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Women's Empowerment in Bangladesh: Contributions of Social Protection Plans (Stipend for Girls' and Housing Project)

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ABSTRACT

Social norms and patriarchal cultures in Bangladesh shaped social structures in such a way that worked as an impediment to women's empowerment over time. Less access to education, early marriage, being confined to household activities, no participation in decision-making, and no strategic life choices etc. were common for women, which goes to the opposite of women's empowerment. To empower women in Bangladesh, the government has taken several policies where social protection plans play an important role. The present study tried to evaluate two social protection plans: an asset transfer programme (a housing project) designed for both males and females and a conditional cash transfer (a stipend for schoolgirls) intended for females only. The study discussed the empowerment aspects of these instruments in terms of Kabeer's empowerment framework (resources, agency, and achievements), the transformational features of the instruments, and the success of facing existing structures. Both instruments seem effective in terms of empowering women through the creation of resources, agency, and achievements. Stipends for girls increased enrolment of girls in school and average educational qualifications which helped them to enter the job market and have authority in the family. Ashrayan project helped women to have control in family matters through absolute ownership in assets and increased the average income level of the women beneficiaries. Though these instruments fight against structural barriers, policymakers still need to work more as long-term perceptions still exist as impediments to women's empowerment and sometimes stakeholders cannot realise the ultimate meaning of empowerment. Policies can be designed to ensure the full authority of women over their resources, and it is essential to monitor the true essence of empowerment. The government may need to implement policies which will ensure not only resources but also the agency of the women. Overall, social protection instruments work effectively to empower women, bringing them out of their discomfort zone with a set of resources. To address deep-rooted structures and encourage a thorough knowledge of empowerment among all stakeholders, however, a concerted effort is needed as the journey continues.

INTRODUCTION

Bangladesh has a patriarchal culture in which women are expected to confine themselves at home, do household activities and take care of the children and the elderly, while male members are expected to provide necessities for their families (Rao, 2012). It is a predominantly Muslim community located in what Deniz Kandiyoti called the belt of classical patriarchy" (Kandiyoti 1988), which is thought to obstruct laws and initiatives promoting gender equality. School drop-out at the primary level, early marriage, household caring, no contribution to family income, no participation in society, etc. were the common lifecycles for most rural women (Parveen, 2007). In the past, women in Bangladesh were restricted from leaving the house to work outside the home due to cultural traditions (Schuler *et al.*, 1996), and they experienced a wide spectrum of discrimination and disadvantage due to their gender (Hossain, 2021). Social norms and patriarchal cultures shaped social structures in such a way that they discouraged women from being self-dependent and deciders of their own lives. This scenario goes against the concept of women's empowerment, as Rowlands (1997) and Kabeer (1999) argue that empowerment entails acquiring the capacity to

make decisions and the awareness of one's right to do so to assure one's advancement. As stated by Duflo (2012), institutional interferences like interventions from the government can improve the situation.

The scenario has been changing gradually since the concept of women's empowerment got attention among policymakers in Bangladesh, but mere initiatives for the welfare of women cannot ensure empowerment. Governments can foster women's empowerment by implementing policies and programmes promoting equal opportunity for women, such as gender-responsive budgeting, affirmative action programmes, and laws safeguarding women's rights (Duflo, 2022). In the 1990s and 2000s, Bangladesh made startlingly quick and positive progress on both poverty and gender equality. For example- the enrolment of girls in secondary and above education increased, women got access to credit (92% of borrowers in rural areas are women), employment in the formal sector increased (80-85% of employees of garments are women), early marriage rate declined (ILO, 2023). Women were involved in the country's development project in a manner that recognised how their powerlessness and vulnerability exacerbated gender inequality and deepened poverty (Hossain, 2021). Policies

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were designed to improve women's capacity and ensure empowerment, but how effective these are can be debated based on the thoughts of scholars in this field. One such tool is Kabeer's (1999) framework (agency, resources, and achievements), where she states empowerment is the improvement of a person's capacity to make wise decisions in a situation where this capacity was previously suppressed. Bangladesh is seen as a positive deviant for its success in providing health, education, and social protection services to the most disadvantaged (Asadullah *et al.*, 2014). These positive outcomes could be achieved through policy interventions towards empowerment, but they require critical assessment. Hossain (2021) argues that programmes and policies were created to reach women in a way that modified gender relations without fundamentally altering them. He also mentioned that Bangladesh is not a utopia where gender equality is practised. Women's rights abuses and child marriage continue to be major issues, and girls and women's economic, political, and civil rights are frequently violated. There are still many barriers and limitations placed on women because of social and cultural norms that persist today (Fatema, 2019). As per empirical research, there is a strong linkage between social protection and women's empowerment. FAO (2015) identified that social protection plans promote the economic advancement of women, help women gain access to credit, increase decision-making power, enhance control over income, and improve literacy. According to SPIAC-B (2019), a well-designed social protection plan considers the dangers and life-cycle transitions that are specific to women and girls, as well as the complexity of women's experiences, which are frequently made worse by numerous and overlapping forms of discrimination. The government of Bangladesh has been implementing multiple social protection plans for the last several decades to empower women. Around 115 social protection plans are active (source: Ministry of Finance, Bangladesh), of which several are explicitly designed for women and most indirectly affect women. Assessing the contributions of these social protection plans towards women's empowerment is vital. According to Swain and Wallentin (2009), genuine empowering actions represent the adjustments that women have successfully made to enhance the quality of their lives by opposing the gender-based traditions and conventions that support gender inequality. According to Kabeer (1999), the inherent benefit of campaigning for women's empowerment is often inadequate for policymakers unless it is tied to certain outcomes for development. Besides, the instrument's design has an impact on how well any campaign to promote and ensure women's empowerment works. The different aspects of a social protection strategy are protective (offering relief), preventive (avoiding deprivation), and/or promotional (improving incomes and capacities). According to the transformative social protection conceptual framework developed by Devereux and Sabates-Wheeler (2004), social protection interventions can be transformative in addition to their

protective, preventative, and/or promotional functions. Concerns about social fairness and exclusion are addressed by transformative aspirations. Importantly, this perspective broadens social protection beyond economic hazards to include areas like equity, empowerment, and economic, social, and cultural rights. The transformational feature of the social protection plan accelerates the scope of empowerment. According to Sholkamy (2011), a feminist social protection program recognizes and strengthens women's identity as citizens and empowers them to take on responsibilities and fulfil the duties they value. The development and implementation of gender-sensitive policies and programs have the potential to decrease gender-based inequalities in poverty and vulnerability and to improve the efficacy of various social protection measures (Homes & Jones, 2010).

So, from the above discussion, this seems clear that a male-controlled society in Bangladesh establishes structures that are in opposition to women's empowerment, but the government has been working for the last several decades to change the situation. Among some initiatives, social protection instruments are pivotal but assessing the ultimate impact of those on empowerment is essential. Considering the complex dynamics of empowerment concepts and the wide scope of social protection plans, this paper attempts to examine the current social protection plans in Bangladesh and evaluate their success in promoting women's empowerment. It also identifies the unique difficulties and barriers that women in Bangladesh face because of the social context and explores how social protection plans can address these problems. To answer the research question, this study will evaluate two social protection plans: one is an asset transfer program (housing project) and the other is a conditional cash transfer (stipend for girls). For the present study, the basic premise is that women will be more likely to achieve economic independence, personal autonomy, greater self-confidence, and enhanced well-being because of the social protection plan's many provisions, which will lead to empowerment.

Key Research Question

How does the social protection plan in Bangladesh contribute to women's empowerment by addressing empowerment aspects?

The objectives of the study are:

- To assess the effectiveness and impact of the social protection plan (SSP) on empowering women.
- To evaluate the success of the social protection plan to combat structural impediments in the empowerment process.
- To understand the constraints of the social protection plan that limit women's empowerment.

LITERATURE REVIEW

Conceptualising Empowerment

Women's empowerment is the key area to be discussed in this study and the idea has given rise to a lot of academic

discussions and arguments. One of the most recognised models of empowerment was presented by Kabeer (1999). Kabeer (1999) highlights three interconnected dimensions of empowerment, which are: resources, agency, and outcomes. These resources, which include material, human, and social capital, are dispersed via many institutions, including the family, community, and markets. According to Kabeer (2005), the capability to make strategic life choices is directly correlated to the availability of resources. The processes of choosing and actualizing the choices are what are meant by the term “agency” (Kabeer, 2005). The concept of agency is connected to concepts such as self-efficacy, autonomy, and self-esteem, and it may manifest itself in a variety of ways, including resistance, bargaining, negotiation, and the cognitive process. According to Mahmud *et al.* (2012), the ability to make one’s own decisions, financial independence, and being free to move about are all crucial indications of one’s level of agency. The research presented by Kabeer (1999) shows that empowerment (for women) may be measured by factors such as financial freedom, freedom of movement, spouse selection, number of children, halting early marriage, preference for girls, and their education. Mosedale (2005) also recognises that the empowerment process entails a feeling of people making decisions that are significant in their lives. According to Mosedale (2005), the process of altering gender power relations is an essential component of women’s empowerment. In Rowlands’s (1997) definition, empowerment refers to the process of acquiring the capacity to make choices and the awareness that comes along with the right to make choices to further one’s personal development. Rowlands thinks that empowerment is all about boosting one’s feelings of self-esteem, self-confidence, and sense of self-worth, as well as seeing oneself from a larger perspective that reflects one’s views. Batliwala (1994) defines empowerment as a multifaceted process that involves individual and interpersonal communal action whereas Arsian *et al.* (2022) define “empowerment” as giving women more choices to govern their lives.

The United Nations Development Fund for Women, or UNIFEM, shares the view that the empowerment of women is intrinsically linked to the advancement of society. According to UNIFEM, the most essential aspects of empowerment are cognition and agency. These include a critical awareness of gender relations, choice and bargaining power, self-worth, control over own life, and the ability to organise and impact social justice (White, 2010). Kabeer (2001) asserts that empowerment entails both the extension of options and the effort to confront and alter the power structures that impede both individual and group growth. This point of view is consistent with Freire’s (1970) critical pedagogy, which places a strong emphasis on the necessity of emancipating oppressed groups through awareness-raising and education. According to Rowlands (1997), empowerment is more than just having access to resources; it necessitates a shift in mindset and the acceptance of one’s rights and

capabilities. Sen’s (1993) capability approach emphasises the need to develop people’s capabilities to lead lives they value, which is a key component of empowerment. The interaction between individual agency and structural change is acknowledged in this multidisciplinary perspective of empowerment, as people question cultural conventions and power dynamics to control their futures. Interventions must target cultural norms, institutions, and policies that perpetuate inequality and restrict agencies from building empowerment (Narayan-Parker, 2005).

Researchers have engaged in vigorous discussions over the concept of empowerment, shedding light on its complexity and the many aspects of its application. Although some academics believe that empowerment should increase people’s abilities to make strategic decisions and take charge of their lives (Kabeer, 2005), others warn that a focus purely on agency may disregard the influence of systemic disparities and structural impediments (Young, 2016). This is consistent with Freire’s (1970) criticism of “banking education,” which calls for empowering initiatives to deal with both individual agency and societal transformation. Another topic of debate is the distinction between individual and collective empowerment. To address systemic inequities, proponents of collective empowerment contend that attention must be given to marginalised communities (Narayan-Parker, 2005). Critics counter that putting the group first might ignore the many needs and goals of individuals (Batliwala, 2007), highlighting the significance of establishing a balance. There are still arguments over empowerment’s capacity for transformation. According to some, empowerment is a catalyst for revolutionary change, supporting Kabeer’s (2005) claim that it is about opposing established power systems. On the other hand, a pragmatic viewpoint postulates that people could modify current structures to achieve their objectives, thereby sustaining the very inequities that empowerment attempts to eliminate (Rowlands, 1997).

It is also insisted that any empowerment initiatives must target structural impediments in addition to personal growth to foster empowerment. By maintaining a system in which men hold most of the power and control over resources, patriarchy acts as a strong barrier to women’s empowerment by limiting their agency and access to key opportunities for growth. Women are relegated to subordinate roles by the unequal power dynamics that are ingrained in patriarchal countries, which prevents them from making independent decisions that might influence their lives. Kabeer (2005) asserts that patriarchal norms encourage rigid gender roles and expectations that keep women in the home and limit their access to education and the workforce. According to Sen (2001), gender-based violence frequently occurs in patriarchal situations and limits the agency of women not just physically but also psychologically. This violence prevents women from challenging existing practices and preserves male dominance. The underrepresentation of women in political and leadership positions worsens their sense

of powerlessness (Duflo, 2012), and their lack of access to healthcare, particularly reproductive health services, increases their reliance on and vulnerability within patriarchal organizations. So, patriarchal, and other structures act as a complex barrier to women's empowerment, requiring extensive efforts to challenge entrenched beliefs, advance gender equality, and foster a culture that supports women's autonomy and advancement.

Social Protection Debate

Empowerment requires various actions, as mentioned before. The government may empower women via social protection policies and other resources. As women are marginalised in underdeveloped and developing countries, we can critically examine the impact of social protection plans on women's empowerment. Short-term social safety nets and social funds have given way to more long-term policies and programmes that safeguard the most vulnerable households' ability to meet their most basic needs, promote investment in human capital and other productive assets that can help people break the cycle of poverty, and give people more control over their own lives. Social protection is usually viewed as a public intervention to address socially unacceptable hazards, vulnerability, and deprivation (Conway *et al.*, 2000) and social protection in poor countries is being studied for programme design and impact (Barrientos & Hulme, 2016; Grosh *et al.*, 2008). According to Barrientos & Hulme (2016), the ILO considers social protection a human right, but a rights-based approach requires nations and international governance frameworks to provide it. "Fundamental values concerning acceptable levels and security of access to income, livelihood, employment, health and education services, nutrition, and shelter" underpin the UN social protection perspective (United Nations, 2000). Social assistance arguments embody three development perspectives (Copestake, 2008): income-first views highlight average incomes, needs-first views emphasise the state's ability to provide basic requirements, and rights-first views underline injustice as a cause of poverty and the need of poor and excluded people's resistance. Social protection improves livelihoods, wealth, resilience, and public action (Devereux, 2006).

The different aspects of a social protection strategy are protective (offering relief), preventive (avoiding deprivation), and/or promotional (improving incomes and capacities). Sabates-Wheeler and Devereux (2008) underline the potential of preventive programmes to empower by minimising vulnerabilities. They also emphasise the need for continued investment and adaptive techniques to achieve long-term impact, as empowerment is a slow process. Soares and Silva (2010) examine the empowering implications of protective plans. They highlight the delicate balance between protecting people in emergencies and creating dependency. Soares and Silva's analysis emphasises the necessity for preventive measures to be part of a larger plan that protects

people and empowers them to make life decisions. Sen (2000) emphasises equitable access to opportunities in promotional plans, which supports empowerment aims. Sen's perspective shows that if disparities exist, increasing human capital may not empower Scholars like Barrientos (2008) underline the need for effective governance in empowerment. Empowerment is linked to transparent resource allocation and accountability systems in this environment.

The transformative social protection conceptual framework of Devereux and Sabates-Wheeler (2004) allows social protection interventions to be transformative as well as protective, preventative, and promotional. Transformational programs can empower recipients through social safety nets, basic services, and skill development. Financial support and access to basic needs help people escape poverty and allow them to participate in economic activities and decision-making (Cornwall, 2008). Skill training and education initiatives in the plan help beneficiaries learn marketable skills and improve their employability, giving them more control over their economic well-being (Duflo, 2012). Many transformational programmes aim to eliminate gender inequities and social norms that limit women's agency (Duflo, 2012; Malhotra *et al.*, 2002). By incorporating beneficiaries in plan formulation and implementation, a sense of ownership and agency is fostered, ensuring that the plan meets their needs and ambitions (Rahman, 1999). This participatory strategy empowers marginalised groups to shape their futures (Cornwall, 2008). Conditional Cash Transfer programmes with other interventions, such as citizenship and employment training, go beyond basic addition and transform lives (Sholkamy, 2011). So, the transformative feature of social protection plans has more scope to ensure empowerment of the marginalized people. The debate over social protection plan universalism vs. targeting highlights important considerations concerning resource allocation and marginalised community needs. Universalists say it can streamline administrative processes and reduce the stigma of requesting help (Devereux & Sabates-Wheeler, 2004). However, the universal approach risks giving resources to those who may not need it right away, worsening inequality and reducing support (Alkire & Roche, 2011). Targeting advocates for more targeted resource allocation to vulnerable populations (Dercon, 2004). Targeting systems are meant to efficiently identify beneficiaries; however, errors might exclude qualified receivers and complicate administrative tasks (Nasri, 2020). Both techniques have political and societal effects. Universal programmes can promote social cohesiveness by encouraging communal responsibility, but they may discourage resources from the poorest (Besley & Coate, 1995). While effective, targeted programmes may label users and deepen social differences. Critically examining the pros and cons of universalism and targeting is essential to creating a comprehensive and fair framework that meets the needs of the most disadvantaged while addressing broader social ramifications.

Social Protection for Women

Numerous empirical studies support the need for social protection for women, particularly for the most disadvantaged women. According to Staab and Marquez (2023), in 2021, moderate to severe food insecurity affected close to a third of the world's women. They contend that, although much of its potential is still untapped, social protection may significantly contribute to the advancement of gender equality and women's empowerment. While gender-specific hazards and vulnerabilities continue to go unacknowledged and unaddressed, women continue to experience disadvantages in terms of social protection coverage and adequacy (Staab & Marquez, 2023). Financial crises have historically been incredibly hard on the poor, especially poor women. This turmoil, which does little to cushion them, comes on top of climate change, a lack of food and clean water, essential public services, unemployment, distressed migration, and an excess of people working in low-wage, dangerous informal occupations (Antonopoulos, 2023). According to Sholkamy (2011), social protection measures should be influenced by feminist theory and practice and prioritise the needs of women. Three important reasons why social protection should be based on feminist concepts are: women are more likely to be poor than males, markets don't accept women's rights as employees and carers, and more impoverished women are working sporadically, unstable, and informally (Sholkamy, 2011). SPIAC-B (2019) stated that social protection can promote women's and girls' health, education, employment, and protect them from abuse and violence by expanding access to services, relevant programmes, and activities. Social protection can boost demand for health insurance, sexual and reproductive health, nutrition, and gender-based violence care. High-quality care, livelihood programmes, sustainable infrastructure, and financial inclusion improve women's economic status.

Relation Between Social Protection and Women Empowerment

FAO (2015) found that cash transfer (CT) programmes help women acquire productive assets like small livestock, increase their decision-making power and control over income, especially in managing the additional cash, and improve their financial literacy and access to financial services. FAO (2015) also emphasised that increased access does not guarantee women decision-making power over productive resources or earnings. For example, asset-transfer policies may help women start firms, but men take over when they thrive. So, social protection plans may create agency for women, but effectiveness depends on removing some barriers. FAO (2015) also mentioned that asset transfers function best when they are offered as part of a comprehensive programme. Homes (2019) states that social protection cannot achieve women's and girls' empowerment all the time. However, gender-neutral programming fundamentals greatly aid long-term aims. Connecting recipients to other related

programmes and services helps empower women and girls in the political, economic, and social spheres and eradicates structural discrimination and inequality. Citizenship and employment training to enhance women's agency and citizenship (Sholkamy, 2011) and behaviour change communication treatments to boost self-esteem, interaction with others, and societal assets (Buller *et al.*, 2018) are further examples. According to Sholkamy (2011), three key factors can help CCTs function as a tool for boosting women's civic engagement. Create the project with women in mind; conditions and shared responsibility can empower women, and the funding must be safeguarded. A well-designed social protection plan addresses the complexity of women's experiences, which are often aggravated by several forms of discrimination, as well as the risks and life-cycle transitions unique to women and girls (SPIAC-B, 2019). Though women's empowerment and gender equality contribute to social and economic development, Holmes and Jones (2010) noted that poverty reduction programmes often fail to incorporate gender dimensions. This is essential for creating an agency of women. In recent years, social protection mechanisms have gained popularity in addressing poverty and vulnerability, benefiting millions of poor or near-poverty households, but gender has been unevenly incorporated into social protection policies and programmes. A common misperception is that programmes that focus on women inevitably reduce gender inequality. This is a necessary starting step, but gender dynamics affect social protection more complexly. Thus, it is crucial to determine whether social protection strategies reinforce women's traditional roles and responsibilities or use their potential to transform gender relations in both economic (e.g., employment opportunities) and social (e.g., voice and agency in the home and community) areas. The success of social protection plans thus must be viewed in the context of resources, agency and achievement contexts as discussed by Kabeer (1999).

Theoretical Framework

The key theoretical underpinning for this study is based on Kabeer's (1999, 2005) discussions on empowerment framework. Kabeer discussed three key characteristics of empowerment—resources, agency, and achievements—which form the theoretical basis for this study. According to Kabeer's definition (1999), empowerment can be understood as the process via which people who have been denied the ability to make choices eventually acquire that ability. Kabeer emphasised the control over strategic life choices that influence not just more important decisions but also less consequential ones, such as the choice of livelihood, marriage, and pregnancy as well as freedom of movement. The study examined how social protection plans empowered women using Kabeer's framework: resources, agency, and resources. In addition to Kabeer's (1999) framework, this study evaluated the empowerment features of chosen social

protection plans based on their ability to battle structural hurdles in Bangladesh. Structures in patriarchal societies like Bangladesh hinder women's empowerment. This study evaluated the efficiency of selected instruments to eliminate structures that inhibit women's empowerment. Finally, Devereux and Sabates-Wheeler's (2004) transformative social protection paradigm was employed to evaluate the instruments. Empowerment through Social protection programmes depends on instrument design and key elements. In this situation, I wanted to

explore how the selected social protection instruments empower Bangladeshi women.

Social protection schemes that prioritise women's engagement and decision-making, provide financial help, or promote education and healthcare can improve women's agency, well-being, and economic independence. The study analyses the success of selected social protection plans through the lens of empowerment aspects described by Kabeer and others which can be summarised in the below diagram.

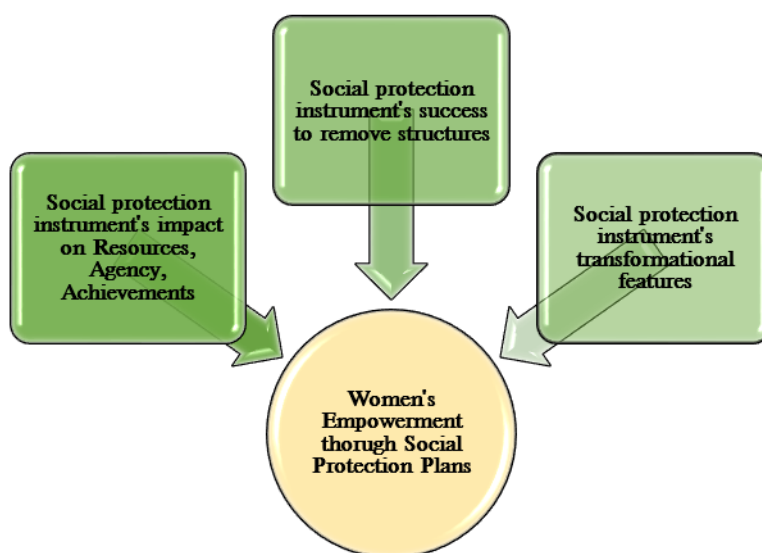


Figure 1: Evaluation of Women's Empowerment Process by Social Protection Plan (developed by the author)

MATERIALS AND METHODS

Research Methods: An Emphasis on Qualitative Research

In this study, I tried to evaluate the social protection plan instruments and their outcomes in the context of women's empowerment. The study used the qualitative research method because it is suitable for examining the causes of observations, assessing complex multi-component interventions, and improving them (Busetto *et al.*, 2020). Qualitative research helped capture the complex dynamics of women's empowerment under Bangladesh's Social Protection Plan by probing deeply into women's experiences, viewpoints, and narratives. The qualitative method identified the theoretical framework's multi-dimensional women's empowerment components. The qualitative method also reveals the barriers, facilitators, and obstructions to Bangladesh's social protection plan.

Secondary Data as the Data Sources

Secondary data has been used in the analysis of this study, and government publications related to social protection plans have served as the key sources of information. Government reports contain a lot of data and insights on social protection programmes in Bangladesh which are very important for pursuing the study. Besides, various articles and other publications related to selected social protection plans helped to conduct the study.

Selection of Social Protection Plans

As per the Ministry of Finance, Bangladesh there are active 115 social protection plans in Bangladesh (Finance Division, 2023). Several protection plans are designed explicitly for women which are supporting gender-based mobilization. This study focuses on following social protection plans to conclude about research objectives.

- Conditional Cash Transfer- Stipend for Girl Students
- Asset Transfer- Housing Project (Ashrayan Project)

These two social protection plans are not compared but rather are analysed in the light of literature to assess the impact of those on women's empowerment. Stipend for girls is designed for girls whereas the housing project is for both men and women. So, the study will try to evaluate the impact of one women-oriented plan and another common plan to have an idea about the effectiveness of these plans.

Thematic Analysis of the Data: Policy Design and Impact Analysis

Thematic data analytical tools based on a theoretical framework are useful for in-depth qualitative data analysis and interpretation (Vaismoradi *et al.*, 2016). This study relies on this strategy. This analytical tool uses thematic analysis and a theoretical framework to extract relevant insights from social protection plans and women's empowerment data. Thematic data analytics tools based on theoretical frameworks improve analytical reliability

and validity. I evaluated the design and impact of social protection plan instruments in this study using the theoretical framework mentioned earlier. As the study is secondary, I examined both policy design and outcomes data to attain research objectives.

RESULTS AND DISCUSSION

In this part of the study, the findings from the secondary research are provided. To attain the research objectives, I tried to evaluate two social protection plans in Bangladesh. These two social protection plans are not compared here; rather, I tried to evaluate two different types of social protection plans to understand their impact on women's empowerment. For that reason, I have selected one social protection plan designed for both men and women, and the other one is focused on women and girls. This is done so that I can evaluate the impact of general social protection plans besides social protection plans taken for women only.

Case Study of Asset Transfer- Ashrayan (Shelter) Project Overview of the Program

The Ashrayan (Shelter) project is one of Bangladesh's key social protection plans and involves providing houses to the homeless and landless. Though the project was initiated in 1997, the government of Bangladesh has been working with special goals to give houses to each homeless family for the last three years under this project. The total budget for this project for the last two years is about \$1.15 billion, the highest among all the social security plans in Bangladesh (Policy Book of Ashrayan Project, 2023). It has been considered one of the most remarkable projects in Bangladesh, which aims to make the number of homeless people zero within 2023. Through this project, beneficiaries get homes built on government-owned land with ownership rights. Under this project, the Bangladesh government allotted houses along with 2 decimal lands to 237,831 beneficiaries in the last two years (2021–2023) (PMO, 2023). The project is working with the goals of the rehabilitation of individuals who are landless, homeless, uprooted, and distressed; the guaranteeing of livelihoods through training and finance; and the elimination of poverty through activities that generate revenue. As per the Policy Book (2023), women who are aged, disabled, widowed, or whose husbands have deserted them receive priority treatment as part of the government's commitment to the advancement of women's rights. It also helps people improve their skills and abilities through training programmes (Ashrayan Book, 2023). The government provides training facilities to the beneficiaries for 14 days and supports them with a microfinance scheme. Women can take advantage of training facilities under 32 categories for their self-development and generating income. One of the measures the government took to get women involved in varied income-generating enterprises was a programme for female-led pond management. This women-led pond management effort was piloted

by the government of Bangladesh with assistance from WorldFish, a global research organisation. 22 women from one Ashrayan project (in Rangpur District) actively took part in this "Social Pond Management Programme Led by Women. Creating an inclusive value chain for underprivileged and landless women, developing women's entrepreneurial skills through group activities, and creating productive employment and appealing job opportunities for marginalised communities are the goals of this programme. Due to policy design, scarcity of government land everywhere, cost-effectiveness, and logistical issues, the local administration developed a new community of homeless people by constructing hundreds of houses in a single area. This is done so that the settlers can be provided with utility facilities, educational facilities, and other benefits.

Analysis of Empowerment Aspects

Ashrayan's project needs to be critically evaluated from an empowerment point of view. I would like to discuss the same three perspectives discussed in the theoretical framework part. First, I want to analyse the programme within Kabeer's framework of empowerment. Then, the design of the project and its transformational features are highlighted. Finally, I tried to discuss the program based on how it is combating existing patriarchy and structures in Bangladesh.

Empowerment Framework- Resources, Agency, and Achievements

The project gives homeless and landless people housing and land ownership, with women getting priority. In line with Kabeer's resource dimension, this resource allocation helps improve women's financial stability and asset control. When women have a place to call home and the right to own land, they have an essential resource that can empower them. These women get the opportunity to be trained in 32 categories for self-development and income generation. Women who receive training increase their capacities and access to economic possibilities by acquiring new skills and information. The microfinance programme is another resource that gives women access to money for economic and income-generating activities. The collective pond management mentioned above gives women access to resources and support they may not have had individually. The project prioritised widows and abandoned women, and these women face problems surviving with their children since it is a very common tendency in Bangladesh for women, especially rural ones, not to generate income (Rao, 2012). In Bangladesh, families that are led by women, particularly those that are headed by widowed, divorced, abandoned women who comprise most of the hard-core poor, are the most vulnerable portion of the population (Ahmed & Ahmed, 2015). These vulnerable women should be given priority to have a resource that is focused on this instrument. In that case, housing support will help them not think about accommodation facilities and concentrate on other

living expenses. These women now have access to and power over other resources like income, savings, and land because they have their own house, which is also a resource. These resources are necessary for getting agency and having positive achievements, which are the basis for empowerment (Kabeer, 1999). Besides, government policies also insist on building houses in a convenient location where beneficiaries can easily move to involve themselves in income-generating activities. For instance, in one sub-district of Chattogram (Anwara), houses are built on government land adjacent to an export processing zone, namely the Korean EPZ. Women beneficiaries in this area now have more access to income-generating opportunities, and most of the female beneficiaries started working in EPZ. Resettlement provides these women access to the labour market, which can be used to gain financial benefits. Besides, women beneficiaries of the project are found to involve multiple income-generating activities through setting up shops in the settlement areas, starting tailoring activities, pottery, and other similar SME activities (PMO, 2023).

By recognising the unique needs and circumstances of women, the policy of offering priority treatment is in line with the agency dimension. Scholars like Staab and Marquez (2023) and Sholkamy (2011) highlighted a feminist-focused protection plan to create agency scope for women since they are more vulnerable than men. One of the vital aspects of this asset transfer programme is giving women the right to property through joint ownership. In Bangladesh, Muslim women can get half of the men's share in the property of their parents, whereas Hindu women do not get the title to the property of their parents when there is a male member in the family. Through this joint ownership, the government tried to establish equal rights in every aspect and encouraged women to be involved in family affairs. Joint ownership disrupts established gender norms and advances gender equality in patriarchal nations, where land ownership is frequently linked to male dominance. Joint ownership of land is a valuable resource in the context of Bangladesh, which increases the negotiation power of women regarding strategic life choices. Both Muslim and Hindu succession acts disempower women by limiting their access to resources, but through this asset transfer process, women are becoming empowered who were previously disempowered. By providing training facilities, the programme gives women more agency over how they improve their skills. Women gain skills, business training, and information through group activities. A notable example of advancing women's agency is the programme for female-led pond management. The programme directly helps the empowerment of women in their communities through active participation in businesses, direct involvement in decision-making processes, and changing the way society views their participation. Women gain agency by having a say in decision-making, obtaining resources, and becoming significant actors in economic systems that were previously inaccessible to

them. Through the Ashrayan Project, women receive training-led credit, which enables them to develop new skills, start enterprises, and improve their financial situation. Women have more control over their resources when they are financially independent, which gives them the freedom to choose how to support their families and pursue their careers. Economic empowerment boosts women's autonomy, self-esteem, and general well-being, which are key to empowerment, as stated by Kabeer (1999). As stated, houses in the Ashrayan project are built on government-owned land, and for convenience, hundreds of houses are usually built in a single place. So, women have a large circle where they can share information among themselves and make better decisions about life. This cluster-based housing project positively impacted the decision-making power of women. IMED (2023) conducted a survey regarding the decision-making power of women in the project areas, which shows that compared to other rural women, beneficiaries of the project can participate more in decision-making related to the education of their children, health facilities, the marriage of their child, and spending their own money. These findings demonstrate women's improved capacity for "strategic life choices," which is a key element of Kabeer's (1999) concept of empowerment. These professional women negotiate their place in the home and in society, challenging the stereotype of the male breadwinner. An agency may take the shape of a negotiation (Kabeer, 1999).

The project's overarching objective of reducing homelessness to zero through building homes is consistent with the achievement component. Enhancing women's social standing and wellbeing involves providing safe homes. Women who co-own land gain respect and control, dismantling stereotypes that restrict their roles and contributions and challenging social perceptions. This asset transfer programme increased women's access to resources (income, savings, land, etc.), and these are pivotal for the attainment of agency and positive achievements (Mustafa, 2016). The cluster-based project concept gives these women opportunities to get involved in community activities and interact with their neighbours. Their sense of belonging is increased by this social inclusion, which also strengthens social networks and gives them a platform to express their concerns and fight for their rights. The 'collective empowerment' feature of Rowlands' (1997) theory relates to the confidence, agency, and self-management that come from participating in group activities. The achievement dimension is also influenced by the project's emphasis on training, particularly in a variety of fields. The female-led pond management programme is an example of how efforts to develop an inclusive value chain for poor women have succeeded in promoting economic opportunities for women in marginalised communities.

Transformational Features

Adding More Empowerment Scope: The Ashrayan

Project is not just an asset transfer program. Through this project, the government wants to make the beneficiaries self-sufficient. Women are given training on various income-generating activities, and they can avail microcredit for their own businesses. Some participatory income-generating activities are also undertaken, such as a pond management program. So, this asset transfer social protection plan has become a transformative social protection plan, as discussed by Devereux and Sabates-Wheeler (2004). Through participatory and income-generating activities, this government is focused on eliminating gender inequities and social norms that limit women's agency, and a transformational social protection plan is more successful in this regard, as stated by Duflo (2012). Women beneficiaries in this project can participate in group training and group income-generating activities. Cornwall (2008) mentioned that these participatory strategies of transformational social protection plans empower marginalised women, like rural women, as stated in the case. Training in various income-generating occupations creates agency for women since they can participate in economic activities and build confidence by learning new skills and breaking conventional roles and customs that have limited them to the home. This agency is vital for empowerment, as stated by Kabeer (1999) and others. Participatory activities like pond maintenance increase women's participation in community-driven initiatives, which also boosts agency. Women obtain immediate economic benefits, build capacities to sustain their growth and achieve self-sufficiency and autonomy. Autonomy is also a potential aspect of agency. This multidimensional social protection plan also challenges power dynamics and changes society's view of women's responsibilities and abilities. Transformational features of the programme encourage women to make choices, exercise agency, and overcome resource constraints by providing access to these resources. Besides, these women were powerless, as stated by Kabeer (1999), before joining the programme and had limited scope for economic opportunities. We need to critically evaluate whether training programs and credit support are helping women to be involved in income-generating activities or not. Primary study through close observations may help in this regard.

Combating Existing Structures- Success and Challenges

How effectively the Ashrayan Project is dealing with existing structures can be critically analysed to understand agency dynamics. First, giving priority to women for asset transfers goes against the common scenario in Bangladesh. Through joint ownership of the property, the government tried to establish equal rights for women, which were always neglected. As per the Muslim Family Law Ordinance of 1961 in Bangladesh, daughters can get half of their brothers as successors, while the wife is entitled to 1/8th of her husband's assets. As per the Hindu Succession Act of 1856, women are not entitled to any property when a male successor is available in

the family. Besides, traditional norms also insist that rural women are homemakers and are not expected to participate in earnings (Rao, 2012). So, women cannot generate enough money to have assets. So, it is a very common tendency in Bangladesh that men will be the owners of property. However, this government housing project is working in opposition to this structural practice. Here, widows or women abandoned by their husbands are getting 100% of the ownership title of the property. In other cases, the wife gets 50% of the ownership while the husband gets the other 50%, and the name of the wife comes first. As per the policy book, if any husband leaves his wife or divorces his wife, then the wife will get the full entitlement to the property and ownership of the husband will become voidable. Giving women titles to property and prioritising them can be considered the opposite of the long-established culture in Bangladesh. Another notable side of this project is bringing women under one common umbrella to participate in collective activities such as the pond management program. Rural women are found to usually do in-house income-generating activities or family-based activities, which are preferred in society. Kabeer (2005) asserts that patriarchal norms encourage rigid gender roles and expectations that keep women in the home. So, the asset transfer to women and engagement in different income-generating roles with leading capacities are increasing the agency power of women, going against long-established patriarchal norms. The joint ownership of women does not always work as desired. In some cases, it is found that male members of the family insist their partners sell or rent the possession without the consent of the government. Here, total earnings go into the pocket of the husband, as women consider the money beneficial for the family. This scenario is typical of a male-dominated society in Bangladesh, where government policies alone cannot empower women. As FAO (2015) mentioned, cash transfers or any other assets may not ensure empowerment if a male member of the family takes control over them. Sholkamy (2011) also highlighted the importance of safeguards against financial benefits to ensure women's empowerment. Sen (2001) states that this male control over assets scenario is the medium for limiting women's agency through psychological gender violence. Sometimes, male members of the family use their partners as a shield to get credit and abuse them which can hinder the purpose of empowering women. So, proper monitoring and informing women about their rights can alleviate this problem.

Case Study of Conditional Cash Transfer- Stipend for School Girls

Overview of the Program

This paper also tried to evaluate the effectiveness of a conditional cash transfer programme designed especially for school-going girls in Bangladesh. At present girls at the primary level, secondary level and higher secondary level get a stipend but initially, it was available for

secondary school-going girls. Primary education in Bangladesh, which covers grades 1 through 5, has been free and compulsory since 1990. Bangladesh's secondary education runs from sixth grade through tenth grade, where grades 11 and 12 make up higher secondary education. Secondary schools in rural Bangladesh are primarily nongovernment or private, in contrast to primary schools, which are predominately public and NGO-run. The early 1990s saw a significant gender gap in educational attainment. According to the World Bank (2003), the enrolment rate in primary education was 75% for girls and 85% for boys in 1991, but just 14% for girls and 25% for boys in secondary school. The Bangladeshi government established the stipend programme for rural girls enrolling in secondary schools in 1994 to combat gender imbalance in secondary education. All girls entering secondary school in rural areas were expected to have most of their direct educational expenses covered by the stipend programmes and were entitled to a monthly payment or additional payments for new books. A female student had to meet three requirements to be eligible for the stipend: a minimum attendance rate of 75% in school; a minimum test score in exams; and continuing to be unmarried. According to Khandker *et al.* (2003), this girls' stipend programme was implemented to raise female enrolment and retention rates in secondary school, provide employment options for women, and postpone the age at which girls get married.

Analysis of Empowerment Aspects

The above section discussed the social protection plan for stipends for girls in Bangladesh and highlighted the basic features of the plan. In this section, I would like to highlight the impact of the same on empowerment. First, I would like to focus on Kabeer's framework of empowerment to highlight the direct impact of the mentioned SSP on empowerment. Then, I will discuss structural barriers that it has omitted in the long run to ensure such empowerment.

Empowerment Framework- Resources, Agency, and Achievements

First, we can look at the resource dimension of the mentioned SSP. Girls' access to high-quality education is sometimes hampered by financial constraints in developing nations like Bangladesh. Offering scholarships or stipends can help people overcome financial hurdles and access education. This means a stipend for girls works as a resource to send girls to school. Is there any positive impact of stipend programmes on the enrollment of girls? Girls now outnumber boys in the number of secondary school students (BANBEIS, 2013). According to Khandker *et al.* (2003), the number of girls enrolled in secondary school has grown since 1994. This could be the impact of the stipend programme since girls are getting resources to be in school. By giving girls access to education and supplying them with resources like information and skills, education improves human capital.

That means an increased level of education also becomes another form of resource. Kabeer (1999) also mentioned this access to resources (economic opportunities) as a catalyst for women's empowerment. Enabling girls to engage in economic activities through high-quality education helps them become self-sufficient and empowered. Women have better possibilities in the job market and outside of the home when their human capital is higher. It gives women a source of income that allows them to be independent of their spouses. Interacting with people outside of the home may also offer more sources of information on topics like family planning. According to Duflo (2012), female education fosters economic development by increasing female empowerment and opening more employment opportunities.

The empowerment of the programme should be evaluated in the context of the agency that is created through the programme. Education plays a crucial role in enhancing the agency of women by empowering them to make well-informed decisions since women obtain a stronger understanding of their rights, health, and available possibilities. This process not only develops their critical thinking abilities but also their cognitive abilities, empowering women to confront the stereotypes and conventional norms that frequently limit their agency (Kabeer, 1999). Hahn *et al.* (2018) also conducted research to assess the stipend for girls programme's long-term effects on female students in Bangladesh. They discovered that girls exposed to the stipend programme married later and had lower desired and actual fertility. They also mentioned that the programme considerably increased the number of years that female students spent in school. So, girls' education as resources helped girls make decisions about their marriage, children, etc., which is an indication of agency (Kabeer, 1999) and an essential parameter of empowerment. The ability to evaluate their situation critically gives educated women the confidence to challenge the conventional system and fight for change. Education fosters women's financial independence and gives them more control over their lives by increasing their employability and income-generating capacity (Duflo, 2012). Furthermore, education gives women the power to speak up, influence conversations, and make a real difference in local administration (Kabeer, 2005). According to Anderson and Eswaran (2009), higher levels of female education also increase the autonomy and intra-household negotiating power of women, including the use of contraception. According to Hahn *et al.* (2018), beneficiaries of stipend programmes had better outcomes in the job market and more autonomy. This autonomy is vital to ensuring the agency of women. Schurmann (2009) stated that Bangladeshi girls who completed secondary education could choose their doctors, go to see family members outside the house and buy household items. This means educated girls are getting control over their life choices and making strategic decisions. They gained control over important decisions in their lives, which is the source of agency. According to Kabeer (2005),

there are further education-related outcomes that point to altered power dynamics both inside and beyond the home. In rural Bangladesh, educated women have a larger range of decision-making rights than uneducated women. According to Kabeer (2005), educated women are also less likely to experience domestic abuse. According to a Sen study conducted in West Bengal, having access to secondary school may significantly improve women's ability to exercise control over their lives through the development of their literacy and numeracy skills as well as their self-esteem (Sen 1999). The statement of Sen also supports the scenario of Bangladesh, as the socio-cultural cultures of these two areas are the same.

The third important dimension of empowerment, as discussed by Kabeer (1999), is achievement. Girls can pursue careers and opportunities due to education, which equips them with information and skills. This demonstrates clear improvement in terms of abilities and learning, which is consistent with the achievement dimension. Women with education can work in the labour market, become financially independent, and support their families. Education lays the groundwork for greater involvement in social areas (Schurmann, 2009). Girls in Bangladesh were less likely to work in the rural or unorganised sector and more likely to work in the formal sector. Hahn *et al.* (2018) found that educated girls (beneficiaries of the programme) in Bangladesh are engaging more in formal sector jobs than informal and agricultural activities. The extent to which these women can contribute economically to their families by working in the formal sector is illustrative of Kabeer's (1999) finding that achievements could be visible through financial capacity. Women who are the beneficiaries of stipends also married better-educated, better-off, and younger spouses who were closer to their age. It is obvious that the stipend programme has improved the number of female students enrolled in school, and these female students have accessed better outcomes in different spheres of life.

Key Attainment-Challenging Structures

According to Cornwall and Brock (2005), empowering women entails posing a challenge to the structures that support and uphold gender inequality. It should be investigated to what extent the stipend programme actively promotes changes in those structures and gender. Stipend for Girls has been working against long-established perceptions of people and structural barriers to empower women in Bangladesh through education. People's perception of girls' education was quite different from that of today. Parents, especially in rural areas of Bangladesh, preferred not to send their girls to school after a particular age since they believed that women are responsible for household activities and that girls' education would not bring any positive outcomes for the family (Arends-Kuenning & Amin, 2001). So, sending them to school was viewed as a waste of money. Islam (2012) also mentioned religious constraints and

highlighted that girls are marginalised by the Muslim community, and Bangladesh is also in this purview. Since a girl will soon marry into her husband's family and leave only males in their original family to care for their parents, parents believe the money spent on a girl's education is a waste (Islam, 2012). Therefore, the girls are always the ones who suffer when families must decide between their sons' and daughters' education. WEF (2021) mentioned that, in Bangladesh, girls are more likely to participate in family activities while they are attending school, which can lead to increased absenteeism and inferior educational outcomes. These long-established social structures against female education worked as an impediment to the empowerment of women. So, the government and policymakers have been trying to bring about change in these views of the people. Over time, the government highlighted the importance of girls' education, but the stipend for girls' programmes worked as an incentive to send female students to school. Financial aid encouraged parents to think about sending their daughters to school, and over time, the positive side of girls' education at secondary and above levels has become clear. Initially, this programme tried to increase the attendance of female students and reduce drop-out rates. Over time, we have seen a great increase in the retention of female students at the secondary level. The retention rate also reduced early marriage in Bangladesh. Now, educated girls are contributing to family income, which was not expected by the parents earlier, and parents in Bangladesh started to believe that girls can contribute to the family in various ways and ensure family betterment. Schurmann (2009) mentioned three reasons for the exclusion of girls from education in Bangladesh, which are purdah (keeping women apart from men and wrapped with cloth), early marriage, and poverty. It is also mentioned that poverty conditions influence two other factors. For example, poor parents didn't want to let their girls go to school, and they used purdah as an excuse. Girls' stipend programmes worked as incentives for parents to delay the marriage of their daughters and send them to school. By removing financial constraints and encouraging the positive side of education, this programme has brought about changes in perceptions of female education in Bangladesh.

Transformational Features- Key Issues to Be Addressed

Stipend for girls in Bangladesh is a promotional measure of social protection defined by Devereux and Sabates-Wheeler (2004) that is effective in enhancing the real income and capabilities of the target group. Enhanced real income can be an effective resource, and increased capabilities can source agency for girls in Bangladesh. However, the transformational feature of a social protection plan is associated with the quality and effectiveness of the transformation that occurred. So, some impediments should be addressed to ensure empowerment through girls' education. Sen (2001) highlights the value of high-quality education and adds that empowerment isn't just about access but also about

the skills attained. Increased enrolment of students at the secondary level in Bangladesh has put a strain on the infrastructure of education, making victims of their success. Population growth and the need for formal employment in the country have contributed to this growth, in addition to the incentive programmes of the government. However, the quality of education has become questionable (Schurmann, 2009). Low learning outcomes, underqualified and disqualified teachers, poor school infrastructure, low teacher-student ratios, etc. are negatively impacting the quality of education in Bangladesh (Schurmann, 2009). Data at the school level shows that school management committees are more concerned with growing enrolment to qualify for government funding than they are with raising educational standards (Silver, 2007). So, if we don't focus on the quality of education but rather on the number of enrolments, we cannot ensure ultimate empowerment. Apart from that, the view of our policymakers and institutions towards girls' education is very vital. According to Kabeer (2005), if policymakers keep viewing the benefits of educating girls as improving welfare and family health rather than preparing them for economic and social equality, then female education will be pointless. If we look at the participation of women in the labour force, then we may get an idea about the actual impact of girls' education. According to a study done by the Bangladesh Bureau of Statistics (BBS), the number of women working in Bangladesh has gone up from 36.3% five years ago to 42.68% in 2022 (The Business Standard, 20238). In rural places, 50.89% of women work, but only 22.59% do so in cities. In rural areas, females are now involved in income-generating activities with the help of NGOs, and NGO operations in urban areas are limited. However, girls in urban areas are more likely to have a better education than girls in rural areas. So, girls are getting educated and limiting themselves in household activities with low voices over strategic life choices. In this case, the empowerment scope gets restricted. Considering these factors, policymakers should think more about the essence of empowerment.

Key Overview

In this paper, I tried to evaluate two different social protection instruments, but I didn't want to compare them. The Ashrayan Project is an asset transfer program where certain types of women get priority. On the other hand, Stipend for Girls is a women-focused program. However, the Ashrayan project's addition of some covenants for women made it an important tool for women's empowerment. Though the Ashrayan Project is not designed for specifically women some additional features targeting women have made this program very effective towards women's empowerment. Training facilities and credit support made the program a transformational social protection plan. Women-oriented protection programs are very effective from an empowerment perspective which is also highlighted in literature. On the other hand, a stipend for girls seems

effective in terms of long-term outcomes. Since improved education has an impact over the lifetime of women, this instrument has contributed a lot to alleviating social structures in Bangladesh and parents' views regarding education, marriage, family contributions, etc. Finally, the ultimate success of any instrument to empower women is dependent on the success of removing structural barriers.

CONCLUSIONS

The primary claim of the study based on findings is that social protection programmes may empower marginalised people, particularly women. Besides, transformational features of the programmes add empowerment scope more and social protection plans are effective in terms of removing structures towards women's empowerment. In the Ashrayan Project, houses are provided to landless people where certain categories of women get priority and women (wives) are given entitlement to assets which is quite opposite to practices in Bangladesh. Besides, women were provided with several scopes of becoming self-dependent and generating income. The distribution of resources in this way improves women's autonomy, financial security, and access to employment possibilities. The programme's transformative elements increase decision-making authority, income income-generating scope, challenge patriarchal norms, and expand empowerment. Like this, the Stipend for School Girls (CCT) programme is focused on improving girls' access to school, which in turn gives them more agency, better decision-making skills, and more options in life. Both programmes are combating long-established structures of the country to empower women. Though it seems that the instruments are successful in terms of removing structures, they still require continuous effort. From Kabeer's empowerment point of view, the Ashrayan Project efficiently gives women more agency and opportunities for success by allocating resources, providing training, building community, giving rights, and strategically placing them in housing. To properly empower girls, the CCT Stipend for School Girls programme removes financial barriers to school, increases their agency, delays early marriages, and strengthens decision-making skills. The Ashrayan Project could be seen as a model for complete empowerment programmes because of its focus on housing, land ownership, community development and skill-building efforts. The CCT Stipend for School Girls exemplifies how educational incentives may challenge conventional wisdom and boost girls' autonomy. However, the analysis recognises that more thorough longitudinal studies are needed to evaluate long-term empowerment results. Furthermore, a more thorough investigation of difficulties with programme implementation and patriarchal resistance could offer a deeper interpretation. Furthermore, undertaking cross-cultural research to see whether these findings can be applied to various contexts might improve our comprehension of empowerment dynamics. The study of the Ashrayan Project and the CCT Stipend for School Girls in Bangladesh highlights

the value of social protection initiatives in promoting the empowerment of women. These programmes aid in removing gender-based barriers and supporting sustainable development by resolving resource disparities, strengthening agency, and boosting achievements. These disclosures have implications for theoretical frameworks as well as practical interventions, opening the door for further study to improve and scale up empowerment programmes.

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