



Can Women Travel to The Policy-Making Level in Bangladesh? Rural Women's Political Representation, Participation and Empowerment in the Context of Microfinance

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ABSTRACT

This paper aims to analyse the critical evaluation of microfinance in women's political affairs; more specifically, it explores to what extent and how microfinance has contributed to any measurable changes in women being more involved at Local Government level. While the available literature substantiates that microfinance does have some impact, either positive or negative, on women's socio-economic empowerment at the household level, there has been limited research undertaken with regards to its impact on women's political empowerment. While the current study revealed that microfinance did not bring any significant changes to the involvement of women as candidates in local politics, it did reveal, however, that 10% of respondents reported their political participation was directly affected by their involvement in the microfinance programme. The women reported an increase in their knowledge about voting rights and a greater understanding of Local Government. The paper reveals that in many cases microfinance works as a powerful tool for enhancing women's political knowledge and, in certain circumstances, their engagement in local politics. The findings outlined in this paper could make a significant contribution to the theory and practice of women's political empowerment, which could arguably be considered the highest level of empowerment.

Keywords: Women's empowerment, local politics, political awareness, engagement in local politics

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INTRODUCTION

Bangladesh is characterised by classic patriarchy, poverty and inequality. It is a country where society not only devalues women but also women perceive themselves as inferiors. It is commonly argued that gender discrimination and disempowerment

of women are regarded as the two vital causes for this extreme poverty. However, since the country's independence, a number of NGOs have emerged to help the state to deal with the enormous number of challenges it faces. Prior to the emergence of these NGOs neither the Government nor the market was able to provide welfare for a war-ravaged country. When the NGOs commenced working, one of their prime methodologies was to empower the women, whom they considered one of the most disadvantaged and marginalised groups of any society, by offering them collateral-free loans known as microfinance (World Bank, 2006 cited in Siddiquee & Faroqi, 2009, p.248).

While numerous research studies has already been undertaken to explore the impact of microfinance on women's socioeconomic empowerment (Khandker 2005, Mahtab, 2007, Hashemi *et al.*, 1996, Sarumathi & Mohan, 2011), very little meaningful research (Habib & Jubb, 2012, Kabeer, 2011) has been carried out to investigate the impact of microfinance on the political empowerment of women. Although the Prime Minister and the opposition leader of Bangladesh are women, the representation of women in both the cabinet and parliament is not more than 10%. Women are not motivated or lack the confidence to engage in local politics due to poor education, limited monetary support, limited mobility and lack of knowledge about the electoral and political processes (Habib & Jubb, 2012). Despite launching a quota system and direct election for women

in local politics, women's participation in Local Government is still unsatisfactory. While the direct election for reserved seats ensures representation of women in local politics, it cannot ensure the adequate participation of women. However, this study reveals that involvement in microfinance has brought some positive changes to women's political engagement at the Local Government level.

OBJECTIVE OF THE PAPER

This paper aims to explore the extent to which and how microfinance has affected the level of women's political knowledge and engagement in local politics in Bangladesh.

METHODOLOGY

Epistemologically, this research is based on the ability to uncover and interpret the attitudes and emotions of the participants in order to acquire an in-depth understanding of the research issue and the context. The researcher's epistemological position drove her choice of methodology, guiding her to choose inductive (qualitative) research and data collection techniques to conduct the study. The two villages, Chokkapashiya and Dewyanpara under Usufpur and Borogachi Union Parishad¹, were selected on basic criteria such as location, availability of the programmes in the villages, duration of the programmes, the number of women participating in the microfinance programme and transport facilities from Rajshahi district².

¹ The lowest of four tiers of the Local Government system

² One of Bangladesh's 64 districts

For the purpose of the study, two NGOs named BRAC (Bangladesh Rural Advancement Committee) and ACD (Association for Community Development) were chosen. BRAC has been working since the independence of Bangladesh in 1971 to alleviate poverty and to empower women. It is considered to be one of the biggest and most diversified NGOs not only in Bangladesh but also all over the world. So BRAC has been chosen due to its wide spread functional coverage especially in rural areas focusing on poor women. Similarly, in the crowd of voluntary organisations of Rajshahi district in Bangladesh, ACD was selected because as a local NGO, ACD endeavours to integrate poor people, especially women, into the prospective mainstream of sustainable development through different programmes. Therefore, ACD was selected due to its diversified activities in local areas. Both NGOs focus on providing attention to the rural poor, especially women, and have been actively providing support for a long period of time in the Rajshahi district where this study was carried out.

The study followed the triangulation approach with different qualitative approaches in the data collection being used and involving multi-perspectives from both participants and NGO officials. Microfinance clients were chosen through purposive, network sampling for detailed interviewing. Purposive sample sizes are often on the basis of theoretical saturation, which is the point in data collection when new data no longer bring additional insights

to the research questions. Changes in a range of socio-economic indicators over the last three to five years have been assumed to be the result of microfinance. A total of 40 women beneficiaries were chosen: 24 were from ACD and 16 from BRAC. Through interviews, data were collected to explore the processes by which microfinance may perhaps make a difference in the lives of the borrowers. This research study does not require a very large sample size because it is conducted using the case-orientated qualitative research approach. A sample was selected on the basis of the purpose of the study, not on the basis of representative population. As Yin (1994) argues, the evaluation of case studies should be based on the theoretical construct, not on the size of the sample, as is done in conventional quantitative strategies. My interest was to have a complete in-depth understanding of the case.

In the first phase, microfinance clients were chosen for one-to-one in-depth interviews in order to examine the impact of the microfinance programme. They were selected according to their relevant knowledge, experience and period of involvement in the programme. Initially, they were not contacted directly by the researcher. The researcher obtained a list of a total of 80 beneficiaries from respective NGOs. Only 40 of these were interviewed as the researcher reached the saturation point when the researcher interviewed the 40th client. In the first instance, the researcher was introduced to the participants by NGO staff and the researcher then selected the

respondents for further correspondence. Each and every microfinance client was invited verbally to participate in an in-depth interview session. A total of 30 women out of 40 were interviewed separately in the place where they usually attended group meetings. On some occasions, the clients were also interviewed in a group leader's house which they visited to pay their weekly or monthly instalments. The remaining 10 women were interviewed in a group leader's house. NGO officials were not allowed to be present during the interview session. Microfinance clients were asked to answer a series of different open-ended questions. The main aim of the in-depth interview was to collect qualitative data to examine the level of impact on women's empowerment of material and non-material resources provided through the programme. Each interview session lasted approximately an hour and a half. During these interviews some detailed client Case stories were also collected.

In the second phase, a number of focus group discussions were arranged with microfinance clients. The women from stage one were requested to take part in stage two; all of them agreed to take part in stage two. All in all, eight focus group discussions were conducted with 40 microfinance clients to explore and understand their views about the programmes offered by NGOs. Each group consisted of five participants. This low number was chosen to help participants focus on the questions and to lessen the temptation to engage in personal discussions with one another. Separate dates were organised for the microfinance

clients from each NGO. They were invited to come for the focus group discussion in an open space of the village where they usually gathered for their group meetings. Alternatively, some focus group discussions were arranged in a group leader's house or was organised in open places under trees beside the respondent's houses. Each focus group discussion took roughly 50 to 60 minutes. Focus group discussions were conducted to understand and compare the views of participants about the details of two microfinance programmes. This method was very useful for collecting more in-depth information as culturally, Bangladeshis prefer collectivism to individualism. This method also helped the researcher to get more in-depth and additional information regarding the participants' life transformation that had resulted from their involvement in microfinance. Information relating to the operation of each organisation was collected through one-to-one interviews with a total of 10 NGO officials working at field level or in the headquarters of the organisations and upon attending their centre meetings both weekly and monthly.

Theoretical Key Concepts

Microcredit and microfinance: conceptual clarification. Microcredit is the extension of very small loans (microloans) to those experiencing poverty, and is designed to spur entrepreneurship³. In recent times,

³Entrepreneurship is the act of being an entrepreneur—one who undertakes an endeavor. An entrepreneur is a person who has possession of a new enterprise, venture, idea or getting them involved in income generating activities and assumes significant accountability for the inherent risks and the outcome.

the term “microcredit” has been dropped for the alternative term, “microfinance”, due to the wider role suggested by the latter; “microfinance” adds the provision of savings and insurance services to that of credit. Some organisations also provide training and other services such as health and education (Abed, 2000).

More generally, microfinance provides a broad category of services, which includes microcredit. It is a programme that offers poor people not only credit but also savings options, insurance, fund transfers and other services. Those who promote microfinance generally consider that access to these services will offer disadvantaged communities a pathway out of poverty (Christen *et al.*, 2003, p.2). Though microcredit is one of the aspects of microfinance, confusing the two terms is endemic in public discourse. This study distinguishes between microcredit and microfinance, with the basic functional difference between the terms being recognised by the type of service they provide. Micro credit provides only one service i.e. loan distribution while microfinance provides a wide range of financial services including, for example, savings options, insurance, training and advocacy.

Empowerment. Empowerment is a multi-dimensional concept. It has been used in many different contexts and by many different organisations in the fields of education, health, social work and psychology as well as in the work of feminist and development organisations. Empowerment can be described as a process

whereby women become able to organise themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources that will assist in challenging and eliminating their own subordination (Keller & Mbwewe, 1991 as cited in Malhotra *et al.*, 2002). Empowerment-orientated interventions enhance wellness as well as target ways to address problems, providing opportunities for participants to develop knowledge and skills and engage professionals as collaborators instead of authoritative experts (Zimmerman, 1995 cited in Dangol, 2010, p. 19). Cheston and Kuhn (2002) argue that empowerment covers two important aspects i.e. choice and power, as a person must have options to choose from and have the power to choose from the available options. According to Kabeer (1999, p.108), empowerment is “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them.”

Political empowerment. Political empowerment focuses on transferring various elements of power (resources, capabilities and positions) to those who do not have it. Political empowerment must include giving access to various political offices, including positions in the government, to the members of disadvantaged populations. Following this understanding political empowerment embraces the transformation of gender power relations in the political arena where major political positions are occupied mostly by men.

The power of women to make decisions at a policy or political level is regarded as one of the key elements of women's empowerment. This is the most critical stage of advancing women's empowerment since an acceptable level of empowerment can only be achieved when women can participate in the policy-making process and be heard at the agenda setting table (Snijders, 2009). As far as the context of this study is concerned the political empowerment of women has been assessed both at the household and community level.

In this paper the household level of empowerment indicators include knowledge of the political system and means of access to it, domestic support for political engagement and exercising voting rights. The community level of empowerment indicators include women's involvement in local politics, campaigns, support for specific candidates and representation in local Government bodies. So the study has addressed both knowledge and engagement in political actions. All these indicators have been taken from Malhotra *et al.* (2002).

Nexus between microfinance and women: background and review of related literature. The Government of Bangladesh is faced with numerous challenges but the institutional mechanisms to deal with these challenges are limited. This situation has fostered the emergence of Non-Government Organisations (NGOs) that provide services to assist Bangladesh in addressing two basic visions i.e. poverty alleviation and women's empowerment (Begum, 2003, p.5). The emergence and growth of the NGO

sector is a significant phenomenon from the standpoint of development in Bangladesh and it is anticipated that approximately 45,000 NGOs are registered under the Ministry of Social Affairs (Gauri & Galef, 2005, World Bank, 2006 cited in Siddiquee & Faruqi, 2009, p.248).

This sector has earned its own identity due to its provision of innovative programmes such as poverty alleviation, gender equity, women's empowerment, policy advocacy, education, health, family planning, environmental protection, voting rights, disaster management etc. (Begum, 2003, p.1). NGOs in Bangladesh are also well known globally for innovating microcredit programmes. Estimates show that microcredit is now used by 37% of Bangladeshi households as well as 60% of the poor households (World Bank, 2006 cited in Siddiquee & Faruqi, 2009, p.248). NGOs have emerged as a 'third sector' because neither the Government nor the market has actually succeeded in providing essential services to the vast majority of the poor (Begum, 2003).

In many developing countries and most extensively in Bangladesh the microfinance programmes offered by NGOs are well regarded and recognised for the help they provide women, especially poor women, to fight against poverty regardless of their age, race, religion and social status. Kabeer (1991) and Mayoux (2001) assert that microfinance not only helps women to find a path out of poverty but also helps them to protest against the oppression of their patriarchal society and to stand up for the

establishment of their socio-political rights.

Given the existing socio-cultural constraints on women in Bangladesh, there was tremendous growth and development in poverty-orientated credit programmes during the 1980s, and women were a priority target group for these programmes. In Bangladesh, the rural poor as well as disadvantaged women had long been neglected by the formal financial institutions due to the 'poorly extended commercial banking system', lack of collateral among the poor, 'high transaction costs for borrowers' and essentially a range of socio-cultural constraints on the appropriateness of women engaging in market-orientated production (Hussain & Afsar, 1988, p. 58-59). Thus, there existed the urgent need to redesign traditional financial institutions, which some have condemned as having hastened poverty among the poor.

In reality the advent of microfinance was a major government policy shift in the rural financial environment and must be seen as an opportunity for women. There are a number of reasons for group-based lending to be particularly attractive to women in rural Bangladesh and in other low income societies. Self-employment activities that produce goods at home for market sale are less frowned on culturally. Although some of these production activities can be operated at low levels of capital intensity, for many a minimum level is needed. This minimum is often the result of the indivisibility of capital items.

Women's control over and access to material resources is essential for enabling

them to exercise social power and autonomy (Fernando, 1997). Empowerment of women through microfinance was an important milestone in development discourse during the 1990s. Moreover, findings from the previously stated studies reveal that the gender of the credit receiver influences the pattern and outcomes of household decisions. This is understood as evidence that women's preferences carry greater weight in determining decision-making outcomes in households where the women receive credit compared to households where either the men receive credit or no credit is received. Many other studies have also found a significant relationship between microfinance and the empowerment of women (Khandker, 2005). During the past two decades microcredit has created social mobility for women in rural Bangladesh and this has successfully changed the traditional rural power structure and has had a significant impact on empowering women (Khandker, 1998; Mayoux, 2001; Rahman, 2002).

Likewise Sarumathi and Mohan (2011) conducted research on the role of microfinance in women's psychological, social and economic empowerment. The study was carried out in the Pondicherry region of India. The study reveals that there is a gradual increase in all three factors among women since their participation in microfinance. From the interaction with the women it was found that they were more empowered socially and psychologically as a result of their participation in self-help groups through microfinance programmes.

In another study in Bahawalpur, Pakistan, Nawaz *et al.* (2012) found that microcredit drives women's empowerment in a positive direction because women are feeling empowered at personal, economic and family levels after using microcredit in various income generating activities. Empowering women economically further drives increasing empowerment at other levels.

Again, Das (2012) conducted research on self-help groups in India and tried to examine the influence that membership had on women's decision-making capacity within the family, women's position within a patriarchal social system and women's leadership qualities. He found SHG have a positive impact on women members, particularly that of empowering them. He tried to rank the indicators of empowerment and he identified that participation in decision-making ranked first followed by economic empowerment. Awareness and capacity were ranked third while the indicators of entitlement were ranked fourth and so on. He considered SHG as a beneficial empowerment model.

However, the role of microfinance in women's empowerment is largely a debatable issue. There are two extremely polarised views regarding microfinance and its impact on women's empowerment. There are also some studies that represent the negative side of microfinance and its impact on women. But the above-mentioned studies still admit that microfinance brings some positive change to the lives of poor women. While there has been considerable literature published on microfinance and women's

socio-economic development, there is hardly any research carried out to explore its impact on women's political empowerment. Bayulgen (2008) carried out research on the impact of microfinance on Grameen Bank borrowers. The study revealed that in 1992, 400 Grameen loan recipients were elected to union councils, and in 1996, astonishingly, more women Grameen loan recipients voted in the national election compared to men, nearly defeating a political party that had taken a position in parliament against women's rights. In addition, over 1,750 Grameen members (1,485 female and 268 male) and 1,570 members of Grameen members' families were elected to local offices in 1997.

Microfinance and Women's Political Empowerment: Key Findings

Under-representation of women in the political arena is very common in developing countries like Bangladesh. Local Government representation is considered an essential platform for empowerment of the politically marginalised, including women (Goetz, 2004). However, the introduction of a quota system is a significant first step to bringing women into the mainstream political arena (Khan & Mohsin, 2009). Previously, women were nominated for reserved seats by the chairperson of local Government bodies. In 1997, the Local Government Act introduced direct elections in the reserved seats for women, these being one third of the general seats.

When undertaking gender analysis, there is a tendency to overlook women's participation in local politics. As political

equality is the highest level that can be aspired to for women's empowerment, it is essential to determine the level of women's involvement in local elections and the agenda-setting table. This study explores the direct or indirect impact that economic empowerment has had on women's political empowerment. The field inquiry focuses on both the knowledge and engagement of women in politics. The women respondents were asked what knowledge they have about the political system, their means of access to it and their voting rights. They were also asked whether they were involved in local politics, whether they were represented in local Government bodies or if they campaigned for specific candidates in local elections. The women were also asked whether microfinance had any direct or indirect influence on their knowledge and engagement in political affairs.

In-depth interviews revealed that the respondents had a very good level of knowledge about political parties, elections and voting rights. As shown in the table above, 35 (87.50%) women respondents had

knowledge about their voting rights while only 5 (12.50%) did not know their voting rights. Thirty-four (85%) of them voted in the last election whereas only 6 (15%) did not vote in the last election. Almost all supported a political party. Nevertheless, the findings relating to personal engagement in politics show a poor result when compared to the knowledge level. The findings reveal that only 4 (10%) were a member of a political party and took part in local politics, while in contrast, a significant number, 36 (96%), of women respondents were not actively involved in politics. When asked whether they had ever campaigned in support of a specific candidate, 34 (85%) instantly replied 'no' while in contrast, only 6 (15%) had worked actively for their chosen candidate.

The field research revealed that although not actively involved in local politics, most women respondents had a good knowledge of the Union Parishad. They gave a mixed response when asked how they gained their knowledge about voting issues.

TABLE 1
Knowledge and Engagement in Politics of Respondents

Questions	Yes (N=40)	%	No (N=40)	%
About knowledge				
Do you know about your voting rights?	35	87.50%	5	12.50%
Did you vote in the last election?	34	85%	6	15%
Do you support any political party?	39	97.50%	1	2.50%
About engagement				
Are you a member of any political party?	4	10%	36	90%
Have you taken part in local elections?	4	10%	36	90%
Did you campaign for a specific candidate?	6	15%	34	85%

Source: Field research by author

"I am very aware about my voting. I will give vote by my decision. I will hear nobody's suggestion to cast vote. To be very honest five years back I was not voter at all. When I became member of microfinance group, NGO brother started telling to cast vote and said as a citizen it is my right to cast vote. Since then I became voter. NGO brother always tells us not to be influenced by others when casting votes" (MC-40, in-depth interview on 01.06.2012)

"I like to cast my vote every time. Our both leaders are women so I will be happy with anyone though I support one specific party. I know about the process and importance of voting from Television since lots of advertisements and talk show focus on voting rights." (MC-11, in depth interview on 20.04.2012)

"I was not aware of voting issues before joining in microfinance groups. Since I joined in the group, my group friends inspired me to cast vote for one of my group members who was contested as member position for union Parishad. I not only casted vote but also campaigned for her and I feel very proud to say that she won in the local election." (MC-24, in depth interview on 26.05.2012)

Source: Field research by author

Though women respondents provided mixed answers about their knowledge of voting issues, almost all of them admitted that they exercised their personal preference when voting because "NGO brothers/sisters" had advised them not to be influenced by others when casting their votes. More importantly, many of the respondents admitted that before their involvement in microfinance they were more easily swayed by local leaders who tried to influence their voting choice. In contrast, after involvement in the microfinance programme they had the confidence to remain silent when local elites tried to influence their voting choice. In summary, these results suggest that the respondents were more informed about voting, their political rights and local politics following their involvement in the microfinance programme. These results conform to findings reported by Habib and Jubb (2012), who found that 68% of the microfinance members in their sample actively supported their desired political party compared to 46% of the respondents from the control group. Microfinance members were more integrated and participative in social-political activities and, thus, were more socially included than the control group.

Responding to the question about their engagement in political activities, only 4 (10%) respondents reported that they were actively engaged in local politics. When asked whether they had been involved in politics before contesting a seat in Local Government elections, all of them replied that they had no involvement in politics

before contesting in an election. Further questioning in focus group discussions revealed that the political involvement of all the women was indirectly influenced by their involvement in microfinance and they unanimously considered their membership as a platform for sharing knowledge and ideas with other group members. They also argued that group meetings provided a place for discussing daily life issues and that group members could raise important issues and concerns with them when attending group meetings to make their repayments. They also acknowledged during the focus group discussions that some of their group friends had campaigned for them. Three of the women also perceived that microfinance had significantly influenced their political life since their NGO *apa* (sister) and their fellow microfinance group members motivated them to take part in Local Government elections. Only one of them was inspired by her husband to participate in local elections. Though they were encouraged by NGO officials to contest in an election, the reality of being a candidate resulted in many challenges. The following case stories represent the challenges that women members had to face while taking part in a local election.

Case Story: 1

I passed Secondary School Certificate few years ago. My husband was a member of local Government and he wanted me to be involved in local politics. But

while there was no quota system the women post were nominated by the chairman only. Therefore I could not take part in local politics but when quota system came I was motivated both by my husband and NGO sister (apa) to contest in local election. I could not freely campaign at night. I had to depend on my husband for campaigning in distant places due to my limited mobility and lack of adequate transport. My microfinance group friends campaigned for me. But truth to say I found myself nowhere in decision making since my husband financed for my campaign. Even after my winning in election I found my husband to decide everything on behalf of me. Since I had little knowledge about my duties I had to comply with my husband's decisions and directions. Though my group friends came to me to solve their problems I could not do anything for them. Even I don't know whether I will take part in next election. I will do what my husband would tell me to do (MC-12, In-depth interview on 22.05.2012)

Case Story: 2

"I never thought of joining in politics because I had an understanding that its male's space and politics is basically controlled by money power. However, after

the introduction of direct election in quota system I was inspired by my family and microfinance group friends to contest in election. When I start working I found me in nowhere in decision making. Sometimes I was not even called in meetings. I did not know what would be my responsibilities. I asked other but they were also not sure since there is no SOP (Standard operating procedure) for female members of UP. I also did not receive any training to perform my duties. Therefore I had no other alternative but to depend other male UP members” (MC-32, in depth interview on 12.06.2012)

Case Story: 3

“My husband is involved in Politics. He lost his nomination from the party in last election then he urged me to take part in local election. But I had to depend on my husband for my election campaigning. He also spent money for election purpose. Therefore I can’t go beyond my husband’s decision. Direct election in reserved seats really motivated potential women to involve in politics. Before introduction of direct election it was up to the chairman whom he would nominate. Now women have their own space where they can take part in policy making. But in

my case when I started working, I found women are excluded from important committees and their decisions in agenda setting table are not properly valued.”(MC-21, In-depth interview on 22.05.2012)

Case Story: 4

I have passed class five. I am working as group leader for microfinance group for nearly five years. I also took BRAC’s nursing training and actively working as a nurse in my village. I had a very good relation with NGO sister (apa) who inspired me to take part in local election from the beginning. I also knew that my group members and village people liked me so much for my behavior and position. I tried to learn various aspects of election from her. I contested in the election with my saving money with BRAC. I won and since then I always tried to do something for my group members and non- members’ village women as they are the most vulnerable part of the village. Before my joining in UP I found that village women were scared to go to the UP Chairman to discuss their problems but now they easily come to me to ask for help. Sometimes microfinance group members discuss about their problems in the group meetings as well. I always listen to my group friends and other community people

and place their demands to UP chairman. I always try my level best to help my community people (MC-30 from group 1, in-depth interview on 25.06.2012)

Source: Field research by author

The field study revealed that for many of the women contesting a seat in local politics, problems arose from the beginning of their journey, especially to do with their ability to campaign successfully. Although their group friends helped the women, their limited ability and the necessity to campaign at night meant they had to mainly rely on their husbands and male family members to campaign for them. This placed the males in a position to not only influence decisions but to also take a leading role in the campaign. Transport was another issue for the women. Many women revealed that had to rely on a rickshaw, which is normally used for shorter distances, and they raised this as one of the major problems they experienced when campaigning. All of them avoided campaigning far from their house due to transport problems; the solution to this problem was to rely on their husbands to act on their behalf.

Another important aspect of the practicalities of campaigning related to the women's ability to finance their campaign. When I questioned the four respondents who had reported that they had been election candidates, two of them stated that their husbands had provided the finance while the remaining two revealed that they had used their savings with NGOs to

finance their campaign. Contesting in an election is very expensive in Bangladesh and interviews with the women respondents revealed that they had to spend 50,000 taka to 100,000 taka (1 AUD = 80 BDT) on average, which is very high. This cost deters potential female electoral contestants from participating in an election.

Moreover, after being elected as a member of the Local Government, three respondents out of the four declared that they were excluded from important committees such as finance and audit and their roles and responsibilities were not adequately defined. They had to depend on the male Union Parishad members for proposing or initiating any action. There is no appropriate training or charter for females in reserved seats. The study suggests that very few women actually take part in elections and those who do face many challenges. Most women struggle to have a voice in Local Government because they don't have access to the committees that are responsible for making the major funding decisions. Their resources do not match the size of their electorates because they are subject to patriarchal family structures and are dependent on the power and money of their husbands if seeking to be elected.

In summary, although the provision of a quota of seats in a direct election provides an opportunity for women to participate in political affairs, women's participation is still very limited due to a range of factors. The respondents claimed that they were not properly informed about their roles

and responsibilities as the political charter does not provide for this. It only includes the responsibilities of chairman and the members of general seats. The women also declared that they were excluded from important committees. Although the field investigation does not reveal a clear relationship between microfinance and women's political participation, there is an indirect nexus between these two as women were inspired and supported to take part in local elections by microfinance group members and NGO officials. However, the local Government election process does not provide equal access and participation for women.

DISCUSSION

On the positive side, the findings suggest that by and large microfinance respondents acknowledged a positive influence of microfinance on their political life with some respondents affirming that their knowledge about voting rights, local politics and political parties had increased since their participation in microfinance. Some respondents also acknowledged that the media had an impact on their understanding about politics. But all of them admitted that their involvement in microfinance had enabled them to exercise their voting rights independently in contrast to their previous position where their voting decisions were negatively influenced by local elites and their husbands. Prior to their involvement in microfinance the study reveals that due to their poverty and lack of proper guidance and knowledge, they were exploited by

local leaders, politicians and village elites and they were unable to exercise their social rights independently. These findings coincide with the argument by Habib and Jubb (2012) that poor women are willing to take the chance to make some quick cash and get financial benefits in exchange for their support of a particular political party.

While the level of participation of women in local politics remains unsatisfactory, the few women respondents who were engaged admitted the positive influence of being a member of the microfinance programme. All female Local Government members declared that they were highly motivated to take part in elections by NGO leaders and their group members. They stated that group meetings worked as a platform for sharing knowledge, making informed decisions and receiving encouragement. This finding is supported by Kabeer (2011), who argues that the BRAC approach and its activism have prepared women to take on local politics and 'decentralization of government to the local level' as a result of new provisions since 1997 that allow women to be directly elected to reserved seats at the local level (in place of the previous practice of nomination). She highlighted that years of activism have made NGO group members credible candidates in these elections. Nonetheless, the discussion in this paper demonstrates current challenges that still remain and restrict women's proper political participation in Bangladesh. Women's empowerment at a household and community level still does not carry over to the state or Local Government level and, as the field investigation demonstrates, the

socio-economic empowerment of women does not transmit simultaneously to political empowerment.

CONCLUSION

Women in most developing countries including Bangladesh are largely excluded from both central and local politics. Although the Local Government Legislation Amendment Act 1997 allows women to engage in local politics through direct election instead of by nomination, women's participation is still unsatisfactory. Women are not appropriately informed or trained for performing their duties satisfactorily. They are always excluded from important decision-making. However, the country's developmental growth will not continue to advance unless women are considered as vital participants in agenda setting and policy making. This study reveals that participation in a microfinance programme enabled women to have improved involvement in political activities as well as increased their political awareness. With this in mind, NGOs need to consider women's political empowerment more seriously by offering opportunities for appropriate training and advocacy in this area.

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