

## IMPACT OF GOVERNMENT-LED SAVING INITIATIVE ON WOMEN EMPOWERMENT AND FINANCIAL INCLUSION IN RURAL POPULATION: EVIDENCE FROM AMAR BARI AMAR KHAMAR (ABAK) PROJECT IN BANGLADESH

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### Abstract

This study examines the effectiveness of the government-led savings initiative, which is known as “Amar Bari Amar Khamar (ABAK),” in Bangladesh. ABAK aims to alleviate poverty and promote women’s empowerment by fostering financial and social inclusion in marginalized rural communities through a micro-savings model. Adopting a mixed-methods approach, including household surveys (n = 380), focus group discussions, and key informant interviews in two districts, the study triangulates quantitative findings with qualitative insights to assess program results. The results reveal significant improvements in women’s financial autonomy, household income levels, and community participation. However, inconsistent training, digital literacy gaps, and poor local infrastructure hinder optimal impact. The findings demonstrate that savings-led models can contribute to the advancement of the SDGs, highlighting the need for enhanced institutional capacity, effective communication strategies, and gender-responsive mechanisms. This paper contributes to the development discourse by presenting ABAK as a state-driven, scalable alternative to traditional financial inclusion programs.

**Keywords:** Government savings project; Amar Bari Amar Khamar (ABAK); financial inclusion; rural empowerment; women’s empowerment; Sustainable Development Goals (SDGs)

### 1. Introduction

Poverty eradication continues to be a central development challenge, especially in the Global South, where rural populations face deep socioeconomic vulnerabilities and exclusion from formal financial systems. Despite progress achieved through the Millennium Development Goals (MDGs), persistent multidimensional poverty has prompted a global shift toward more inclusive, participatory, and sustainable development strategies under the Sustainable Development Goals (SDGs) framework (Kanie & Biermann, 2017; UNDP, 2015). Among these strategies, financial inclusion and women’s empowerment have emerged as pivotal pillars of poverty reduction and local development.

To this end, academic and policy interest in community-driven savings models has grown as alternatives to debt-oriented microfinance in recent times. Traditional microcredit programs, while expanding financial access, have often been criticized for rigid repayment schedules and limited long-term empowerment (Bateman & Chang, 2012; Karim, 2011). In contrast, asset-building savings-led models—particularly those that leverage local collective action and target

women—offer a promising shift toward more sustainable and empowering rural finance (Karlan et al, 2017). However, empirical studies of such models, especially when implemented on a national scale and embedded in government architecture, remain scant.

Bangladesh, a country that has witnessed impressive economic growth over the past two decades, presents a compelling context for evaluating participatory financial innovations (Ministry of Finance, 2021). Despite gains in GDP and poverty reduction, large segments of the rural population remain economically marginalized. In response, Bangladesh’s government launched the Amar Bari Amar Khamar project (ABAK, “My Home, My Farm”) in 2009—a national savings-based initiative designed to empower rural communities through Village Development Associations (VDAs), recurring group funds, and matching government contributions. Unlike donor-led programs or traditional microcredit schemes, ABAK uniquely combines government stewardship, digital transparency, and community ownership of resources to foster financial and social inclusion.

The ABAK model has enrolled more than 5 million members in more than 90,000 VDAs till now. Its architecture reflects an institutional shift from loan-based individual risk to cooperative savings and asset-building. However, despite the scale and innovation of this initiative, a rigorous empirical evaluation of its impact remains limited. Most assessments are descriptive, policy-driven, or anecdotal, leaving unanswered questions about how—and to what extent—ABAK contributes to women’s empowerment, economic inclusion, and community self-reliance.

This study addresses this critical research gap by providing a mixed-method evaluation of the ABAK program in two regions of Bangladesh. Drawing on household surveys ( $n = 380$ ), focus group discussions, and key informant interviews, the article assesses whether and how ABAK influences economic autonomy, financial decision-making, community participation, and perceived social status, particularly among women beneficiaries. The study is framed around three interrelated research questions:

1. To what extent does the ABAK model promote women’s empowerment in rural Bangladesh?
2. What are the measurable impacts on participants’ income generation, decision-making agency, and self-reliance?
3. How inclusive and transparent are the institutional and technological components of the ABAK delivery model?

By integrating qualitative insights with quantitative indicators, this paper offers one of the first comprehensive academic assessments of a government-led, savings-based development model. It contributes to the growing literature on participatory rural finance, inclusive governance, and gender-responsive development, while offering policy-relevant evidence from a flagship program in South Asia.

The remainder of the paper is organized as follows: Section 2 reviews the literature on microfinance, empowerment, and financial inclusion. Section 3 outlines the conceptual framework. Section 4 describes the ABAK model. Section 5 details the methodology. Section 6 presents the results from the survey. Section 7 discusses the main findings of the study, followed by policy implications, and Section 8 concludes the paper with some limitations.

## **2. Review of Literature and Theoretical Framework**

### ***2.1 Microfinance, Rural Finance, and the Shift to Savings-Led Models***

Since the 1970s, microfinance has been positioned as a transformative mechanism for rural development and poverty alleviation, particularly in South Asia. Early innovations, such as Grameen Bank's group-based microcredit model, emphasized access to small collateral-free loans for women to foster entrepreneurship and economic participation (Yunus, 2003). Although this model expanded financial reach, it has also been criticised for rigid repayment schedules, over-indebtedness, and limited impact on structural poverty or long-term empowerment of women (Bateman & Chang, 2012; Karim, 2011; Goetz & Gupta, 1996).

In response, scholars and practitioners have turned to savings-led and asset-building models, such as Village Savings and Loan Associations (VSLAs), self-help groups (SHGs), and matched savings programs. These alternatives prioritized group capital accumulation, internal loan recycling, and community control over funds, facilitating more sustainable and locally embedded financial empowerment (Allen, 2006; 11. Aganze et al., 2025). Emerging evidence suggests that savings-based programs are more resilient and empowering, particularly when adapted to existing social structures and local governance (Ksoll et al., 2016).

The Amar Bari Amar Khamar (ABAK) initiative reflects this paradigmatic shift. Unlike conventional microcredit schemes, ABAK emphasizes matched savings, government contributions, and community-owned revolving funds. In particular, it operates under direct state supervision and at a national scale, differentiating it from most donor-funded or NGO-led financial inclusion efforts. However, peer-reviewed evaluations of such large-scale, state-led, savings-driven programs remain scant, highlighting a critical gap that this study seeks to address.

### ***2.2 Empowerment and Gender Dynamics in Rural Finance***

The concept of empowerment—particularly women's empowerment—has been central to microfinance theory and practice. Kabeer (2001) defines empowerment as the process by which individuals gain the ability to make strategic life choices in contexts where this ability was previously denied. She conceptualizes empowerment across three interlinked dimensions: (1) access to resources, (2) agency in decision-making and goal pursuit, and (3) achievements in realizing desired outcomes.

Empirical research on microfinance has yielded mixed evidence. Some studies link microcredit participation to increased earnings, mobility, and household decision-making power among women (Pitt et al., 2006; Hashemi et al., 1996), while others caution that men often appropriate loans, reinforcing patriarchal norms (Rahman, 1999). These critiques have prompted a reorientation toward savings-led empowerment, which may offer more durable shifts in financial autonomy and collective agency.

Group savings models are associated with enhanced self-confidence, leadership capacity, and voice in both household and public spheres (Karlan et al., 2017). The Gates Foundation (2021) similarly emphasizes that true economic empowerment requires control over resources, the ability to make life decisions, and access to income on equitable terms. Despite this, there is limited empirical testing of empowerment outcomes within nationally led, savings-based initiatives such as ABAK, especially in contexts where program architecture explicitly integrates women into financial governance.

### ***2.3 Social and Financial Inclusion in Community-Driven Development***

Social inclusion refers to the process of enabling all individuals—particularly marginalized or disadvantaged groups—to participate fully in economic, social, and political life (World Bank, 2016). Financial inclusion is more narrowly defined as access to useful and affordable financial services such as savings, credit, insurance, and digital payment systems (Demirgüç-Kunt et al., 2015). In development discourse, both forms of inclusion are seen as critical enablers of equitable growth and sustainable poverty reduction.

Community-Driven Development (CDD) programs, such as India's SHG-Bank Linkage Programme and Indonesia's PNPM Mandiri, have shown promise in achieving inclusion through grassroots governance and participatory financial planning (Mansuri & Rao, 2013). When well-designed, CDD models can mitigate elite capture, empower local actors, and improve resource allocation outcomes. ABAK, in this sense, represents a rare government-led CDD hybrid: it combines bottom-up savings mobilization with top-down infrastructure (e.g., digital MIS systems) and policy alignment with SDGs. However, its impact on actual inclusion—understood as both process and perception—has not been systematically examined. Challenges such as low digital literacy, exclusion of the ultra-poor, and insufficient institutional communication remain concerns in many large-scale inclusion programs (Grosh et al., 2008). Understanding how participants engage with, benefit from, or remain outside the reach of ABAK's financial and social mechanisms is vital to evaluating its effectiveness and equity.

### ***2.4 Research Gap and Study Contribution***

Although the literature offers rich theoretical foundations in microfinance, empowerment, and participatory development, empirical research at the intersection of these themes in the context of government-led savings programs remains underdeveloped. ABAK's unique features—such as national coverage, public financing, digital infrastructure, and women-focused governance—position it as a promising but understudied model.

This study contributes by offering one of the first rigorous mixed-method evaluations of ABAK, anchored in empowerment and inclusion frameworks. Integrating survey and qualitative evidence to assess how the program transforms women's agency, economic participation, and access to financial governance at the grassroots. In doing so, the paper builds on and extends the literature on savings-led development, gender-responsive financial systems, and community-level governance in rural economies.

## **3. Conceptual Framework and Key Definitions**

This study employs a multidimensional conceptual framework to evaluate the outcomes of the ABAK project, focusing on empowerment, economic empowerment of women, and financial and social inclusion. These concepts are derived from established theoretical literature and operationalized through measurable indicators used in both survey design and qualitative coding strategies.

### ***3.1 Empowerment: Resources, Agency, and Achievements***

The foundation of the empowerment construct in this study is based on Kabeer's influential definition of empowerment (2001) as "the process by which those who have been denied the

ability to make strategic life choices acquire this ability.” Kabeer conceptualizes empowerment across three interrelated dimensions.

**Resources:** Access to material, human, and social assets that enhance the ability to make choices.

**Agency:** The capacity to define goals and act upon them—manifested through decision-making, resistance, or negotiation.

**Achievements:** Realized results reflecting the exercise of agency, such as increased income or community recognition.

In this study, these dimensions are reflected in indicators such as access to group loans and training (resources), voice in household or community decisions (agency), and changes in income and self-reliance (achievements).

### **3.2 Women’s Economic Empowerment (WEE)**

Building on the general empowerment construct, the study adopts the Gates Foundation’s (2021) definition of women’s economic empowerment as “the ability of women to participate equally in existing markets; access and control productive resources, assets, and income; and have agency to make decisions that affect their lives and the lives of others.” WEE includes not only material access, but also structural shifts in gendered power relations. Based on this framework, the study evaluates WEE through indicators such as:

- a) **Financial access:** Ability to obtain loans, savings accounts, or program benefits independently
- b) **Economic autonomy:** Control over earnings, entrepreneurial engagement, and discretionary spending
- c) **Leadership and participation:** Involvement in the governance of the VDA, public decision-making, and perceived status within the family or community

This conceptualization allows the analysis to go beyond surface-level income measures to examine deeper relational and institutional aspects of empowerment.

### **3.3 Social and Financial Inclusion**

Inclusion is conceptualized as a dual process that includes both financial inclusion and social inclusion. According to the World Bank (2021), social inclusion involves improving dignity, opportunity, and participation for disadvantaged individuals. Financial inclusion, as defined by Demirgüç-Kunt et al. (2015), refers to “access to and use of formal financial services,” including digital banking and community-managed mechanisms. In this study, social inclusion is assessed as follows: Participation in VDA meetings and forums, perception of fairness in loan distribution, and ability to access information and voice opinions. Financial inclusion is measured as access to group savings, loans, and digital MIS systems; understanding of fund usage, rotation, and transaction tracking; and digital literacy and the ability to interpret SMS or mobile communications. These inclusion dimensions are particularly relevant in assessing the reach and equity of the ABAK delivery model, which combines community-based finance with centralized digital monitoring.

### 3.4 Operational Framework and Measurement Alignment

To maintain analytical consistency, the study links these three conceptual domains to a structured set of qualitative indicators and survey codes. Table 1 summarizes the key sub-dimensions and indicators:

**Table 1: Key Dimensions and Indicators**

| Concept                             | Sub-Dimension                | Indicators  |
|-------------------------------------|------------------------------|---|
| <b>Empowerment</b>                  | Resources                    | Access to group loans, participation in training, and membership in VDA       |
|                                     | Agency                       | Voice in household and VDA decisions, autonomy in fund use, business choices  |
|                                     | Achievements                 | Change in income, self-reliance, and acquisition of household assets          |
| <b>Women's Economic Empowerment</b> | Financial access             | Ability to obtain loans, access savings, and use one's own bank account       |
|                                     | Economic autonomy            | Control over earnings, discretionary spending, and entrepreneurial engagement |
|                                     | Leadership and participation | Role in VDA decisions, leadership positions, and public confidence            |
| <b>Inclusion</b>                    | Institutional access         | Attendance in group meetings, use of digital MIS systems                      |
|                                     | Transparency                 | Understanding of fund rotation policies, perceived fairness                   |
|                                     | Technological accessibility  | Ability to read SMS, familiarity with mobile tools, and digital tracking      |

## 4. ABAK Model and Program Architecture

The Amar Bari Amar Khamar (ABAK) initiative represents a government-led savings-based approach to rural development and financial inclusion in Bangladesh. Introduced in 2009 under special initiatives of the Premier, ABAK aims to empower economically vulnerable rural populations—especially women—through collective financial mechanisms, participatory governance, and community-based investment (Dhaka Tribune, 2021; Wikipedia, 2025). Unlike conventional microfinance models that emphasize credit and repayment, ABAK promotes asset accumulation, localized decision-making, and long-term self-reliance.

### 4.1 Institutional Vision, Scale, and Coverage

ABAK is implemented in all 64 districts of Bangladesh, with more than 92,000 Village Development Associations (VDAs) and approximately 5.46 million members in 2020 (Dhaka Tribune, 2021). The Rural Development and Co-operatives Division (RDCD) oversees the program in collaboration with Palli Sanchay Bank, which manages fund disbursement and digital recordkeeping. Each VDA consists of about 60 members, with a target composition of two-thirds women, reflecting the emphasis of the initiative on gender empowerment (Upaul et al., 2020)



#### ***4.2 Participatory Savings and Revolving Fund Model***

At its core, ABAK is a community-based micro-savings model. Each VDA member contributes 200 BDT per month, which the government matches for the first two years. Additionally, each VDA receives a BDT 300,000 grant, creating a revolving fund held in a group bank account. Members can apply for small loans to finance family farms, livestock ventures, or micro-businesses. The simple interest rate is capped at 8%, with flexible repayment over one year. Unlike microcredit models that emphasize immediate repayment and external ownership, ABAK promotes savings accumulation and collective control over capital. This fund structure reinforces resource access (empowerment), promotes discretionary use of funds (agency), and enables income generation and asset acquisition (achievement). Between 2009 and 2020, member savings exceeded BDT 14.4 billion, while cumulative government contributions totalled BDT 33.4 billion, producing a nationally scaled community-owned asset base (Ministry of Finance, 2021).

#### ***4.3 Digital Infrastructure and Financial Transparency***

To ensure transparency and standardization, ABAK uses a centralized Management Information System (MIS). All savings deposits, loan approvals, loans, and repayments are recorded digitally. Beneficiaries receive SMS updates on their account status, and transactions are accessible at the VDA level. However, digital engagement remains limited. Many rural women face barriers to interpreting SMS alerts or using mobile platforms, which undermines the program's digital inclusion goals. This highlights the need for localized digital training and simplified mobile communication, especially for women with low literacy or limited ICT experience.

#### ***4.4 Women's Participation and Empowerment Mechanisms***

The design of ABAK explicitly prioritizes the participation of women in financial governance. In most VDAs, women hold the majority of membership and frequently serve as fund managers or committee heads. Participation in UthanBoithaks (courtyard meetings) provides women with opportunities to express opinions, vote on loan approvals, and participate in economic decision-making. These mechanisms align with Kabeer's (2001) empowerment framework: women gain material resources (savings and loans), develop agency (through leadership and collective decision-making), and achieve goals (through increased income, respect, and self-confidence). Field data suggest that ABAK has contributed to increased visibility of women in both household and community decision-making spheres.

#### ***4.5 Differentiation from Microcredit Models***

The ABAK initiative represents a fundamental departure from traditional microcredit models, which often impose debt burdens, rigid repayment terms, and externally controlled loan cycles. Table 2 summarizes the key differences:

**Table 2: Comparison of Traditional Microcredit vs. ABAK Model**

| Feature                        | Traditional Microcredit                                     | ABAK Model  |
|--------------------------------|---|---|
| <b>Financial Focus</b>         | Loan-based debt with interest                               | Community savings with matching government grants         |
| <b>Ownership of Capital</b>    | External microfinance institution                           | Collective, community-owned VDA fund                      |
| <b>Repayment Terms</b>         | Immediate repayment begins after disbursement               | Flexible repayment in 12 months                           |
| <b>Interest Rate</b>           | Typically 15–30% or more (declining balance)                | Flat 8% simple interest                                   |
| <b>Participation Structure</b> | Limited borrower decision-making                            | Member-led fund governance and loan approval              |
| <b>Gender Focus</b>            | Often aimed at women, but with risks of male appropriation. | Prioritize women as the majority members and leaders.     |
| <b>Digital Transparency</b>    | Often paper-based or semi-digitized                         | Centralized MIS with SMS alerts and digital fund tracking |

Source: Developed by authors using program documentation and Bv-f.org, 2021

#### 4.5 Alignment with the Sustainable Development Goals (SDGs)

ABAK contributes directly to multiple SDGs through its integrative approach:

SDG 1 (No Poverty) – by facilitating asset building among low-income households

SDG 5 (Gender Equality) – through women’s economic participation and leadership

SDG 8 (Decent Work and Economic Growth) – by fostering self-employment and small enterprise growth

SDG 10 (Reduction of Inequalities) – by extending financial access to underserved rural communities

By linking participatory finance with institutional support and inclusive governance, ABAK offers a novel state-led alternative to conventional microfinance. Its hybrid structure—combining grassroots savings, digital transparency, and gender-responsive governance—positions it as a scalable model for inclusive rural development in the Global South (UNDP 2005,2015).

## 5. Methodology

### 5.1 Survey Design

The study used both quantitative and qualitative approaches to collect and analyse the data. Primary data were used mainly for analysis purposes. Cross-sectional primary data were collected through different methods and tools. The study team reviewed various publications, research reports, the official project website, newspaper articles, and previous project evaluation documents to gain a comprehensive understanding of the Amar Bari Amar Khamar project’s activities, achievements, challenges, and related documents concerning Sustainable Development Goals. The data were collected through the following methods.



### 5.1.1 Questionnaire Survey

A structured questionnaire was prepared and used to collect a significant part of the primary data. In the questionnaire, there were some MCQs and Yes/No questions.

### 5.1.2 Focused Group Discussion

Ten (10) Focused Group Discussions were conducted with the members of the VDAs, the project officers, and the project staff.

### 5.1.3 KII (Key Informant Interview)

Twenty (20) KIIs were conducted across three levels: interviews with subject matter specialists, interviews with related officials and staff, and interviews with beneficiaries. In addition to the tools mentioned above, six (06) case studies and field observations were used for data collection.

### 5.1.4 Scope of Research

This study was conducted in Savar Upazila in the Dhaka district and Jhenaidah Sadar Upazila in the Jhenaidah District. It covered the vision, missions, and specific objectives of the Amar Bari Amar Khamar project. In Savar Upazila in Dhaka, there are 12 unions and one municipality consisting of 9 wards and 55 mahallas. In Jhenaidah Sadar Upazila, there is one Jhenaidah Municipality and 17 union parishads. Jhenaidah Municipality is subdivided into nine wards and the 29 unions. The study covered all those wards, mahallas, union parishads, and municipalities.

## 5.2 Validity and Reliability of the Test Instrument

The instrument used in the process of collecting data was validated according to the list mentioned below:

- a) **Pilot test:** A pilot test was carried out by the researchers. The questionnaire was administered to a proportion of the sample to ensure consistency in its meaning for all respondents and to facilitate understanding of the questions.
- b) **Expert/face validation:** The data collection instrument was validated by the researcher in collaboration with supervisors and experts in the study area. This was achieved through face validation, which involved making necessary corrections to the instrument.
- c) **Context validation:** Context validation was done to ensure that the instrument collects reliable data from the respondents.
- d) **Criterion-related validity:** It was done by comparing test scores with external variables or criteria that were believed to measure similar attributes.

## 5.3 Data Analysis

The questionnaire was tested before interviewing for justification & effectiveness. KII, FGD, and in-depth interviews were conducted according to the schedule. Relevant data was collected from secondary sources and materials. After data collection, the researchers analyzed the data using critical analysis, with tools including Microsoft Word, Excel, and SPSS.

## 6. Results and Discussion

### 6.1 Gender Distribution of Respondents

Table 3 reports the percentage of males and females who appeared for the interview. As shown in Table 3, the percentages of male and female respondents were 33.15% and 66.85% respectively, in

thehouseholdquestionnairesurvey.

**Table3:Male-FemaleRatio(percentage)**

| S/N | Sex    | Frequency | Percentage |
|-----|--------|-----------|------------|
| 01  | Male   | 126       | 33.15%     |
| 02  | Female | 254       | 66.85%     |
|     | Total  | 380       | 100%       |

## 6.2 Age Distribution of Respondents

Table 4 portrays the age distribution of the respondents. Table 4 shows that among 380 respondents, the age distribution was 46 (12.1%), 147 (38.6%), 139 (36.58%), and 48 (12.63%) between 21-30, 31-40, 41-50, and 51-60 years of age, respectively. This implies that they are capable enough to take part in income-generating activitiesand promote self-reliance.

**Table4:AgeDistributionofthe Respondents**

| S/N | Age(Years) | Frequency | Percentage |
|-----|------------|-----------|------------|
| 01  | 21-30      | 46        | 12.1%      |
| 02  | 31-40      | 147       | 38.69%     |
| 03  | 41-50      | 139       | 36.58%     |
| 04  | 51-60      | 48        | 12.63%     |
|     | Total      | 380       | 100%       |

## 6.3 Comparison between Jhenaidah SadarandSavar(Dhaka)Upazila

Table 5 presents a comparative picture of the respondents from the two Upazilas under study. Table 5 reports that the number of unions and villages inJhenaidah SadarandSavar Upazila(Dhaka)arerespectively17/318 and 12/373. The significant difference between the two Upazilas is in the ratio of male andfemale members in the Village Development Associations. It was found that the percentageof female members of the VDAs ofJhenaidah Sadar (69.87%) is much higher than that ofSavar Upazilaof DhakaDistrict (56.40%).

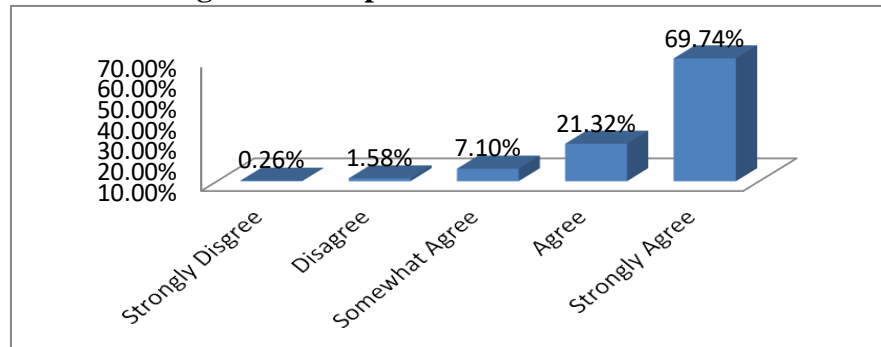
**Table 5: Comparison between Jhenaidah SadarandSavar(Dhaka)Upazila**

| Items              | JhenaidahSadar | Savar(Dhaka) |
|--------------------|----------------|--------------|
| Number of unions   | 17             | 12           |
| Number of Villages | 318            | 373          |
| Number of VDAs     | 320            | 243          |
| Total Members      | 13740          | 11267        |
| Male Members       | 4140           | 4912         |
| Female Members     | 9600           | 6355         |
| Male-Female Ratio  | 69.87%         | 56.40%       |

#### 6.4 Analysis of Responses

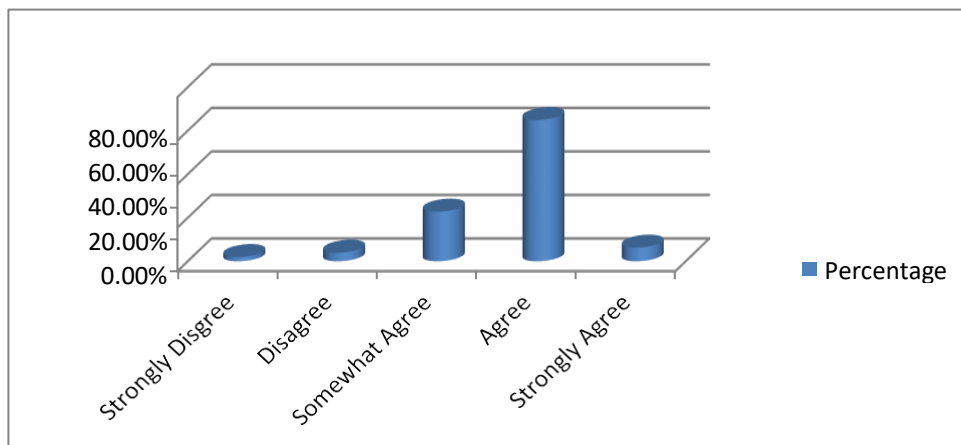
In responses to the question “how much they agreed with the fact that ABAK made them more independent,” 0.26% of the respondents strongly disagreed, 1.58% disagreed, 7.10% somewhat agreed, 21.32% agreed, and 69.74% strongly agreed. These are shown in Figure 1.

**Figure 1: Independence of Beneficiaries**



Similarly, the female respondents were asked “how much they agreed with the statement that ABAK helped them make their own choices”. In response, 1.96% of the respondents strongly disagreed, 3.93% disagreed, 22.83% somewhat agreed, 64.96% agreed, and 6.29% strongly agreed. In total, over 70% of the respondents agreed that ABAK helped them to make decisions independently. These are shown in Figure 2.

**Figure 2: Promotion of Own Choices**



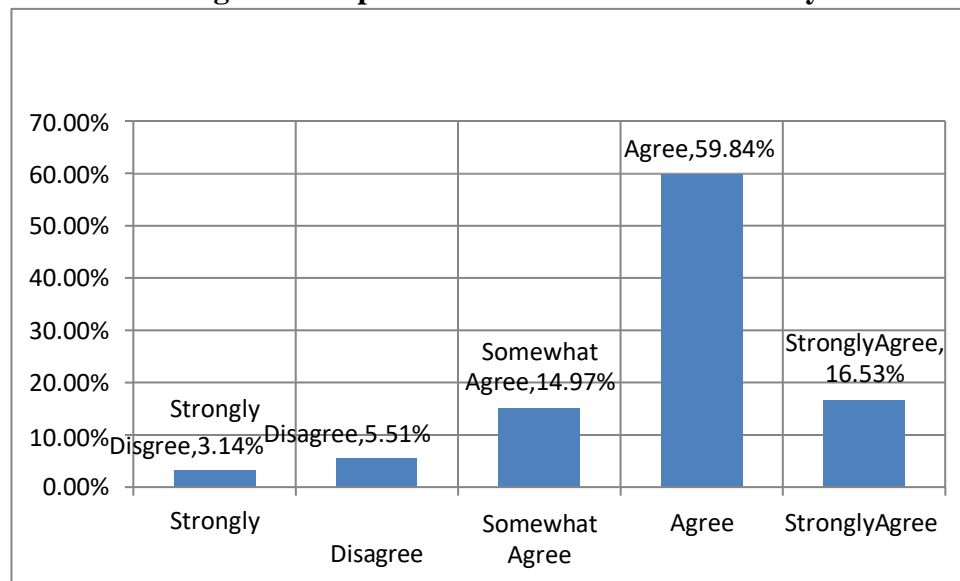
Concerning the promotion of leadership, the respondents were asked how much they agreed that ABAK helped them grow leadership among themselves. In response, 1.05% of the respondents strongly disagreed, 1.58% disagreed, 63.95% somewhat agreed, 23.68% agreed, and 9.74% strongly agreed. These are shown in Table 6.

**Table 6: Promotion of Leadership**

| Option     | Strongly Disagree | Disagree | Somewhat agree | Agree  | Strongly agree | Total |
|------------|-------------------|----------|----------------|--------|----------------|-------|
| Male       | 2                 | 2        | 74             | 30     | 18             | 126   |
| Female     | 2                 | 4        | 169            | 60     | 19             | 254   |
| Total      | 4                 | 6        | 243            | 90     | 37             | 380   |
| Percentage | 1.05%             | 1.58%    | 63.95%         | 23.68% | 9.74%          | 100%  |

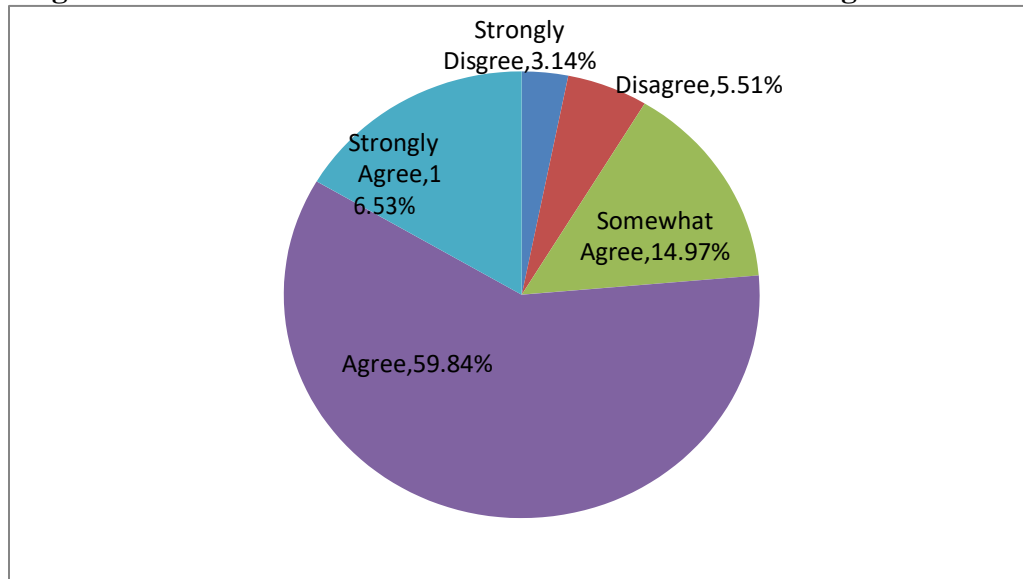
Similarly, in the household questionnaire, female respondents were asked to rate their agreement with the statement that ABAK helps them gain more importance in the family. In response, 2.36% of the respondents strongly disagreed, 3.54% disagreed, 20.87% somewhat agreed, 55.9% agreed, and 17.32% strongly agreed. In total, above 73% of the respondents opined positively that ABAK placed more importance on the family. These are shown in Figure 3.

**Figure 3: Importance of Females in the Family**



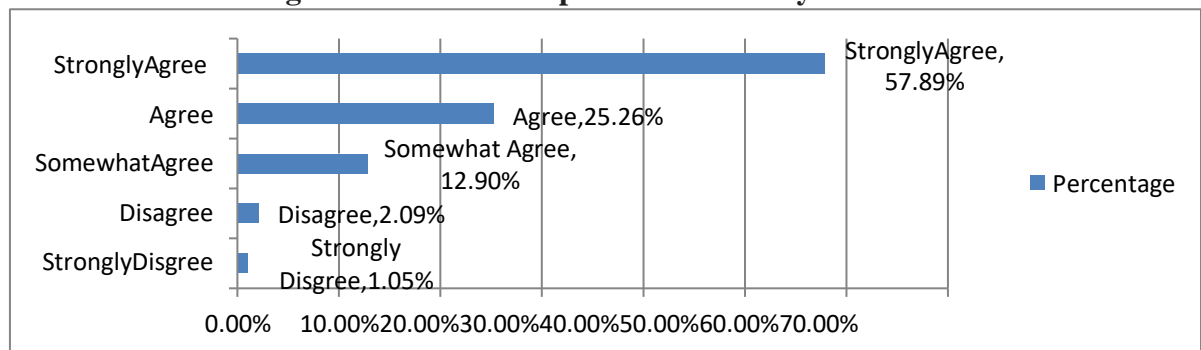
Likewise, female respondents were asked how much they agreed that ABAK helped them influence the family's decision-making. In response, 3.14% of the respondents strongly disagreed, 5.51% disagreed, 14.97% somewhat agreed, 59.84% agreed, and 16.53% strongly agreed. These are shown in Figure 4.

**Figure 4: Increased Influence of Females in Decision-Making in the Family**



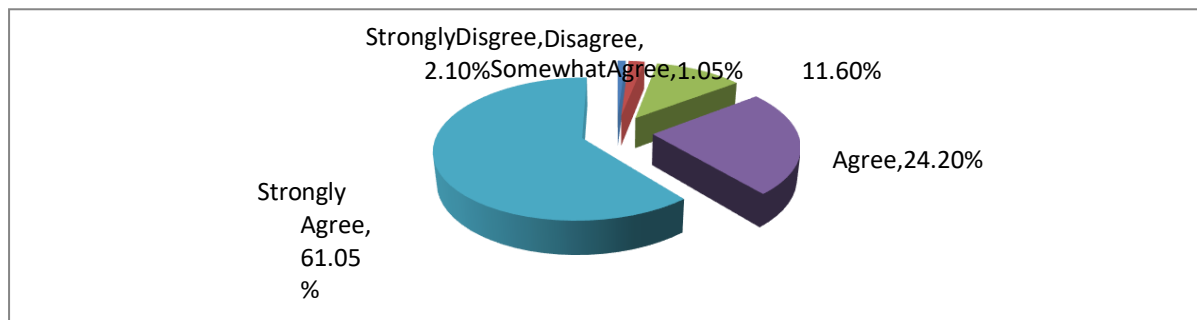
Likewise, in response to the statement that ABAK helped them gain more importance in their society, 1.05% of the respondents strongly disagreed, 2.09% disagreed, 12.90% somewhat agreed, 25.26% agreed, and 57.89% strongly agreed. This is shown in Figure 5.

**Figure 5: Increased importance in Society**



Concerning the increase in confidence level, respondents were asked how much they agreed that ABAK had increased their confidence level. In response, 1.05% respondents strongly disagreed, 2.10% respondents disagreed, 11.60% respondents somewhat agreed, 24.20% respondents agreed, and 61.05% respondents strongly agreed. This is shown in Figure 6.

**Figure 6: Increase in Confidence Level**



Also, respondents were asked how much they agreed with the statement that only poor and vulnerable people were selected for VDAs. In response, 1.05% of the respondents strongly disagreed, 2.37% disagreed, 10.53% somewhat agreed, 25.00% agreed, and 61.05% strongly agreed. This is shown in Table 7.

**Table 7: Selection of deserving poor and vulnerable people for VDAs**

| Option     | Strongly Disagree | Disagree | Somewhat Agree | Agree | Strongly Agree | Total |
|------------|-------------------|----------|----------------|-------|----------------|-------|
| Male       | 2                 | 5        | 22             | 34    | 63             | 126   |
| Female     | 2                 | 4        | 18             | 61    | 169            | 254   |
| Total      | 4                 | 9        | 40             | 95    | 232            | 380   |
| Percentage | 1.05              | 2.37     | 10.53          | 25.00 | 61.05          | 100   |

In addition, respondents were asked how much they agreed with the statement that there is no manipulation in the selection of VDA members. In response, 2.63% of the respondents strongly disagreed, 4.21% disagreed, 19.74% somewhat agreed, 22.63% agreed, and 50.79% strongly agreed. This is shown in Table 8.

**Table 8: Manipulation (no/little/yes) in the Selection of VDA Members**

| Option     | Strongly Disagree | Disagree | Somewhat Agree | Agree | Strongly Agree | Total |
|------------|-------------------|----------|----------------|-------|----------------|-------|
| Male       | 4                 | 7        | 30             | 32    | 53             | 126   |
| Female     | 6                 | 9        | 45             | 54    | 140            | 254   |
| Total      | 10                | 16       | 75             | 86    | 193            | 380   |
| Percentage | 2.63              | 4.21     | 19.74          | 22.63 | 50.79          | 100   |

By the same token, respondents were asked how much they agreed with the fact that no manipulation was made in providing loans. In response, 2.63% of the respondents strongly disagreed, 4.47% disagreed, 14.74% somewhat agreed, 21.84% agreed, and 56.32% strongly agreed. These are shown in Table 9.

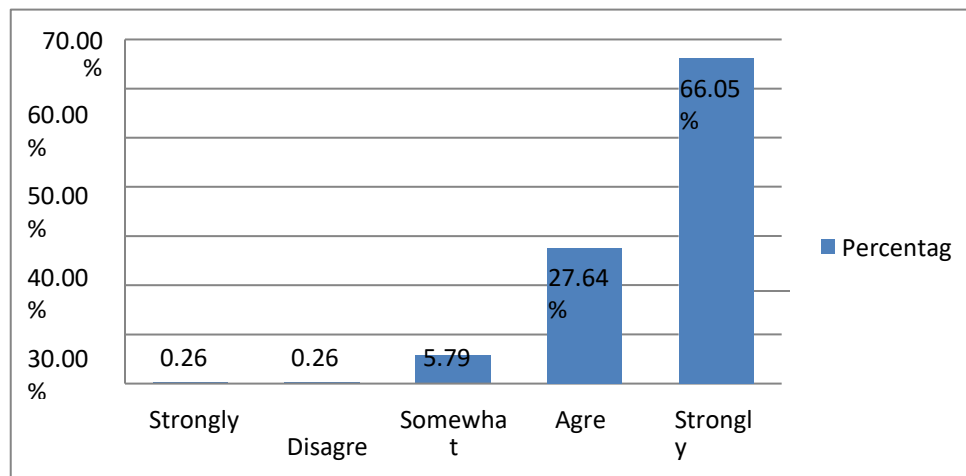


**Table 9: Manipulation(No/Little/Yes)inProvidingLoans**

| Option     | StronglyDisagree | Disagree | Somewhatagree | Agree | Stronglyagree | Total |
|------------|------------------|----------|---------------|-------|---------------|-------|
| Male       | 4                | 8        | 25            | 35    | 54            | 126   |
| Female     | 6                | 9        | 31            | 48    | 160           | 254   |
| Total      | 10               | 17       | 56            | 83    | 214           | 380   |
| Percentage | 2.63             | 4.47     | 14.74         | 21.89 | 56.32         |       |

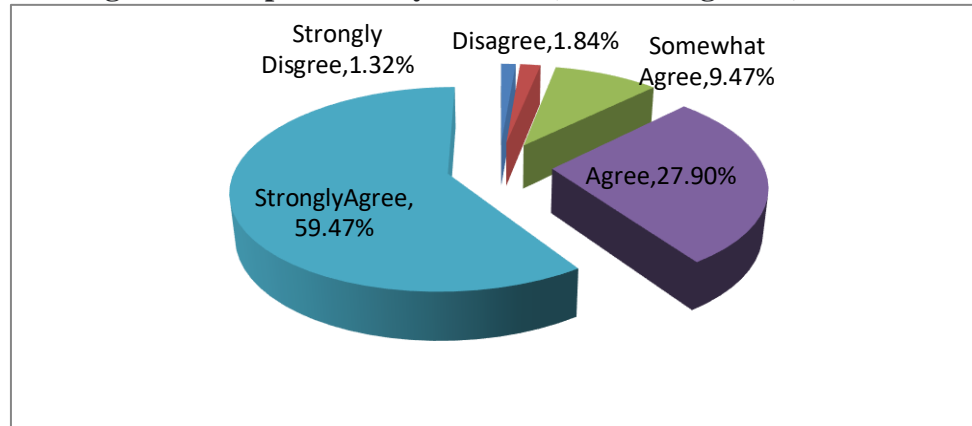
Moreover, respondents were asked to rate their agreement with the statement that no undocumented extra payment was made for obtaining loans. In response, 0.26% of the respondents strongly disagreed, 0.26% of the respondents disagreed, 5.79% of the respondents somewhat agreed, 27.64% of the respondents agreed, and 66.05% of the respondents strongly agreed. This is shown in Figure 7.

**Figure7:No Undocumented ExtraPayment for Getting Loans.**



In addition, respondents were asked to rate their agreement with the fact that the loans were provided by rotation, considering needs. In response, 1.32% of the respondents strongly disagreed, 1.84% disagreed, 9.47% somewhat agreed, 27.90% agreed, and 59.47% strongly agreed. This is shown in Figure 8.

**Figure8:Loanprovided byrotation (consideringneeds)**



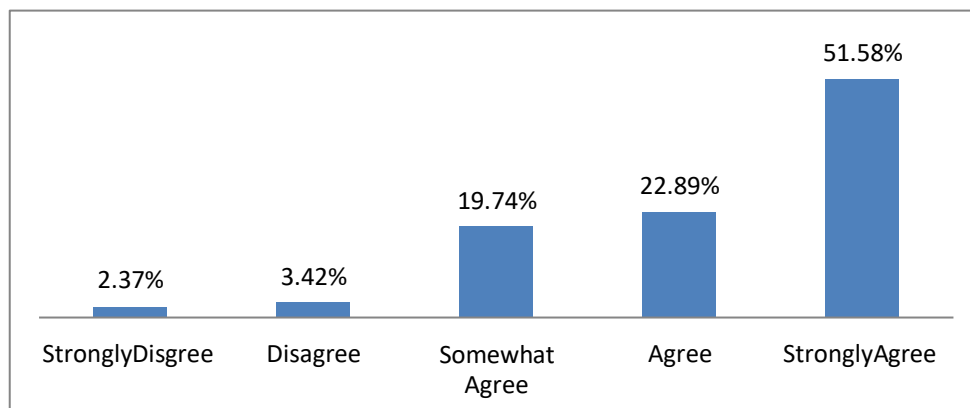
Similarly, in the household questionnaire, respondents were asked to what extent they agreed that their economic development was in line with the society's. In response, 2.10% of the respondents strongly disagreed, 2.37% disagreed, 12.37% somewhat agreed, 25.00% agreed, and 58.16% strongly agreed. This is shown in Table 9.

**Table 9: Economic Development within the Society**

| Option     | Strongly Disagree | Disagree | Somewhat Agree | Agree | Strongly Agree | Total |
|------------|-------------------|----------|----------------|-------|----------------|-------|
| Male       | 4                 | 4        | 25             | 32    | 61             | 126   |
| Female     | 4                 | 5        | 22             | 63    | 160            | 254   |
| Total      | 8                 | 9        | 47             | 95    | 221            | 380   |
| Percentage | 2.10              | 2.37     | 12.37          | 25.00 | 58.16          | 100   |

Side by side, respondents were asked how much they agreed with the fact that the society had been more welcoming gradually after joining VDA. In response, 2.37% of the respondents strongly disagreed, 3.42% disagreed, 19.74% somewhat agreed, 22.89% agreed, and 51.58% strongly agreed. This is shown in Figure 9.

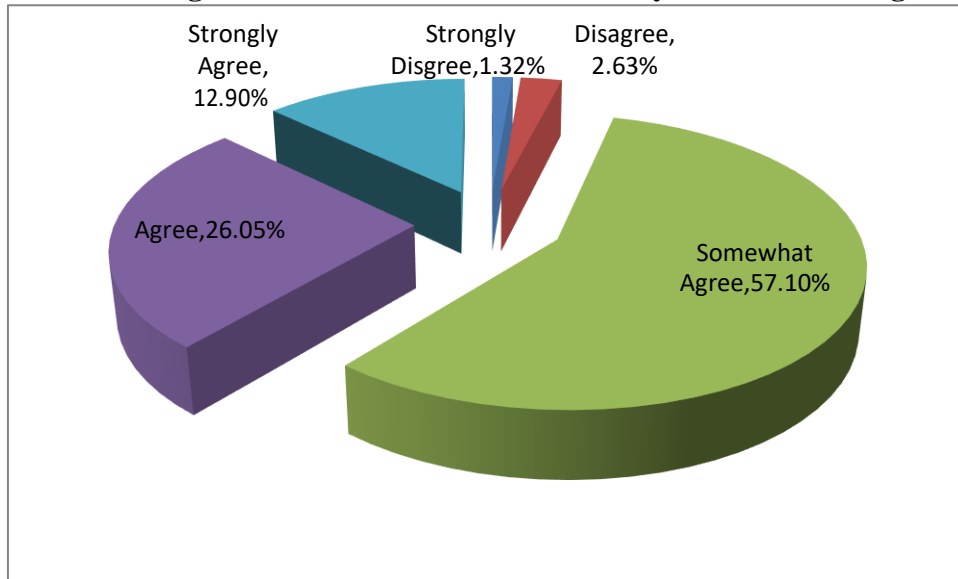
**Figure 9: Society being More Welcoming.**



Additionally, respondents were asked how much they agreed that ABAK helped them take part

in community decision-making. In response, 1.32% of respondents strongly disagreed, 2.63% disagreed, 57.10% somewhat agreed, 26.05% agreed, and 12.90% strongly agreed. This is shown in Figure 10.

**Figure 10: Involvement in Community Decision-making**



## 7. Major Findings from FGDs, KIIs, and Case Studies

From the survey conducted in Savar and Jhenaidah Sadar Upazila, it was found that the majority of the VDA members are within the working age. Among 380 respondents, 147 (38.69%) are between 31 and 40 years old, and 139 (36.58%) are between 41 and 50 years old. These members are the potential change-makers in their families as well as in the rural economy. Then, we conducted a focused group discussion. In the focused group discussions, one point came up repeatedly about the necessity of an officer room in the Union Council. A significant number of respondents indicate that it is difficult for a woman to go to the Upazila Parishad Headquarters to collect her loan money. If the arrangement can be done at the Union level, it will be easier for the beneficiaries, especially for the women.

Also, it was evident from the discussion that the ICT knowledge is still insufficient for the project's digital operations to run smoothly. Many VDA members are unable to access information on loans, government grants, loan balances, etc., due to a lack of ICT knowledge. A substantial number of beneficiaries express their dissatisfaction regarding this issue. Besides, some of them are still not comfortable with sending SMS on their mobile phones. They often cannot check or read the SMSs, resulting in them unknowingly deleting them. In all FGDs and some Key Informants Interviews (KIIs), it was learned that skill development training is beneficial for making the best use of loan money. However, the number of training programs available now is far from satisfactory.

The increase in monthly income after joining VDA was one of the central objectives of the project. In all FGDs, respondents reported that their monthly income had doubled or even tripled after joining VDAs and investing the loan money in income-generating activities, such as cattle breeding and poultry farming. During KIIs, FGDs, and household questionnaire surveys, different

types of households, e.g., those made of mud, tin, bricks, and straw-covered, cemented, and tallied, were identified. In the interviews, it was found that brick walls and tin shed houses are increasingly taking the place of mud, thatched walls, straw-covered houses, and tally houses.

Among the 380 respondents, more than 57% of the respondents opined (strongly agree) that their social dignity is improved compared to before, where 25% agreed, and 12% somewhat agreed with the fact. A significant number of respondents indicated that some members of the Village Development Associations have left due to confusion over the 200 TK incentive bonuses provided by the government. Initially, most VDAs members were under the impression that the 200 TK incentive bonus would be deposited into their personal savings accounts and could be withdrawn as needed. However, the incentive bonus is intended to be provided from the society's fund, not from the accounts of individual members.

One of the important observations is that the members of the Village Development Association utilized their loan money, skills, and knowledge gained from IGA training to engage in income-generating activities such as cattle fattening, poultry farming, fish cultivation, small businesses, and other small-scale agricultural ventures, as expected. Therefore, it reduced their poverty level. Significant evidence was found regarding the financial empowerment of the vulnerable portion of society. In the FGDs and KIIs, respondents noted a shift from job hunting to entrepreneurship. The rate of people being self-reliant is therefore showing an increasing trend.

The respondents indicated that they are very much satisfied with the flexible repayment system of the loan and the minimum interest rate (plain 8% interest). In other micro-credit systems, they had to repay their loan money immediately after receiving it. They did not have the opportunity to invest and then repay. However, in the ABAK model, they can plan for the repayment system, repaying the loan within one year through installments or in a single payment. Also, they can first invest the money and then, out of the profit, repay the money, a practice known as "Aay Theke Day Porishod". Thus, the revolving financial transaction acts positively for the empowerment of rural poor people as a whole.

Usually, the number of VDA is 60, where 40 members are female. This indicates that the project primarily aims to ensure women's empowerment in the rural areas of Bangladesh. The female members get the chance to express their opinions in the "Uthan Boithaks" (courtyard meetings). Their growing rate of their voice in family decision-making was recorded during the data collection. The data collectors observed their (women's) confidence level of opening about a point, decision making, sense of power, authority, as well as responsibilities. Having observed all of these issues and having analyzed the data, it was learnt that the status of rural women is showing an increasing positive trend. Thus, women's empowerment can be termed one of the biggest achievements of the Amar Bari Amar Khamar project.

### 7.1 Success Stories

The study uncovered multiple success stories associated with this project. Some of them from Jhenaidah Sadar Upazila and Savar Upazila are described below:

Anwar Hussain is a small businessman (Mudi Dokani) of Miya Kundu Village Development Association of Jhenaidah Sadar Upazila. After joining the Village Development Association, he received loans of 10000 taka, 20000 taka, 30000 taka, 50000 taka, 70000 taka, and 1 lac taka, respectively. His monthly income increased from 12000 taka to approximately 40,000 taka. He expresses his satisfaction through the following words:

*"I always wanted to start a business of my own. However, for lack of capital, it was impossible for me to do that. Then I joined the Village Development Association and received my first loan of 10,000 Taka. The repayment system of the loans was very flexible, making it easy for me to repay the loan and obtain subsequent loans of 20000 Taka to 30000 Taka to 500000 Taka to 70000 Taka (one after another), and finally 100000 Taka. The interest rate of the loans was not very high; it was simply 8%. Moreover, the last loan I obtained is an SME loan, with an interest rate that is even lower than the previous loans. The interest rate of my SME loan is only 5% and the repayment time of this loan is 18 months. Now it is easier for me to repay the loan after investing the money in my business. Amar Bari Amarkhamar helped me a lot to contribute to the financial betterment of my family."*

Asma Akhtar (housewife) is a member of the Madhuhati Village Development Association of Jhenaidah Sadar Upazila. She joined the Village Development Association in 2012. She received loans of 10,000 Taka, 20,000 Taka, 40,000 Taka, and 70,000 Taka, respectively. She invested the loan money in cow rearing, which contributed to a significant increase in her family income, from approximately 7,000 to 14,000 Taka. She expressed her satisfaction with the flexible repayment system and the low interest rate of the loans. She stated that she is now a more important member of her family. She can now take a more active role in her family's decision-making, as she contributes significantly to the family's income.

Nasima Khatun (housewife) is a member of the Kushabaria Village Development Association of Jhenaidah Sadar Upazila. She joined the Village Development Association in 2014. She received loans of 10,000 Taka, 20,000 Taka, 30,000 Taka, 50,000 Taka, 70,000 Taka, and 150,000 Taka (SME), respectively. She started a joint venture with her husband and invested her loan money in a tea stall, which gradually turned into a bigger multipurpose shop. Her family income increased from approximately 9,000 to 28,000 Taka per month. She and her husband expressed their satisfaction with the flexible repayment system and the low interest rate of the loans. They sent their children to schools and efficiently managed their educational expenses. They firmly believe that their decision to join the VDA was a time-befitting initiative.

Krishnopodo Biswas is a small businessman, a farmer, and a member of Shouth Shikerpur Village Development Association of Jhenaidah Sadar Upazila. After joining the VDA, he received loans of 10,000 Taka, 20,000 Taka, 25,000 Taka, and 70,000 Taka, respectively. According to him, his monthly income increased from 8000 Taka to approximately 20,000 Taka. Krishnopodo Biswas stated his journey as follows:

*"After joining the VDA, I received a loan of 10,000 taka, after repayment of which I got a loan of 20,000 taka. I invested the loan money in my rice mill. The third loan I received was for 25,000 taka, which I used to buy a cow. After 8 months, I sold the cow for a high price of 62,000 taka. The last loan was for 70,000 taka, which I invested in my rice mill and the purchase of another cow. The loans were very helpful in making me financially solvent. The loans from Amar Bari Amarkhamar are the most flexible loans one can have if one intends to start a small business or any other income-generating activities."*

There are other success stories, both from Jhenaidah Sadar Upazila and Savar Upazila of Dhaka District. Mrinal Biswas and Jahidul Islam from South Shikerpur VDA and Ghorshal VDA of Jhenaidah Sadar Upazila, respectively, have significantly improved their economic condition with the help of the project's loans. Rubi Khatun, Shahinur Begum, and Mumtaz Begum from

Savar Upazila received the benefits of the loans and contributed a lot to their family income. They invested the loan money in different income-generating activities and thus have become self-reliant. However, most of them emphasize the importance of IGA training, which is not taking place adequately.

## 7.2 Current Challenges

There is no fixed office of Amar Bari Amar Khamar at the Union level, which makes it very difficult to conduct and monitor the project's activities. Besides, the beneficiaries are required to visit the Upazila headquarters to collect their loan money, which involves a longer TCV (Time-Cost-Visit). There is a confusion about the incentive bonus (200 Taka per month against its account) among the beneficiaries of VDAs, the VDA members consider that this money is going to their account and they can withdraw it any time; but the reality is that the incentive bonus is provisioned to be added to the fund of the society and cannot be used individually by any particular member, rather, the bonus is for smooth running of the society. This confusion or misconception eventually results in the withdrawal of some members of the Village Development Association.

At the project's inception, IGA (Income Generating Activities) training arrangements were standard, including cattle fattening, cattle rearing, poultry farming, and fish culture. However, these are now scarce or nonexistent in some areas. This can reduce the potential ultimate benefit of the project's loan money. Moreover, there is a lack of workforce at the Union level of the project, with only two field assistants working in a Union. Each field assistant is responsible for working with 14 to 17 Village Development Associations, leading to poor management and monitoring of the societies. In addition, there is a lack of joint ventures among the members of the society. Everyone is working individually to improve their economic condition, where it might have been more beneficial if they could do something in a group (community market, market of the society). This might create more employment for the rural people. Also, the ICT knowledge of the members of Village Development Associations is still not satisfactory. As a result, they sometimes miss important updates about the society's account balance and loan money.

Notably, there are some conservative families where women, still today, are discouraged from going outside the home. It is a barrier to the smooth running of the project and to ensuring women's empowerment in rural areas. In addition, a significant portion of the female members act only as a medium for taking loans from VDA, but almost all the decisions are taken by the male members of the family. The female members of this particular family do not have the decision-making power as to how to use the loan money. The loan application form is a complicated one, comprising three pages of different information, which can be difficult for beneficiaries to understand at times. Also, there is no provision for rewarding the best performance of Village Development Associations. These societies, therefore, do not have any positive competition among themselves.

## 7.3 Policy Implications and Recommendations

This study suggests the following recommendations and policy implications:

- a) All staff positions are required to be permanent, either for the long term or to be transferred to Pally Sanchoy Bank.
- b) There should be more provisions for training for the VDA members. The training should be related to the IGA that a particular VDA member wants to pursue.



- c) To cover all the VDA members under IGA training, Master Trainers could be developed among the VDA members in different trades. These Master Trainers will train the other members of the VDAs.
- d) To develop Master Trainers, Training of Trainers (ToT) should be arranged.
- e) ABAK field office could be established at the Union level to strengthen monitoring of activities of the beneficiaries and field staff.
- f) The message of SMS could be in Bangla, and training could be arranged so that every member can read it.
- g) Withdrawal of one's own savings above five thousand Tak in a very special case could be allowed to meet the emergency needs of the beneficiaries with the approval of the Upazila project management upon the recommendations from society management.
- h) Provision could be made for the reconciliation of bad debts from the society fund, which can be created from a portion of the loan interest (8%) that is added to the society account regularly. However, the entire process must be approved by the Upazila project management, based on recommendations from the society management.
- i) The possibilities of establishing a 'co-operative market' for the various products grown by the ABAK beneficiaries at the different localities of the country need to be explored.

## 8. Conclusion

This study examined how the Amar Bari Amar Khamar (ABAK) project shaped empowerment among rural households in Bangladesh, particularly women, through a participatory, savings-based approach to financial inclusion. Drawing on mixed-methods evidence and anchored in established empowerment frameworks, the findings demonstrate that access to micro-savings and loans—when embedded in collective institutions—can meaningfully expand agency, reshape intra-household bargaining power, and foster trust in local governance.

In doing so, the study makes two key theoretical contributions. First, it extends Kabeer's (2001) model of empowerment by empirically showing how "resources" become "agency" not merely through individual access, but through relational and institutional mechanisms such as village development associations (VDAs). Second, it complements Agarwal's (1997) bargaining framework by highlighting how community-based financial systems can shift intra-household dynamics and promote collective efficacy—particularly for rural women with limited voice in formal institutions.

The practical implications are equally significant. ABAK's savings-first, rotating-fund model provides a locally grounded and ethically superior alternative to conventional microcredit approaches, which were criticized for their extractive repayment structures and lack of social embeddedness. By emphasizing transparency, equity, and member-led decision-making, ABAK fosters not only financial inclusion but also participatory development and social cohesion. For policymakers, this suggests that sustainable empowerment cannot be engineered solely through capital access; it requires institutional design that privileges participation, trust, and accountability.

At the same time, structural limitations persist. Gaps in digital literacy, confusion regarding government contributions, and the absence of local-level ABAK offices inhibit full and equal participation—particularly among women with mobility restrictions. These constraints expose the tension between formal inclusion and substantive empowerment, and underscore the need for adaptive, context-sensitive program delivery.

Future research should pursue longitudinal analyses to determine whether empowerment gains are durable beyond the project cycle. Moreover, intersectional investigations could explore how factors such as caste, class, age, and geographic remoteness mediate empowerment trajectories within decentralized development programs like ABAK.

In conclusion, ABAK represents more than a development intervention—it reflects a shift in how empowerment can be conceptualized and operationalized. By anchoring financial inclusion in collective governance, the program reimagines development not as a transactional delivery of resources but as a transformative process of redistributing voice, power, and institutional trust. This study affirms that true empowerment lies not in access alone, but in the capacity to participate meaningfully in shaping one’s economic and social future.

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## **Appendices**

### **HOUSEHOLDSURVEYQUESTIONNAIRE**

Dearsir/madam,

I am conducting a research on “Amar Baari Amaar Khamar Project: A Study of Inclusiveness and Empowerment”. My research has been funded by Bangladesh Civil Service Administration Academy. I hope, this study will create a positive impact on Amar Baari Amaar Khamar project and Women empowerment.

The questionnaire, here, is for collecting some necessary information and opinions regarding these issues. I would like to request you to express your opinion through this form. There is no right or wrong answer; rather it is only about what you feel or understand. Your opinions and personal details will be kept confidential. If you are interested to contact with me for further information, please email me in bitankm@gmail.com.

## **SECTION-A:BACKGROUND INFORMATION**

### **Household Identification and Location**

|                       |   |          |   |         |
|-----------------------|---|----------|---|---------|
| Household ID Number   | : |          |   |         |
| Village/ Mahalla Name | : |          |   |         |
| Union/Ward Name       | : | Upazilla | : | Zilla : |

### **Respondent Identification**

|                        |   |  |  |  |
|------------------------|---|--|--|--|
| Name of the Respondent | : |  |  |  |
| Age of the Respondent  | : |  |  |  |

### **Interview Information**

|                    |       |      |
|--------------------|-------|------|
| Day                | Month | Year |
| Date of Interview  | 2     | 1    |
| Interview Duration |       |      |
| Time of Interview  |       |      |
| Place of Interview |       |      |

## **SECTION B:HOUSEHOLD COMPOSITION**

| Sl. No | Name | Relation with HH Head | Sex (Male/Female/Other) | Age (Years) | Education | Marital Status | Occupation | Monthly Income |
|--------|------|-----------------------|-------------------------|-------------|-----------|----------------|------------|----------------|
| (01)   | (02) | (03)                  | (04)                    | (05)        | (06)      | (07)           | (08)       | (09)           |
| 1.     |      |                       |                         |             |           |                |            |                |
| 2.     |      |                       |                         |             |           |                |            |                |
| 3.     |      |                       |                         |             |           |                |            |                |

4.

5.

6.

7.

## **SECTIONC: EMPOWERMENT**

1. Howmuch money did you receiveas aloan? .....
2. How did the loan help you to increase your income/ improve your economic condition?.....  
.....  
.....  
.....
3. Howmuchwasyour family'sincomebeforejoiningtheproject?BDT.....
4. Howmuchisyourfamily'sincomenowafterjoiningtheproject?BDT.....
5. Haveyougotanytrainingforskilldevelopment? \*Yes /\*No
6. (Iftheanswer ofq. no.isyes) Whichtraining didyou receive?
7. Didthetraining helpyou to
8. Did the loan help you to work in/with a group?.....  
.....
9. Doyounowhaveabankaccount?(Yes/No).....
10. Canyoumakedecisionsaboutmajorfamilyexpenditure? Yes/No).....
11. Doyou agreewiththefollowing statements?
  - a) ABAKhelps you tobecome moreindependent.

| Strongly disagree | Disagree | Somewhat Agree | Agree | Strongly agree |
|-------------------|----------|----------------|-------|----------------|
| 1                 | 2        | 3              | 4     | 5              |

- b) ABAKhelps you tomakeyourown choices.

| Strongly disagree | Disagree | Somewhat Agree | Agree | Strongly agree |
|-------------------|----------|----------------|-------|----------------|
| 1                 | 2        | 3              | 4     | 5              |

- c) ABAKhelps youto growleadership in you.

| Strongly disagree | Disagree | Somewhat Agree | Agree | Strongly agree |
|-------------------|----------|----------------|-------|----------------|
|                   |          |                |       |                |

|   |   |   |   |   |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

d) ABAK helps you to get more importance in the family.

|                          |                 |                       |              |                       |
|--------------------------|-----------------|-----------------------|--------------|-----------------------|
| <b>Strongly disagree</b> | <b>Disagree</b> | <b>Somewhat Agree</b> | <b>Agree</b> | <b>Strongly agree</b> |
| 1                        | 2               | 3                     | 4            | 5                     |

e) ABAK helps you to take part in decision making of your family.

|                          |                 |                       |              |                       |
|--------------------------|-----------------|-----------------------|--------------|-----------------------|
| <b>Strongly disagree</b> | <b>Disagree</b> | <b>Somewhat Agree</b> | <b>Agree</b> | <b>Strongly agree</b> |
| 1                        | 2               | 3                     | 4            | 5                     |

f) ABAK helps you to get more importance in the society.

|                          |                 |                       |              |                       |
|--------------------------|-----------------|-----------------------|--------------|-----------------------|
| <b>Strongly disagree</b> | <b>Disagree</b> | <b>Somewhat Agree</b> | <b>Agree</b> | <b>Strongly agree</b> |
| 1                        | 2               | 3                     | 4            | 5                     |

g) ABAK helps you to feel more confident.

|                          |                 |                       |              |                       |
|--------------------------|-----------------|-----------------------|--------------|-----------------------|
| <b>Strongly disagree</b> | <b>Disagree</b> | <b>Somewhat Agree</b> | <b>Agree</b> | <b>Strongly agree</b> |
| 1                        | 2               | 3                     | 4            | 5                     |

12. What else do you suggest to get the maximum benefit from ABAK?.....

.....

## SECTIOND: INCLUSION

1. Do you agree with the following statements?

a) Only the deserving poor and vulnerable people are selected by ABAK

|                          |                 |                       |              |                       |
|--------------------------|-----------------|-----------------------|--------------|-----------------------|
| <b>Strongly disagree</b> | <b>Disagree</b> | <b>Somewhat Agree</b> | <b>Agree</b> | <b>Strongly agree</b> |
| 1                        | 2               | 3                     | 4            | 5                     |

b) There is no manipulation in the process of selecting members of VDA/ABAK.

|                          |                 |                       |              |                       |
|--------------------------|-----------------|-----------------------|--------------|-----------------------|
| <b>Strongly disagree</b> | <b>Disagree</b> | <b>Somewhat Agree</b> | <b>Agree</b> | <b>Strongly agree</b> |
| 1                        | 2               | 3                     | 4            | 5                     |

c) There is no manipulation in the process of selecting members for providing loans.



| <b>Strongly disagree</b> | <b>Disagree</b> | <b>Somewhat Agree</b> | <b>Agree</b> | <b>Strongly agree</b> |
|--------------------------|-----------------|-----------------------|--------------|-----------------------|
| <b>1</b>                 | 2               | 3                     | 4            | 5                     |

d) There is no undocumented extra payment for getting loans.

| <b>Strongly disagree</b> | <b>Disagree</b> | <b>Somewhat Agree</b> | <b>Agree</b> | <b>Strongly agree</b> |
|--------------------------|-----------------|-----------------------|--------------|-----------------------|
| <b>1</b>                 | 2               | 3                     | 4            | 5                     |