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Advancing Individual and Societal Development at the Community Level:
Role of NGO Microcredit and Leadership Training

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Advancing Individual and Societal Development at the Community Level: Role of NGO Microcredit and Leadership Training

ABSTRACT

In many countries throughout the world micro-credit loans are utilized to empower women by seeking to reduce the poverty of families and communities. Originally Non-governmental organizations' (NGO) microcredit programs focused on funding women's businesses. In so doing, NGOs encourage and support women's empowerment leading to community building, as well as to advancing women's individual gender equity. This descriptive study is based upon interviews of 100 women who participated in microcredit loan programs run by a Bangladeshi NGO, entitled, Nari Uddog Kendra (NUK). The case study examines the participation and impact of NUK's business development and leadership training programs. The study describes how leadership development with individuals in group settings, leads to empowerment of women, both in local communities and society. Furthermore, NUK's training programs offered subjects support in organizing and managing their small businesses. The paper concludes that NUK's leadership development with women in group setting leads to empower women both in local communities and society.

Background of the Study and Introduction

The reduction of poverty in South Asia has been bolstered by the great successes of the creation of microfinance programs first initiated in Bangladesh in the 1970s. The country's independence in 1971 ignited the rise of Non-governmental Organizations (NGOs), which filled a desperate need for institutionalized support to the people. Microfinance programs, which funded small enterprises through small loans to communities of women, became a key strategy for NGOs. Microfinance, born in Bangladesh through its Grameen Bank in 1976, is used extensively all over the world in the battle to reduce poverty. Empowering women through microcredit programs not only builds the economic status of women and their families, it builds their business acumen and their self-confidence and political status in their communities. NGOs' microcredit programs do more than provide loans. Business development and leadership training are offered as support to the loan borrowers.

This study examined results of microcredit leadership and entrepreneurship training programs conducted by Nari Uddog Kendra, a Bangladeshi NGO with a microfinance department. In a related study (Lucy, Ghosh & Kujawa, 2008), Nari Uddog Kendra (NUK) clients reported that the micro-credit program led to sustainable income generating activities, improved family economic conditions, improved

family and community status, increased mobility, and improved self-esteem. This paper examined five questions:

1. What was the level of respondents' participation in the NUK training programs?
2. What did NUK microcredit participants report they learned from the NUK training programs?
3. What did NUK participants seek to learn in future training programs?
4. What role does NUK's microcredit training programs play with empowering women and developing women's leadership skills?
5. What role does NUK's microcredit training play with developing women's entrepreneurship skills?

This paper provides 1) background of the study, 2) the status of women and the challenges to women's socio-economic development including a definition of empowerment of women, 3) a description of training provided to women participants of microcredit NGO programs in Bangladesh, 4) a definition of leadership and a review of cross cultural leadership research, an examination of cultural differences in the perception of leadership skills and impact on leadership training curricula, and 5) a case study of NUK's leadership and small business training programs and its participants' perceptions of what they learned.

The innovation of utilizing micro-credit loans to empower women throughout the world by seeking to reduce the poverty of families and communities has become pervasive in emerging economies. NGO microfinance programs originally focused on funding women's businesses in the context of groups of women, not as individuals. In so doing, encouraging and supporting women's empowerment leads to community building, as well as to advancing women's individual gender equity (Grootaert, 2005). The formula for poverty reduction goes beyond earning money. It includes access to education, health care as well as social and political participation (World Bank, 2000). Leadership training is a strategy with women's self-help groups among NGOs worldwide (Jakimow & Kilby, 2006). Bangladesh is the home of micro-finance, seeking to develop women's leadership and empowerment through poverty reduction.

This descriptive study is based on interviews of 100 women who participated in programs run by a Bangladeshi NGO, entitled, Nari Uddog Kendra (NUK). Translated into English, NUK is the *Center*

for Women's Initiatives which contributes to women's development. The field research centered on NUK's Poverty Alleviation & Family Development (PAFD) Project, now called Women Empowerment, Gender Awareness and Capacity Building Project (WEGACB), which seeks to raise the status of women within their rural communities. The project centers on access to education and health care, and income generating activities. NUK seeks to advance the status of women in the cultural, political and economic development through its microcredit loan initiative. This case study describes and analyzes NUK's training programs designed to support its microcredit loan recipients through its business development and leadership training programs.

Status of Women in Bangladesh

Bangladesh is one of the least developed countries of South Asia, as determined by indices developed by the United Nations Development Programme (UNDP). In 2008, the country had a population of 147.2 million (Population Reference Bureau, 2008a). The population growth rate has declined steadily from 1.8 percent in 1991 to 1.3 percent in 2007 (Asian Development Bank, 2008). In Bangladesh, Islam is the predominant religion with 90 percent of the population reported as Muslims while 9 percent are Hindus (Population Reference Bureau, 2008a). Bangladesh is primarily an agriculture based country with nearly 77 percent of the population living in rural areas. In 2007, agricultural sector accounted for 19 percent of the country's gross domestic product (GDP) which was a drop from 30 percent in 1991. The share of agriculture as a source of employment has declined from 66 percent in 1991 to 49 percent in 2006 (Asian Development Bank, 2008).

According to Population Reference Bureau (2008a), Bangladesh is ranked eighth of the 10 most populous countries in the world. Bangladesh has the highest population density per square kilometres, by almost three times that of India, which has the second highest population density. Table 1 provides key demographic factors related to Bangladesh from 1980 to 2008:

- Life expectancy of women has increased by 33% from 48 to 64 years of age.
- There has been a drop in Bangladeshi fertility rate from 6.1 to 2.7 children

- By the age of 18, 46% of Bangladeshi women gave birth, as reported in 2008. There is no comparison data in 1980 to determine the rate of change in this variable.

Table 1. Demographic Indicators of Bangladeshi Women 1980-2008.

Indicators	Bangladesh	
	1980	2008
Total Fertility Rate	6.1	2.7
Female Life Expectancy (years)	48	64
Sex Ratio (females/100 males)	93	105
Women giving birth by age 18 (%)	-	46

Source: Population Reference Bureau, 2008b

Women in Bangladesh increasingly play an important role, especially in the informal sector. In the formal sector women's work is concentrated in the garment industry and in service sector jobs such as teachers, lawyers, public service, NGOs, and others (Asian Development Bank, 2001). According to Asian Development Bank (2008), women's labor force participation rate has increased from nearly 16 percent in 1996 to 29 percent in 2006. The male labor force participation, which was 84 percent in 2001, increased to 87 percent in 2006. The great discrepancy may be explained by the fact that women overwhelmingly are associated in the informal sector, such as unpaid family labor (Asian Development Bank, 2001).

Challenges to Women's Socio-economic Development

Jakimow & Kilby (2006) purport that women's status in the Indian sub-continent is considered among the world's lowest. Development, according to United Nations Development Programme (2006), helps to improve the living standards, which in turn enables individuals to live in freedom and dignity. According to Sen (1999) development brings about freedom whereby individuals can meet the basic needs of food, shelter, safety and participate in the economic, social, and political aspects of the community. Further, Sen (1999) suggests there is a close link between individual freedom and the development of the society.

The World Bank (2007) reported nearly 41 percent of the Bangladeshi population lived on \$1 per day over 1990-2005. About 84 percent of the population lived on \$2 a day and 50 percent lived below the national poverty. The World Bank (2007) noted about 31 million (21 percent) people are considered to be “ultra poor”, indicating that they face chronic food insecurity and severe malnutrition. This suggests that a substantial portion of the population is deprived of freedom.

Sen (1999, p. 85) posited that “poverty must be seen as the deprivation of basic capabilities rather than merely as lowness of income, which is the standard criterion of identification of poverty”. He argues that poverty is a complex problem and that there are a number of physical, social, and cultural factors, in addition to economic conditions, that can aggravate the situation. Firstly, as we consider physical conditions; the susceptibility to floods, natural disasters, droughts can render individuals vulnerable, and thus, push them towards poverty. Bangladesh is a country that is subject to flooding and cyclones that displace many from their land, homes, and livelihood.

Secondly, discrimination towards girls and women makes them more vulnerable to food-based poverty. Sen (1999) points out that if the family income is not appropriately allocated towards the education and health care of girls and women, in the long run they face multiple problems such as higher mortality, under-nourishment, medical neglect, and others. This is a common problem faced by girls from a young age, which they continue to encounter throughout their lives. Additionally, the girls grow up with limited access to education, which further impedes their capability to earn a living, and thus, force them to seek employment in the informal sector.

Lastly, the social position of an individual also influences the ability to acquire resources, which helps to improve one’s economic situation (Sen, 1999). Based on existing research (Khan, 1999; Hadi, 2005; Salway, Jasmin, and Rahman, 2005), women in Bangladesh have limited choices compared to men because women are viewed as needing protection by men. In South Asia gender-based inequalities are the result of uneven power relations which exist at multiple levels which include home, family, community, and the state. These forms of institutionalized inequalities render women highly vulnerable and disadvantaged (Mehta & Gopalkrishnan, 2007). The social structure is patriarchal based whereby a

woman's rights and responsibilities, mobility, and sexuality are determined by her status in the family. The society places higher value on male members which results in preferential treatment of boys from a young age and greater access to food, education, and health care (Rahman & Naoroze, 2007; Asian Development Bank, 2001). Girls and subsequently women's role and importance are related to child bearing and household responsibilities. This is reflected in the lower female literacy rate (41 percent) compared to male literacy of 58 percent (Population Reference Bureau, 2008b).

Role of NGOs in Advancing Women's Empowerment

Empowering women to have a meaningful role to contribute to their economic and social status is a key strategy of NGO programs. Narayan (2000a, 2000b, 2005a, 2005b, 2007) conducted extensive research studies examining women's empowerment from multiple perspectives. Narayan (2005a) defined empowerment as "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives." (p.5). Further, Narayan (2005a) concludes that there is a fundamental need to increase opportunities so that the poor have the freedom to control their destiny economically, socially, culturally and politically are primary factors of the empowerment concept. Measurement of women's empowerment, however, is a multidimensional. According to Mason (2005), norms, values and culture must be considered when evaluating women's progress toward empowerment achievement. Success in reducing the number of women and children living in poverty is one dimension of advancing women's empowerment.

Poverty reduction strategies in poor countries link women's empowerment with microcredit loan programs. According to Kabeer (1998), microcredit loan programs not only reduce poverty, but also empower women. Microcredit programs extend small loans to low income women, seeking to improve not only their financial situation, but also impacts women's involvement in society and their social status. According to Moyle, Collard & Biswas (2006) economic empowerment and personal empowerment are interlinked. Additional research indicates that microcredit programs may be associated with increasing women's political participation, access to health care and education and their role in decisions making (Karim, 2008; Mason, 2005; Narayan, 2005a; Malhotra, Pande & Grown, 2003).

NGOs play a crucial role in the lives of Bangladeshi inhabitants. Karim (2008) reported that NGOs have served as the primary support system to vulnerable groups, such as women both, in the rural and urban areas. Many NGOs work closely with western-based aid agencies that provide assistance to the population through the provision of microcredit funds, education and health care, thus establishing the foundation for the social and economic well being of the rural communities. Karim (2008) noted that the NGOs provide microcredit opportunities to the segment of the population who are left out by banks and traditional moneylenders. According to Ulvila & Hossain (2002), NGOs tend to contribute towards the advanced political participation of the poor and disadvantaged groups.

In Bangladesh, NGOs play a very important role in the lives of women. They have been responsible for the advancement of women by generating employment opportunities through microcredit programs, providing training to augment skills, literacy level, increasing awareness about their rights, and thus attempting to transform the traditional roles of women in society (Asian Development Bank, 2001; Ulvila & Hossain, 2002; Hunt & Kasynathan, 2001; Feldman, 2003; Hossain & Matin, 2007). To further advance women's empowerment, NGOs offer leadership and business development training for the microcredit loan borrowers. In spite of the efforts made to improve the status of women in the last three decades, women continue to face discrimination in the areas of health, nutrition, access to education, employment, and political participation (Narayan, et. al, 2000b).

Leadership Development Across Cultures

For decades, leadership research focused on the western world, and much with a business orientation. Currently, the study of leadership is a multifaceted experience and as such, it inspires so many different definitions. Rost (1991) documented at least 100 definitions of the concept. There is undoubtedly one construct that remains consistent. Human leadership is not demonstrated, or learned, in a solitary context; leadership exists, is learned and practiced in groups of people. Northouse (2007) posited that leadership is a process that creates change; leadership is a process whereby an individual influences others to achieve a common goal. Northouse (2009) further contended that leadership is a "multidimensional process that can be described as a trait, ability, skill, behavior or relationship" (p. 5).

A vibrant and vast field of research has focused in the past 15 years exploring how culture affects the practice of leadership. A massive research endeavor, known as the GLOBE studies, was conducted to examine leadership from the perspective of many cultures from 60 countries (House, et. al. 2004). These studies sought to answer questions related to universal leader behaviors in and across cultures, societal and organizational influences on leader behaviors, impact of cultures in society on the members of society and the association of cultural factors and international competitiveness (p. 10). In summary, the studies identified six global leadership dimensions, and universally desirable and undesirable, culturally contingent attributes of leadership” (p.726). Many cross cultural leadership researchers purported that leadership effectiveness may be dependent upon multicultural contexts (House, et al., 2002; House, et al, 2004; Yan & Hunt, 2005; Hofstede, 2006). Further, Hofstede (1980) suggested that in collectivist societies, the group’s interests prevail over those of the individual. In such collectivist cultures, success results from the collective work of the group. Hofstede categorized South Asian cultures as among those that demonstrate collectivist attitudes and behaviors.

It is interesting to compare Hofstede’s concepts to Iles & Preece (2006) theory of leadership development, which distinguishes between leader development and leadership development as observed in cross cultural research. In the case of *leader* development, training is focused on “developing individual-level intrapersonal competencies and human capital; cognitive, emotional, self-awareness skills”, (p. 325). In contrast, Iles & Preece (2006) described leadership development, as “collective leadership processes and social capital in the organization and beyond, involving relationships, networking, trust, and commitments as well as an appreciation of the social and political context.” (p. 325). In this definition of leadership development, there are collective benefits of training where relationships are developed in the process, and organizations and/or societies benefit from the leadership development process.

Yan & Hunt (2005) suggest that this distinction between leader development and leadership development is reflected in the differences between the processes of leadership development in the United

States (US) as compared to other countries around the world. They suggest that US based programs are leader development focused, while non-western countries focused on leadership development.

Collectivist cultures contribute toward the success of group-based economic activities such as micro-credit loan programs. NGOs based in collectivist cultures generally use group training and self help groups over individual trainings (Deshmukh-Ranadive, 2004; Moyle, Dollard, & Biswas, 2006; Karim, 2008). In such cultures, the prospect of losing face within one's community is an unthinkable predicament. In Bangladesh, women are the holders of the honor of one's family. Karim (2008) makes a powerful assertion that the institution of NGOs intentionally utilizes the potential loss of face to shame their loan recipients to ensure loan repayment. Further, Bangladesh being a collectivist culture, loss of face becomes a powerful motivator for loan repayment.

NGOs complement their microcredit loan programs by providing small business training, as well leadership training incorporating self-help women's groups to promote both economic empowerment and personal empowerment (Aiyar, Narayan & Raju, 2007). Their strategy for reaching women at the bottom of the socioeconomic strata in South Asia, is to form self-help groups (SHGs). These SHGs have been successful in going beyond the issue of loan repayment and more in support of assisting one another in their common goal to build entrepreneurial ventures. NGOs and governments utilize SHGs as a means to achieve empowerment and poverty alleviation, as well as promote women's self-esteem (Deshmukh-Ranadive, 2004; Moyle, Dollard, Biswas, 2006; Jakimow & Kilby, 2006; Aiyar, Narayan & Raju, 2007). According to Deshmukh-Ranadive (2004), SHGs lead to increased security, economic space, socio-cultural, political space and physical space. Jakimow & Kilby (2006) warn that these outcomes emerge when the community is built from a bottom-up motivation rather than as an institutional top-down implementation.

These theories of cross cultural leadership, leader development (focused on the individual's improvement of skills), and leadership development (focused on enhancing the skills of a community of individuals) are evident in the business practices of microcredit loan programs. They can be seen in action in their borrowing policies, which utilize the group to not only borrow together, but to encourage the

group to repay their loans together. This system has been extraordinarily successful with women's microcredit groups.

Training Programs developed by NGOS seek to advance microcredit participant success in business. This case study examined NUK, which provides women's empowerment and leadership development programs. Our field research centered upon NUK's Poverty Alleviation & Family Development (PAFD) Project, which seeks to raise the status of women within their rural communities, promoting gender equality in the economic development of the family and community. The project provides microcredit lending, and trains participants how to establish and run small enterprises or cottage industries, encourages cooperative partnerships among members to create economies of scale, and educates both the women and the men on gender awareness and sensitivity and family peace building. Training programs include business and leadership development in support of its microcredit women entrepreneurs. NUK training programs seek to advance microcredit participants' business successes.

Methodology

Data was collected by interviewing one hundred (100) women from 14 different villages participating in 17 micro-credit loan groups of NUK. Sample size was influenced by availability of participants during the time frame when the research team was conducting the survey in Bangladesh. The subjects were guaranteed anonymity for their participation. The subjects completed a survey through a translated interview conducted in the subjects' native language, Bangla. The survey instrument included 105 items. Interviews were conducted by a local team of researchers who spoke both Bangla and English.

These data were analyzed in two segments. The first analysis was to understand the level of empowerment NUK women exhibited while participating in its microcredit loan program (Lucy, Ghosh, Kujawa, 2008). Data were analyzed about the subjects' personal and family background, current family situation, educational history, economic situation, experience with the microcredit loan program, role in personal, family and business decision making and participation in community activities. The

preliminary findings suggested that NUK's microcredit program empowered its microcredit participants by increasing family income, land ownership, political participation, freedom of movement, and having a key role in financial and family decision making. This previous study indicated that NUK women appeared empowered (Lucy, Ghosh, Kujawa, 2008).

The second analysis is reported in this paper, which focused on open-ended interview questions related to the respondents' experiences with NUK training programs. The research five research questions are noted below, along with the survey items that provided the evidence for the corresponding research question.

1. Research question 1: What was the level of respondents' participation in the NUK training program?
 - This research question was answered by interview item: *In what training and/or leadership programs have you participated?*
2. Research question 2: What did NUK microcredit participants seek to learn in future training programs?
 - This research question was answered by interview item: *What did you learn in the training and/or leadership programs?*
3. Research question 3: What did NUK participants seek to learn in future training programs?
 - This research question was answered by interview items: a) *In what training programs are you hoping to participate?* and b) *What new skills or topics would you like to learn?*
4. Research question 4: What role does NUK's microcredit training programs play with empowering women and developing women's leadership skills?
 - This research question was answered by data from interview item: *What did you learn from the training and/or leadership programs?*
5. Research question 5: What role does NUK's microcredit training play with developing women's entrepreneurship skills?

- This research question was answered by data from interview item: *What did you learn from the training and/or leadership programs?*

Responses to these survey questions were tabulated and displayed in distribution tables to determine the frequency of responses. This descriptive study analyzed survey responses reflecting the experiences and perceptions of the NUK participants' business and leadership training programs

Demographic Data of Research Subjects

The median age of the subjects in the case study was 35 years old. Most were Muslim (86%) and 13% reported themselves as Hindus. When considering literacy, 49% of the subjects could both read and write in Bangla, which was very similar to their husband's literacy level.

Table 2 responds to research question 1. As reflected in Table 2, 88 of the 100 subjects indicated that they participated in a Micro-credit and Women Entrepreneurship Development Training Program; 78 subjects participated in a Leadership, Empowerment and Women Human Rights Training Program; and 3 or fewer participated in a Primary Health Care or Social Awareness Training Program. Therefore, the focus of the research analysis was on the Micro-credit and Women Entrepreneurship Development and Leadership, Empowerment and Women Human Rights training programs. The sample for the Primary Health Care and Social Awareness was too small to include.

Table 2. In What Training and/or Leadership Programs Have You Participated?

Training Programs	Participation
Micro-credit and Women Entrepreneurship Development	88
Leadership, Empowerment and Women Human Rights	78
Primary Health Care	3
Social Awareness	1

n = 100

Table 3 answers research question 2 by presenting the subject responses on what was learned from the training programs primarily focused on business concepts of savings (31), income generating activities (31), and credit (29) and on social concepts of leadership (27), empowerment (21), women's development (20), and equality (18). To a lesser extent loan management (12) and profit and loss (11) were mentioned for business. Legal items, such as family laws (14), early marriage and divorce laws (14),

and dowry (7), were reported. An area of interest to the researchers was the number of times the importance of group process (15) was mentioned. Primary and child health care (9) were mentioned to a lesser extent. All other comments were stated less than five times.

Table 3. What Did You Learn in the Training and/or Leadership Programs?

Learning	Participation
IGA (Income Generating Activities)	31
Savings	31
Credit	29
Leadership Concepts	27
Empowerment	21
Women's Development	20
Equality	18
Importance of Groups/Somity in Development Process	15
Family Laws	14
Protect Early Marriage and Divorce Laws	14
Loan Management	12
Profit/Loss	11
Primary and Child Health Care	9
Disadvantage of Dowry	7

n=100

Table 4, which addresses research question 3, indicates the highest interest by participants for future training participation for awareness training, with 40 responses. After awareness training, a variety of specific trainings were preferred: Technical skills for agriculture including cow fattening (16), goat rearing (14), fish farming (5), poultry (5) and gardening (5). Tailoring (15) and sewing (5) were also mentioned for garment businesses. From an entrepreneurship perspective subjects wanted to learn more about income generating activities (11). Leadership (10) and human rights and laws (9) were closely identified with the leadership, empowerment and women human rights training offered previously. Health (9) was suggested even though fewer than 3 subjects had attended this type of workshop previously.

Table 4. In What Training Programs Are You Hoping to Participate?

Topic	Responses
Awareness	40
Cow Fattening	16
Tailoring	15
Goat Rearing	14
Income Generating Activities (IGA)	11
Nursery	10
Leadership	10

Human Rights and Laws	9
Health	9
Microcredit and Entrepreneurship	7
Business Planning	7
Fish Farming	5
Poultry	5
Gardening	5
Sewing	5

n = 100

Table 5 illustrates evidence for research question 3. It shows that subjects wanted to learn more about sewing (24), tailoring (17) and embroidery and batik (6). For agriculture, subjects wanted to know more about poultry (21), cow fattening (21), fish farming (13), agriculture (9), goat rearing (8), and gardening (5). Health (7), awareness (5), and nursery (7) were the only ones mentioned not related to business opportunities.

Table 5. What New Skills or Topic Would You Like to Learn?

Skill or Topic	Responses
Sewing	24
Poultry	21
Cow Fattening	21
Tailoring	17
Fish Farming	13
Agriculture	9
Goat Rearing	8
Health	7
Nursery	7
Embroidery and Batik	6
Gardening	5
Awareness	5

n = 100

Table 6 provides information responding to research questions 4 and 5. The researchers were interested in differences that might be found between respondents that attended only one of the training programs: 1) Micro-credit & Women Entrepreneurship Development or 2) Leadership, Empowerment and Women Human Rights Training. In Table 6, 19 respondents only attended the Micro-credit & Women Entrepreneurship Development Training Program, and 10 respondents only attended the Leadership, Empowerment and Women Human Rights Training Program. The data indicated that subjects who only attended the Leadership, Empowerment, and Women Human Rights Training Program were more likely to identify learning about women and human rights (80%), family laws (20%),

leadership concepts (40%), empowerment (30%), and equality (50%) compared to those who didn't attend these workshops where they identified women and human rights (11%), family laws (5%), leadership concepts (5%), empowerment (0%), and equality (0%).

Those who attended the Micro-credit and Women Entrepreneurial Development Training Program identified business concepts (0%), savings (26%), profit/loss (5%), credit (16%), and IGA (5%) compared to those who only attended Leadership, Empowerment, and Women Human Rights Training Programs who identified business concepts (20%), savings (30%), profit/loss (20%), credit (20%), and IGA (40%). This was a surprise result. This would be an indicator that the Leadership, Empowerment, and Women Human Rights Training Programs were more effective at achieving both the business/entrepreneurship and empowerment objectives of the NUK and the leadership and empowerment objectives.

Table 6. Comparing Training Programs

What Did You Learn?	Entrepreneurial Training	Leadership/ Empowerment Training
Women & Human Rights	11%	80%
Family Laws	5%	20%
Leadership Concepts	5%	40%
Empowerment	0%	30%
Equality	0%	50%
Business Concepts	0%	20%
Savings	26%	30%
Profit/Loss	5%	20%
Credit	16%	20%
IGA	5%	40%

n = 19: Entrepreneurship Only

n = 10: Leadership/Empowerment Only

Analysis and Conclusion

The training programs appear to offer subjects support for organizing and managing their small businesses, as well as encouragement in building their self-confidence and decision-making for their families. Respondents offered a variety of responses to the question: "What did you learn in the training and/or leadership program? Some examples were: "Men and women are equal," "disadvantage of early marriage"; "family planning"; "human rights"; "disadvantage of dowry"; "got courage"; "gardening",

“negotiation”; “how to manage small trade”, “how to manage credit”; “how to pay installments”; “identify the role of savings in revolving fund raising”, “community participation”, “leadership and different types of leaders”.

It is clear that the training sessions most in demand were related to microcredit employment opportunities including training to augment skills and women’s human rights training (Ulvila & Hossain, 2002). Primary health care and social awareness training sessions were extremely limited in participation. Subjects most often mentioned income generating activities, savings, and credit as knowledge they obtained from the training programs. Given the success of 100% loan repayment, it could be said that the training contributed to the overall success of this particular NGO. In addition, leadership concepts, empowerment, women’s development, and equality were most often mentioned by subjects. Lucy, Ghosh, Kujawa (2008) indicated that these NUK women were empowered in the decision making process and the leadership in their business and family. Again, it could be said that the training program contributed to the success. A final observation is the many subjects mentioned the importance of group in the development process. NGOs stress the importance of working in groups. There is an element of support to this as well as an element that you do want to meet the group’s expectations (Aiyar, Narayan & Raju, 2007; Deshmukh-Ranadive, 2004).

The highest demand for future topics to be presented was awareness. It was mentioned over two times more than the next topic for consideration. It may be that subjects have been experiencing a great deal of success and are now ready to move toward the greater issues of attempting to transform their traditional roles in society. However, when asked what skills they preferred in future training, awareness was given lower priority. Respondents indicated a strong interest in business skills and other income generating activities, such as agriculture, sewing/tailoring, and animal husbandry. Exploring additional business opportunities helps to sustain and advance their economic well being. To a lesser extent health, leadership, and human rights and laws were requested for future training opportunities.

Somewhat of a surprise was the examination of the data for those respondents that only attended the micro-credit training programs or the leadership and empowerment training programs. The data in

Table 6 revealed that the leadership and empowerment training program seemed to more successful at both teaching business concepts and leadership and empowerment. The microcredit entrepreneurship training program did not promote the results on business concepts that might be expected. When applying Iles & Preece (2006), it appears that NUK's Leadership, Empowerment and Women Human Rights Training Program offered both leader development and leadership development, while the Microcredit & Women Entrepreneurship Development Training Program offered less of both leader development and leadership development. Given the comments regarding the NUK microcredit training program, there may need to be review of its overall effectiveness.

Future studies might include 1) a control group of NUK microcredit loan participants who did not participate in any of the training programs and/or 2) a comparative analysis measuring economic advancement based upon whether or not loan borrowers participated in NUK training programs.

Much of the leader and leadership research has focused on how leadership is defined and expressed in the context of the "western world" and how American and European businesses can harness the power of leader development training to advance their business strategy. GLOBE research has made significant contributions to better understand the cross cultural aspects of leadership, and on developing leaders and leadership. It is less clear on whether these theories and practices are effective for achieving the NGOs' goal of empowering poor women. What is the most effective leadership development paradigm for NGO microcredit programs? What are the impacts of business and leadership training on microcredit business success? Future research could explore if women microcredit entrepreneurs are best developed by teaching business operation skills and having business experience, compared to training them to develop self-awareness and self-confidence, as in leader development programs. Research in the future should examine specific leadership training programs provided by other South Asian NGOs and Bangladeshi NGOs, in particular.

In conclusion, this paper purports that NUK's leadership development with individuals in group settings, leads to empowerment of women, both in local communities and society. A benchmark has been established that can be used for other training programs for comparison. Attention can be given to future

workshops based on the needs stated by the subjects in the study. The importance of trying to assess the elements of the NGO is important information to provide for those organizations and leaders wishing to support the success of these programs.

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