others, many women ask her for help and she tells them that they can solve their problems and gives them advice to help them do so.

Akuma: the Businesswomen and Teacher who became a CO



Akuma is a 45 year old Community Organizer. She is married and has three children, her two daughters are age 26 and 22 her son is age 18. Akuma's profession prior to being a CO was as a BRAC teacher. She has also been a VO member for 10 years. As a VO member, Akuma received training to learn how to sew clothes and specific clothing patterns. She then took out a 45,000 tk (551 USD) loan from BRAC to buy a sewing machine and materials to make clothes. Akuma was not only a BRAC teacher, she was also running her clothes business at the same time. Akuma buys the materials for each item of clothing for 60-70 tk (0.74-0.86 USD) and sells the clothes for 150-160 tk (1.84-1.96 USD). She sells around 35 dress a week. After making the clothes, Akuma sells them from her house, and her husband sells the rest at the market. She also makes clothes for her family. With these two jobs Akuma was able to make 3500 tk (43 USD) a week as a teacher, and another 5000 tk (61 USD) a week with her business. Akuma took another 50,000 tk (613 USD) loan for the business to buy more materials for her business. Akuma decided to apply for the CO position after seeing it in the circular. She went to training in Mymensingh for six days and learned how to work with VO members and stop early marriage and violence among other things. Akuma has seen many changes in the community since the ESC project started. The VO is now able to prevent early marriage and violence. They can solve these problems, by training the VO members. The meetings are more important because they learn about how to properly use the loans from BRAC, and they learn about all the social problems and how to solve them. Out of the 18 promises, Akuma believes that the most important promise is to save money, as she has done throughout her life. Akuma believes that saving money makes it possible to provide for the family in times of need, and it gives women the opportunity to start their own businesses. Akuma has seen changes in her personal life since becoming a CO, she now has more power in the community, and she feels powerful within her own family. Akuma has had multiple professions, but out of the three mentioned she enjoys being a CO the most. This is because she knows how she is making a difference in the lives of entire families. This is because in Bangladesh the mothers are the providers and caregivers, they take care of their families. Akuma is proud to work for BRAC.

Noyan: the New to BRAC CO

Noyan is a 26 year old Community Organizer. She is married and has a six year old daughter. Noyan was not involved with BRAC prior to being hired as a CO. She learned about the position in the circular of the newspaper, and applied. She received training BRAC to learn how to be a CO. This training was for seven days in Mymensigh and another three days in Razipur. During the trainings she took a professional management course during which she learned how to facilitate VO meetings, the overall goals of the ESC project, the seven indicators, and other such topics. Noyan has been a CO for two years, and she looks over 20 VOs, which comprises a total of 480 members. She facilitates 20 meetings a month. She conducts household visits to talk with individual members to remind them of the rules and regulations of being a VO member. She also takes surveys during the household visits to learn more about the VO members and what topics need to be discussed during the meetings. It isn't difficult for Noyan to take care of her family and her job as a CO. Noyan's personal life has improved since becoming a CO. She didn't have a job prior to being a CO, and now she has a job at an early age. She has an income and she is happy and proud to be working with BRAC. More than anything she enjoys helping the village women. At first her family did not support her being a CO, but that soon changed when they saw how she was making a difference. Out of the 18 promises she believes that education takes priority. She also gave examples of the VO coming together to follow the rules. Noyan mentioned how the VO protects children from being married early by gathering the VO members and going to talk to the parents of the children. This often works, but if it doesn't she is able to involve the government to stop all child marriages.



Rina: the Woman who learned from her past



Rina is a 40 year old Community Organizer. She is married and has two children, a 25 year old daughter, and an 18 year old son. Prior to her profession as a CO Rina was a BRAC teacher. She has also been a VO members for 18 years. Rina took out a 15,000 tk (184 USD) loan from BRAC, and she gave it to her husband, who is a doctor, to start a pharmacy. He sells the medicine in the local market. When Rina first took out her loan training wasn't available to learn how to use the loan to make an income herself. Rina said that if she was a part of the ESC VO, and had the new resources, she could have started her own business. Rina first applied to be CO after she saw an advertisement in the newspaper. She was accepted, and went to training to learn how to be a CO in Mymensigh for six days. As a CO Rina is able to stop early marriage and violence, help women save their money, learn proper sanitation, and send their children to school. Rina said that the VO before the ECS project, did not have the 18 promises, and now the women sit together to read and discuss the promises. This way everyone knows the promises, and will be able to follow them. This is why the meeting is the most important part of VO. Rina believes that the most important of the 18 promises is to treat boys and girls equally, to send children to school, and to not allow child marriage. She believes that raising children in this way will create a better nation in the years to come. Rina's personal life has changed since becoming a CO. She feels powerful, and knows that she provides good advice to poor people. She is proud that if the women have any problems they come to her and she helps them.

Personal Reactions to Interviews:

One aspect of the interviews that surprised me was how timid younger VO members were. I expected the discussions with younger women to be more truthful because I have always seen the young population grow more and more empowered in my own society. Instead, the older Bangladeshi women were always easy to talk to and very empowered. I have decided that is mostly because the older women have grown to speak the truth and not worry about others' opinions, whereas the younger women are scared to offend or say something out of place. The older generation is more respected and can therefore speak their minds.

I first set out with the plan to interview not only individual ESC VO members, but to interview as a group after the meetings. However, after attempting this three times I decided that it did not work well. It was difficult to understand twenty women all responding and trying to tell their stories at the same time. It was difficult to receive any solid information from the translator because so many people were talking at once. However, while watching the meetings, and more specifically the interactions between the women, it was obvious that they are able to work together. It is easier to capture this through individual interviews.

More often than not the language barrier was almost impossible to overcome. My translators and I would always practice my prepared questions, but the follow-up questions would differ between interviewees, and it was often too difficult for the translator to understand without seeing the question written. It was also difficult to understand the accents of my translators; a specific example of this is when I was interviewing Shafaly, my translator told me that she bought a seed machine, so I followed up with questions about vegetable cultivation, only to find out that he meant a sewing machine, so we had to conduct the entire interview over again. It would be much easier to go into this setting with a solid knowledge of the language. In my opinion this is one of the many reasons that BRAC very rarely hires anyone who is not Bangladeshi. Overall, the interviews went well. As mentioned in the limitations, there were many small changes I would have made, but it is difficult working around so many barriers. This experience has given me a very small taste into the lives of the people who work for the BRAC Research Division.

Conclusion

Comparing the VO members who have not been affected by the ESC project to those who have shows quite an amazing turn around. This is especially astounding when taking into account that the ESC project began in 2010. It is shown that microfinance program often does not work if the only aspect of the transaction is money. However, when social capital created it has been proven to be a more effective means to reach and educate the rural poor. While loans alone can be effective, the use of social capital improves the overall system because it creates a sense of responsibility and ownership among the borrowers.

The concept to create social capitals within BRAC is not limited to the VOs, but is instead ingrained within multiple facets of the grassroots community. Leadership is created not through training, but through the actual practice of working in the Polli Shomajs and local governments. There are the exceptions, like Doly, who are able to find training and use their loans to make money and start a business independently. However, many are unable to find the resources or become successful without the help of BRAC. Majority of the women who are not a part of the ESC project said they would like to start their own business, but they are

unsure of how to go about doing so. Overall, the ESC project VO members and COs very concerned about education and child marriage, hopefully their dedication will help both causes. The VO members don't know all 18 promises by heart, but they understand the basics of the promises. They have used BRAC and the government's resources to better their lives, and create a future for their children.

Recommendations

A difficult aspect of making recommendations for the program is the fact that it has only been in existence for two years. Many of the women interviewed as ESC VO members took out their loans and used the money before the ESC project started, and can be considered non-ESC VO members in the sense that their loans were not always used correctly. I also had many more recommendations for the project prior to interviewing the non-ESC VO members. However, after comparing the two many of my recommendations seemed irrelevant because the VO has improved in so many ways. The recommendations are also based off of a small study area, and therefore do not reflect BRAC's ESC project as a whole.

Many VO members take out loans without receiving any training to start an IGA. Training has been proven to not only educate the VO members, but increase their total income. In order to take out a loan of more than 20,000 tk, the borrower should have to attend training for the project she intends to use her money for. Currently many women are taking out fairly large loans to give to their family members. For example, Beauty gave her loan to her husband to buy a CNG so that her husband could earn an income. This is obviously helping their family, but the person who intends to use the loan should be the borrower. Currently men can borrow money through the Progoti loan system that offers loans of 700-7,000 USD. There should be a method for men to join the VOs, or to have a separate VO or borrowing system to take out smaller amounts of money. This suggestion is to help empower women to use their loans themselves, so it should be said that if men could use loans to, it should be guaranteed that 75% of the small loans are given to just women. I talked to some women who were having trouble paying back the loans that were given to someone else. Having other options for men would hopefully stop this issue.

If BRAC is unable to provide a market for the products VO members are producing, then there should be a system to help the women find a market or educate them on how to run a small business if they have to sell their products independently. This is difficult because it is socially unacceptable for women to sell items in a shop, so there should be a way to guarantee the VO members are receiving the pay they deserve. For example, a woman bought a goat and a sewing machine with her loan, but she didn't know how to sell the products she produced, and she didn't know how to advertise services as a seamstress. She said that she made 2,000 tk a year within her local village, when she could sell her items as a small business. However, this was not a possibility because she didn't receive training prior to taking out her loan.

Within the ESC Project Briefing the Wider Community Meetings were an important new feature. The purpose of these meetings is to organize the engagement of men to and wider community members to strengthen women's empowerment and disseminate socioeconomic awareness among the entire community. It was said that the meetings are held quarterly with participation of both men and women. However, when asked about these meetings not a

single VO member or CO seemed to know about them. Starting these meetings is a vital step to creating women's empowerment. Educating the entire community will raise awareness and educate men about the benefits of multiple incomes.

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