

GENDER EMPOWERMENT INDICATORS: BETTER MANAGEMENT OF RESOURCES TO OPTIMIZE RESULTS

Cristina Lanteri

La Sapienza University, Rome

E-mail: cristinalanteri@hotmail.com

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Abstract. As a cultural anthropologist I strongly believe in the value of applied anthropology especially when it comes to international cooperation and development. Thanks to a methodology principally based on participant observation I found that anthropologists benefit from a deep understanding of the social dynamics within a group.

In this working paper I discuss my work for AIDA, a Spanish NGO, in Dhaka. Several years ago, I was called to collaborate with this organization in order to set 'gender empowerment indicators' for their projects. The activities, approved and financed by AIDA, were implemented by Tarango, a local NGO. The main goal of AIDA was to improve the conditions of women in specific urban and rural areas of Bangladesh. Women are seen by the international community as one of the major driving forces in the development of a country. Gender equality and the empowerment of women have been defined by The Millennium Development Goals Report as 'preconditions for overcoming poverty, hunger and disease' (UN 2010, p.4).

What I have found extremely interesting while working at Tarango was the strict relationship between economic and gender empowerment, social capital and creativity. I found that being aware of the positive externalities of this relationship can lead to a more efficiently organized production, economic independence and most importantly a stronger sense of identity.

Keywords: NGOs; Gender Empowerment; Social Capital; Creativity

Introduction

This working paper reports the results of my work in Dhaka from the middle of August 2010 to the middle of October of the same year. My task during my stay in Bangladesh was to create an efficient framework to develop tailor-made qualitative gender indicators for a Spanish NGO, AIDA (Ayuda, Intercambio y Desarrollo), and its local NGO partner, TARANGO (Training, Assistance and Rural Advancement Non-Governmental Organization).

All the activities implemented by TARANGO, have women as exclusive direct beneficiaries. The organization states that once women are considered a

source for better living conditions for the entire household their status in the family and in the wider community grows allowing an increasingly gender-balanced society to develop (J Kohinoor, 2010, interview, 20 September).

The model of gender empowerment proposed by TARANGO, comes from a concept of empowerment as the ability of women to access the constituents of development through a dynamic process between economic independence and individual confidence.

The actions promoted to achieve entrepreneurship development cover a diversified range of training programs (Handicraft Program - New Business

Creation training Courses) realized on the basis of beneficiaries' needs, context and market analysis, resources available and respect for the environment. Once the skills have been acquired, marketing facilitation and business advisory services are provided through the Women Entrepreneurship Development Program (WEDP) together with means of acquisition of initial financial resources to invest (Village Saving and Loans Association Program - Savings & Micro-credit -IGA).

Methodology

The methodology applied to collect the indicators to measure TARANGO's results in terms of gender empowerment has been mainly based on direct observation and participatory methods. As an anthropologist I chose to follow the principles of participatory observation and I conducted open interviews with the main stakeholders.

Since I believe that women themselves should be agents of their own development, they should definitely feel the ownership over the implemented activities but they should also be engaged in the monitoring and evaluation processes. The women involved in the NGO's development programs, the final

beneficiaries of the project, together with TARANGO's staff have actively participated in the research and contributed to the decisions about what should be measured and what indicators should be used.

Personal interviews, open-ended discussion meetings and brainstorming sessions have been the consultation methods used to promote awareness among the members and to collect responses and the information necessary to consolidate the indicators.

I chose to divide the indicators according to Rowlands' definition of empowerment (Rowlands 1997). I found this definition particularly suitable in representing the different levels of gender empowerment outcomes described by the beneficiaries.

The author argues that empowerment has three dimensions (Rowlands 1997, p. 15):

- 'personal dimension', can also be defined as 'power within', referring to the development of 'a sense of self and individual confidence and capacity (...) undoing the effects of internalized oppression'
- 'relational dimension'. The 'power to', allows the individual to develop 'the ability to negotiate and influence the nature of a relationship and decisions made within it'

- 'collective dimension', 'power with', where 'individuals work together to achieve a more extensive impact than each could have had done. Collective action is based on co-operation rather than competition.'

The three dimensions perfectly interact in TARANGO's projects and well represent the complexity of a non linear gender empowerment process.

Dividing the indicators according to these categories, I suggest is a way to measure the achievement of the different steps towards development as settled on by TARANGO's vision. The detected indicators allow all elements to point out the economic, human and social (collective and individual) capital acquisition.

Indicators constructed as scale variables

Looking for the best way to transform the dense results of a qualitative research into a measurable source I went to do some research at BRAC RED (Bangladesh Rural Advancement Committee – Research Evaluation Division).

BRAC is one of the largest development NGO in the world (Strom 2001, p.3). It has been working in the rural areas of the country since 1972 to provide relief after the liberation war, at that time was a

small organization known as Bangladesh Rehabilitation Assistance Committee.

The organization started to work on poverty reduction providing access to credit through the Rural Development Program (RDP) in 1979, two years after the Grameen Bank foundation, and changed its name in Bangladesh Rural Advancement Committee.

Nowadays BRAC defines itself has a 'learning organization' whose mission is to 'empower people and community in situation of poverty, illiteracy, disease and social injustice' (BRAC 2011). To realize its objective BRAC combines three different areas of action: poverty reduction, education and health care. BRAC RED represents the heart of the NGO, continuously supporting the programs provides the staff with initial baseline survey, mid-point survey, achievement and impact studies.

Because of the long experience in the field, the results achieved and its complex structure, BRAC is highly regarded by the international community and considered a reliable partner in the development industry.

Looking for advice, I had the chance to talk with Professor S. M.Hashemi, director of BRAC Development Institute (BDI).

We discussed about the gender indicators that he developed for BRAC's rural credit programs. Ethnographic research was undertaken by Grameen Bank and BRAC to compare the results of their microfinance programs in terms of women empowerment in six villages from 1991 to 1994. The results have been published in 1996 (Hashemi, Schuler, Riley 1996). According to Professor Hashemi it still a valid example of how to measure women empowerment.

The researchers developed indicators constructed as scale variables. Each indicator was divided in different components to measure a specific empowerment dimension, two of the scale variables received different weights while equal weights were assigned to all components. Moreover, in creating the indicators specific actions have been included to take into account context's variables that may influence people's behavior.

Output of the process have been eight indicators: mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major household decisions, relative freedom from domination within the family, political and legal awareness and involvement in political campaigning and protests. (Hashemi, Schuler & Riley 1996, pp. 637-338)

As explained in the paper by Hashemi, Schuler & Riley (Hashemi, Schuler & Riley 1996), for each indicator a specific set of questions has been developed. For example, to test if the beneficiary had achieved more mobility thanks to the program, a researcher would have filled up a list of places and asked if she had ever gone there. The destination were presented in scale from the closer, more familiar to more unusual ones: the market, a medical facility, the movies, outside the village. One point was given for each place visited and an additional point if the woman had ever gone there alone. A respondent with a score of three or better was classified as 'empowered' and coded as one. (In all of the empowerment variables 'not empowered' was coded as zero).

To measure the indicator related to the ability to make larger purchases, different weights were given according to the importance of the different purchases in terms of women empowerment: one point for purchasing pots and pans, two points for children's clothing, three points for saris for herself and four for buying the family's daily food. In this case an additional point was given for each category if the money spent was earned by the woman. To be considered

empowered the beneficiary had to score at least five.

I found the kind of measurement adopted particularly efficient and easily adaptable to the framework that I developed for AIDA and TARANGO.

Empowerment dimensions and detected indicators

Indicators of personal empowerment:

- Expansion of women's mobility
 - Taking her child to the doctor
 - Going out with a friend
- Obtained time management skills in relation to domestic and work environments
 - Delivering products on time
 - Schedule activities
 - Punctuality in attending training classes and meetings
- Access management and control over resources is improved
 - New information, skills and social network are acquired
 - Able to make expenditure decisions (from spending money for her family to spending money for herself)
 - Decide together with the husband about small and large purchases
- Achieved women's economic security

- ability to make small and large purchases
- contributed to family support
- control over their loans (partial - significant - full)
 - Increase in respect from others
- Improvement in terms of status and bargaining power in the household
- Increased control over their personal circumstances (income, fertility, use of time, ability to attend meetings etc)
 - Increase in women self esteem, self confidence
- Decision making. Perceive themselves as able and entitled to make decisions
- Express opinions
- Active, regular contribution, to discussion
- Acquired an ability to interact with people not belonging to a 'familiar environment'. Sense of self within a wider context.
- Women share their problems with the group and receive support and encouragement
- Women change their self-image
 - Change in attitudes

- Women influencing other groups
- Emerging creativity
- Sense that more things are possible
- Increased awareness
- Develop critical consciousness
- Acquire new information and skills
- Acquired sense of agency in empowerment processes
- Emerging consciousness. Individuals become 'subjects' in their own lives, developing a 'critical consciousness'

Indicators of relational empowerment:

- Expansion of women's mobility
- Attendance at meetings outside of the village
- Attendance at training outside of the village
- Visits to friends
- Visits to her own relatives
- Going to the market
- Direct relationships with the local and foreigner NGO representative
- Active participation at meetings with the founding bodies
- Submitting proposals

- Expressing opinions and feelings about the project, even if negative
- Changes in the relationship with the husband
- Decrease in physical violence
- Decrease in symbolical violence
- Open discussion and opinions exchange
- Increased bargaining power in the household
- Change in the sexual relationship ('...before like a rape case now kisses at night...')
- Start talking together about birth control methods
- Improved relationship with the children, parents, in laws
- Increased respect from parents, in laws
- Improvement on how the mother treats the children (son vs daughter)
- Children more respectful and obedient. Increased esteem of their mother
- Increased bargaining power in the household
- Freedom achieved

- Relative freedom from domination by the family
- Wider social network
- Increased number of friends
- New social capital acquired
- Wider referential group
- Understanding of self and others
- Sense of not being alone
- Support from others
- Share feelings with people not belonging to the familiar environment

Indicators of collective empowerment:

- Acquired organizational strength
 - Organize assemblies, working groups and acquire their own management
 - Successful in managing collective resources
- Emerging solidarity
 - Episodes of evidence of the group taking care of its members as group of reference
 - Emerging of spontaneous mutual assistance activities
- Emerging collective identity, sense of belonging to a group, sense of agency as a collective.

- Development of a sense of collective agency and purpose
- Identity and understanding of themselves as group of people which can act in the wider community
- Emerging trust within the group
- The group setting its own agenda
- Adherence to norms set within the group
- Increased level of cooperation
- Developed conflict management resolution techniques
 - Conflicts managed within the group
 - Group's members tackle problems together
 - Decrease in conflict of interests
- Leadership within the group
 - Taking charge of decisions on their own terms without asking others for solutions or abandon the group in case of conflict
 - Episodes of resistance to rules set by people not belonging to the group
- Improved group confidence
 - Women advocating change within the community as a group

- Pointing out weaknesses of the project to the NGO representatives and staff
- Constructive proposals to the NGO representatives and staff
- Show evidence of conflict within the group to the NGO representatives and staff
- Internalized oppression becomes evident

The indicators have been detected according to the categories of personal, relational and collective empowerment. Each main indicators is completed by a series of sub-indicators that are meant to be used as sources for measurement and as points of reference to develop an appropriate questionnaire.

Once determined these indicators, the beneficiaries highlighted the ones that they considered the most significant dimensions. The dimensions chosen were equally distributed among the three categories of personal, relational and collective empowerment.

‘Achieved women economic security’ has been the first result to be mentioned as first step towards women empowerment, showing the importance of economic stability achieved through access to credit and appropriate training.

All the other points chosen are related to changes in the relationship within the family group or towards the community at large: ‘Increase in respect from others’, ‘Changes in the relationship with the husband’, ‘Wider social network’, ‘Emerging collective identity, sense of belonging to a group, sense of agency as a collective’, ‘Improved group confidence’. The development of a sense of belonging to a new network has a positive influence on household’s relations as well as on the previous reference group.

Gender empowerment and creativity

As Santagata states ‘creativity can be considered has an economic good produced by human mind’ (Santagata 2004, p.5) and ‘creative industries are those originated by individual creativity, ability and talent’ (Santagata 2009, p.3).

Development programs often lead to handicraft production. Many NGOs like TARANGO, have their own brand and are part of the fair trade network. The general need is to find a balance between being a non-profit organization and having to deal with all the requests characteristic of a commercial dimension.

Profit and non-profit organizations are legitimised by different reference systems that apparently could diverge in values

and purposes. During my stay in Bangladesh I visited different kinds of organizations which deal with handicrafts and textiles and the reality has revealed to be more complex.

Corona Industry is a profit organization and represents the biggest Italian investment in Bangladesh. It is considered a textile model industry and the commitment of its owners in helping people it's outstanding. Corona's group counts other factories in China, Marocco and Myanmar, the Bangladeshi one is specialised on the production of textile and is quite peculiar to that region. It started with the vow of Mr Corona to thank God for the recovery of his wife 25 years ago, since than this lovely couple has lived and worked in Bangladesh.

Relying on dismissed machines coming from their other factories and on the support of the wider Corona's network, Corona Industry has been able to focus on the training of unskilled workers renouncing to an immediate profit. After many years of shared experiences and monitoring of the living conditions of the workers Mrs Corona reckons that employing almost only men is the most effective way to indirectly reach the weakest members of the society, women and children (G Corona, 2010, interview, 25 September).

Aarong is the commercial branch of the Bangladeshi Rehabilitation Assistance Committee (BRAC), one of the biggest NGOs in the world. Aarong was created in 1978, six years after BRAC, to provide support and access to market to the local artisans living in the rural areas. As declared in its official website, the company employs mostly women and all of them are involved in BRAC's development programs. This combination guarantees a multidimensional approach to development and transforms Aarong in BRAC's support entity. In fact, part of Aarong earnings are invested in the NGO's activities.

In the same website Aarong defines itself as the 'protector and promoter of traditional Bangladeshi products and designs' (Aarong, 2006), its brand is synonym of high quality and accurate design and it sells overseas as fair trade.

Aarong is aware of the importance and beauty of local motifs and patterns and knows how to make them appealing to international costumers, Aarong houses a design library and in 2003 launched Taaga, a collection that blends Bangladeshi motifs and Western style.

Organizations like Corona and Aarong have been successful in finding a balance between values and commercial issues.

Both of them are good examples of creative industry.

TARANGO is experiencing an increasing demand for its handicraft products and is still looking for the best solution to combine its vision with the requests of the profit sector. At the moment we can define TARANGO as a 'potentially creative industry'.

Being aware of these connections, it's important to be able to organize the production more efficiently, to achieve the NGO economic independence and in strengthening the recipients' identity.

Starting from the handicraft training activities all beneficiaries are involved in TARANGO's production. The demand for their handiworks is often higher than the offer so all women are encouraged to pay attention to the quality of their work and sell through TARANGO to a network of international and local clients.

As summarized by Santagata (Santagata 2009, pp.7-8) creativity represents one of economic development's assets for different reasons:

- it is an input in aesthetic, decorative and design processes and so it has an impact on the intangible component and on the intellectual property of products
- it is an input in innovative technological processes and so it has an impact on

innovation, productivity and the technical quality of products

- it is able to add a symbolical component to products and so it has an impact on market demand and competition
- it constitutes the link between the organization's artistic, intellectual, aesthetic side and the economy

Being aware of creativity's potentials becomes fundamental when dealing with a gender empowerment project like TARANGO's.

Many NGOs around the world train women, teaching them the basics of production but they often don't seem aware of the implicit implications of a production in terms of identity. Being mostly 'design-based programs', they could enjoy of the benefits of a creative process and play an important role in the transmission of traditional material culture.

At TARANGO, the designer working on the international production covers the main position in the studio with a full time contract, while the one who draws models for the emergent local market has joined TARANGO just recently and is present just few days per week. The main items produced are bags and baskets.

Unfortunately the presence of local motifs in the handicrafts sold overseas is

almost nil and also the products for the local market tend to follow the patterns of the main collection. On the other hand, all materials used are local, mainly jute, traditionally weaved cotton or a mix of cotton and jute. TARANGO has introduced natural dyes and it is promoting the use of recycled materials like cement bags and bill boards.

Human and physical capital: from training to access to credit

The model of gender empowerment proposed by TARANGO, comes from a concept of empowerment as the ability of women to access the constituents of development through a dynamic process between economic independence and individual confidence. To achieve its objective, the organization has chosen to invest in human capital.

According to the concept of 'human capital', introduced in the '60s by Nobel Prize winner Theodore Schultz with his 'Human Capital Theory', human resources are a form of capital. Investing in human capital means to invest in formal education, on-the-job training and adult education with the final objective of giving people the possibility of acquiring additional income by improving their production capacity.

The training courses implemented by TARANGO are the result of the

promotion of this theory by international organizations in developing countries. The organization itself talks indirectly about human capital referring to the provision of 'a set of skills acquired through education and experience'.

In addition, access to another fundamental ingredient of production, physical capital, is provided through the Village Savings and Loans Associations (VSLA) in the rural areas. These associations deliver microfinance services and have been introduced by the NGO to give immediate access to capital for investments at a very low interest rate (5% interest rate, no interest for emergencies).

VSLA are a good example of Member Owned Institutions (MOIs), MOIs represent an innovative and sustainable way of providing financial services in remote rural areas of the country avoiding the costs that formal, centralized MicroFinance Institutions (MFIs) have to face.

VSLA has been introduced for the first time by CARE in 1991 in Niger and have soon proven to be very effective in reaching poor rural population in different African countries (Allen 2002).

Through these village based associations, financial services have been adapted to

the recipient needs dictated by the lack of infrastructures common to most rural areas. Having very limited costs related to staff, transportation and general expenses VSLA is able to provide microfinance at a reasonable cost.

According to TARANGO, and from what I could observe during my visits to the projects, the process related to savings and loans is entirely owned by the community. Most of the people save money on regular basis and the money is always reinvested locally, mostly in assets for agricultural purposes.

The groups are composed of about 20/25 members and they meet once per week to collect the savings and decide how to distribute the loans. The savings are accumulated in the form of shares with a minimum of 5 taka for one share, the interest rate on the loans is 5%. The borrowers have to declare to the other members how they will use the money and the amount of the loan has to be returned within a month. A security box for the money together with three different locks, is provided by TARANGO and four of the women are in charge of its custody.

A step forward made by TARANGO has been connecting human and physical capital to gender empowerment. The NGO maintains that the possibility of a

woman earning an income through her work coincides with the ability to access the main constituents of development: health, education, earning opportunities, rights and political participation.

For this reason, women are trained by the NGO and women only can have access to VSLA.

Observing several VSLA meetings and talking with VSLA's members and TARANGO's local staff in Lalmonirhat, I could analyze the results of these associations in social terms. From the results of the interviews, it seems that being involved in a VSLA improves women's relationships with husbands and family members.

On the other hand, from my research it emerged how misunderstandings and conflicts can rise from the VSLA. The members have rules but the process of loans allocation is democratic and very flexible. The system relies on social pressure among the lenders/borrowers to guarantee financial discipline. It is difficult to determine to what extent husband and family members interfere with the decisions taken by the women involved in the association.

I have been present at a particularly meaningful episode of conflict during one of their meetings. Everything basically started from a minor misunderstanding

and a lack of capacity to deal with it within the group. The members decided not to give a loan to a woman because she didn't ask for it when they were collecting the requests, suddenly her husband and relatives joined the discussion quite loudly and the solution that the members came up with was to expel the woman from the association.

Taking into account my and TARANGO representative's presence at that meeting in terms of bias, this episode is still valid in highlighting some of the weaknesses of the VSLA. We can question the autonomy of the association, detect lack of conflict management skills within the group and of protection towards its members together with the control over the woman's decisions by husband and relatives.

The relationship between the women and their families is very complex and continuously subjected to reassessments. Often the man is still the one who decides how to allocate the money provided through the VSLA by the woman. Moreover the position that she acquires by joining the VSLA, seems to reflect only a temporary change in her bargaining position within the household. For this reason we can consider the VSLA as an important part of the overall program run by TARANGO because of the suitable access to credit provided, but

not as strongly directly related, as expected, to gender empowerment.

More than that, it is true that these women built deeper relationship between themselves becoming members of the same group. But, because of the limited amount of time they spend together at VSLA and the kind of activities involved, the results in terms of social cohesion and networking is not as good as the ones achieved by the Handicraft Program as declared by the women involved in both programs that I interviewed.

The acquisition of new skills and education seems to consistently change the way in which the women are perceived within the family and by the community at large. As an example, some of the beneficiaries described to me how 'more respectful and gentle' the husband had become. The changes in the way they interact as a couple are depicted as the most meaningful. When the wife feels that her husband looks at her in a different way she conforms to her new image of becoming more and more confident.

Compared to the results of the VSLA, the outcomes of training and education are not perceived as temporary. In fact they can potentially lead to non-temporary improvements of the household's living conditions. Consequently, training and

education have lead to changes in gender relations.

The emergence of social capital

The other important factor that came out of TARANGO's projects was probably, initially, unexpected.

Observing and listening to the women involved in the projects in Dhaka and Lalmonirhat, I could detect results in terms of social cohesion and networking of beneficiaries and between beneficiaries and TARANGO's staff. The exposure to new social relations has revealed its potential as a source of comparison in determining people's perceptions of themselves, shared information and social security net. All fundamental in nourishing women's empowerment. The immediate result is a relational and collective empowerment that leads to and supports their individual empowerment. Apparently, the initial investment in human capital has led to the spontaneous emergence of social capital as a positive externality of the implemented projects. As demonstrated by the results of the World Bank Social Capital Initiative (SCI), it is very difficult for external agents to contribute to the process of building social capital. Many projects implemented with this intention have failed (Gugerty& Kremer, 2000).

The term 'social capital' appeared for the first time in the Sixties but it gained popularity among the international organizations since 1996 thanks to the World Bank's effort in defining and measuring social capital and financing several projects through the SCI. This was followed four years later by the mainstream book 'Bowling Alone' by Robert Putman.

From the wide literature available we can find many slightly different definitions of social capital which reveal the semantic complexity of the concept nowadays. Since the first definitions (Hanifan, LJ 1916, Bourdieu, P 1972), the concept has been explained in terms of social network and as a kind of capital necessary, together with the cultural, economic and symbolic capital, to define the individual (Bourdieu, 1972). Besides, Bourdieu considered social networks as a potential source of benefit and introduced the idea of 'investment strategies' to build them.

The more comprehensive description suitable for my research, is the one provided by the World Bank that come out from the SCI experience. As stated on its website '(s)ocial capital refers to the institutions, relationships, and norms that shape the quality and quantity of a society's social interactions. Increasing evidence shows that social cohesion is critical for societies to prosper

economically and for development to be sustainable. Social capital is not just the sum of the institutions which underpin a society – it is the glue that holds them together’ (The World Bank Group 2011).

The definition includes the two dimensions, in terms of vertical and horizontal associations, that characterize social capital, highlights its positive contribution to people’s living conditions and to sustainable development.

From Putnam’s work (Putnam 2000) we can extrapolate the distinction between bridging and bonding social capital. The author refers to ‘bridging social capital’ as social networks between socially heterogeneous groups while in ‘bonding social capital’, bonding refers to the value assigned to social networks between homogeneous groups of people. Through the idea of ‘bonding social capital’ Putnam recognizes the negative externalities that can result from interpersonal relations.

The other important characterization is the one of cognitive and structural social capital. The interaction between these two dimensions leads to people’s development in practice. Uphoff and Wijayaratna (2000, pp. 4-5), who elaborated the distinction, explain that both forms are ultimately cognitive but ‘structural forms are indirectly rather than directly based on mental processes’. The

authors consider the structural construct ‘relatively external and objectified’ being the ensemble of ‘*roles, rules, procedures, and precedents*’ as well as *social networks* that establish on-going patterns of social interaction’. While the cognitive forms of social capital are ‘more internal and subjective’ referring to ‘*(n)orms, values, attitudes and beliefs* that predispose people to cooperate’. This distinction is useful when it comes to finding a way to measure the acquisition of social capital. The two forms are complementary and their interaction is continuous but need different indicators to be analysed.

As I said previously, I consider that the most suitable definition for my purpose of describing TARANGO’s results, is the World Bank’s.

It’s more oriented towards collective social capital but refers implicitly to the connection between ‘relationships’ and ‘social interactions’. It gives the idea of how deeply interrelated collective and individual social capital are.

Individual social capital is strictly connected to the resources that an individual is able to obtain from his/her social network. While, collective social capital refers to a macro dimension as a characteristic of the wider system originated by individual networks.

In the field, sometimes it is difficult to draw a line between the two concepts, and even more complicated to define to which extent one influences the other and/or vice-versa. The structural social characteristics influence individual social behavior but it's also true that the interactions between individuals contribute to defining the structure itself and consequently social capital's results in a macro dimension.

Defining social capital in terms of social cohesion, the World Bank highlights what keeps the individual and the structure together.

Uphoff and Wijayaratra (2000, pp. 3.30) analyzing the concept in terms of results state that '(s)ocial capital...although it benefits individuals, is expected to produce goods that are more collective than just individual'. The authors conclude that 'mutually beneficial collective action (MBCA)' is the common denominator of social capital's outcomes.

In TARANGO's handicraft projects and production, vertical and horizontal associations are well balanced and the members of the Handicrafts program are quite heterogeneous often coming from different villages. While, in the VSLA the groups are more homogeneous, being village based. Because of the limits

imposed to the observation in terms of time constraints and constant presence of the NGO's staff during my field trips, unfortunately I couldn't determine if the other villagers perceived the VSLA as open to all the women or as more exclusive associations.

The social capital emerging from the Handicraft projects is connected with a collective dimension but seems particularly focused on the micro dimension. Detecting how individuals were consciously using the new social network at their disposal to generate resources has been easier than observing the results of the interactions of their relations with the wider structure. The limited time of implementation of the activities can be interpreted as one of the direct causes.

I could register the effort made by the beneficiaries to get organized at a higher level and their desire to join associations or organizations. The changes at a village level are visible but are still in progress. Since the purpose of my research was to detect women empowerment, I included both dimensions, individual and collective, in the indicators because of the importance of considering gender empowerment as a collective issue rather than limited to the individual network.

All these connections and externalities transform TARANGO's gender empowerment vision into a very fluid and holistic model able to interrelate different dimensions efficiently in practice. The model's characteristics have led to a synergetic virtuous circle between social capital, human capital and microfinance in terms of activities and results. This explains the achievement of fundamental steps towards gender empowerment in less than one year's of the project's implementation.

Conclusions

From an overview of the most comprehensive indicators to assess human development (HDI, IHDI), gender development (GDI), human development inequality (IHDI), gender inequality (GII) and gender empowerment (GEM) we obtain a meaningful overview of Bangladesh nowadays. The indicators' results did not improve in the last few years, vis a vis episodes of discrimination and violence towards women have risen. Within this framework, the decision of AIDA to target human development and gender empowerment through TARANGO's successfully proven programs to be up to date with the trends of the development industry at large and effective in achieving its results.

TARANGO's approach has been successful in rural as well as in urban areas and the combination of its multilevel programmes has resulted in a comprehensive approach able to embrace different dimensions of development and empowerment.

Starting with a focus on women empowerment through income generation, the Bangladeshi NGO has combined human with physical capital. As an unexpected result, a winning ingredient in terms of gender empowerment has emerged as a positive externality: social capital.

Accordingly the indicators highlighted by the beneficiaries, most suitable in representing their evolution, refer to: the broader network of social relations at their disposal, the increased social cohesion among themselves, and to the changes in the way they are perceived by family group and community.

The success of the project, obtained in less than one year of implementation, is clearly due to a combination of factors in which the Handicraft Training Programmes have played an important role. Initially necessary to the achievement of a better economic condition, the training classes have been the starting point of a virtuous circle that

has led to a powerful social network and to the acquisition of new skills and education.

The bargaining power acquired in the household through the access to credit provided by the VSLA, has proven to be perceived as temporary, not substantial, and not as directly strongly related to women empowerment as expected. On the other hand, the knowledge acquired through the training programme is perceived by families and communities as a source of a more definitive change.

The development programmes, the NGOs and their beneficiaries constitute a complex creature that needs to be well balanced in its different components and adjustable to external factors to survive.

The production carried on by TARANGO's beneficiaries can become the life blood in nourishing the economic independence and self-confidence of the local NGO, the sustainability of its activities, the transmission of Bangladeshi culture, and the evolving gender empowerment process.

Design and creativity are often neglected parts in development projects, basic skills are the object of numerous trainings but how to rationally organize a production and how to develop a distinctive character are usually not part of the

know-how transmitted. TARANGO had different international organizations and foreigner NGOs as partners but training on the creative aspects of the production has never been part of the programs. It is meaningful to note how this very same component of the production would be vice versa considered as a priority by a profit organization.

Developing their own design without relying on international designers or foreign patterns it is of paramount importance not only to strengthen TARANGO's and its beneficiaries' identity but also to respond to the new trends of the market. Nowadays low cost production doesn't seem the essential criteria to meet the international demand, we are witnessing a shift to a new form of competition based 'on the quality of products, their symbolic value and the quality of the experience that they allow' (Santagata 2009, p.6).

According to this change in the demand, TARANGO should learn how to communicate and represent through its collection the background and culture of its recipients. Promoting in the international market a distinctive 'proudly made in Bangladesh' would not only lead to consistent economic results but also improve the NGO's self confidence.

Becoming an organization able to value and promote creativity, TARANGO would add a precious symbolic value to its production, more than that this model of production would be able to promote and preserve Bangladeshi traditional knowledge through material culture.

From a gender prospective, women would feel the ownership over the production process being actively involved in the more creative aspects. It becomes immediately evident the potential of creativity is empowering women increasing their self confidence. Besides an open creative process encourages social inclusion and cohesion giving to everyone the chance to express his/her potentialities without discrimination.

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