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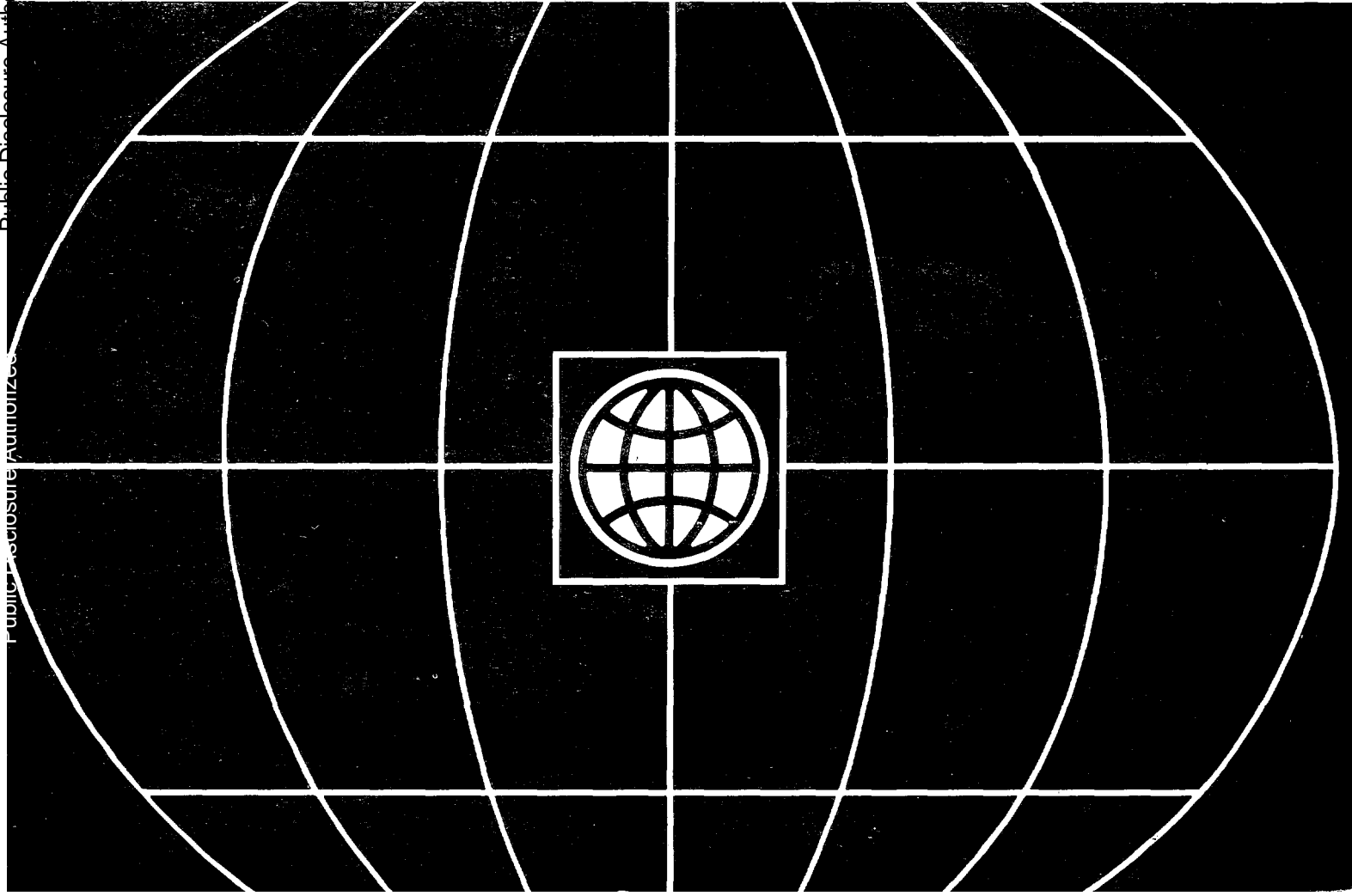
A WORLD BANK COUNTRY STUDY

JAN. 1992

# Bangladesh

Strategies for Enhancing the Role of Women  
in Economic Development

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# **Bangladesh**

**Strategies for Enhancing the Role of Women  
in Economic Development**

**The World Bank  
Washington, D.C.**

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First printing July 1990  
Second printing January 1992

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ISSN: 0253-2123

#### Library of Congress Cataloging-in-Publication Data

Bangladesh : strategies for enhancing the role of women in economic development.

p. cm. -- (A World Bank country study.)

Includes bibliographical references.

ISBN 0-8213-1630-3

1. Women in development--Bangladesh. 2. Women--Bangladesh--Economic conditions. I. International Bank for Reconstruction and Development. II. Series.

HQ1240.5.B36B36 1990

305.42'095492--dc20

90-12853

CIP



## ACKNOWLEDGEMENTS

This is the World Bank's third country study focusing on women in development. The Report was discussed in draft with relevant ministries and agencies in Bangladesh in January 1990. It was the subject of a Local Consultations Group Meeting of Government officials and local representatives from donor agencies in Dhaka in March 1990. The positive and supportive comments and inputs from the Government and the donors are very much appreciated.

The Report was produced by the Population and Human Resources Division of Country Department 1 (AS1PH) in the Asia Regional Office, in collaboration with the Women in Development Division of the Population and Human Resources Department, Office of the Vice President - Sector Policy and Research. Paula T. Valad (AS1PH) directed preparation in collaboration with Wahida Huq (AS1BG). Substantial inputs were provided by Sultana Alam (Consultant), Shelley Feldman (Consultant), Reazul Islam (AS1BG), Simeen Mahmud (Consultant), Salma Sobhan (Consultant), and James Sackey (AS1CO). Other contributors were Nilufer Ahmed (Consultant) and Naushaba Haider (Consultant).

Constructive and helpful guidance was provided by many people. Particular appreciation is conveyed to Martin Karcher (AS1PH), Barbara Herz (PHRWD), Shinji Asanuma (AS1DR), Helena Ribe (SPRPA), Gotz Schreiber (PHRWD), A.I. Begum (AS1BG Consultant), Robert A. Boydell (INUWU), Christopher Chamberlin (ASIVP), Benjamin Cu Kok (AS1IE), Fredrick Golladay (PHRHN), Yukon Huang (AS1CO), Philip Gowers (AS1BG), James Lynch (ASTPH Consultant), Frank Mitchell, AS1IN), Augusta Molnar (ASTEN Consultant), George Plant (AS1IN), Ok Pannenberg (AS1PH), Ralph Romain (PHREE), Thomas C. Schmidt (AS1PH), S.K. Sudhakar (AS1BG), and Frank Thornley (AS1BG). Deborah Ricks provided constant and unflagging secretarial support; Doris Chung, Lydia Maningas, and T.C. Sarkar assisted substantially.



**CURRENCY EQUIVALENTS**

The external value of the Bangladesh Taka (Tk) is fixed in relation to a basket of reference currencies, with the US Dollar serving as the intervention currency. The exchange rates as of May 20, 1990 were as follows:

Official Exchange Rate -- US\$ 1 = Tk 34.90

Secondary Exchange Rate  
(Wage Earners' Scheme) -- US\$ 1 = Tk 35.605

**FISCAL YEAR (FY)**

July 1 - June 30

## LIST OF ABBREVIATIONS

ADB	-	Asian Development Bank
BARI	-	Bangladesh Agriculture Research Institute
BBS	-	Bangladesh Bureau of Statistics
BFS	-	Bangladesh Fertility Survey
BIDS	-	Bangladesh Institute for Development Studies
BJMS	-	National Women's Organization
BRAC	-	Bangladesh Rural Advancement Committee
BRDB	-	Bangladesh Rural Development Board
BSCIC	-	Bangladesh Small and Cottage Industries Corporation
BSS	-	Cooperative Society for Landless Men
CIDA	-	Canadian International Development Agency
DAE	-	Department of Agricultural Extension
DANIDA	-	Danish International Development Agency
DGHS	-	Directorate General of Health Services
DLS	-	Directorate of Livestock
DOF	-	Directorate of Fisheries
DPHE	-	Department of Public Health Engineering
EEC	-	European Economic Community
FAO	-	Food and Agriculture Organization
FFW	-	Food for Work
FFYP	-	Fourth Five-Year Plan
FREDP	-	Foundation for Research on Education Planning and Development
GOB	-	Government of Bangladesh
IFAD	-	International Fund for Agricultural Development
IRDP	-	Integrated Rural Development Program
KSS	-	Agricultural Cooperative Society
LGEB	-	Local Government Engineering Bureau
MBSS	-	Cooperative Society for Landless Women
MCH	-	Maternal and Child Health
MOHFP	-	Ministry of Health and Family Planning
MOP	-	Ministry of Planning
MSS	-	Women's Cooperative Society
NCB	-	National Commercial Banks
NCTB	-	National Curriculum and Textbook Board
NGO	-	Non-Government Organization
ODA	-	Overseas Development Administration
PMR	-	Post Monsoon Rehabilitation Program
RM	-	Rural Maintenance Program
RPP	-	Rural Poor Program
SFYP	-	Second Five-Year Plan (1980-85)
TFYP	-	Third Five-Year Plan (1985-90)
TTC	-	Technical Training Center
TYP	-	Two-Year Plan (1978-80)
UCCA	-	Upazila Central Cooperative Association
UN	-	United Nations
UNDP	-	United Nations Development Program
UNESCO	-	United Nations Educational, Scientific and Cultural Organization
UNICEF	-	United Nations Children's Fund
UNIFEM	-	United Nations Development Fund for Women
UPE	-	Universal Primary Education
USAID	-	United States Agency for International Development
VGD	-	Vulnerable Group Development
VTE	-	Vocational and Technical Education
VTI	-	Vocational Training Institute
WASA	-	Water and Sewerage Authority (CWASA = Chittagong and DWASA = Dhaka)
WEDP	-	Women's Entrepreneurship Program
WHO	-	World Health Organization

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**Indicators of Economic Development and the Status of Women in Bangladesh and Selected Countries**  
(According to World Bank Statistics) 1/

Indicator	Year	Bangladesh	Nepal	India	Pakistan	Sri Lanka	Indonesia	Thailand		
Population (millions)	1980	89.0	14.6	687.0	82.6	14.7	146.0	46.7		
	Mid-1987	106.1	17.6	797.5	102.5	16.4	171.4	53.6		
Population Growth Rate (%)	1980-87	2.8	2.7	2.1	3.1	1.5	2.1	2.0		
GNP Per Capita (US Dollars)	1967	80	80	90	130	170	50	170		
	1987	160	160	300	350	400	450	850		
Daily Calorie Supply Per Capita	1965	1,972	1,901	2,111	1,761	2,153	1,800	2,101		
	1986	1,927	2,052	2,238	2,315	2,401	2,579	2,331		
Life Expectancy at Birth (Years)	Female	1965	44	40	44	44	64	45	58	
		1987	50	50	58	54	73	62	66	
Male	1965	45	41	46	47	63	43	53		
	1987	51	52	58	55	68	58	63		
Sex Ratio (Females Per 100 Males)	Total	1965	92	98	94	93	93	102	100	
		1985	94	95	93	91	98	101	99	
Age 0-4	1965	98	100	94	96	97	101	96		
	1985	94	94	94	95	96	97	96		
Fertility Rate (%)	1965	6.8	6.0	6.2	7.0	4.9	5.5	6.3		
	1987	5.5	5.9	4.3	6.7	2.7	3.5	2.8		
Women of childbearing Age Using Contraception (%)	1970	-	-	12	-	-	-	15		
	1985	25	15*	35	11*	62*	48	65*		
Maternal Mortality (per 100,000 births)	1980	600	850	500	600	90	800	270		
Low Birth Weight Babies (%)	1985	31	-	30	25	28	14	12		
Infant Mortality (per 1,000 live births)	1965	145	173	151	150	63	129	90		
	1987	119	128	99	109	33	71	39		
School Enrollment Ratio (% of age group)	Primary School	Female	1965	31	4	57	20	86	65	74
			1986	50	47*	76*	32	102	116	-
Male	1965	67	36	89	59	98	79	82		
	1986	69	104*	107*	55	104	121	-		
Secondary School	Female	1965	3	2	13	5	35	7	11	
		1986	11	11*	24*	10	70	34*	-	
Male	1965	23	9	41	18	34	18	16		
	1986	24	35*	45*	25	63	45*	-		
Female Labor Force (%)	1967	5.1	35.2	30.3	8.8	25.2	29.2	47.5		
	1986	7.1	38.8	25.6	12.1	26.8	31.2	45.1		

1/ For the sake of consistency, the statistics in this table were taken from three World Bank publications, World Development Report 1989, World Tables 1989-90, and Social Indicators of Development 1989. They may differ from the statistics quoted in the text of this Paper, some of which are based on more recent information.

\* = Year other than specified.

**Selective Indicators of Economic Development and the Status of Women in Bangladesh**  
(According to Official Statistics of Government of Bangladesh) 1/

<u>Indicator</u>	<u>Year</u>	<u>Bangladesh</u>
Population (million)	1980	88.5
	Mid 1987	105.3
Population Growth Rate (%)	1987	2.2
GNP per capita (Taka)	1987-88	4,136
Daily Calorie Supply per capita	1985-86	2,191
Life Expectancy at Birth (years)		
	Females	1987
Males	1987	55.6
Sex Ratio (Females per 100 Males)		
	Total	1985
Age 0-4	1981	101.4
Fertility Rate (%)	1965	5.8
	1987	4.4
Women of Childbearing Age Using Contraception (%)	1985	25.3
Maternal Mortality (per 100,000 births)	1980	570
Infant Mortality (per 1,000 live births)	1987	99
Primary School Enrollment Ratio (% of age group)		
	Females	1986
Males	1986	62
Female Labor Force (%)	1985-85	9.9

1/ This table has been provided by the Bangladesh Bureau of Statistics. It reflects statistics contained in the 1989 Statistical Yearbook.

**Key Statistics Related to the Status of Women in Bangladesh**  
**(According to Official Statistics of Government of Bangladesh) 1/**

**Population**

1990 - 113 million

<b>Females - 55 million (48.7%)</b>	<b>Males - 58 million (51.3%)</b>
47 million (88%) living in rural areas	
22 million (41%) under age 15	
27 million (49%) of reproductive age	
27 million (50%) married by age 16	
37 million (69%) married by age 19	
50 million (95%) married by age 25	

1985-86 - 101.7 million

<b>Females - 50 million (49%)</b>	<b>Males - 51.7 million (51%)</b>
-----------------------------------	-----------------------------------

1981 - 89.9 million

<b>Females - 43.6 million (48%)</b>	<b>Males - 46.3 million (52%)</b>
-------------------------------------	-----------------------------------

**Mortality Rates**

	<u>Infant</u> (per thousand live births)	<u>Age 1-4</u>	<u>Maternal</u> (per thousand)
<b>Females</b>	99 (1987)	13.9 (1987)	5.7 (1983)
<b>Males</b>	120 (1987)	11.0 (1987)	

**Life Expectancy**

1987

<b>Females - 54.9 years</b>	<b>Males - 55.6 years</b>
-----------------------------	---------------------------

1981

<b>Females - 54 years</b>	<b>Males - 55 years</b>
---------------------------	-------------------------

**Rural Females Widowed/Divorced/Separated**

<b>Age</b>	<b>25-49</b>	<b>11%</b>
	<b>50+</b>	<b>54%</b>
	<b>All ages</b>	<b>8%</b>

**Literacy Rates - Age 15 and above in 1981**

<b>Females</b>	<b>19%</b>
<b>Males</b>	<b>40%</b>
<b>Overall</b>	<b>28%</b>

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1/ This table has been provided by the Bangladesh Bureau of Statistics. It reflects statistics contained in the 1981 Census, 1985-86 Labor Force Survey, and 1989 Statistical Yearbook.



## Preface

This Strategy Paper is intended to serve as the basis of IDA support to the Government of Bangladesh for implementing its policy decision to enhance the participation of women in the economic development process. It is the latest endeavor in a program of IDA activities focussed on the situation of women in Bangladesh that began in 1986. The program has produced several outputs up to now. One was a chapter entitled "Promoting Economic Opportunities for Women" in the Country Economic Memorandum Bangladesh: Promoting Higher Growth and Human Development (Report No. 6616-BD of March 10, 1987). Others included informal studies focussing on women's employment and poverty status and their access to credit. Through its project activities, IDA has been involved in the promotion of women in development concerns in the design of both the Third Population and Family Health Project (Credit 1649-BD) and the Second Primary Education Project (Credit 1574-BD). A pilot project to intensify homestead production by women is being implemented through the IDA-supported Second Rural Development Project (Credit 1384-BD). A number of projects in the pipeline, including those in the social sectors and some in agriculture, industry, energy, and infrastructure, will address gender-specific issues and increase women's opportunities to participate in the development process and share in its benefits.

The present Paper is intended, inter alia, to build on the work already carried out by the Government and IDA. In addition, it has drawn from the findings of a wide range of studies on the subject of the situation of women in Bangladesh.

The Paper is presented in nine main sections. The first defines women's dilemma, summarizes the Government's position on development and the role of women, and formulates strategic considerations and directions. Three sections follow covering the situation of women, women's participation in the labor force, and Government strategies to incorporate women into national policy and program planning. The five remaining sections analyze the need for programs to enhance women's access to education and training, water supply and sanitation, and productive resources in agriculture, industry, and credit. The main focus of the paper is on the majority of women in Bangladesh who are poor and in need of urgent support to improve their extremely difficult living conditions.



## Executive Summary

1. This Strategy Paper is intended to serve as the basis of IDA support to the Government of Bangladesh for implementing its policy decision to enhance the participation of women in the economic development process. It provides background information about the situation of women in Bangladesh, analyzes women's participation in the labor force, and examines Government strategies to incorporate women into national policy and program planning. In addition, it reviews the implications for women's development in five major sectors: education and technical training, water supply and sanitation, agriculture, industry, and credit. The situation of women in Bangladesh deserves special attention considering their extremely low status and the indispensable role they will need to play in any successful development strategy.

### Defining Women's Dilemma

2. The overwhelming majority of women in Bangladesh are not only poor but also caught between two vastly different worlds - one determined by culture and tradition that confines their activities inside family homesteads and the other shaped by increasing landlessness and poverty that forces them outside into wage employment for economic survival. Over the past two decades, norms segregating and protecting women have been breaking down. However, women's access remains limited to services that can equip them to acquire knowledge, obtain essential social services, and overcome gender-specific constraints to labor force participation. Ill-prepared for the outside world, women are vulnerable, have limited economic opportunities, and continue to occupy subordinate positions in the household and the economy.

### Women in the Family, Society, and Economy

3. While the life patterns of most Bangladeshi women are conditioned by male-dominated institutions governing the family, society, and economy, the once static portrait of a woman confined inside the homestead of a male providing "protection" has been changing rapidly due to economic and demographic developments.

4. By custom, the life of a woman in Bangladesh is shaped by the patriarchal, patrilineal, and patrilocal nature of the social system. Her reproductive role is emphasized by social, cultural, and religious traditions. To fulfill this role, a girl is married off at puberty and immediately locked into high fertility patterns. The various elements of the social system thus interact to make women dependent on men or at risk when deserted and to produce a rigid division of labor and highly segregated labor market by gender. The household is the primary production and consumption unit. Men generally own and manage family land and income and women's labor. Women contribute a great deal to the economy and to the

family. Not only do they participate in agricultural and industrial labor but also they are entirely charged with cooking, cleaning, collecting firewood and water, and washing. In addition, they assume full responsibility for rearing children and caring for the old and infirm. Nevertheless, a woman's contribution goes unrecognized in the national accounts because it is unpriced (difficult to value) and invisible (consumed immediately). Moreover, it is taken for granted and unremunerated in the household. A woman's ability to be independent and take initiative, to acquire new ideas, skills, and contacts, and to obtain employment outside the home is restricted by her limited mobility. As a result, men have generally been the main beneficiaries of economic development while women have remained largely unskilled or semi-skilled.

5. The lives of women in Bangladesh are being profoundly impacted by socio-economic changes related to increasing landlessness and impoverishment. Women members of landless and near landless families are being allowed by husbands or male guardians in search of survival to take paid employment outside the homestead. Strains from poverty are causing families to break up, familial support systems to decline, and households headed by females to increase due to divorces and desertions as men migrate from rural homesteads to urban areas in search of employment. Women now comprise the largest share of those living below the poverty line (under 2,122 calories/day/person), who are some 51% of the rural and 56% of the urban population. For women living in extreme poverty, constraints that have restricted mobility outside their homestead are increasingly irrelevant in the quest for economic survival.

#### Strategic Considerations and Directions

6. Bangladesh could benefit significantly in terms of increased productivity, enhanced family welfare (particularly among the poor), and reduced population growth by focussing on the development potential of its women. Three main propositions may be advanced to make an economic case for such a focus:

- (a) Women already contribute far more to the economy and to the family than is generally reflected in official labor statistics. Recognizing the role of women in the development process (through the adoption of better statistical indicators) will help policy makers in making informed decisions on resource allocation;
- (b) Although women's contribution is substantial, their productivity is low because of constraints of culture and tradition, sometimes codified into law and policy. Removal of these constraints could lead to productivity increases and ultimately to household income increases; and
- (c) Investments in women can broaden the returns of economic development. Because of the critical role women play in their family's health and nutrition and in the education of children, the benefits from investments in women's development tend to diffuse more widely throughout society and across generations.



7. Most of the development concerns in Bangladesh cannot be effectively addressed without easing the constraints faced by women with respect to human and productive resource development. Without appropriate investment in women's education and health and increased female participation in production, human capital will continue to remain undeveloped and the economy of Bangladesh will suffer unnecessarily the consequences in terms of foregone production, diminished family welfare (particularly of the poor), and rapid population growth.

#### Women in the Labor Force

8. Official statistics indicate that the number of women in the civilian labor force increased threefold from 0.9 million in 1961 to 2.7 million in 1984-85. However, it was still only a fraction of the male labor force, which rose 66% from 16.1 to 26.8 million over the same period. According to the Labor Force Survey of 1984-85, women comprised 2.5 million (9%) of the employed labor force, of which 2.0 million (80%) worked in rural and 0.5 million (20%) in urban areas (the male distribution was 86% and 14%, respectively). They worked mainly as employees (51% of the total), self-employed (16%), day laborers (13%), and unpaid family workers (13%), the balance not being reported.

9. In 1984-85, 8% of employed females (0.2 million) were categorized as being in agriculture (the dominant sector of the economy) and 2.3 million (92%) in non-agriculture activities (62% and 38% for males). They predominated in the household sector (79% overall) and comprised 24% in manufacturing, 15% in community and personal services, and 5% or less in all other sectors. According to the Labor Force Survey, women accounted for only about 1.2% of total agricultural employment and less than 1% of women in the active population (age 10 and above) were employed in agriculture.

10. The enumeration of women as only 1% of the agriculture occupation is subject to question. This is not only because the International Labor Organization recorded 18% in 1970 but also because sample surveys and studies which looked specifically at female employment revealed much higher rates of participation. For instance, a recent study on women's roles in agriculture found that, in addition to household work, agriculture was the primary occupation of 43% of women who responded, and a secondary occupation for another 15% of women.

11. Such high levels of female labor force participation challenge the conventional wisdom about the marginal role of female employment. First, female earning capacity, particularly among wage dependent landless and marginal households, must be recognized as a critical factor for survival of the household. Of female wage workers, half are married with young children and are relatively young themselves. Most come from households with insufficient male earnings to meet subsistence needs. Second, a growing number of landless women's groups organized and supervised by NGOs have successfully ventured into collective non-traditional activities outside the home, including joint farming on leased or sharecropped land, joint pond fisheries, management and operation of irrigation equipment, operation of rice mills, brick breaking, and export-oriented garments and frozen fish and shrimp processing industries. These developments suggest that females would benefit from appropriate training in basic skills and

management and supervisory support in order to enhance their opportunities to engage in profitable non-traditional employment. Third, the relationship between women's domestic and other work shape women's socio-economic environment and sets the context for assessing policy reform, developing program and project strategies, and evaluating program participation and policy consequences.

#### Women's Health, Nutrition, and Fertility

12. Women are even more disadvantaged than men in Bangladesh in terms of health and nutrition. In contrast to global norms, women comprise less than half the population and live somewhat shorter lives than men. Mortality rates among the highest in the world for female infants and children ages 1-4 and for mothers explain males outnumbering females in the population. Young age and frequent pregnancies are among the main factors responsible for maternal mortality. More attention to health care and food for boys due to their value as economic assets and old-age security are the reasons for higher female than male infant and child mortality. Malnutrition is a major problem for children under five and pregnant and lactating women. Preferential intra-household food allocation to males exacerbates malnourishment among females, who eat last and least, throughout their lives. Widespread deficiencies in key micronutrients further compromise the situation. Nutritionally deprived women produce malnourished and low birth weight babies in a syndrome that loses large amounts of human capital to the country. Adult health problems of females have not received much attention. The burdensome disease profile of the country is made even more difficult by the lack of safe water and sanitary waste disposal, unhygienic food storage and preparation, generally poor living conditions, and insufficient curative care. Reductions in female mortality will have to be addressed through increased access to family planning methods leading to further declines in fertility. In addition, improved nutritional status for females should be sought to strengthen childbearing capability, antenatal and postnatal services should be accessible, community education should be emphasized, training of medical personnel at all levels should be enhanced, and better medical facilities should be provided. Expanded family planning services linked with improved curative health services, increased female education, and enhanced income earning opportunities for women will be required as major supportive measures for better female health and nutrition. Women's participation in the design and delivery of health services also must increase significantly for improvements in their health, nutritional, and fertility status to be sustainable.

#### Legal Status of Women

13. On the surface, the legal status of women in Bangladesh appears to be almost at par with, yet not equal to, that of men. The Constitution ensures equality of the sexes, but also acknowledges unequal status by reserving the right of making special provisions for women, including employment quotas. While the Constitution empowers the Government to take affirmative action for women, civil laws affording women protection tend to reduce their status and mobility. Labor laws provide women many benefits, but women enjoy few. Laws relating to marriage, divorce, child custody, inheritance and maintenance are governed by community religious laws and,

in certain cases, men have greater rights than women. A woman generally exchanges the right to inherit for that to visit the parental home a few times a year after her parents die. Dowry is prohibited by law but fines and imprisonment are not effectively enforced. Women need assistance in understanding and pursuing their rights under the law. Hostels and counselling should be made widely available to women in need.

#### Government Plans and Programs for Women

14. The need of an increasing number of women to earn independent family income has not yet been recognized in Government plans and programs. Women's interests are subsumed within the rural household as the basic unit of production. In this context, women are viewed as members of male-headed families. Men are seen to require employment to sustain the family. Women are considered to need income-generating activities to perform in their spare time as extensions of domestic activities and to produce supplementary family income. The issues here are: the inadequate understanding of women's contribution to economic activities; the ignoring of structural changes in the economy that are forcing women and men to seek wage labor outside the home; and the marginalization of women's urgent need for employment.

15. Income generating activities carried out by women in connection with Government programs are generally characterized by low productivity, low returns, and weak demand in the marketplace. Training provided is not able to generate substantial improvements in women's income levels. As a result, the status quo of traditional activities, such as paddy husking, cane and bamboo works, embroidery and sewing, fish net weaving, etc., is maintained. Even homestead vegetable gardening, poultry and livestock rearing, and pond fisheries having potential to generate sustained and profitable employment for women usually are not promoted in a manner that raises productivity and profits. Only a small proportion of women's group or cooperative members are trained in improved horticultural practices or poultry and livestock care or provided inputs to pursue profitability.

16. Government programs have not provided specifically for women's involvement in formal sector employment. Such employment tends to be linked with quotas established to guarantee women employment in the public sector. Quotas specify that 20% of officer, 15% of staff, and 50% of primary education teacher positions are reserved for women, but they are not yet being met. Due to complicated procedures for applying the quota, suitable candidates most often are unable to take up the opportunity. In addition, in some instances the quota has tended to serve as a ceiling on women's employment in government rather than as means to provide equitable access to women. Simplification of the system of implementing the quota would allow women to avail themselves of potential opportunities. The private sector has not been encouraged to reserve places for women, with the result that women's representation there is low.

17. Women have long been targetted by Government programs to become acceptors and regular users of contraception to help achieve the official objective of fertility reduction. More recently, programs to reduce maternal and child mortality have been initiated. Considerable interest is being demonstrated regarding education of girls, particularly at primary

and secondary levels. Attention has not yet been focussed on the severe malnutrition resulting from lifelong patterns of eating last in order and less in volume than other family members, which debilitates women's physical capabilities and mental capacities.

18. From an institutional point of view, Bangladesh was at the forefront of the developing world when the Women's Affairs Division of the President's Secretariat was upgraded in 1978 into a full-fledged Ministry. However, this Ministry was combined with the Ministry of Social Welfare in 1982. In December 1989, a separate Ministry of Women's Affairs was split off. With the Ministry of Planning, it is responsible for promoting greater participation of women in development activities. The mandate of the Ministry of Women's Affairs includes national policy formulation regarding women's welfare, special programs for the welfare and development of women, matters relating to women's legal and social rights, programs for the uplift of women, control and registration of all women's voluntary welfare organizations, dealings with international organizations in the field of women's welfare, etc. The exact Ministerial functions are still under discussion and review. However, they are likely to focus on two main areas. One will be acting as a promoter, sponsor, catalyst, and watchdog for women's issues in programs and projects of the various sectors. The other will be formulating and implementing targetted programs for women that do not fall within the purview of individual sectoral ministries. The Ministry needs to develop a specific work program and to strengthen its personnel, including enhanced capabilities in policy formulation, project design and analysis, database management, and identification and monitoring of research projects.

19. In line with the Government's recognition of the central role of women in the development process, the Ministry of Planning is gearing up to increase its capacity to incorporate women's issues in the planning process, both at macro and sectoral levels. In the context of the Fourth Five-Year Plan (1990-95) formulation, a separate wing is proposed to be established in the Planning Commission as a focal point for the Ministry's women in development work program. The proposed wing will require appropriate staffing and expertise; UNDP has been asked to provide technical assistance.

20. During the current process of formulating the Fourth Five-Year Plan (1990-95), the Government is seriously analyzing women in development issues. For the first time, the Plan will include a separate chapter on the subject and each sector chapter will contain a section on women. Women are to be "mainstreamed" and not just treated in social welfare terms. In addition, women's issues are to be addressed in all appropriate economic development projects. Specific efforts are planned to be made in agriculture, environment and natural resources, industry and trade, government services, and the social sectors (education and training, health and nutrition, and social services and community development).

21. To capitalize on activities for women that are going in the right direction, the Government urgently needs to introduce appropriate measures to effectuate its policy decision to integrate women into the development process and to promote sustainable improvement in the situation of women in Bangladesh. One way of proceeding would be for directives to be issued by

the highest authorities specifying that women's concerns must be taken into account in formulating Government plans, policies, and programs. Accompanying the directives should be guidelines to various ministries and agencies setting out specific data collection requirements and key types of issues that should be identified and developed into Action Plans.

### Sectoral Priorities

22. Education and Technical Training. Increased access to general knowledge and to skills training can facilitate women's transition to the world outside the homestead and increase women's options in gaining access to work. Education linked with increased earning power will help strengthen women's position within the family, the society, and the economy. Up to now, education has not been seen to be critical for most women in Bangladesh who have been engaged in subsistence production or involved in manual labor requiring little skill. Attainment in education is among the lowest levels in the world, as much because of the limited concept of women's role in the society and the economy as the extreme poverty of the country. The female literacy rate of 19% is about half that of males. This is a reflection of the disparity by gender in the incidence of public expenditure on education. In 1987, only 44% of spending on primary education, 32% on secondary education, and 13% on university education was for girls.

23. Education is the key to providing women with the capability to develop skills for mastering shifts in technology and concepts of management that are critical in the workplace. Skills training is increasingly necessary for women in view of the growth of population, limited capacity of agriculture to absorb the expanding labor force, and diversification of the technological base of the economy. Women's economic survival could depend on basic knowledge to qualify for vocational and technical education programs. Education can provide knowledge about preventive health care, improved nutrition, and family planning, which increase the well-being of women and their families. Cognitive and social skills acquired through schools provide women with self confidence to stand up for their rights.

24. Female education is constrained by: (a) limited enabling environment related to: (i) inadequate incentives (food, clothing, and scholarships) to induce the poor to send girls to school, (ii) dependency on child labor that causes female drop-out, (iii) negative attitudes of society about education for girls destined to become "housewives"; (b) in-school factors regarding primary and secondary education: (i) inappropriate relevance of the curriculum to the disadvantaged, (ii) insufficient female teachers and unmotivated teaching staff, (iii) poor teacher training in developmental concepts, (iv) inadequate physical facilities (water, latrines, and security), (v) inconvenient class schedules in terms of family requirements for female domestic involvement; and, (c) in-school factors related to non-formal vocational and technical education (VTE) concerning hostile attitudes of society, poor linkage between curriculum and job prospects, insufficient female instructors, and inadequate physical facilities.

25. For Bangladesh to be able to take advantage of its female human capital, several measures need to be addressed. First, it is important to expand enrollment of females in primary education as the very basic starting point to acquire literacy and numeracy, either by setting particular targets for female enrollment or making primary education compulsory. Adult literacy programs are important to provide older women who have been bypassed with basic skills for employment purposes. It is critical to enhance opportunities in VTE to provide women with skills required for wage and self-employment. The objective of VTE should be to provide a technical education or trade in occupations where placement in wage or self-employment is likely. Curriculum reform should make formal education relevant to the needs of the population and to encourage attitudinal change about the role of women in society. Recruitment of female teachers should be expanded to stimulate increased enrollment of female students. Teaching methodology should be strengthened in problems solving and independent inquiry to be transmitted to students, with a focus on not only technical but also social skills. Incentives (uniforms, food, and scholarships) should be provided to encourage the poor to send daughters to school. Group formation of the community of parents should be encouraged to identify and articulate the education incentives and services required. Improvements should be made in bringing schools closer to students, providing amenities for females, and adjusting school schedules to conform to daily or seasonal cycles of family work for which girls are needed. In addition, the NGOs could play an important supporting role in reaching underserved groups and contributing fresh ideas for classroom activities, teacher and staff training, and parents organization. Improved female education should go hand-in-hand with sensitizing men to the needs and potential of women.

26. Water Supply and Sanitation. While safe water and sanitation facilities are important health requirements for all, women are more in need because they are the principal managers of domestic water needs and family health care. Extreme poverty in Bangladesh constrains the typical family from affording even subsidized community tubewells and low-cost latrines. Lack of safe water and sanitation facilities in households affects women in many different ways. Besides the direct impact on their own health, having to care for the sick family members reduces the time available for education and productive activities. Moreover, the lack of privacy compels women to avoid biological functions during the day.

27. Issues of major concern regarding women's relationship to water and sanitation are: (a) the conflict between the convenience of access and savings in time and energy when using nearby, plentiful polluted surface water sources in contrast to walking some distance to tubewells and standpipes for clean water; (b) the impact of poverty on preventing poor women from acquiring tubewells and latrines; (c) the lack of perception regarding the priorities and problems of women and the importance of adequate consultations with them regarding their needs for safe water and sanitary latrines; and (d) the lack of sufficient community participation in the sector that keeps women out of the decision-making process.

28. Several areas of concern arise. First, an approach based on educating women and men about the beneficial impact of safe water on improved family health should be followed to overcome the convenience

factor of close-by polluted water. Second, reduced configurations for latrines should be promoted to fit the financial resources of users. Since the cost of tubewells in Bangladesh is already among the lowest in the world, making them affordable will require increased productive employment and greater access to credit for the poor. Third, women should be consulted about their needs for safe water and sanitation at the grassroots level by expanding female employment in technical and management levels in Government agencies concerned with water and sanitation. Finally, the community should be involved in decisions about acquiring and maintaining water and sanitation facilities, particularly women because they are the main drawers of water and caretakers of the very young and old, and about the hygiene practices to be followed.

29. Agriculture. Women's role in agriculture, which contributes 50% of GDP, is changing as a direct result of increasing population pressure and deteriorating socio-economic conditions in the rural economy. With men increasingly migrating in search of wage income, women are taking up responsibility, in addition to homestead agriculture, for field crop production on family landholdings. They also are working on family farms when declining revenue prevents hiring of labor.

30. Women continue to carry out diverse activities in homestead agriculture. Their involvement in fruit and vegetable production contributes 28-46% of family income. Better-off women hire landless women for cultivating vegetables. Those in female-headed households own less livestock (cows, goats, and sheep) than those in male-headed households. Poor women often hire livestock (mostly goats) and sometimes poultry from richer families. Women's traditional participation as family labor in repairing fish nets and processing fish is changing as landless women in special group programs are cultivating fish in leased ponds. Women are involved in nursery work and tree planting in homestead forestry. In sericulture, they contribute nearly half of total work hours for silkworm rearing and cocoon reeling.

31. Women's current involvement in crop production is a major change from their previous role only in post-harvest processing of field crops such as rice, which provided about half of the labor opportunities for poor rural women. Women increasingly are working on family landholdings as agricultural wage laborers and in groups cultivating jointly leased or share-cropped land and assuming the roles of legal and de facto heads of households. Poor women from small households (.05-0.4 acres) are most involved, followed by those from landless, small, and medium households (0.5 - 0.99 acres). Most wives of migrant farmers work in family plots. Women from large farm households do not work in the fields.

32. Women in landless, marginal, and small landholding families make decisions with male household heads about homestead production. For other decisions related to agricultural production and purchase/sale of land or livestock, the larger the landholding size the less the wife is involved.

33. The erroneous perception that women are involved only in post-harvest crop processing and homestead activities means that very little attention is given to women's need for increasing field crop production and that limited benefits accrue to women from agricultural programs.

Implications of this situation include: (a) lack of acknowledgement of the significant role women play in homestead production of vegetables, fruits, and livestock; (b) isolation of women producers from institutional support (credit, inputs, extension, and research) to maintain a productive agricultural base; (c) inability of the small cadre of not very mobile female extension workers to respond to growing numbers of women in need of information about improved agricultural production methods; and (d) failure to recognize positive and negative impacts of technological changes on women, e.g., high yielding variety crops have led to increased workloads and days of employment in pre- and post-harvest work for rural women, while mechanized rice mills to process paddy have displaced about 50,000 women from employment (assuming 150 days of work per year).

34. Women's participation in agriculture could be enhanced through attention to several critical aspects. The need is urgent to improve the data base on women's participation and changing role in different aspects of agricultural production, possibly through the recently proposed Center for Analyzing the Performance of the Agriculture Sector. An improved data base could help identify precise instruments, e.g. in employment creation, for women in agriculture. It is necessary to identify precise targets (e.g., employment creation, beneficiary coverage, etc.) disaggregated by gender and refocus the clientele from the "farmer" to the "producer" as a way of reconceptualizing the role and potential of women in agriculture and to design specific policy and program interventions to meet women's needs. To realize women's potential, it is critical to formulate strategies for intensified homestead vegetable production, livestock and poultry raising, fish farming, sericulture, social forestry, and crop production, including restructuring the extension service to enable male and female extension workers to reach women's groups and the research system to cover subjects on which women need information. Finally, it is essential to increase agricultural credit for new productive activities that interest women.

35. Industry. With reduced access to household inputs for home-based processing of agricultural products (paddy, oilseeds, spices, etc.), female labor from landless households is increasingly seeking employment outside the home in the manufacturing industry. According to the Labor Force Survey of 1984-85, they comprised 24% of total employees in manufacturing, which in the order of magnitude for occupations held by women was second to the household sector in which women were classified as 79% of participants. By 1985-86, women were enumerated at 36% of the manufacturing industry.

36. Female workers are involved in rural and urban manufacturing industries, which follow clear gender division of labor. Rural industries provide women with unskilled and semi-skilled jobs. Women comprise 37% of workers, classified as unpaid family (77%) and hired (23%) workers. Production is home-based, where labor productivity and profits are low. The proportion of women is generally highest in the least productive activities having returns under Tk 1 per hour of labor (lime making, paper bag and box, coir rope/cordage, and fishing net making) and, except in the case of jute handicrafts, lowest in the most productive activities having returns under Tk 5 per hour of labor (jute baling, grain milling, and dairy products). Women generally lose their jobs to men when family-based units expand capacity into factory units.



37. Urban industries provide "light" work requiring manual dexterity for women. Most women have manual tasks (Hessian stitching in jute mills, bottling or packing in pharmaceutical units, assembling in electronic industries, and washing and cleaning in fish processing units). Employment of women in the cotton textile, wearing apparel and leather industry has expanded rapidly, reaching 34% of the total labor force employed in this sector in 1985-86. Women comprised 51% of the labor in food, beverage, and tobacco, 45% in wood and wood products, 22% in minerals and metal products, and less than 20% in other sector industries in 1985-86. In the export-oriented garment industries, about 90% of the labor force employed is women. Data are not available on the large number of female workers in export-oriented fish processing units, where large numbers of women are reported to be employed. In public sector corporations, women comprise less than 3% of employees, although they constitute about 59% in the industrial estate of Bangladesh Small and Cottage Industries Corporation.

38. Women have little labor market knowledge. They rely on informal kinship ties for job sources and are thus made to be obligated, unable to negotiate for higher wages or seek better opportunities. Pay is low, in part because of women's high illiteracy and low education. Working conditions are extremely poor.

39. Several major areas of concern affect women's prospects as industrial workers or entrepreneurs: (a) persistence of the perception that women working in family enterprises do not need to be paid and that women working in factories only supplement family income and do not need to earn equitable wages; (b) growth potential for industries predominantly using female labor is constrained because of little capital investment, outdated technologies, low productivity, and limited markets; (c) import restrictions and volatility in foreign markets can unexpectedly displace female labor, as in the garments industry; (d) prospects for female entrepreneurship are inhibited by inadequate training in business skills; (e) financial system inefficiency causes women to be denied credit despite excellent loan repayment records in the face of blatant credit indiscipline by male borrowers; and (f) infusion of modern technology in activities dominated by women, such as paddy husking and oil milling, has resulted both in less drudgery but more displacement for workers as well as more profits for owners.

40. Rapid growth of industry is needed to absorb an expanding labor force as well as to increase the demand for female labor. The financial system should function so that women are not discriminated against in their access to credit. The industrial strategy should emphasize efficient export-oriented and import substitution industries. Given relative prices and the resource endowments of Bangladesh, such industries are likely to be relatively labor intensive and are therefore likely to achieve positive impacts on employment and incomes, particularly for women. Training programs should develop women as entrepreneurs and focus on activities in demand by women. To ensure that women do not suffer disproportionate displacement from technological innovation, it is essential to equip women with the skills needed to participate effectively in the modernization process. In view of the predominance of the public sector in industrial development in the country, it seems appropriate that public sector corporations and enterprises assume the role of the "standard setter". The

Government should ensure that public sector corporations increase the number of female employees (management, staff and workers) as mandated by the established quotas. Programs also should be developed in which costs are shared between the Government and enterprises that train women and provide better working conditions (e.g., security, compensation for overtime, toilet facilities, and child care). In addition, public sector industries could set precedents by employing more qualified women at higher levels in management and technical areas that have traditionally been regarded as male jobs.

41. Credit. Women need improved access to credit to expand "expenditure-saving" activities of the homestead into "income-generating" activities that can improve economic status. Even though women tend to be better credit risks than men, access of women, especially the poor, to formal credit is constrained by three factors: (a) traditional collateral requirements of financial institutions based on land ownership; (b) cumbersome and lengthy formalities, including detailed and complicated loan application forms; and (c) emphasis of financial institutions on providing credit for traditional activities, mainly crop agriculture which is essentially perceived as a male domain.

42. Recognizing the advantages of providing access to credit for women (including its potential for increasing employment and enhancing productivity through adoption of improved technology), a number of special credit programs and agencies have been developed by the Government and non-government organizations. These are directed at the rural poor, especially landless and destitute women. Programs providing credit to women are channelled through the Bangladesh Rural Development Board to the two women's cooperative societies and through the Women's Entrepreneurship Development Program of Bangladesh Small and Cottage Industries Corporation. The Government also supports credit activities of the Grameen Bank and Swarnivar. In addition, NGOs, such as Bangladesh Rural Advancement Committee and Proshika, provide credit to women.

43. Special credit programs reached over 1.5 million rural women during 1985-89. This constituted about 5% of economically active women (above 15 years) and about 10% of the target women classified as functionally landless (i.e., in households possessing less than 0.5 acres of land). Cumulative disbursements amounted to about Tk 5.3 million, which was less than 10% of the cumulative amount of loans disbursed by financial institutions in rural areas during 1980-89.

44. Effectiveness of credit programs for women is constrained by: (a) weak organizational structure and poor loan supervision of most agencies, especially government agencies (with the unique exception of the Grameen Bank and some NGOs); (b) tendencies of women to invest in activities with inherent low rates of return, exacerbated by both market constraints and low skill levels of the women; and (c) high operating cost of credit agencies because they need to provide non-credit services to clients.

45. To effectively and successfully provide credit to women, the issues raised above need careful consideration. In particular, attempts should be made to consolidate and strengthen existing credit programs,

especially of the Government, by streamlining delivery and recovery mechanisms. Group formation should be encouraged and groups should be kept small to improve manageability. Emphasis should be placed on expanding and strengthening non-credit activities, especially training and extension services. Because these activities lead to high operating costs, credit agencies may need public or donor support. Public assistance in this area would be warranted; the cost would probably be small and could easily be recouped by reducing the large subsidy to better-off farmers and entrepreneurs who now default on their loans.

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46. As documented in the report, most women in Bangladesh suffer enormous hardships from high levels of illiteracy, malnutrition and morbidity which, coupled with frequent and shortly spaced births, lead to low life expectancy. Economically, increasing numbers of poor Bangladeshi women are confronted with the need to fend for themselves and their families, as the rapid rise in landlessness blurs the traditional division of labor within households and disrupts the structure of the extended family. In themselves, these extremely adverse conditions justify major efforts to mitigate Bangladeshi women's sufferings and to raise their prospects for a fulfilling life. As the Government has clearly recognized in recent plan documents and statements to the aid donor community, improving the status of women goes beyond relief; it is a pre-condition for more rapid and balanced economic and social development, as women constitute a vital resource for accelerating growth in many productive activities and for achieving critical objectives in the social sectors. This calls for far-reaching policies and large-scale, multi-faceted, and sustained programs to provide women with the outlook on life, the skills, and the resources to enhance their contribution to the common challenge of development and to the uplift of Bangladeshi men and women.



## **I. GREATER PARTICIPATION OF WOMEN IN DEVELOPMENT: AN ECONOMIC IMPERATIVE**

### **A. Defining Women's Dilemma**

1.1 The overwhelming majority of women in Bangladesh are not only poor but also caught between two vastly different worlds - the world determined by culture and tradition that confines their activities inside family homesteads and the world shaped by increasing landlessness and poverty that draws them outside into wage employment for economic survival. Age-old norms segregating and protecting women have been breaking down over the last two decades. However, the custom of confinement inside the homestead still limits access to services that can equip women to acquire knowledge, including ways to cope with unfamiliar challenges and harness promising opportunities, obtain essential social services, and overcome gender-specific constraints to labor force participation. Because women are ill-prepared to make the transition to the outside world, they are in a vulnerable situation, their economic opportunities remain limited, and their position in the household structure and the economy continues to be subordinate.

### **B. Government Position on Development and the Role of Women**

1.2 The Government of Bangladesh has stated on several occasions that equal participation of women in the development process is an absolute necessity for balanced socio-economic growth of the country. For instance, the Third Five-Year Plan (1985-90) states that:

Social customs and traditions, illiteracy, limited facilities of technical and vocational training and lack of employment opportunities have hampered the total integration of women in the mainstream of development activities in Bangladesh. The traditional attitude of the society regarding the role of women gave them a limited scope for education and training... Participation of women in the labor force is equally poor. Their economic mobility is affected not only by their traditionally lower status in the family but also by the status of their household in the society in relation to ownership and control of land.

Women in Bangladesh play a major role in traditional household activities, but their contribution has mostly remained unaccounted... the level of female participation in income generating activities has been usually low and their contribution at home is not reflected in census data. In the organized sector, not only their participation is limited but they are usually engaged in low income jobs. When viewed as a

resource, women are either unutilized or misutilized which deters their proper participation in development.

1.3 The Government has made a policy decision to integrate women into the economic development process. In this respect, it has focussed on women in terms of human capital formation and access to productive resources. In human resource development, the Government has long targetted women as family planning acceptors to help achieve fertility reduction objectives. Recently, it also has turned attention to reducing maternal and child mortality and expanding access of girls to primary and secondary education. Government programs for increasing women's contribution to economic growth have so far addressed women mainly as members of male-headed families in need of income generating activities to perform in their spare time as extensions of domestic activities and to produce supplementary family income.

### C. Strategic Considerations and Directions

1.4 Bangladesh could benefit significantly, in terms of increased productivity, enhanced family welfare (particularly among the poor), and reduced population growth, from focussing on the development potential of its women. Three main propositions may be advanced to make an economic case for such a focus:

- (a) Women already contribute far more to the economy and to the family than is generally reflected in official labor statistics. Recognizing the role of women in the development process (through the adoption of better statistical indicators) will help policy makers in making informed decisions on resource allocation;
- (b) Although women's contribution is substantial, their productivity is low because of constraints of culture and tradition, sometimes codified into law and policy. Removal of these constraints could lead to productivity increases and ultimately to household income increases; and,
- (c) Investments in women can broaden the returns of economic development. Because of the critical role women play in their family's health and nutrition and in the education of children, the benefits from investments in women's development tend to diffuse more widely throughout society and across generations.

1.5 Women's larger than generally recognized contribution to the economy and to the family is masked by conventional methods that measure labor force participation exclusive of home-based work. While Bangladeshi women are officially enumerated at only 9% of the labor force, their increasing visibility in agriculture and industry (manufacturing and construction) suggests a considerably larger role. In agriculture, the official participation rate of women of 1% is challenged by the findings of a recent survey according to which 43% of women had agriculture as their primary occupation in addition to housework. The survey also found that in smallholder female-headed households and male-headed households of migrant husbands one-fourth to one-third of women are engaged in field

agriculture. In manufacturing industry, the official participation rate of women is 36%. Moreover, women's labor is making a major contribution to the rapid growth of export-oriented industries, particularly garments where 90% of employees are women. In construction, women are observed to be participating in increasing numbers as they recognize the expansion that is taking place in this subsector.

1.6 A comprehensive picture of women's contribution to the economy and the family must incorporate women's home-based labor. Such labor goes unrecognized in national income accounts, thereby skewing downward women's contribution to the economy, because it is unpriced (difficult to value) and invisible (consumed immediately). Moreover, it is taken for granted and unremunerated in the household. Nevertheless, women contribute significantly to agricultural labor (homestead production of fruits, vegetables, livestock, and poultry and field crop production and processing) and to cottage and small-scale industrial labor (production of a wide range of handicrafts). Women also are entirely charged with cooking, cleaning, collecting firewood and water, and washing. In addition, they assume full responsibility for rearing children and caring for the old and infirm.

1.7 Poor families increasingly depend on contributions from women's earnings for basic family maintenance. In fact, among male-headed households with female wage earners (which may be as many as 25% of all households in some areas of the country), female earnings contribute one-fourth to one-half of family incomes. Also, female earnings alone are responsible for food security in 25% of landless households. Enhancing women's productivity is crucial to increase the aggregate income of poor households. It also would lead to better health care and to increased food for all children and to increased access to education for girls.

1.8 Despite the critical need for increased family income, culture and tradition constrain women's capacity to work by locking women into patterns of too early marriage followed by too many children at too close intervals. While the legal marriage age is 18 years, the median age for women is about a year lower -- 16.8 years. Although the median marriage age for women is 20% higher now than in 1961, when it was about 14 years, further increase is necessary to achieve improvements in the overall status and health situation of women. At present, almost half of the women in the age group 15-19 are married and this proportion increases to 83% at ages 20-24. Emphasis on women's reproductive role constrains their access to primary and secondary education and to vocational skills. The health care and family planning services that could equip women to cope are often insufficiently accessible. Moreover, cultural practices limiting women's access to sufficient food deprives them of the energy required to carry out their myriad duties. Other important areas about which women have insufficient information include the relation of clean water and sanitation to improved family health, agricultural extension, appropriate technology, credit, and marketing. Furthermore, because the general tendency of civil and labor laws to afford women protection, the status, mobility, and productivity advances of women are being inhibited. An example relates to barring women's access to factory areas where machinery is unfenced to ensure safety against entanglement of saris -- alternatively, protection could be ensured through the enforcement of stricter safety standards for installing machinery or modifications in dress to accommodate work needs.

1.9 Investments in women can broaden the returns of economic development. The main areas of focus would include human resource development and access to productive resources. In human resources, investments likely to produce the highest returns in terms of capacity-building would include: (a) education and technical training; (b) health care, family planning, and nutrition supplementation; and (c) water and sanitation. Women's prospects for accessing productive resources are best in (d) agriculture and (e) industry (manufacturing and construction), particularly when complemented with (f) credit. Involvement of the community, particularly women themselves, to identify promising areas would go a long way toward ensuring cost-effective investments.

1.10 Critical areas of investment to narrow the gap between the literacy rates of females (19%) and males (40%) and to increase women's earning capacity are education and technical training for females. Increased access to general knowledge and to skills training can facilitate women's transition to the world outside the homestead and increase women's options in gaining access to work. Education coupled with increased earning power will strengthen women's decision-making capacity. Women who can decide for themselves are likely to move toward more independent and "modern" options, including higher participation in the labor force, enhanced interest in non-traditional and more remunerative work, greater control over use of economic assets, later age of marriage, higher demand for and sustained use of health care and family planning services, smaller family size with more resources devoted to each child, and deeper understanding of the need for good hygiene and adequate sanitation in counteracting the waterborne diseases that cause much illness in Bangladesh.

1.11 Enhancement of women's education and earning capacity will influence family welfare, human capital accumulation, population trends, and aggregate national output. Measures need to be adopted that encourage enrollment of girls in primary and secondary education, where they can acquire literacy and numeracy, and to support vocational and technical education, where they can obtain employable skills. Also it is critical to improve the quality of female education by responding to parental concerns about the kinds of schooling offered and physical access to school, through increasing the number of female teachers, adjusting the relevance of the curriculum, and providing essential incentives such as scholarships and uniforms. Improved female education should go hand-in-hand with sensitizing men to the needs and potential of women.

1.12 Group formation has proved to be particularly effective in achieving economies of scale in delivering services to women in Bangladesh. Such services have, in the past, been provided mainly in relation to credit programs and will be broadened in future to place more emphasis on helping women learn to cope in the world outside the homestead and to become agents of and contributors to economic development.

1.13 To enable women to carry out productive work and take care of their families more efficiently, investments are also required in health care, family planning, and nutrition. By the time they reach adulthood, females take in 30% less food than males and suffer the consequences of considerably reduced capacity to reason and to undertake manual labor.



Maternal mortality and morbidity rank among the highest levels in the world. Measures need to be introduced to make existing health care and family planning services accessible and responsive to females still largely confined to the inside. The urgent need for these measures is demonstrated by Bangladesh being one of only three countries (the others are Nepal and Pakistan) that recorded female life expectancy at birth (50 years) below male life expectancy in 1987 (50 years and 51 years, respectively, in Bangladesh). Another indicator of concern is the decline in the age 0-4 female population from 98 to 94 per 100 males between 1965 and 1985.

1.14 Family health could be improved through investments in education of women (and men) about the positive impact of safe water supply and sanitation, which would help reduce the burden on women of caring for sick family members. To increase the access of the poor, particularly women, to water pumps and sanitary latrines increases in income are essential.

1.15 In terms of increasing women's productivity, agriculture offers good opportunities. With women increasingly assuming responsibility for field crop production, in addition to homestead agriculture and crop processing, expanding women's access to research and extension services is becoming important. Building of awareness is critical among research and extension staff regarding women's actual role in production at the homestead and field level and the efficiency that can be gained by reaching women directly with appropriate messages and technology.

1.16 Women also have good prospects in industry. Their present involvement in manufacturing as 36% of employees and in construction in growing numbers is likely to grow further. Export-oriented and rural manufacturing activities are promising areas for enhanced female employment. Incentives could stimulate enterprises to expand female employment. Women's growing involvement in the construction of civil works gives evidence to their "savvy" regarding market growth opportunities and should be encouraged. To stimulate female entrepreneurship, training programs should be provided to qualified women.

1.17 Access to credit is a key area for enhancing female productivity, particularly in agriculture and industry, considering that credit for women can help redress the imbalance in access to resources resulting from patrilineal land inheritance. Investments should be made in strengthening and expanding special credit programs already in existence that do not require collateral from women.

1.18 Facilitating women's access to markets would increase their general business acumen, especially with respect to demand for a wide range of products they might choose to produce.

1.19 Most of the development concerns in Bangladesh cannot be effectively addressed without incorporating women's concerns related to human and productive resource development. Without appropriate investment in the development of women's education and health and increased female participation in production, human capital will continue to remain undeveloped and the economy of Bangladesh will suffer unnecessarily the consequences in terms of foregone production, diminished family welfare (particularly of the poor), and rapid population growth.



## II. THE SITUATION OF WOMEN IN BANGLADESH

### A. Social, Cultural, and Economic Context

2.1 The life patterns of most Bangladeshi women are conditioned by various male-dominated institutions governing the family, the society, and the economy. The once static portrait of a woman confined inside the homestead of an adult male who provides her with "protection" has been changing rapidly as a result of economic and demographic developments over the last two decades. Understanding about the relationship between these developments and the growing movement of women into the outside world has therefore assumed significance.

2.2 By custom, the life of a woman in Bangladesh is shaped by the patriarchal, patrilineal, and patrilocal nature of the social system. A woman's father or husband or, in their absence, her son or distant male relative assumes responsibility for safeguarding her welfare. After marriage, a woman moves to her husband's household and is transferred to her husband's family, with her own kin identity changed from her father's to her husband's. In the case of a divorced, widowed, or abandoned woman, the responsibility for her protection reverts to her family. Even when males do not or cannot perform the socially expected role of family breadwinners, many families keep intact the culturally accepted structure of ritual male headship (Hossain, Jahan, and Sobhan, 1988).

2.3 Social, cultural, and religious traditions emphasize a woman's reproductive role. To fulfill this role, a daughter is married off as soon as she reaches puberty and immediately locked into high fertility patterns. Because the groom is usually older than the bride, he has considerable advantage in status, experience, and power (Mabud, 1989). The patrilineal social system in Bangladesh prescribes that a newly married woman generally needs to consolidate her position in the new family through giving birth to one or more male children (Chen, 1986). Failure of the wife to produce sons often leads to ill-treatment from the husband, mother-in-law, and other family members. A husband often makes this failure an excuse to divorce, desert, or take another wife. The woman herself perceives birth of a male child as insurance against future insecurity in the event of desertion, divorce, or widowhood.

2.4 A woman's freedom of movement is severely restricted by the social institution called shamaj, which governs the lives of rural people in various ways. This institution brings together households belonging to the same community for cooperation in times of birth, death, and marriage. It also plays a critical role in the resolution of conflicts within the community through a local court called the shalish (Adnan, 1989). This court lays down the codes of "proper" behavior for its members and censures those who are not complying. It usually comprises members of local government institutions and rural elites. Women are never represented in the court, even though the local government is represented and women are represented in the local government. While men can easily get the shalish to arbitrate a conflict, women must be represented by a male guardian.

2.5 The elements of the social system interact to make a woman dependent on a man or at risk when deserted and produce a rigid division of labor and a highly segregated labor market by gender. The household is the primary production and consumption unit. Men generally own and manage family land and income as well as women's labor. A woman's work is confined inside the household. Thus, typically, a woman is almost entirely responsible for all the cooking, cleaning, collecting firewood and water, washing, child-care, handicrafts, and agricultural crop processing (see Chapters VII and VIII for detailed descriptions of women's participation in agricultural and industrial production). As a family member, a woman's labor in the household production unit is taken for granted and is unremunerated. Not only a woman's contribution to the economy is unvalued but also her status in the society is classified as a "dependent" of the family. Together these factors combine to curtail a woman's ability to be independent and take initiative, to acquire new ideas, skills, and contacts, and to obtain employment outside the home. As a result, the male population has generally been the main beneficiary of the limited development that has occurred in the economy, while women have remained largely unskilled or semi-skilled.

2.6 The pressing need to survive due to shifts in the economy over the last two decades has left husbands or male guardians from landless and near landless families with no option but to allow women members to take paid employment. Initially women preferred paid jobs that could be performed within their homes. But, with the increasing need to augment family income, women are being forced to go outside their households for jobs. Social norms of "proper" behavior are no longer restricting women from entering employment. Indeed, increasingly large numbers of women are becoming integrated into the labor market as wage workers. In many cases, women's status in the family is rising as a direct result of their ability to earn income. Those employed at a factory or otherwise earning a good income are preferred as wives (Adnan, 1989). However, women's status in the workplace is not yet sufficient to allow entry into managerial positions.

2.7 In addition to their labor force participation, women are becoming more visible through their representation in local bodies and the national parliament. Increasing numbers of women field workers (working for the Government or NGOs) are mobilizing poor women into groups to enable them to access development resources and services (Jiggins, 1987). Mobilization is making women more aware of their capabilities to utilize resources and to earn income towards a better life for their families (Hossain and Afsar, 1989). However, women have not yet been able to assume leadership positions in their community social institutions. They also are not considered by planners to be active partners in the development process. In addition, the increasing frequency of taking dowry by the groom or his family is of rising concern. Moreover, incidents of violence toward women and trafficking in women are growing.

## B. Poverty Context

2.8 With a current population of some 110 million and a per capita income of US\$170 equivalent per annum, Bangladesh is one of the most

densely populated and poorest countries in the world. Widespread poverty has been mostly the result of the limited resource base, large population, and frequent natural disasters. According to the 1986 Household Expenditure Survey, 44.2 million rural and 7 million urban people (representing 51% of rural and 56% of the urban population, respectively) were below the poverty level (indicated by 2,122 calories/day/person). While the accuracy of these statistics is subject to question, the general consensus is that poverty is overwhelming and that women account for the largest share of the poor (World Bank, 1989b). In the FY81-86 period, some modest improvement in the poverty situation evidently took place due to sustained economic growth in this period, increased provisions of health and social services, and expansion of targeted government and non-governmental programs.

2.9 The modest improvement in the first half of the 1980s seems to have been reversed during FY87 and FY88 as a result of: (a) a slowdown in production and investments in the still dominant agriculture sector, which caused a reduction of real incomes and possibly increased unemployment; and (b) the impact of the major floods of 1987 and 1988. Given that most of the rural poor are virtually assetless, especially women, and rely heavily on wage employment for their livelihood, the slowdown in agriculture, in turn, appears to have put downward pressure on real wages (Table 2.1). Not only agriculture but also related sectors, such as small-scale, cottage, and rural industries, were affected. The floods compounded the situation as they caused extensive damage and increased unemployment. Given the natural growth increase in the labor force and the rise in participation rates, especially among women because of increasing landlessness, the unemployment rate may have been increased during FY87-89 (World Bank, 1989a).

2.10 Socio-economic changes triggered by increasing rates of landlessness and impoverishment have profoundly impacted women's lives. According to the Agricultural Census Reports of 1960, 1977, and 1983/84 (preliminary), the trend of increasing landlessness (35% of rural households in 1960 rising to 45% in 1983-84) has exposed women to serious economic pressures. The strains of poverty have had the following impact: (a) joint families are gradually breaking up into nuclear family units, often forcing both adult members to seek employment; (b) traditional familial support systems are being eroded; and (c) female-headed landless households are expanding (estimated in the Labor Force Survey of 1984-85 at 7.2% of rural households), due to increasing numbers of divorces and desertions as men move away in search of employment, and are among the most vulnerable groups in the country. Cultural constraints have, therefore, become irrelevant for women in situations of extreme poverty. Consequently, women are moving out of the confines of the household in search of jobs. An estimated 8 million women (40% of whom are in rural areas) are seeking employment in a labor market where access has been restricted to date (see Chapter III).

**Table 2.1: Weighted Average Wages for Men and Women, 1980-81 - 1987-88**  
(Taka/day)

<b>Wages in Selected Industries</b>	<b><u>1980-81</u></b>	<b><u>1981-82</u></b>	<b><u>1982-83</u></b>	<b><u>1983-84</u></b>	<b><u>1984-85</u></b>	<b><u>1985-86</u></b>	<b><u>1986-87</u></b>	<b><u>1987-88</u></b>
<b>Nominal Wages (Current Prices)</b>								
Unskilled Agriculture (without food)	13.97	15.48	17.05	19.58	24.29	29.53	32.92	32.30
Small Scale Rural Industry	13.90	15.59	16.38	24.25	28.86	31.45	39.50	40.16
Construction Workers	19.29	21.74	23.30	24.56	26.36	33.32	39.98	42.54
<b>Real Wages (1973 Prices)</b>								
Unskilled Agriculture (without food)	6.53	5.91	6.13	6.28	6.88	8.00	7.76	7.08
Small Scale Rural Industry	6.50	5.95	5.89	7.77	8.18	8.52	9.32	8.81
Construction Workers	9.10	8.87	9.14	8.65	8.26	9.49	9.84	10.72

Source: Government of Bangladesh, Bangladesh Bureau of Statistics.

### C. Health, Nutrition, and Fertility Status

2.11 Females are even more disadvantaged than males in Bangladesh in terms of health and nutrition. While accounting for slightly over half of the population in most countries, females constitute only 48.5% of Bangladesh's population. There were 94 females per 100 males in 1985, compared with 92 in 1965, (World Bank, 1989e). Other low-income countries have on average 96 females per 100 males and industrialized countries have 104 females. Of particular significance is the decline in the proportion of females in the 0-4 age group in Bangladesh from 98 per 100 males in 1965 to 94 in 1985 (World Bank, 1989e). Whereas in developed countries females normally outlive males by five years, they have a life expectancy pattern in Bangladesh of about a year less than males (50 versus 51 years in 1987, in contrast with 44 versus 45 years in 1965).

2.12 Mortality rates of female children and of mothers are high and this explains males outnumbering females in the population. Female infant (up to age 1 year) mortality ranges from at least 105 to 125 per 1,000 live births (for males the range is 90 to 115). In ages 1-4, 16 girls per 1,000 population die in contrast to 13 boys. Based on fragmentary evidence, maternal mortality is estimated at 6-8 per 1,000 live births. Both of these rates are among the highest the world. The higher level of female versus male infant mortality is in part because parents give more attention to health care and food for boys due to their value as economic assets and old-age security. The maternal mortality rate compares to 4.5 per 1,000 live births in developing countries as a whole and is more than 100 times the rate in industrialized countries. Each year, around 30,000 women die from maternity-related causes. Some 16-25% of maternal deaths is due to abortions, generally septic (infectious) abortions. Another 20% is because of eclampsia (convulsive condition during pregnancy resulting in coma and death). A further 5-10% is due to postpartum sepsis and another 5-10% to tetanus. The remaining major causes are bleeding, prolonged labor, and violent deaths. Most of these factors are preventable. However, once an emergency occurs, the services of a well-equipped hospital usually are required. These services are not available to the majority of women in Bangladesh. Morbidity related to pregnancy has not been measured, but it probably is enormous.

2.13 Recent analysis indicates that many factors are responsible for the high maternal mortality rates. Young age and frequent pregnancies are the main factors. Traditionally, the marriage age for women in Bangladesh has been exceptionally early, although it has risen from about 16.3 years in mid-1975 to 18 in 1989. According to the recent Bangladesh Fertility Survey (BFS) (NIPORT, 1990), just under half (48%) of females ages 15-19 were married in 1989. This proportion increased to 83% by ages 20-24 and to over 90% by ages 25-39. From age 40 onwards, the proportion declined as widowhood increases. This situation contrasts significantly with that in 1975, when as many as 65% of females ages 15-19 and 90% of ages 20-24 were married. The age difference between wives and husbands, although narrowing slightly since 1975 when it was 9 years, is on average 7.5 years, putting men at considerable advantage in family decision-making, particularly regarding parity levels. The median age of women at first birth has risen by over one year since 1975, but it remains very low (around 18 years). The rising age of marriage over the last 15 years has had the effect of decreasing fertility at younger ages but the rising age of widowhood has

had a balancing effect, with the result that the net impact on fertility may be small.

2.14 Several other factors contribute to high maternal mortality rates. The precarious nutritional status of females from a lifetime of inadequate food intake results in insufficient growth and pelvic development for childbearing. The interval between pregnancies is too short, leading to unwanted pregnancies that often end in poorly conducted abortions. The community lacks awareness that pregnant women are in need of special care and can be at risk. Traditional beliefs and practices revolving around childbearing are profoundly entrenched. Routine antenatal and postnatal care do not exist. Most deliveries are at home by women themselves or conducted by untrained Traditional Birth Attendants or elderly relatives. Obstetric techniques are poor and access to lifesaving emergency procedures, particularly access to blood, is minimal. Referral centers are relatively inaccessible because transport often is not within the financial means of poor families.

2.15 A number of priority interventions could help. Improved nutrition should be sought to strengthen women's capability for bearing and delivering healthy children at less risk to their own and their child's well-being. Antenatal and postnatal services should be provided. Community education about the importance of maternal care, hygienic deliveries, and safe menstrual regulation and community involvement to ensure use of the services are required. Distribution of iron and folic acid tablets and immunization of pregnant women for tetanus should be promoted. Training is required for Traditional Birth Attendants to improve delivery practices and skills, to detect conditions predisposing to hemorrhage, infection, prolonged labor, and eclampsia, and to provide timely first aid and referral services, including access to transport for reaching district hospitals. Medical personnel at all levels need to acquire skills in diagnosis and treatment of various complications. Essential equipment and facilities for treatment of complications, including expanded facilities for menstrual regulations, must be available at all health care outlets. The Government's plans to expand its satellite clinic schemes is a positive step in this direction.

2.16 Fertility appears to have declined substantially. The Total Fertility Rate, which is the average number of children that would be born per woman living to the end of childbearing years and bearing children according to given age-specific fertility rates, has fallen from just under 7 births per woman in the late 1970s to 4.9 births in 1988 (NIPORT, 1990). While still high, this rate is lower than in Pakistan (6.8), about the same as in India as a whole (4.4), and some half again as much as in Sri Lanka (2.9). It translates into a population growth rate of around 2.5% in 1988, compared to 3% in 1975.

2.17 The causes of high fertility include low socio-economic development, low literacy and status of women, perceived economic utility of children, strong son preference, high level of infant mortality, and cultural and traditional beliefs and values. To reduce fertility, the Government, with donor support, is endeavoring to make available to the population a wide variety of choices in contraceptive methods, the most popular being oral pills and sterilization followed by condoms, intrauterine devices, and injectables. Norplant will soon be introduced.



Use of oral contraception has nearly doubled from 6% in early 1986 to 9.4% in early 1989, while other methods except injectables have remained static. Despite the increased acceptance of pills, continuation rates are low, with about half of all women stopping within 12 months of starting. Moreover, a rising proportion of pill and condom users, growing from 31% in 1986 to 41% in 1989, rely on delivery by field workers, which is not always reliable.

2.18 Contraceptive practice continues to rise steadily and, in early 1989, the Contraceptive Prevalence Rate, which indicates the percentage of currently married women under age 50 using family planning methods, was about 31% (NIPORT, 1990). This reflects an increase of about six percentage points since 1986. The practice of family planning is highest among well educated, affluent, and urban dwellers, but the contraceptive prevalence in the population at-large is sufficient to have a marked impact on fertility levels.

2.19 Fertility aspirations in Bangladesh are relatively modest now (NIPORT, 1990). Most women prefer two or three children. Only a minority want four or more. While one son is widely desired, more do not seem to be wanted. By age 25, many married women have as many children as they would like, thus a large number of births are unwelcome. One-quarter of married women surveyed for the BFS responded that, before their last birth, they had wanted no more children. Prevention of unwanted births would, therefore, lead to a large fertility reduction.

2.20 The Government's objective is a reduction in the Total Fertility Rate to 3.45 and an increase in the Contraceptive Prevalence Rate to 48% by 1995. To achieve this objective, the future priority of the population program lies in persuading couples to take the necessary action to reduce births (NIPORT, 1990). In addition, family planning services need to be improved through follow-up and counselling of clients about contraception and to be linked with health care services. Both services should be associated with increased education and income earning opportunities for women. Moreover, the male population should be addressed more vigorously with messages promoting their support for small families.

2.21 Studies in Bangladesh have shown that increases in child survival rates directly influence increases in acceptance and continued use of contraception. Even more important, education has an impact on fertility. According to a recent study (NIPORT, 1990), wives with some primary education were more likely to practice contraception than those with no schooling. However, wives with secondary or higher education showed markedly higher contraceptive use. In addition, gainful employment opportunities for women directly correlate with declines in fertility levels. Women who receive training and work outside the home practice contraception more and have lower fertility than women who receive training and work at home. Application of the findings to expansion of employment opportunities for Bangladeshi women should help to reduce fertility and promote contraception.

2.22 Malnutrition is one of the major health problems affecting most people in Bangladesh, but especially children under five and pregnant and lactating women. It is related to low and unstable family incomes, underutilization and/or inadequate access to productive resources and social services, traditional dietary practices, repeated illness episodes,

constant parasitic infestation, and habitually low food intake. As a result of these factors, caloric consumption by both males and females had declined in the last two decades (UNICEF, 1987). Added to this, preferential intra-household food allocation to males exacerbates malnourishment among females, who eat last and least, throughout their lives. Caloric intake is lower for females than for males; for girls under five, some 16% less; for girls 5-14, 11% less; and for adult women, 29% less (without allowing for needs of pregnancy or lactation). Female children have almost three times the rate of malnutrition as males. Among severely malnourished children, the mortality rate of females is 45% higher than that of males (World Bank, 1985a).

2.23 Girls were confirmed to be the highest nutritional risk group by a recent survey (MOP, BBS, 1987) of children age 6-71 months living in rural areas, based on three nutritional status indicators: (a) height-for-age, (b) weight-for-height, and (c) arm circumference. Low height in relation to age together with other arrested physical development, which is known as stunting, reflects chronic malnutrition over a long time. Of the children surveyed, some 56% were stunted with the proportion rising to 59% for girls. This rate is high in relation to rates in other developing countries, where national averaging of 20% in non-crisis times are not uncommon. Low weight in relation to height, together with dystrophy of bones and soft tissue, known as wasting, indicates acute malnutrition over a shorter time, i.e. sudden withdrawal of food or onset of illness, such as diarrhoea, causing rapid weight loss. Some 8% of the children surveyed were wasted, increasing to 10% for girls. This rate also is high compared to other countries, where national averages are usually less than 5%. Upper arm circumference was used as an indicator of malnourishment for children ages 12-59 months. According to this measure, 14% of the children were malnourished, rising to 18% for girls. This survey also demonstrated that the nutritional status of children was higher in households where mothers were better educated and washed their hands after defecation and where safe drinking water and adequate toilet facilities were available.

2.24 A further factor compromising the nutrition situation is the widespread deficiency in a number of key micronutrients. For example, vitamin A deficiency leads to blindness and to increased morbidity from infections, including respiratory diseases, measles, and diarrhoea. Some 900,000 children below age 6 suffer from night blindness and xerophthalmia (dry eyes), 30,000 children become blind each year, and 50% of those becoming blind die within a few months of the blinding episode. This vitamin deficiency can be treated by retinol supplementation. Iron folate deficiency leaves about 70% of children and most pregnant women anemic, suffering from fatigue and listlessness. It can be treated through iron and folic acid tablets, iron rich foods in the diet, or iron fortification of salt and other processed food items. Iodine deficiency resulting in goiter (swelling of the thyroid glands) is extensive, afflicting 30% of the population in affected areas. Goiter strikes females more often than males, often up to 80% of pregnant and lactating women in affected areas. In some places, it is used as grounds for divorce or ill treatment of wives. About 10% nationwide and as many as 30% in endemic areas of the children of goitrous women are at risk of cretinism (physical and mental handicaps) from iodine deficiency disorders. Fortification of salt or supplementation with iodized oil are common treatments for iodine deficiency, and should be given immediate consideration.

2.25 The severe deficiency in micronutrients during pregnancy and lactation, when more than usual are required, aggravate women's chronic nutritional deficiencies. Even among high-income women, one-third are below standard in height and almost half are substandard in weight. Almost all low income pregnant women in Bangladesh weigh less than 50 kg (UNICEF, 1987). This condition is conducive to miscarriages, stillbirths, low birth weight babies, and prolonged labor. The average weight of a woman is estimated to decline by 1 kg with each child born (UNICEF, 1987), further weakening her already precarious physical condition.

2.26 Chronic malnutrition in pregnant and lactating mothers (and their children) is exacerbated by the heavy physical workload of women which continues uninterrupted during pregnancy, the general lack of food coupled with low income, and harmful feeding practices. Social beliefs about harmful food result in insufficient dietary intakes, leading to babies being born with unduly low birthweights. The proportion of babies with low weights at birth (below 2,500 grams, which is the usual cut-off for malnutrition) was at least 31% of the cohort of 1985 according to World Bank estimates, a proportion that placed Bangladesh second in the world after the Lao People's Democratic Republic where the proportion was 39%. An even more pessimistic picture was reported by the World Health Organization (WHO), which estimated that 50% of the births in rural areas is below 2,500 grams, and is cause for serious concern and immediate intervention (WHO, 1980).

2.27 Taking the most pessimistic WHO assumption, about half of the approximately 3.9 million live and often premature births each year can be expected to be low birth weight babies. During the first year of life, over 500,000 babies will die. Of the survivors, 2.4 million will be deprived of essential weaning foods to supplement mother's milk at the most critical period of development. Over the next two years, they will develop without proper nourishment, many suffering severe deprivation. By age 4, three-quarters will be stunted and anemic. Some 20,000 will become blind, and of those living in endemic goiter areas, one-third will suffer from iodine deficiency. Less than 800,000 of one year's cohort will become healthy, physically fit, and fully productive citizens (World Bank, 1985a). Extrapolation of these figures over a number of years demonstrate the tremendous loss of human capital for the country as a result of malnourishment of women.

2.28 Despite this rather dismal picture, a positive aspect of nutrition practice in Bangladesh is the almost universal breastfeeding of babies in both rural and urban areas. Although exclusive breastfeeding seems to be declining, which is a worrying trend, a recent survey found that the duration of breastfeeding the last but youngest child averaged 24-29 months (BIDS, 1988a and NIPORT, 1989). Aside from enhancing the health status of babies, breastfeeding also promotes the health status of mothers through its effect as a natural contraceptive in maintaining postpartum amenorrhoea. It is unfortunate, however, that colostrum (the first milk of the mother after or before birth) is discarded due to traditional beliefs, thereby depriving babies of natural immunities that would render them less liable to infection. Another problem related to weaning is that nutrient-poor foods often are chosen and prepared under unhygienic conditions with unpotable water stimulating diarrhoea episodes.

2.29 The importance of women's nutritional well-being must be emphasized. Pilot programs are needed to develop effective strategies for delivering food and micronutrient supplements to women of all ages, particularly adolescent girls and pregnant women. Community education is crucial to promote good nutrition for women. Nutrition education programs should be designed with more involvement of and focus on women, not only directed toward infants and children. They can provide the skills, knowledge, and confidence women need to select foods that contribute to healthy diets and protect family health. They also can promote hygienic preparation methods and use of potable water. Education is most effective when nutritious foods can be bought or grown. But even when this is not possible, education can inform husbands and others about the need of women and girls for a fair share of whatever food is available.

2.30 Adult Health problems of females in Bangladesh other than those related to reproduction and nutrition have traditionally not received much attention. Both sexes are burdened with many diseases. The country's morbidity profile lists among the most highly reported diseases: diarrheal diseases; intestinal worm infestations; skin diseases; peptic ulcers; anemia; acute respiratory infections; fever of unknown origins; deficiency diseases, eye, ear, and dental diseases; and injuries (GOB, DGHS, 1988). Lack of safe water and sanitary waste disposal, unhygienic food storage and preparation, and poor living conditions as well as insufficient curative care are other factors contributing to chronic illnesses.

2.31 Health services operate in an environment where women and their guardians are strongly influenced by traditional practices, including beliefs in the actions of evil spirits, bad air, and the pollution of women, especially during menstruation, childbirth, and lactation.

2.32 Use of government health centers is higher by females in urban areas and males in rural areas, while use of non-government health centers is higher by males than females in rural and urban areas (BIDS, 1988a). Women use the 86 functional Maternal and Child Welfare Centers more extensively than other health facilities. However, all of these facilities, including district hospitals, lack adequate drugs, supplies, equipment, and physical plant as well as appropriately trained staff to provide socially acceptable health care for women.

2.33 A recent study identified gender bias in reporting of female diseases (UBINIG, 1989). Reporting was two times lower for girls than for boys below age 5, three times lower during ages 5-10, and four times lower during ages 10-15. Parents appeared to be concerned about illnesses of both sons and daughters. However, illnesses of daughters were not reported until they were visible because of social customs and norms compelling females from childhood to suppress their feelings and physical discomforts, complaining only when situations become unbearable. Particularly during ages 10-15 illnesses of daughters were not reported because illnesses could result in marriage being delayed or postponed. This study further found that patriarchy, social, and economic conditions affect women's reporting patterns. Women report illnesses they consider important, i.e., those of households heads on whom they are economically dependent, rather than their own. Males report illnesses of female family members when the household is affected in economic terms or housework is disrupted.

2.34 Women's health problems affect their own general well-being as well as that of their families. Risks arise from women's work in traditional tasks around the homestead and in rural industry as well as in less traditional areas, such as the garment and construction industries. Physical demands related to provision of food, firewood, and water for home consumption also can lead to chronic problems and increase the burden of women's multiple obligations. Critically needed is attention to much higher levels of curative care, dissemination of health information covering personal health habits and hygiene, food hygiene, potable water, and human waste disposal, and availability of facilities for health care at the local level. Campaigns to promote health education programs should be introduced and emphasized to make the community aware of the importance of addressing women's health problems before they become chronic or life-threatening.

2.35 Maternal and child health improvements through a phased approach were introduced by the Government under a Comprehensive National Strategy for Maternal and Child Health Program that was included in the Third Five-Year Plan (1985-90). Priority was given to immunization of children and women of child-bearing age, oral rehydration therapy for control of diarrhoeal diseases, and training of Traditional Birth Attendants for ensuring safe delivery practices and referral of high risk pregnancies. The Government's objectives were to reduce maternal mortality from 6-8 to 4 per 1,000 live births, infant mortality from 125 to 100 per 1,000 live births, and neonatal mortality from 85 to 65 per 1,000 live births. So far, no substantial progress has been made since 1960 in reducing maternal mortality, although measures to address the problem are being developed by the Government. However, infant mortality has declined to 100-105 per 1,000 live births, indicating that the 1990 target was achieved early. Neonatal mortality has dropped to around 80 per 1,000 live births. The Fourth Five-Year Plan (1990-95) goals are actually to achieve the objective of reducing maternal mortality to 4 per 1,000 live births. In addition, reductions in infant mortality to 90 and neonatal mortality to 60 per 1,000 live births are proposed.

2.36 Women's participation in the design and delivery of health services must increase significantly for improvements in their health, nutritional, and fertility status to be sustainable. Female field workers serve as the primary contact for women on safe birth practices, family planning motivation, family nutrition, oral rehydration, and child care messages. Male workers contact men, reinforcing messages delivered by female workers and promoting community involvement. It is crucial to expand the female cadre of workers to establish a sustained relationship with local women through health, nutrition and family planning education. The recent Government decision to recruit only women to fill vacant posts of Health Workers is a step in the right direction. However, expansion and strengthened capabilities of other cadres of female workers (Family Welfare Visitors and Family Welfare Assistants) and training of Traditional Birth Attendants is critical to achieving better family care services. In addition, the short supply of female administrators, doctors, and nurses requires urgent attention to bring more women at all levels into the decision-making process that impacts so heavily on the well-being of themselves and their families.

#### D. Legal Status

2.37 To understand the nature and extent of women's participation in the development process in Bangladesh, it is necessary to know how the legal system functions to promote or constrain access to certain social and economic resources, such as land, employment, credit, goods, and services. It also is important to understand how the law regulates political power, including control over the allocation and administration of resources.

2.38 On the surface, the legal status of women in Bangladesh, while not equal to that of men, appears to be almost at par. This is not the reality for most Bangladeshi women since patriarchal interpretation of the law by the society is predominant. The legal status of women is governed by the Constitution (its Acts and Ordinances), the civil laws, and the family laws of each religious community.<sup>1/</sup> The interaction and interpretation of these sources of law, as they govern the lives of women, are discussed below.

2.39 The Constitution, which came into effect in 1972, grants equal rights to women in all spheres of life. It embodies the fundamental rights relating to women in Articles 28 and 29 as follows: (i) "The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex or place of birth"; and (ii) "Women shall have equal rights with men in all spheres of the State and of public life". Section 29 stipulates: "No citizen shall, on grounds of ... sex ... be ineligible for, or discriminated against in respect of, any employment or office in service of the Republic". Article 122 of the Constitution guarantees the right of voting to men and women.

2.40 While the Constitution ensures equality of the sexes, it also acknowledges an unequal status by reserving the right of making special provisions in favor of women. Powers given under the Constitution enabled the creation of 15 reserved seats for women in Parliament, which was subsequently increased to 30 in 1979. This quota was valid for 15 years and expired in 1987. Restoration of the 30 seats is being proposed in a bill under consideration by Parliament in June 1990. A similar provision for local government was made in 1977 and is still in effect. Two women members, later increased to three, are nominated in each union parishad (the lowest administrative unit), upazila parishad (the sub-district level), and pourashava (the municipality in an urban area). Originally, 10% of places in government offices were reserved for women. This proportion was revised in 1985, and currently is 20% of positions in officer and 15% in staff ranks in the public sector. However, in 1984-85, females comprised only 4% and 11% of places, respectively (Table 2.2). In the case of primary school teachers, currently 50% of the posts are reserved for women. While this quota is not yet being met, steady progress is being made in this regard.

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<sup>1/</sup> Some 90% of Bangladeshis are Muslims (of the Hanafi School). The remaining 10% are Hindus (of the Dayabhaga or Bengal School), Christians, and tribal populations of various religions (Buddhists, Animists, etc.) The discussion in this paper focuses on the Muslim majority.

2.41 Because the right to vote is guaranteed to both men and women under Article 122 of the Constitution, participation in Government and the lawmaking process would appear ensured. In fact, the right to vote does not automatically ensure the right to be a candidate for office. Such participation depends on the good will of the party to which one belongs. This difference is acknowledged in the Constitution by its reservation of seats for women. By limiting the electorate for these reserved seats to the elected members of Parliament, the reservation amounts, in effect, to a bonus number of seats for the majority party. In terms of political reality, women members of Parliament could not make an effective impact on the political scene.

**Table 2.2: Male/Female Employment Status in the Public Service, Including National Industries, 1984-85**

Service Category	Male	Female (Thousands)	Total	Female as Proportion of Total (%)
Class I and II (Gazetted)	70,665	2,644	73,309	4
Class III (Non-Gazetted and Staff)	423,594	54,556	478,150	11
Class IV (MLSS and Workers)	532,682	11,893	544,575	2
<b>Total</b>	<b>1,027,292</b>	<b>69,093</b>	<b>1,096,385</b>	<b>6</b>

Source: Salma Khan, The Fifty-Percent.

2.42 The Constitution was amended in 1977 2/ to remove the principle of secularism. In 1988, it was further amended to make Islam the state religion of Bangladesh. This amendment was opposed by many people because it could be used as a springboard for discriminatory laws against women and minorities. Bangladeshi Muslim women, like Muslim women worldwide, are already affected by patriarchal interpretations of religious laws and commandments. An example is that, despite the commitment to equal access to educational institutions, women are denied employment in and admission to the Islamic University and the Islamic Center for Vocational Training and Research.

2/ Proclamations Order No. 1 of 1977.

2.43 In February 1985, Bangladesh acceded with certain reservations to the United Nations Convention on the Elimination of All Forms of Discrimination against Women. The reservations provided that Articles 2, 13 (a) and 16 (1) (c) and (f) regarding equal inheritance, divorce, child custody and marriage would not be binding on the country because they conflict with Sharia Law.<sup>3/</sup> This indicates that the Government assumes discrimination against women is authorized by Islam.

2.44 While the Constitution empowers the Government to take "affirmative action" with respect to women (tacitly acknowledging that women are disadvantaged by gender alone), civil laws, in fact, reduce women's status and mobility since there is a general tendency to afford protection to women. Several examples follow.

2.45 Under the civil laws, women have certain economic rights such as the right to enter into civil contracts. Special protection is provided to women living under conditions of purdah (pardanashin).<sup>4/</sup> In theory, this provision should operate to women's advantage by protecting them from actions purporting to be in their names. However, in practice, it may operate to women's disadvantage by showing them not to be fully in control. Another example is an executive order of the Government of 1982/83 intended to keep women from being lured into prostitution. "Fourth class women employees"<sup>5/</sup> are prohibited from travelling abroad unless accompanied by their spouse or receiving special Government clearance. While this order restricted employment opportunities abroad for women, illicit trafficking of women continues. Still another example of protective legislation is the rule that monetary compensation for injuries cannot be paid directly to the women concerned. A further example is the barring of women's access to areas of factories where machinery is unfenced. Such barring is probably to ensure safety for women (their saris could get entangled easily). This protection can be ensured in other ways, e.g., through the enforcement of stricter safety standards for installing machinery or through modifications in dress to accommodate work needs. Whenever women are perceived to be in danger, the system tends to curtail freedom of movement rather than to deal with the situation directly.

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<sup>3/</sup> Sharia Law is based on the Quran and Hadith (sayings of the Prophet Mohammad).

<sup>4/</sup> In any contract involving a pardanashin woman as one party, the onus is on the litigant to prove that the contract was clearly understood by the woman. Ordinarily, the person who wishes to void the contract must prove his case.

<sup>5/</sup> A fourth class employee is involved in menial jobs, such as messengers, cleaners, etc.



2.46 Labor laws provide many benefits for women: women are entitled to maternity leave six weeks before and six weeks after delivery, employers are obligated to provide child care facilities where more than 50 women are employed, and women are exempt from night work in factories and from being made to work overtime. Some exceptions are allowed under the law, i.e. for nurses and women working in the export-processing zone. However, in reality women enjoy few of the benefits. A striking example is the garment factories where women workers, mostly employed on a casual or temporary basis, are forced to work overtime (and often in appalling conditions). Under the labor laws, the words "casual" or "temporary" relate to the nature of the work. Garment industry employers have, however, chosen to relate these terms to define the status of the women in their employ which has certain implications. Casual or temporary workers are not entitled to many benefits and their jobs can be terminated without any notice.

2.47 In matters of family law, i.e. marriage, divorce, custody of children, inheritance, and maintenance, people are governed primarily by the religious laws of the community to which they belong. The revelations contained in the Quran, while forming the basis of a complete code of life for Muslims, relate to a small proportion of the law. In certain situations, men have greater rights than women as, for example, in the laws of inheritance. This disparity also exists in men's right of unilateral divorce and polygamy (allowed with permission from the wife).

2.48 The Family Law Ordinance of 1961 regulates certain aspects of divorce, polygamy and inheritance. However, it is generally known that a rural woman does not claim her inheritance from her father's estate but exchanges it for the continued right to visit the parental home (commonly referred to as "naior") a few times a year after the parent's death. The right to visit also offers a woman some security in case she is divorced or deserted by her husband. To preserve this right, a woman generally refrains from exercising her right to inherit. This is because she may antagonize her family by seeking to obtain the inheritance and thereby shut herself out of the right to visit.

2.49 Although the Dowry Prohibition Act of 1980 made the taking and giving of a dowry an offense punishable by fine and imprisonment, the law has not been effectively enforced. However, a wife is entitled "Mehr" (a sum of money) to be given to her (unless she has already claimed it) on her husband's death or on her husband's dissolution of the marriage. The amount of "Mehr" is negotiated at the time of marriage by the parents of both the bride and the groom and incorporated into the marriage contract.

2.50 The Cruelty to Women (Deterrent Punishment) Act of 1983 repeated the prohibition of certain offenses already prohibited previously in the Penal Code of 1960. It enhanced the punishments and tied them specifically to offenses committed in the context of demands for dowry, dishonor of women, etc. Apart from drawing public attention to the growth of violence against women, the Act has had little impact. The problem lies in the failure to implement the law and pursue the offenders.

2.51 The Family Courts Ordinance of 1985 confirms the differential practice applicable in cases where a wife seeks to divorce her husband. While a husband does not need to go to court, a wife must litigate in this forum, which calls for an unnecessarily long procedure. A litigant must

first go through the court and, even if the judgement is given in her favor, still needs to get the judgement confirmed in the offices of the local government for the judgement to be valid. The new procedure is, therefore, not an improvement since women already had to seek dissolution of their marriage in court under the Family Law Ordinance of 1961.

2.52 Women are in need of assistance in understanding their rights under the law and in pursuing their rights within the legal system. Special programs should be undertaken to disseminate information about women's rights under the law. In view of the high level of marital violence, women should also have access to hostels where they can stay while bringing legal cases. In addition, marriage counselling should be introduced, particularly before weddings take place.

### **E. Summary**

2.53 Because of structural changes in the rural economy leading to increasing landlessness and poverty, women are experiencing dramatic changes in their lives and options. To ensure their own survival and that of their families, women are joining the ranks of men in search of wage employment outside the homestead. However, women are facing more constraints than men in obtaining employment because they have traditionally been protected by society and recognized more for their reproductive than economic role. In fact, on the basis of twenty indicators related to health, marriage and children, education, employment and social equality, the status of women in Bangladesh has been ranked lowest world-wide by the Population Crisis Committee (Population Crisis Committee, 1988). The following chapters highlight specific problems experienced by women in their labor force participation, in their consideration in Government program planning and policy, and in their involvement in the education and technical training, water supply and sanitation, agriculture, industry, and credit sectors. They also contribute to building a strategy towards increasing the participation of women in the economic development of Bangladesh.

### III. WOMEN IN THE LABOR FORCE

#### A. Enumeration of Women in Official Labor Statistics

3.1 The civilian labor force (age 10 and above) in Bangladesh expanded nearly 75% from 17.0 to 29.5 million participants between 1961 and 1984-85 (Table 3.1). During that period, the female labor force rose threefold from 0.9 to 2.7 million, whereas the labor force male rose 66% from 16.1 to 26.8 million. According to preliminary results of the 1985-86 Labor Force Survey, the female labor force expanded further to 3.2 million.

**Table 3.1: Enumerated Civilian Labor Force By Gender and Residence, Selected Years /1 (Millions)**

Year and Source	Urban			Rural			National		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
1961 Census	1.0	0.1	1.1	15.1	0.8	15.9	16.1	0.9	17.0
1974 Census	2.0	0.1	2.1	19.0	0.8	19.8	21.0	0.9	21.9
1981 Census	3.1	0.2	3.3	21.3	1.3	22.6	24.4	1.5	25.9
1983-84 Labor Force Survey	3.4	0.4	3.8	22.5	2.1	24.6	25.9	2.5	28.4
1984-85 Labor Force Survey	3.7	0.5	4.2	23.1	2.2	25.3	26.8	2.7	29.5
1985-86 Labor Force Survey (Preliminary)	4.1	0.6	4.7	23.6	2.6	26.2	27.7	3.2	30.9

/1 Persons age 10 and above who are defined as "economically active."

Source: Government of Bangladesh, Bangladesh Bureau of Statistics.

3.2 In 1984-85, females comprised 2.7 million (9%) and males 26.8 million (91%) of the 29.5 million participants in the civilian labor force. Among those, some 2.5 million females and 26.5 million males were actually employed (Table 3.2). About 2.0 million of the females (77%) were in the rural labor force and 0.5 million (23%) in the urban force. While males also were most heavily engaged in the rural labor force, their proportional distribution was even more highly skewed in this direction than females (87% and 13%, respectively). Of the employed females, 0.2 million (8%) were classified as being in agriculture (the dominant sector of the economy) and 2.3 million (92%) in non-agriculture activities. This distribution contrasted significantly with that of males (62% versus 38%).

**Table 3.2: Economic Categories of the Population, 1984-85**

Category	Urban		Rural		Total	
	Number (Millions)	Proportion (%)	Number (Millions)	Proportion (%)	Number (Millions)	Proportion (%)
<b>Total Population</b>						
Females	5.7	12	42.2	88	47.9	100
Males	6.8	14	43.0	86	49.8	100
	<u>12.5</u>	13	<u>85.2</u>	87	<u>97.7</u>	100
<b>Population Age 10 and above</b>						
Females	3.9	12	29.0	88	32.9	100
Males	4.9	14	29.4	86	34.3	100
	<u>8.8</u>	13	<u>58.4</u>	87	<u>67.2</u>	100
<b>In Civilian Labor Force</b>						
Females	0.5	19	2.2	81	2.7	100
Males	3.7	14	23.1	86	26.8	100
	<u>4.2</u>	14	<u>25.3</u>	86	<u>29.5</u>	100
<b>Employed</b>						
Females	0.5	23	2.0	77	2.5	100
Males	3.6	13	22.9	87	26.5	100
	<u>4.1</u>	14	<u>24.9</u>	86	<u>29.0</u>	100
<b>Agriculture</b>						
Females	0.1 <sup>/1</sup>	0	0.1	100	0.2	100
Males	0.3	2	16.2	98	16.5	100
	<u>0.4</u>	2	<u>16.3</u>	98	<u>16.7</u>	100
<b>Non-Agriculture</b>						
Females	0.4	17	1.9	83	2.3	100
Males	3.3	33	6.7	67	10.0	100
	<u>3.7</u>	30	<u>8.6</u>	70	<u>12.3</u>	100
<b>Not in Civilian Labor Force</b>						
Females	5.2	12	40.0	88	45.2	100
Males	3.1	13	19.9	87	23.0	100
	<u>8.3</u>	12	<u>59.9</u>	88	<u>68.2</u>	100
<b>Housewives/Household Work</b>						
Females	2.5	10	22.2	90	24.7	100
Males	0	0	- <sup>/2</sup>	100	0.2	100
	<u>2.5</u>	10	<u>22.2</u>	90	<u>24.9</u>	100
<b>Inactive</b>						
Females	1.0	18	4.6	82	5.6	100
Males	1.2	16	6.2	84	7.4	100
	<u>2.2</u>	17	<u>10.8</u>	83	<u>13.0</u>	100
<b>Children - Age 0-9</b>						
Females	1.8	12	13.1	88	14.9	100
Males	1.9	12	13.6	88	15.5	100
	<u>3.7</u>	12	<u>26.7</u>	88	<u>30.4</u>	100

<sup>/1</sup> 4,000  
<sup>/2</sup> Less than 50,000

Source: Government of Bangladesh, Bangladesh Bureau of Statistics:  
Report on the Labor Force Survey, 1984-85 and 1987 Statistical Yearbook of Bangladesh.

Some 45.2 million females were enumerated as not in the civilian labor force, of which 24.7 million (55%) were classified as housewives and 20.5 million (45%) as inactive or under age 10.

3.3 The Labor Force Survey of 1984-85 showed that, as a proportion of total sector employment, females predominated in only one occupational classification, the household sector, where they comprised 79% of the total (Table 3.3). The only other sectors in which females constituted a significant proportion of sector employment were manufacturing (24%) and community and personal services (15%). In all other sectors, females constituted 5% or less of the total employed. In agriculture, women accounted for as little as 1.2% of total employment, according to the Survey.

#### **B. Observed Magnitude of Women in Labor Force Participation**

3.4 In order to judge the validity of these statistics and to assess more realistically the magnitude and extent of women's participation in the work force, it is instructive to review the findings of sample surveys and studies, which looked specifically at female employment. Surveys and studies conducted during the late 1970s and early 1980 revealed that in some villages one-fourth of all rural households had female members in wage employment, with the proportion rising to two-thirds among landless and functionally landless households (Rahman, 1986b; Begum and Greely, 1983; and Westergaard, 1983). In addition, female as a proportion of male wage workers varied between 21% and 54% as estimated from data collected in 46 villages in Mirzapur and Bhanga Upazilas (Rahman, 1986b). Since these data refer to wage employed females only, they are conservative indicators of the magnitude of the female labor force, which also includes self-employed women and unpaid family helpers.

3.5 A recent survey, which was commissioned by the UNDP and UNIFEM in the context of the Agricultural Sector Review of 1989, suggests the magnitude of underenumeration of female participation in the Labor Force Survey (Safilios-Rothschild and Mahmud, 1989). It indicates that over 54% of rural females who have agriculture as their primary occupation after housework are in the labor force (see Chapter VII). Some 60% of landless and virtually 100% of female headed households reported female income earning activities (wage or self-employment).

#### **C. Cause of Underenumeration of Women in Official Labor Statistics**

3.6 The cause of the underenumeration of female participation in official statistics lies in the definitions used to measure the size of the labor force and the participation of females, which result in an undercounting of the total civilian labor force. The Bangladesh Censuses of 1974 and 1981 defined the working age population as all persons age 10

**Table 3.3: Occupational Classifications of Employed Population by Gender and Residence, 1984-85**

Classification	Urban				Rural				National			
	Male	Female (Thousands)	Total	Female as Proportion of Sector Total (%)	Male	Female (Thousands)	Total	Female as Proportion of Sector Total (%)	Male	Female (Thousands)	Total	Female as Proportion of Sector Total (%)
Household Sector	79	250	329	76	209	864	1,073	81	288	1,114	1,402	79
Manufacturing	822	68	690	10	1,408	590	1,998	30	2,030	658	2,688	24
Community and Personal Services	775	86	861	10	1,405	284	1,689	17	2,180	370	2,550	15
Finance, Business, and Services	128	12	140	9	59	-	59	-	188	11	199	5
Electricity, Water, and Gas	38	-	38	-	49	4	53	8	87	4	91	4
Construction	171	5	176	3	364	12	376	3	535	17	552	3
Trade and Restaurants	928	20	948	2	2,557	105	2,662	4	3,485	125	3,610	3
Agriculture, Forestry and Fisheries	332	4	336	1	16,142	234	16,376	1	16,474	238	16,712	1
Transport, Storage, and Communications	480	6	486	1	680	4	684	1	1,160	10	1,170	1
Mining and Quarrying	3	-	3	-	-	-	-	-	3	-	3	-
<b>Total</b>	<b>3,556</b>	<b>451</b>	<b>4,007</b>	<b>11</b>	<b>22,874</b>	<b>2,096</b>	<b>24,970</b>	<b>8</b>	<b>26,430</b>	<b>2,547</b>	<b>28,977</b>	<b>9</b>
<b>Proportion (%)</b>	<b>89</b>	<b>11</b>	<b>100</b>	<b>-</b>	<b>92</b>	<b>8</b>	<b>100</b>	<b>-</b>	<b>91</b>	<b>9</b>	<b>100</b>	<b>-</b>

Source: Government of Bangladesh, Bangladesh Bureau of Statistics, Report on the Labor Force Survey, 1984-85

years and above and the "economically active" population as "persons who are actually engaged or desirous of engaging themselves in the production of economic goods and services". In contrast, the 1984-85 Labor Force Survey defined the "economically active" population as those age 10 and above<sup>1/</sup> who were either (a) employed during the week before the survey or (b) unemployed and actively looking for work during the previous two-months or willing to work.

3.7 The definitions give rise to two major problems. The first problem is methodological, regarding the length of the reference period. It is well known that women, much more than men even when engaged in paid employment, are generally employed on casual (daily basis) and irregular terms, for a small number of days, and on a seasonal basis. The reference period of one week used by the Labor Force Survey is, therefore, inadequate to capture the type of employment women have in Bangladesh.

3.8 The second problem involves the conceptual definition of what constitutes work and willingness to work. Official enumerations require that all productive activities performed within the home, even when directly income earning or contributing to value-added (such as homestead horticultural production, crop processing, crop and seed storage, etc.), be considered part of domestic work and excluded from "economic activities".

3.9 In addition to the problems of definitions, females are under-enumerated in the labor force for several other reasons. Even when female contributions are "visible", such as labor in field agricultural activities (weeding, harvesting, etc.), females or males who respond to enumerators are unwilling to admit to female income-earning or expenditure-saving activities. Also, because it is not yet socially acceptable for females to be seen as independent income earners, males or even females who respond to census enumerators are often unwilling to admit that women are engaged in wage employment. Similarly, some females willing to work if employment opportunities had been available would not admit it. Because they did not actively seek work in the same sense as males, these females were excluded from the labor-force enumeration. Finally, many females working as unpaid family workers in small rural industries or family businesses were excluded on the grounds of having worked less than 15 hours during the reference week, as stipulated by the Labor Force Survey.

3.10 When employment is conceptualized to include all home-based activities which generate income/save expenditure,<sup>2/</sup> time-use studies have shown that, on average, females spend between 3.3 hours per day during the

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<sup>1/</sup> Girls (and boys) in the age 5-9 cohort are excluded and this contributes further to the underenumeration of employed females (and hence of the employed labor force).

<sup>2/</sup> The types of activities involved are homestead horticulture, livestock rearing, poultry raising, crop processing and storing, seed storing, and unpaid work on family enterprises as well as wage employment and self employment outside the home.

busy season and 1.2 hours per day during the slack season on income-earning work alone (Khuda, 1981). This is equivalent to about 109 standard eight-hour days per year. A study of randomly selected households found that females were engaged in income earning work for 2.07 hours per day during the agriculturally slack season (Rahman, 1986a). While these studies could err in overestimating female participation in income generating/expenditure saving activities, they do indicate the gross inadequacy of conventional classification of work in measuring female labor force participation.

3.11 The previously referenced studies point to the need for broadening the official definition of the labor force to realistically estimate the magnitude of female participation. Perhaps two types of operational definitions could be used, a "normal" definition, applying to the existing framework, and an "extended" definition, including all income-earning or expenditure-saving activities, regardless of where they occur.

#### D. Employment Patterns of Women

3.12 The 2.5 million women enumerated in the labor force in 1984-85 may be classified under three main headings (Table 3.4). Wage employees comprised the majority of the women (65% or 1.6 million). Self-employed women (16% or 0.4 million) were next in size, while women unpaid family workers (12% or 0.3 million) followed. The balance of employed women (7% or 0.2 million) were "not reported". Analyses of women's involvement in wage and self-employment follow in the next sections.

**Table 3.4: Type of Employment by Gender and Residence, 1984-85**

Status	Urban			Rural			National			Female as a Proportion of Total (%)
	Male (Millions)	Female (Millions)	Total	Male (Millions)	Female (Millions)	Total	Male (Millions)	Female (Millions)	Total	
<b>Wage Employed</b>										
Employee	0.86	0.34	1.20	1.23	0.94	2.17	2.09	1.28	3.37	38
Day Laborer	<u>0.88</u>	<u>0.08</u>	<u>0.96</u>	<u>7.03</u>	<u>0.26</u>	<u>7.29</u>	<u>7.91</u>	<u>0.34</u>	<u>8.25</u>	4
Sub Total	1.74	0.42	2.16	8.26	1.20	9.46	10.00	1.62	11.62	14
Self-employed	1.32	0.04	1.36	9.57	0.35	9.92	10.89	0.39	11.28	3
Unpaid Family Worker	0.32	0.03	0.35	4.53	0.29	4.82	4.85	0.32	5.17	6
Not Reported	<u>0.22</u>	<u>0.02</u>	<u>0.24</u>	<u>0.54</u>	<u>0.16</u>	<u>0.70</u>	<u>0.76</u>	<u>0.18</u>	<u>0.94</u>	19
Total	3.60	0.51	4.11	22.90	2.00	24.90	26.50	2.51	29.01	9

Source: Calculated on the basis of information in Government of Bangladesh, Bangladesh Bureau of Statistics, Report on the Labor Force Survey, 1984-85 and 1987 Statistical Yearbook of Bangladesh.



## E. Wage Employment

### Statistics

3.13 Official statistics indicate that about 40% (11.6 million) of all employed persons in 1984-85 were paid wages as employees and as day laborers, of which 14% (1.6 million) were females (Table 3.4). In rural areas, the deteriorating access of a growing number of households to productive assets like land and water has deepened reliance on wage earnings, including those from female labor. Moreover, in migrant urban households, female wage earnings are needed to supplement family incomes, particularly those of the lowest groups. Although female wage workers are increasingly more visible in the urban and rural areas, not much is known about the magnitude of this work force or emerging trends.

3.14 Wide regional variations exist in the proportion of rural households with wage earning females, ranging between 11% and 24%. The proportions are much higher (36-77%) among landless and functionally landless households (Rahman, 1986b; Begum and Greely, 1983; and Westergaard, 1983). Recent survey data show that as many as 70% of married women in male-headed landless households and 90% of female heads are engaged in wage work (Safilios-Rothschild and Mahmud, 1989).

### Elasticity of Labor Supply

3.15 The female wage labor market is characterized (even more than the male wage labor market) by a highly elastic supply of labor. Seasonal fluctuations are large and underemployment is high. In many areas, females may find employment for no more than one-third of the days in a year (Rahman, 1986b). However, the volume of employment may increase sharply in response to higher demand, as can be observed between agriculturally developed and backward villages (Hossain, 1988, Rahman, 1986b, and Solaiman, 1988). The incidence of very poor households and of households with no male earners has a significant influence on the proportion of households with female wage workers (Rahman, 1986b). Although increased female participation in the wage labor market may result from both supply and demand, implications for female wage earnings can be quite different in each case.

### Market Segregation

3.16 Male and female labor markets are markedly segregated. For the large part, females in rural areas are hired for jobs within the homestead. Normally, they participate in several activities simultaneously. Just over 50% of the females are employed in paddy husking and processing and in separating jute fiber, 75% are engaged in processing other crops, and 41% are hired for domestic work including cooking (Rahman, 1986b). Recently, employment outside the homestead has been increasing in importance. Both married women in male-headed households and female heads among the landless are frequently hired for field agricultural tasks (62-70%) and less often for paddy husking (15%) and domestic work (6%) (Safilios-Rothschild and Mahmud, 1989).

New Employment Trends

3.17 Female participation in certain types of non-traditional jobs is clearly seen to be increasing. It is demonstrated through different kinds of field agricultural activities, such as transplanting, weeding and harvesting of different crops in rural areas (Safilios-Rothschild and Mahmud, 1989). It also is seen in export-oriented industries such as garments and fish-processing. According to official statistics in 1985-86, women comprise some 36% of total manufacturing industry workers. Large variations are noted in different types of industries. The major manufacturing industries in which women are concentrated (Table 3.5) are: Food, Beverage, and Tobacco, 51%; Wood and Wood Products, 45%; Textiles, Wearing Apparel, and Leather, 34%; and Minerals and Metal, 22%. Female

Table 3.5: Employed Persons Age Ten Years and Above by Manufacturing Industry and Gender, 1985-86

Industry	Male		Female		Total	
	Number (Thousands)	Proportion (%)	Number (Thousands)	Proportion (%)	Number (Thousands)	Proportion (%)
Food, Beverage, and Tobacco	332	49	333	51	665	100
Wood and Wood Products	143	55	118	45	261	100
Textiles, Wearing Apparel, and Leather	943	66	477	34	1,420	100
Minerals and Metal	31.9	78	91	22	410	100
Paper and Paper Products	65	82	14	18	79	100
Chemical and Petroleum	89	99	1	1	90	100
Other	56	44	70	56	126	100
Total	1,947	-	1,104	-	3,051	-
Proportion (%)	-	64	-	36	-	100

Source: Government of Bangladesh, Bangladesh Bureau of Statistics, 1989 Statistical Yearbook of Bangladesh.

employment (including officers, staff and workers) in some public sector corporations such as Steel and Engineering, Sugar and Food, Chemicals, Textiles (excluding handloom weaving), Oil and Gas, and Jute Marketing never constitutes more than 2.5% of total employment (Khan, 1988). Further details are given in the Chapters VII and VIII.

3.18 Another area where females are expanding in numbers is the construction industry, which during the period 1974 to 1984-1985 grew at the highest rate of all major industries. The Labor Force Survey of 1984-85 reported that only 2% of the female labor force was in construction. However, like the previously noted use of the terms "work" and "self-employment", "construction" also is subject to a definitional problem. This is because construction, as defined by the Bangladesh Bureau of Statistics, relates solely to building activities rather than to global aspects of construction. However, women are clearly involved in a widening range of activities, as discussed below.

3.19 Construction activities under the Food for Work (FFW) Program are generating some wage employment for females (World Bank, 1989e). These activities are included in the FFW components entitled the Post Monsoon Rehabilitation (PMR) Program (road compaction and rehabilitation) and the Rural Maintenance (RM) Program (maintenance of rural roads). Both the PMR and RM Programs are reserved exclusively for destitute women, with the RM Program targetted at landless rural women who are heads of households with dependents. In FY88, the RM Program employed 61,425 destitute women. It paid a wage of Tk 16 per day (six days per week), of which Tk 2 was kept in escrow for individuals. The RM wage rate is intentionally set low to disqualify people above the poverty line. It is only about half of the rate (without food) paid for agricultural labor (Tk 30.3). For the same year, the PMR Program is estimated to have employed 40,681 women (calculated on the basis of the total number of FFW beneficiaries of 1,746,000 multiplied by the 2.33% share of PMR in the FFW Program).

3.20 Although FFW Programs are providing opportunities for women to earn wages, they have been subject to comment on several grounds. One relates to the seasonal nature (September-December) of the PMR Program, which means that the needy are left unassisted for three-quarters of the year. Another is that the umbrella FFW Program, unlike the PMR Program, remains welfare-oriented, lacking integration into mainstream development goals. For integration to be possible, FFW's activities would need to be broader than infrastructure because of absorptive capacity concerns. In addition, the framework for monitoring and accountability of FFW needs to be strengthened. A third criticism is that the prevailing wage of Tk 16/day under the RM Program is patently insufficient to meet expenditures of the average household of 5.83 members of Tk 64.13 for recommended food intake of 2,122 cal/day/person or Tk 48.56 for minimum food intake of 1,805 cal/day/person in hard core poverty cases, without supplementing income.<sup>3/</sup>

3.21 The recent Study of the Construction Industry noted that females are taking on jobs in construction ranging from the lower manual laborers to the jobs of engineers and architects (GOB, MOP, 1989b). The International Voluntary Service Organization estimated that women are involved in the following activities: building village houses with mud walls, 90% are built by women; chipping brick, 85%; breaking bricks and carrying broken stone for road building, 60%; preparing and distributing food, 50%; and acting as masonry helpers, 5%. As is common in most

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<sup>3/</sup> Attempts are being made to restructure another food-assisted relief program, the Vulnerable Group Development Program, to encompass group formation, skills development for income generation, and savings and credit schemes. As established in 1985, the Program originally focussed on providing wheat and other commodities for supplementary feeding to rehabilitate nutritionally vulnerable mothers and their children. Recently, to move away from relief, the Program was expanded to include health training, functional education, savings, credit, and income generation. In FY88, beneficiaries included 485,000 women through Pourashava/Union Centers and Women's Training Centers and 60,000 children through Institutional Feeding Centers.

countries, only a small number of women participate as skilled and semi-skilled craft workers and engineers, architects, and teachers of engineering and technology. This cadre is further reduced by the numbers who acquired educational qualifications as a social attribute but did not take up the practice of their profession (GOB, MOP, 1989 (b)).

3.22 The Study envisages that women's future role in construction could include labor intensive activities requiring little or no education. These would involve expansion of women's present involvement in brick/stone breaking, breaking/carrying road repair materials, collecting stones from river beds, maintaining roads, preparing and distributing food to construction workers, brick making, community housing construction, artisanal trades (brick layers, carpenters, masonry helpers, etc.), technicians, and construction teams. For the future, women could be involved in manufacturing bamboo scaffolding, processing timber for construction purposes, collecting and processing water hyacinth into wall board for construction, working as craftspeople (electricians, plumbers, painters, tilers, and mosaic fixers) or technicians (materials testing), silt cleaning and dyke building, compacting embankments, inspecting rail track and maintenance gangs.

3.23 To promote expanded involvement of women in construction, an Action Plan and Pilot Project Modules suitable for introduction in a wide range of projects was prepared under the Study of the Construction Industry. The objective is to provide not only work but also training, health and family planning education, basic literacy, and child care. The pilot modules are suitable for testing under a number of IDA or ADB-assisted projects. If successful, the concept could be replicated in other donor-financed projects.

3.24 In urban areas, the majority of low income females living in slums find work in the urban informal sector as domestic maids. Some are able to find full time employment in small factories making paper bags, coir rope, etc., but very little is known about the organization of wage work, wage levels, etc., in the urban informal sector.

#### Terms of Employment

3.25 Females face a number of uncertainties in their terms of employment. One is the predominant practice of employing female wage workers on a casual (daily) and informal (without contract) basis. This practice has a number of consequences. For example, in one area some 53% of total days worked was recorded as being on a daily basis with no fixed hours. Only 26% of employed days was from regular work and 11% from seasonal work. But access to regular employment, if measured by the number of workers, was considerably less -- around 9% of all women workers surveyed (Rahman, 1986b). Even for regular work, wage rates and hours of work are not spelled out clearly and the job may be terminated at any time without notice.

3.26 Another uncertainty results from the kinship or patronage relationship existing between the majority of employers and employees. The credit-cum-labor market that operates among female workers and their employers is generally unfavorable to workers. Employers lending money to

employees have considerable control over wages and hours of work per day. Employees depending on supplementary loans tend to be submissive vis-a-vis employers intent on keeping wages low and hours long. The dependency of female workers on employers for financial support during crises further reinforces the casual and informal nature of employment. Thus, employers enjoy the advantage of having readily available and cheap labor whenever needed.

### Wages

3.27 Several factors depress female wage rates (Rahman, 1986b). One is the low level of marketable skills of women as a result of their limited access to education and training. Another is the low demand for female labor and, in contrast to different kinds of field agricultural work, the lack of urgency in the jobs that females do, such as parboiling, husking, etc., or domestic chores. Moreover, until recently, females were not extensively hired for field work, which often requires large amounts of labor within a stipulated time period to obtain good crop yields. The jobs for which females were hired are also often performed by female family members, except in large farm households. Thus, male household heads, who are ultimately responsible for hiring labor, may not attach priority to hiring female labor. A third factor is the lack of any shortage of labor for jobs that hired women do because of the high rate of underemployment in the country. Given the bleak prospect of finding work, many women are in fact willing to work for a lower wage to enhance their yearly earnings. Fourth is the informal nature of the labor market and its inter-linkages with the credit market. Virtually no bargaining for wages is carried out, and females are obliged to work for very low wages. The inter-linkage with the credit market means that borrowers are paid significantly lower wages than non-borrowers (Rahman, 1986b).

3.28 Wage rates paid to female laborers vary for agricultural and non-agricultural work but are consistently lower (by about 50-60%) than for male laborers (Table 3.6). In the case of agricultural wages, paddy

Table 3.6: Average Wage Rates of Agricultural and Non-Agricultural Day Laborers by Gender, 1984-85

Sector	Urban			Rural		
	Male (Taka/Day)	Female (Taka/Day)	Female as Proportion of Male (%)	Male (Taka/Day)	Female (Taka/Day)	Female as Proportion of Male (%)
Agriculture	15.3	<u>1</u>	-	14.7	7.0	48
Non-Agriculture	19.6	9.6	49	17.6	6.9	39

1/ Not properly represented in the sample.

Source: Government of Bangladesh, Bangladesh Bureau of Statistics, Report on the Labor Force Survey, 1984-85.

husking by dhenki generally commands the highest daily wage rate (Tk 22) in one Tangail village, which is about 80% of the male wage rate (Tk 27) (Rahman, 1986b). But the wage varies from village to village, with lower rates prevailing in villages where high yielding agricultural technology (improved quality seeds, irrigation, and fertilizer) is not used. Daily wages for earth work and construction are considerably lower (Tk 12) and still lower for domestic work (Tk 10). Even for field agricultural work, such as weeding and harvesting, and more common jobs, such as threshing and jute stripping, performed by both sexes, wages are lower for women than for men. This situation usually is justified on the grounds of lower productivity of female laborers, although there is no evidence to that effect.

3.29 Wages for non-farm employment in different rural industries are even lower than agricultural wages. This may, in part, be explained by the extremely low labor productivity, particularly for those industries where female workers predominate. Low wages also are partly due to the fact that, except under rare occasions, women have not acquired the necessary background to be proprietors and managers. Evidence also exists that, while real wages of male workers in handloom weaving increased by 12% between 1979-80 and 1986-87, those of females declined by 17% (Baketh and Bhattacharya, 1989).

3.30 Based on available evidence, average earnings in non-farm activities per wage employed woman work out to only around Tk 1,500 per year. Wages are usually paid in cash and kind, normally food. When converted into monetary value, the wage rate works out to be highest when payment is made in cash and kind and lowest when payment is made in cash only (Rahman, 1986b).

## F. Self-Employment

### Statistics

3.31 Official statistics report that about 39% (11.3 million) of all employed persons in 1984-85 were self-employed, of which 3% (0.4 million) were females (Table 3.4). Like the previously noted problem with the conceptual definition of work by the labor force, the definition of work by the self-employed is problematical. The Labor Force Survey of 1984-85 defines a self-employed or own account worker as "a person who operates an enterprise or business on his own account or operates it jointly with others in the form of partnership; a self-employed person may or may not hire workers to assist him in his enterprise."

### Homestead-Base

3.32 In the case of rural women, self-employment normally relates to income generation or expenditure saving activities in the homestead (see Chapter VII). Not only are such activities invisible to official enumeration, which makes no adjustments in methodologies to accommodate them, but also to household members themselves, including women performing the tasks, because of ingrained cultural concepts of what constitutes work.

3.33 A recent survey in connection with the Agricultural Sector Review to record female self-employment<sup>4/</sup> activities in the household showed that more than 40% of all employed women were self-employed in rural areas (Safilios-Rothschild and Mahmud, 1989). Of these self-employed women, nearly two-thirds were in agricultural activities and a third in non-farm activities. By comparison, official statistics record this figure as only 17.4% (GOB, MOP, BBS, 1988b).

3.34 To promote such self-employment activities, particularly among rural women, rural credit programs have been developed by government and non-government organizations since the early 1980s. The Rural Poor Program (RPP) under the Bangladesh Rural Development Board (BRDB) reported a membership of 274,000 in the credit program by 1986-87, of which only 8.3% were women (Rahman, 1986b; Begum and Greely, 1983; and Westergaard, 1983). While loans were made to women for the purchase of goats, poultry and poultry feed, the impact on employment was meager, with 90% of cooperatives reporting less than 20% increase in the number of employed days per year.

3.35 An evaluation of the Grameen Bank credit program has shown that women spend on average 28 hours per week on income-earning activities, 92% of which is in self-employment, mostly (85%) generated through the program (Hossain, 1984a). Another study has shown that this credit program resulted in increasing self-employment since income from wage labor was 28% among target group households in non-project villages compared to 21% among target group non-members and 11% among member households (Hossain, 1988). Again, Grameen Bank loans were found to help increase female employment by 16 standard eight-hour days per month for loanees and 10 days for non-loanees (Rahman, 1986a). Among the activities engaged in by the self-employed women were milk cow raising, cattle fattening, paddy husking, manufacturing and processing, and shop keeping. Most popular was livestock rearing, rising from 45% of total loans disbursed in 1983 to 55% in 1986 (Hossain, 1988). Thus, while women are coming forward to participate, they tend to remain confined to traditional activities delineated by gender roles, returns from which are low compared to non-agriculture activities like petty trading, transport and services, and money-lending, which are usually sought by men. In programs sponsored by the Government, Grameen Bank, and NGOs, only 15-20% of the target group (landless or owning less than 0.5 acre of cultivable land) is actually reached and generation of sustained profitable self-employment through credit programs is subject to further query (Safilios-Rothschild and Mahmud, 1989).

#### Overall Impact

3.36 A recent Grameen Bank evaluation study of self-employment by female entrepreneurs revealed that between 50% and 91% of the respondents planned their own projects and financed them from various sources, including own funds and loans from middle men or organizations to which they were affiliated (Rashid, 1987). The types of activities included tailoring, food processing, poultry farming, and net making. In some areas, females themselves were involved not only in marketing the goods in public places

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<sup>4/</sup> Defined as employment without any wages, neither cash nor food.

but also in door-to-door vending of items such as earthen pots, garments, and fruits. The unfavorable cultural attitude towards females participating in market places, however, continues, as revealed by the reluctance of these women to expose their daughters to similar environments.

3.37 A study that evaluated the impact of the Women's Entrepreneurship Development Program (WEDP) of the Bangladesh Small and Cottage Industries Corporation (BSCIC) showed that women benefitted significantly since joining the program. About 36% of survey respondents (women) reported having gained access to employment, 76% reported an increase in output of the products they were making and 57% reported an increase in their income through the sale of their products (Hashemi, 1986). The quantum of increase in any of the indicators was not available from the report. However, the highest average monthly income earned by female entrepreneurs materialized when a higher proportion of these entrepreneurs handled their own business finances, personally spent the cash income and participated in decision-making relating to expenditures. Evidence from this study indicates that female members under NGO-administered programs had more control over their finances than those under WEDP. Also the most successful female entrepreneurs operated independently, although their mode of operation was not detailed in the studies.

3.38 Factors conducive to the success of such entrepreneurship programs were identified as the presence of Government/NGO projects that provided supportive training in technical, financial, and marketing aspects as well as a congenial environment supported by local officials and elites.

#### **G. Concerns About the Conventional Wisdom of Female Employment Generation Programs**

3.39 Providing women with access to education would qualify them for employment. In addition, gender concerns in economic planning and policy-making have so far focussed on delivery of special services to females (like family planning and, to a lesser extent, health and education). Even when concerns for female employment expansion have been expressed, they have been based on two false premises. One is that, while men need "employment" to provide for the needs of their families, women need only "income-generating" activities to perform in their spare time as extensions of domestic activities. The other concern is that, except for the destitute, women are capable of undertaking only home-based economic activities, since becoming independent income-earners and working outside the home is not socially acceptable.

3.40 Most efforts to reach women with inputs and services, either by government agencies or by NGOs, have little impact on women's incomes or employment. Programs generally focus on "income generating" activities and related training that are low paid, low productive, and low demand. As a result, they only maintain the status quo. Thus, women remain confined to a few traditional activities like paddy husking, cane and bamboo works, embroidery and sewing, fish net weaving, etc. Even traditional activities,



such as homestead vegetable gardening, poultry and livestock rearing, and pond fisheries, which carry the potential for generating sustained and profitable employment for women, are usually not promoted in a manner that raises productivity and profits. Only a small proportion of women's group or cooperative members are given any training in improved horticultural practices or poultry and livestock care or provided with inputs to pursue these activities profitably.

3.41 Female participation in the labor force raises three basic concerns that bring into question the conventional wisdom on which female employment generation programs have so far been founded.

#### Contribution to Family Income Earning

3.42 Clearly females are emerging as significant earners of family income for a growing number of households, particularly in rural areas. Within the context of the changing family structure whereby traditional support systems are becoming increasingly ineffective, female earning capacities, particularly among wage dependent landless and marginal households, must be recognized as a critical factor in survival for the household. At the extreme, female-headed households, which constitute roughly 15% of all households nationwide according to the 1981 Census and could be as high as 25% among the landless, depend completely on female earnings. Among female-earning male-headed households (which may be as high as 25% of all households in some areas), female incomes contribute one-fourth to one-half of family incomes (Ahmed, 1982). Evaluations have shown that annual household incomes from self-employment activities are 37% higher for households with a female borrower (Marum, 1982). The fact that more than half of the female wage workers are currently married with young children and are relatively young themselves highlights the erosion of traditional beliefs and norms of behavior regarding the "female domain" and female work. Although a large number of female wage workers belong to households with no active male members, the majority come from households in which male earnings are insufficient to meet subsistence needs.

#### Attraction to Wage and Self-Employment

3.43 Non-traditional activities outside the home are attracting growing numbers of females. These activities include different kinds of field agricultural activities, especially among medium and smallholder rural farm households, as well as construction activities under public works programs (Hossain, 1988). A growing number of landless women's groups organized and supervised by NGOs have also successfully ventured into collective non-traditional activities outside the home, such as joint farming on leased or share-cropped land, joint pond fisheries, management and operation of irrigation equipment, operation of rice mills, etc. In urban areas, many female workers are in the informal sector in activities such as brick-breaking. The recent expansion of female wage employment in the semi-formal sector has been primarily in the export-oriented garment industry and to a lesser extent in frozen fish and shrimp processing.

3.44 Although still on a limited scale, these ventures suggest that females would benefit from appropriate training in basic skills and management and supervisory support, in order to enhance their opportunities

to engage in profitable non-traditional employment. Female involvement in these types of work represents an increasing trend in the participation of women in different kinds of non-traditional work hitherto dominated by men.

3.45 The need to provide households with sufficient incomes to meet their consumption requirements clearly implies the need for adequate employment of both men and women. Among the poor, especially in smallholder, marginal and landless households in rural areas and among migrant slum dwellers in urban areas, women share the breadwinning responsibility with men. Therefore, women's incomes are essential for households to have the necessary purchasing power for an acceptable level of nutrition. In addition, in 25% of landless households (which are female-headed), food security depends on women's incomes alone.

3.46 Employment creation for both men and women in the agriculture and non-agriculture sectors, which guarantees sustained and adequate incomes, thus becomes the key to poverty alleviation and food security. This implies that employment generation for women, and for men, must be in activities that have potential for expansion and sufficient returns. Particularly for women, there is no justification for restricting employment creation to a few home-based, low-return traditional activities in a context where women have become, by default or otherwise, the major or co-providers for the family.

#### Domestic Work versus Paid Employment

3.47 Preoccupation of females with domestic work detracts from the time available for paid employment. The time spent on domestic work is positively related to the number of children whom women have to raise. While females of all classes are affected, female wage laborers in the agriculture sector, who represent one of the poorest segments of the rural population, are most highly impacted. The burdens of domestic responsibilities are often not considered in programs designed for poor rural women from landless and marginally productive households, who may not be able to commit time to the additional demands of program participation. Even when program interventions offer females opportunities that may have long-term benefits, the time required for domestic work prohibits their involvement in such opportunities. Thus the pressure of domestic labor and daily employment inhibit these women from deploying a long term investment strategy to improve family survival. Such women may be aware of the benefits of long-term planning, but recognize that the constraints of everyday life provide little room to maneuver.

3.48 Females from surplus producing households, on the other hand, may be able to employ others to help meet some of their domestic obligations. These females may have more time and greater resources to participate in programs that improve their prospects. Only with a recognition of the multiple obligations women face can effective programs be developed to mobilize potential participants. Moreover, understanding of the complexity of female labor deployment also will assist in assessing program effectiveness and enable understanding of differential participation rates and resource utilization among women. Clearly, the relationship between women's domestic and other economic activities shapes their socio-economic environment and sets the context for assessing policy reform, developing program and project strategies, and evaluating program participation and policy consequences.

#### IV. GOVERNMENT STRATEGIES TO INCORPORATE WOMEN INTO NATIONAL POLICY AND PROGRAM PLANNING

##### A. Background

4.1 The Independence War of 1971 fundamentally altered the life situation of women in Bangladesh. The temporary migration of millions of people to another country, the rampage of the villages, the dishonor of countless young women, the almost total collapse of the country's social and technical infrastructure, and the general disruption of family and productive life contributed to women's recognition of their own vulnerability and insecurity. The floods and famine of 1974 further eroded family stability and created forms of personal and family insecurity unknown before.

4.2 The experience of this insecurity generated new social practices among women whose prior lives had been dictated by a commitment to female seclusion (purdah). Seclusion practices had always varied among women and had generally been patterned along class lines (Feldman and McCarthy, 1983). Subsistence production focused women's economic participation on home-based production and processing work and provided the circumstances and relationships to maintain the invisibility of women from public view. The increased commodification of agricultural production and the consequent rise in wage and exchange labor forced many of those once dependent on subsistence production onto the labor market. This shift led to a contradictory relationship between the growing dependence on work for others and the "traditional" values of seclusion (Feldman, 1988).

##### B. Focus of Government Policies and Programs

###### The 1972-75 Period

4.3 At the institutional level, the 1972-75 period could be characterized by Government efforts, including the allocation of resources, directed toward post-war reconstruction and social rehabilitation. Most efforts focussed on relief programs, including rehabilitation and training of war victims, and on reconstruction of social institutions and technical infrastructure in the country. Social interventions grew out of a welfare-oriented approach responding to the immediate needs of the post-war and disaster period. For example, to provide for rehabilitation and welfare of widows, destitute women and their dependents, the Government established the Bangladesh Women's Rehabilitation Foundation in 1974. While a large build up of infrastructure and staff took place, beneficiaries from and coverage of the services were small.

4.4 International developments in the mid-1970s highly influenced the Government's approach to assistance for women. These developments included the worldwide examination of women's status and planning for their integration into development in the context of the World Population

Conference of 1974, the International Women's Conference of 1975, and the United Nations Decade for Women of 1974-85. An additional influence came from research in Bangladesh and abroad focussed on the relationship between the status of a woman and her fertility behavior and the identification of population growth as the number one problem in Bangladesh.

4.5 These developments led to several changes in the Government's approach to assisting women. Development planners began supporting policy interventions to raise the status of women. The underlying reasons were that economic involvement of women was considered to be a necessary condition for restraining fertility behavior, creating awareness of the need for family planning, and building up of infrastructure to support the population program. One way of increasing women's status and economic involvement was the establishment of a special program of women's cooperatives under the Integrated Rural Development Program (IRDP) of the Ministry of Local Government and Rural Development.

#### First Five-Year Plan and Two-Year Plan Period

4.6 In the First Five-Year Plan (1973-78) neither planning nor program development focused on women. In addition, no sectoral allocations were made for women-specific activities (Annex 1, Table 1). However, an implicit commitment was made in the Plan to protect and help "the physically, mentally and economically handicapped members of the society, rehabilitating war victims and providing care to children and youth."

4.7 The period 1975-81 was characterized by a move from relief to development as a central focus of government activity. The Women's Affairs Division was created under the President's Secretariat in 1976 and was upgraded into the Ministry of Women's Affairs in 1978 during the United Nations Decade for Women. Thus, Bangladesh was one of the few countries in the developing world at that time to have a full-fledged Ministry dealing with women's development. The Government also initiated five social welfare and rehabilitation projects for women. Implementation of the projects was delayed and carried over to the Two-Year Plan (1978-80) (TYP), during which two new projects were added. By the end of the TYP, only two of the seven projects were completed, the National Women's Training Academy and the Planning and Development Cell.

4.8 Although no sectoral allocations were provided under the TYP for women-specific activities, resources were provided through various sectors (Annex 1, Table 2). They were carried over into the Second Five-Year Plan (1980-85) (SFYP) and disbursed for physical infrastructure (career women's hostel and rural training centers).

#### Second Five-Year Plan Period

4.9 While formulating the SFYP, the Government undertook to develop more dynamic and diversified programs to achieve more meaningful participation of women in the development process. The SFYP stated that "Development problems in a traditional society like that of Bangladesh are so diverse, complex and pervasive that to ensure a balanced socio-economic development of the country full participation of women is an absolute necessity".

4.10 The major objectives of the SFYP regarding women were to:

- (a) create an atmosphere of social psychology that would make women's participation in development activities increasingly possible;
- (b) expand educational opportunities and specialized training for enhancing women's role in society as change agents;
- (c) expand facilities for skill formation and credit for women's increased participation in income generating activities; and
- (d) provide for better protection and care of children.

4.11 The strategies to be adopted to achieve the SFYP objectives included an integrated multi-sectoral approach involving the population, health, education, and employment sectors. Linkages were proposed between programs of the Ministry of Women's Affairs and other line ministries and non-government organizations. Some Tk 310 million (in 1985 prices) were allocated (Annex 1, Table 3) for implementation of 25 projects out of which 21 were completed, one was dropped, and three were carried over into the Third Five-Year Plan (1985-90) (TFYP). The major physical achievements of the SFYP, as identified by the Ministry of Planning, are shown in Annex 2. Only Tk 287 million actually were allocated through the Annual Development Programs, of which Tk 235 million (82% of the allocation) was utilized. A major shortcoming was that no targets were set nor strategies formulated to reach women through the programs for health, nutrition, education, vocational training, and employment information. Programs for providing resources or employment to meet the short term needs of women marginalized from agricultural production and thus newly dependent on the labor market to secure incomes were neither funded nor addressed within the framework of Government planning (Feldman and McCarthy, 1984b). The joining of the Ministry of Women's Affairs with the Ministry of Social Welfare during the Government reorganization of 1982 contributed significantly to these shortcomings.

4.12 The ideology that shaped Government thinking about women during this period is indicated by the comment in the SFYP that women are "bound in a network of social limitations affecting their whole life.... Poverty, lack of education, training and job opportunities have forced them to a state of dependency". This dependency is highlighted by the shift from the FFYP focus on the individual to the SFYP focus on the rural family as the unit of analysis. The SFYP emphasized that programs would be tailored to make the household the basic unit of production. Home-based handicraft production was to be enhanced through skills training and linkages were to be made for improved sales through Government marketing agencies.

4.13 These efforts suggest that Government policy and program development regarding women were not informed by a understanding of women's new economic and social roles within an increasingly monetized economy. Instead, the strategies proposed by the Government were premised on an view of small scale, self-provisioning subsistence agriculture where women were fully integrated within the production-consumption unit and had primary responsibility for a number of tasks. The constraints posed for women by

their dependence on subsistence production and the changes brought about at the household level as the rural economy was increasingly monetized were not factored into changes in policy and program development. Moreover, Government programs offered to women did not account for the transformation of self-provisioning tasks to monetized exchange relations and the increased dependence of households on market relations. These changes generated new constraints on women's time as well as on their access to and control of productive resources.

4.14 For example, in the SFYP, the Government suggested that "the processing of paddy...which generates considerable female employment...would be encouraged by active research in improving the efficiency of the dhenki to make it relatively more competitive so that there may not be a need for establishing new automatic rice mills except for exports." This suggestion underestimates the extent to which producers had already shifted to mill processing.

4.15 Inadequate understanding of women's contribution to particular sectoral activities underscores the basic limitation of the strategies imposed by the Government: they are not premised on a set of assumptions that reflect the changing conditions of women in the agrarian economy or on an integrated set of policies and programs providing women with control of new social and economic resources. The implicit government strategies for incorporating women into development activities do not assume that women respond in particular ways to increasing rates of landlessness, the commodification of productive activity, the erosion of family-based production, and the rise of new family forms. Rather, the strategies proposed for women view them as part of families increasingly characterized by male household heads dependent on wage labor for survival. The strategies ignore increased evidence that women and men are being forced to participate in wage labor outside the home because of structural changes in the rural economy leading to increasing landlessness and poverty.

4.16 By taking the family as the unit of analysis for the strategies, the assumption is made that the income generated by women is supplemental to the household. This assumption underestimates the growing number of female-headed households as well as the patterns of rural to urban migration that increasingly shape contemporary life. While more documentation of the rates and extent of these migration patterns is needed, inference from the growth of towns and major urban areas confirms significant population movements (Islam, 1983).

4.17 Inferences about this population movement can also be drawn from studies of Food for Work (FFW) and road building projects, informal work in towns throughout the country, and employment in the export processing enclave of Dhaka city (Chen and Ghaznavi, 1977; Amin, 1981; McCarthy, 1983; Lily, 1986; Feldman, 1988). These studies indicate that growing numbers of women are required to work to feed themselves and their children. While some women may be temporarily separated from other income earning household members, a significant proportion of this population is likely to be permanently responsible for providing family maintenance. The assumption of women as supplemental and marginal to national economic growth strategies is the basis of Government and international programs concerned with efforts to expand productive capacity and generate employment. This assumption limits women's credit opportunities to selected activities. For women, these

activities have generally included handicraft production, livestock and poultry rearing, and processing of agricultural goods (e.g. the Women's Program of the Bangladesh Rural Development Board (BRDB) and Bangladesh Small and Cottage Industries Corporation (BSCIC). Discussions with program personnel reveal little anticipation that these loans will generate opportunities for expanded production or employment. Instead it is anticipated that these income generating opportunities will support household subsistence (see Chapter IX).

4.18 While some changes have materialized over time, there is no indication that they reflect an acknowledgement that women should be recognized as major participants in the economic development strategies of the Government. For instance, very low credit ceilings in the BRDB Women's Program have been raised but continue to differ between men's and women's loans continue to differ (Feldman, 1988). One of the arguments for the different loan ceilings concerns the willingness of the Program to lend women money without collateral. This goes some way in recognizing the differential ownership of landed property and other resources between men and women (Feldman, et al, 1980). The Grameen Bank also provides women loanees less money than their male counterparts despite the fact that the activities for which loans are requested may be similar (Feldman and McCarthy, 1984b). This same pattern emerges with regard to loans for industrial enterprises. Women involved in establishing garment factories in the Export Processing Zone in Chittagong claim that the bureaucratic and administrative constraints to credit and the amount of credit actually provided to male and female entrepreneurs differ substantially (Feldman, 1984).

4.19 Each of these examples suggests that the policy environment and the prevailing ideology concerning women continues to be largely premised on a view of women as less experienced with and less able to manage large amounts of money. Imbedded in the rules and regulations regarding women's access to resources is a perception of women as supplemental income earners where the nature of their work and the marginal character of their activities are assumed to play only a peripheral role in economic planning (Feldman, 1988).

#### Third Five-Year Plan

4.20 The TFYP (1985-90), besides reiterating the position that equal participation of women is an absolute necessity, further explained that "full integration of women is considered essential to bring them under the purview of development activities by exploiting their full potentials."

4.21 The major focal points of women's development were to be on health, education, and employment. A rural-oriented health service for women was to be adopted, in which maternal and child health care, family planning, nutrition, immunization services, family health education and environmental sanitation were to be major components. Emphasis was to be on reducing maternal, infant, and neonatal mortality by improving the health of mothers and children. For education, priority was to be given to rural women. Places were to be reserved for females in schools and colleges and talented women from rural areas were to be given special subsidies in addition to scholarships. Reference was made to a policy of recruiting only women as primary school teachers in the near future. Hostels were to be built for women in all primary teachers training institutes. A number of girls'

schools and colleges were to be nationalized. Facilities for non-formal and vocational education and skill training were seen as integral parts of women's programs. Introduction of science in all nationalized secondary girls schools was planned.

4.22 In the case of employment, the ultimate objective was to achieve equal opportunity for women workers and their integration with the labor force. The informal and non-formal sectors were seen as likely areas for expansion of female employment. The age limit for entry of women into public service was raised from 27 to 30 years. The quota for women in public sector employment was increased from 10% to 15%. 1/ In health and population, more than 60% of the jobs were seen to be filled by women. An action program was to be designed by developing new technologies to improve traditional skills and revive waning skills. Programs were to be tailored to enable rural women to take up home-based production. Skill development centers and production-cum-training centers were to be set up. Career women's hostels and children's day care centers were to be increased. Grameen Bank was pinpointed specifically to extend credit facilities without collateral for generating self-employment among landless rural women.

4.23 To achieve the overall integration of women in the development process by raising their socio-economic status, the TFYP had specific objectives to:

- (a) reduce the imbalance between development of men and women through increased participation of women in income generating activities;
- (b) motivate women for greater participation in education (both formal and non-formal) and skills training;
- (c) expand credit facilities for women to enable them to become self employed;
- (d) expand accommodation facilities for job-seeking and career women and expand community-based day care facilities for the children of working women;
- (e) provide leadership and managerial training to women at various levels;
- (f) take measures for moral, physical, and cultural development of children; and
- (g) provide training and rehabilitation for socially handicapped (prostitutes) and deserted women.

4.24 To realize the objectives, several strategies were proposed. A Supreme Council for Children and Mothers, with President Ershad as Chairman, was to be established to adopt welfare measures relating to

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1/ Currently, the quota for females in the officer category is 20% (following an increase from 10% in March 1990) and in staff positions 15%.



maternal and child care, health, nutrition, and rehabilitation of handicapped children. NGOs were to be strengthened to provide social, health, and economic benefits to impoverished women. Low cost community-based day care centers were to be developed to enhance women's participation in the organized labor force. Skills training was to be imparted through rural social service projects and upazila level production-cum-training centers. Leadership development programs were to be emphasized to create self-perception and increased awareness among women. Non-formal education programs were to be expanded, particularly focussing on literacy, health, nutrition, family planning, agricultural extension, and training in self-reliance. Moreover, because of the multidisciplinary nature of the women's program, the need for coordination among the Ministries and agencies involved with women's development activities was recognized and a National Coordination Committee was to be established to formulate guidelines and functional integration and to supervise, monitor, and evaluate women's programs.

4.25 Seven major programs were identified. One was skills development in poultry, dairy, livestock, garments, handicrafts, and food processing together with training-cum-production centers for family planning, adult education, nutrition, basic health and cooperative management. Another was services for working women in the form of hostels and enhanced NGO support for self-employment programs. Third was day care services for low-paid working mothers. Strengthening of the National Women's Academy, particularly for skill development, in-service training, and refresher training, and of the National Women's Organization (BJMS) was the fourth program. BJMS was established in 1976 to coordinate the efforts of various NGOs in the country. The Executive Committee was nominated by the Government. It focussed on relief programs and non-formal education for urban and rural women. BJMS was abolished in 1982 when the Ministry of Women's Affairs was integrated into the Ministry of Social Welfare and Women's Affairs and its function was taken over by the Directorate of Women's Affairs. BJMS was revived in the mid-1980s and now is involved as part of the Directorate of Women's Affairs in providing advice and in implementing programs like adult literacy, family planning, vocational training in urban and rural development projects. It has a field structure in urban and rural areas. Fifth was expansion of the Bangladesh Shishu Academy's activities to new district towns. Evaluation studies of ongoing projects to provide the basis for preparation of new projects was the sixth program. Finally, training and rehabilitation of socially handicapped women was planned.

4.26 The Government was to allocate Tk 500 million (Annex 1, Table 4) for the seven programs. An additional Tk 500 million was to be provided for special women's development programs, including population, local government, rural development, finance, agriculture, etc. A further Tk 160 million was to be invested in women by NGOs.

4.27 The TFYP concretizes the strategy set during the SFYP of combining family planning and maternal and child health on the assumption that reduced infant mortality creates favorable conditions for family planning acceptance. Women continue to be addressed primarily within the context of the family and family reproduction and their contribution to economic growth strategies are not envisaged as central. For example, efforts are being made to improve immunization of children and women of childbearing

age, control of diarrheal disease, and training of traditional birth attendants for safe delivery and referral of high risk pregnancies. Undoubtedly, these efforts are important for enhancing the health status of women (and their children) but they do not emphasize other areas of significance for women's health that are not directly tied to ante-natal and post-natal interventions. These areas might include programs to promote understanding of the harmful effects on women's health of the system of intra-household food distribution whereby women eat last and less. Such programs might help to reduce the high rates of female anemia and the gastric problems that women have identified as inhibiting their ability to work and enjoy healthy lives.

4.28 The TFYP is based on the assumption that employment opportunities for women should be focused on the informal and non-farm sectors or tailored to enable women to engage in home-based productive enterprises for domestic consumption. While these enterprises may provide women with new opportunities to generate income and meet household subsistence needs, the strategy should also encompass opportunities for women to engage in formal sector employment. If home-based production and informal forms of work which produce for the domestic market are to be targeted for women, it would be important to analyze the competitive impact of imported goods on domestic production and on women's long term productive viability. Ignoring the constraints imposed by assigning women to this segment of the labor force suggests that the TFYP (and the SFYP) view women as supplemental income earners whose overall role in economic development is marginal.

4.29 The TFYP, however, does indicate some changes in development assistance for women. The Grameen Bank, for example, has been especially successful at making credit available to rural women and encouraging greater recognition by Government of the important role that the NGO community plays in supporting programs for women. Unfortunately, NGO projects too have not fully incorporated an understanding of the complexity of women's lives and have ignored the importance of distinguishing between subsistence credit and productive capital. Moreover, one of the underlying assumptions defining the amount of credit women are granted is that they are still regarded as less able to manage an amount of credit which would enable them to move their investment from the level of home-based handicraft production to small-scale production premised on capital accumulation, investment and growth. This undoubtedly constrains the ability of women to compete with the growing market in imported goods. What may alleviate this problem is the allocation of credit and other resources on the basis of the activity proposed. This would remove gender as the criteria for loan amount and differentiate amount of loan based on type and scale of operation. Loan amounts distributed according to project activity and production requirements should result in narrowing of the gap in size of loans allocated to men and women (see also Chapter IX).

4.30 Women's competitive participation in productive activity is also constrained by the working assumptions of both Government and NGO projects that underestimate and fail to address the marketing constraints of traditional handicrafts. While marketing has been identified as a general constraint in the production of handicrafts, women's predominance in these activities suggest that they are likely to suffer disproportionately from

limited attention given to improving the marketing of locally produced handicrafts.

4.31 When formal sector employment is addressed in Government plans and policies, the tendency has been to focus on the importance of a quota for guaranteeing women employment. Due to the complicated procedures for applying the quota, suitable candidates most often are unable to take up opportunities. In addition, in some instances the quota has tended to serve as a ceiling on women's employment in government services rather than to provide equitable access to women. The system of implementing the quota needs to be simplified so that women are able to avail themselves of the opportunities presented. The private sector, an increasingly important arena of industrial growth and employment generation, has not been required to adopt the Government policy and is not guaranteeing some employment positions to women.

### C. Institutions

4.32 The two core Ministries primarily responsible for promoting greater participation of women in development activities are the Ministry of Women's Affairs and the Ministry of Planning. The former Ministry was set up as an individual entity in December 1989, when it was separated from the Ministry of Social Welfare and Women's Affairs.

#### Ministry of Women's Affairs

4.33 As listed in Annex 3, this Ministry's mandate includes national policy formulation regarding women's welfare, special programs for women's welfare and development, matters relating to women's legal and social rights, programs for the uplift of women, control and registration of all women's voluntary welfare organizations, dealings with international organizations in the field of women's welfare, etc. While the exact functions of the Ministry are still under discussions and review, they are likely to focus on two main areas. Firstly, the Ministry intends to act as a promoter, sponsor, catalyst, and watchdog for women's issues with respect to programs and projects in the various sectors. For instance, it is expected to participate routinely in the review of sectoral project proposals to ensure that women's issues have been adequately considered in the design of projects. Secondly, the Ministry would formulate and implement targetted programs for women that do not fall within the purview of individual sectoral ministries, e.g., programs to assist destitute women, to counteract violence against women, or to provide legal education for women.

4.34 The Ministry of Women's Affairs has absorbed the Directorate of Women's Affairs from the former Ministry of Social Welfare and Women's Affairs, including its organizational set-up (Annex 4) and its personnel complement (see Table 4.1). For the new Ministry to be able to carry out its broader functions, a specific work program would need to be developed and personnel strengthened, including enhancement of capabilities in policy formulation, project design and analysis, database management, and identification and monitoring of research projects.

**Table 4.1: Personnel Absorbed by the Ministry of Women's Affairs from the former Directorate of Women's Affairs**

Name of Post	Sanctioned Position	Existing Position (Number)	Revised Position
<u>Class I</u>			
Director	3	2	1
Additional Director	1	1	1
Deputy Director	2	-	3
Principal Academy (DD)	-	-	1
Director Academy	1	1	-
Assistant Director	10	5	11
Zila Women's Affairs Officer	-	-	22
Hostel Superintendent	-	-	22
Sector Accounts Officer	1	1	-
Research Officer	-	-	3
Sub-Total	18	10	64
<u>Class II</u>	83	71	177
<u>Class III</u>	511	417	336
<u>Class IV</u>	292	235	400
Total Positions	904	733	977

Source: Government of Bangladesh, Ministry of Women's Affairs.

### Ministry of Planning

4.35 In line with the Government's recognition of the central role of women in the development process, the Ministry of Planning is gearing up to increase its capacity to incorporate women's issues into the planning process, at both the macroeconomic and sectoral levels. In the context of the Fourth Five-Year Plan (1990-95) (FFYP) formulation, a separate wing is proposed to be established under the Socio-Economic Division of the Planning Commission that would be the focal point for the Ministry's women in development work program. The proposed wing would require appropriate staffing and expertise; UNDP has been asked to provide technical assistance. The wing would work as the secretariat of the National Women's Council, which is proposed to be formed for coordination of women's activities and for maintaining functional linkages with all agencies involved in women in development activities. The President is to serve as the Chair of the Council.

### D. Present and Future Approaches

4.36 In its Memorandum to the Bangladesh Aid Group 1989-90, the Government of Bangladesh reiterated its policy to integrate women into the development process. It also highlighted the following areas of improvement in women's situations, including social welfare and development projects through several ministries and agencies. To promote female

employment, the Government has reserved 10% <sup>2/</sup> of positions in officer and 15% in staff ranks in the public sector, raised the age limit for women entering public service to 30 years from 27 years, and permitted women's entry into public and defense services. It also has undertaken credit and skills development programs, set up an employment information center, and established working women's hostels and children's day care centers. To expand female education, the Government has supported scholarships for females, earmarked 50% of vacant primary teacher posts for females, nationalized a girls college in the larger districts, and emphasized non-formal and vocational education and skills training by setting up a National Women's Training Academy and an Agricultural Training Center for Women. It also has introduced measures to protect the legal rights of women and to stop violence and repression against women. The Government proposed in the Aid Group Memorandum that new activities during the FFYP should focus on new technologies for women's rural employment, accommodations for working women, the Women's Training Academy, legal aid training for Women's Affairs Officers, and a management information system and planning in the then Department of Women's Affairs.

4.37 The FFYP is proposed to include, for the first time, a separate chapter on women's issues. In addition, each sector chapter will contain a section on women. It is planned that women should be "mainstreamed" and not just treated in social welfare terms. In addition, women's issues are planned to be addressed in all appropriate economic development projects. In the context of preparing the FFYP, the following main issues regarding women in development have been identified: incorporating women's development issues into the macroeconomic framework of the Plan, raising female literacy hygiene percentage points, increasing jobs for women (in the public sector women's share is to increase from 6% to 15%), and improving working conditions, expanding training facilities (especially for vocational skills in non-traditional areas) for women, expanding credit facilities for women, providing more health care facilities for women, expanding accommodations for job-seeking/career women and day care centers for children of working mothers, reducing the gap between policy decisions and actual implementation of assistance for women, and selecting projects for women based on efficiency and cost-effectiveness considerations. Accordingly it is proposed that one of the main objectives of the Plan should be expansion of the role of women in socio-economic development and reduction in the gender disparity in nutrition, health, education, and employment. Major economic sectors have been identified for concentrated efforts, including agriculture, environment and natural resources, industry and trade, government services, and social sectors (education and training, health and nutrition, and social services and community development).

4.38 According to the Memorandum to the Bangladesh and Group (1990-91), a WID Cell is to be established in the Public Administration Training Center to sensitize policymakers, bureaucrats, and staff of the Government. The following specific projects and programs also are proposed: (a) strengthening of the National Women's Training and Development Academy; (b) setting up of Employment Information Centers in 22 districts; (c) establishing national data network systems and a data bank; (d) providing

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<sup>2/</sup> Increased to 20% in March 1990.

study grants for female dropouts from primary schools; (e) establishing a Women's Support Center; (f) providing nursing homes for old women; and (g) establishing handicraft production centers in zilas and upazilas.

4.39 The Government's commitment to female education is strong during the FFYP, particularly through the proposed General Education Project (World Bank, 1990b), and could serve as a model of what can be done in a sector. Most of the project activities are designed to increase educational opportunities for girls. They include a number of pilot programs, which will be carefully evaluated, including: (a) provision of Satellite Schools to bring primary school classes closer to the homes of young girls, making it more likely they would attend; (b) financing of non-formal primary education programs to reach very poor girls unable to attend formal primary schooling; and (c) experiments designed to make the formal Government primary schools more attractive to girls. Of a less experimental nature are the pilot-tested programs proven to have significant effect upon female enrollment and retention such as: (a) hiring of more female teachers; and (b) continuation of the female scholarship program for secondary school girls begun by USAID. In addition to project activities designed to increase access, several activities have been designed to increase the physical and social well-being of girls, such as: (a) removing sexist language from textbooks and including positive role models for girls; (b) increasing the adequacy of physical facilities for females in the Primary Teacher Training Institutes; (c) including population, health, and nutrition in the curriculum; and (d) training teachers to be more aware of gender-related issues in the classroom. Annex 5 provides further details about the women's programs.

4.40 To capitalize on the activities for women that are going in the right direction, the Government urgently needs to introduce appropriate measures to effectuate its policy decision to integrate women into the development process and to promote sustainable improvement in the situation of women in Bangladesh. Directives should be issued by the highest authorities (the Minister of Planning, or possibly of Finance, or the Prime Minister's Office) requiring that women's concerns must be taken into account in formulating Government plans, policies, and programs. Accompanying the directives should be guidelines to the various ministries and agencies setting out specific data collection requirements and key types of issues that should be identified and developed into Action Plans. One scenario for this process could be that MWA be commissioned to draft guidelines, with technical assistance support financed by donors. The guidelines would be submitted to the Planning Commission for review. Subsequently, the Minister of Planning would issue the directives and guidelines. Monitoring of compliance with the directives would be carried out by the Monitoring and Evaluation Division of the Ministry of Planning. In addition, training programs to sensitize civil servants and policymakers to WID issues should be carried out. Finally, special programs targeted at both men and women are needed in the media, the schools, and the workplace to encourage the required changes in social structures and practices.

## V. EDUCATION AND TECHNICAL TRAINING

### A. Background

5.1 The level of female education is an important indicator to assess not only the status of women in a society but also the ability of a country to effectively use its human resources for national development. Educational attainment of Bangladeshi females is among the lowest in the world, as much because of the limited concept of women's role in the society and the economy as of the extreme poverty of the country. Only one in three school-age girls is in school, only 2% of women age 20-24 are in universities, and only three out of a thousand women are in professional jobs (World Bank, 1989a).

5.2 Basic skills of literacy and numeracy are critical starting points for raising the status of women in the society and the economy of Bangladesh. They could best be acquired by the majority of women through the formal system of primary education. Secondary education as well as vocational and technical education (VTE) could provide further essential skills for equipping women to enhance their participation as well as to improve their income-earning prospects. However, educational opportunities have been inequitably tilted toward males, particularly urban males, with female human capital being severely wasted in a country that must rely on human resources for its future development (World Bank, 1989b).

#### Status of Female Education and Trends

5.3 In Bangladesh, public expenditure on education amounts to less than 2% of GNP on average (compared with an average of 2.3% in other South Asian countries and 4.1% in East Asian countries (World Bank, 1989b). This low spending level has been translated into the low overall literacy rate in the population age 15 and above. The national literacy rate in 1981, according to the Census, was 29% (versus 36% for India), which was only three percentage points higher than that in 1974. The female literacy rate in this age group was 19%, or less than half the level of 40% achieved by men.<sup>1/</sup> More recent estimates indicate an increase in national literacy to 33.1%, with female literacy being 22.2%. Table 5.1 provides some key statistics about education in Bangladesh.

5.4 Another way of looking at public expenditure on education is to determine the disparity by gender in the incidence of spending on primary, secondary, and university education in a specific year. The disparity was determined for 1987 by multiplying gross enrollment in primary, secondary, and university education times the average cost per student (Table 5.2). On this basis, it was determined that 44% of expenditure of Tk 3.6 million for primary education, 32% of Tk 5.6 million for secondary education, and 13% of Tk 0.8 million for university education were made on girls. It is

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<sup>1/</sup> According to the Bangladesh Bureau of Statistics, more realistic rates of literacy are 16% for females and 32% for males.

**Table 5.1: Educational Institutions, Teachers, and Enrollment**

Institution Type	1981/82				1982/83				1983/84				1984/85				1985/86			
	Units	Teachers	Enrollment	Population	Units	Teachers	Enrollment	Population	Units	Teachers	Enrollment	Population	Units	Teachers	Enrollment	Population	Units	Teachers	Enrollment	Population
	(Thousands)				(Thousands)				(Thousands)				(Thousands)				(Thousands)			
Primary Education	42683	175871	8656.000	14114.0	43039	178589	8955.000	14241.0	43465	183173	9643.000	14367	43588	183638	10082.000	14499.0	43712	184632	10776.000	14629.500
Urban	2498	19018	898.000	1848.0	2789	19214	958.000	1901.0	2865	19134	958.000	1958	2784	18333	1009.000	2017.0	3044	19248	1197.000	2077.500
Rural	40185	156855	7758.000	12266.0	40250	159375	7997.000	12340.0	40600	184039	8687.000	12409	40804	165305	9073.000	12482.0	40668	165384	9579.000	12552.000
Govt.	37263	149492	7407.000	--	37186	151545	7763.000	--	36946	153207	8325.000	--	36689	153608	8788.000	--	36422	154448	9395.000	--
Non-Govt.	5420	26379	1249.000	--	5853	27044	1192.000	--	6619	29966	1318.000	--	6899	30090	1314.000	--	7290	30186	1381.000	--
Male <sup>1/1</sup>	42270	158830	8287.000	7208.5	42460	157543	8358.000	7280.0	42968	159371	8725.000	7350	43248	159852	8002.000	7425.5	43417	159317	8201.000	7499.000
Female	418	17041	3419.000	6906.0	579	21046	3597.000	6961.0	499	23802	3918.000	7017	340	23786	4080.000	7073.5	295	25315	4575.000	7130.500
Secondary Education	8545	90794	2546.000	9425.5	8864	92664	2570.000	9842.5	8539	95275	2808.000	9885	8569	97774	2638.000	10098.5	8798	99018	2745.000	10327.000
Urban	1482	19529	695.000	1494.0	1421	22599	750.000	1539.0	1831	24542	798.000	1585	1665	25312	815.000	1632.5	1752	25898	838.000	1681.500
Rural	7063	71265	1851.000	7931.5	7243	70065	1820.000	8103.5	6908	70733	1812.000	8280	6904	72462	1823.000	8461.0	7041	73120	1907.000	8645.500
Govt.	186	4280	107.000	--	186	3847	113.000	--	182	4185	125.000	--	220	4725	138.000	--	249	5431	173.000	--
Non-Govt.	8359	86564	2439.000	--	8478	88817	2457.000	--	8357	91090	2483.000	--	8349	93049	2500.000	--	8544	93585	2572.000	--
Male <sup>1/1</sup>	7347	82105	1916.000	4944.5	7428	82533	1894.000	5036.0	7298	84995	1853.000	5129	7407	86687	1866.000	5224.0	7511	86530	1941.000	8321.000
Female	1198	8589	630.000	4481.0	1236	10131	676.000	4606.5	1241	10280	755.000	4736	1182	11107	772.000	4869.5	12620	13386	804.000	8006.000
General College Educ.	587	11341	337.207	--	595	12623	396.109	--	657	13991	416.777	--	687	15839	515.541	--	758	17215	603.913	--
Degree	324	8916	284.292	--	343	9712	325.935	--	369	10389	319.952	--	380	11359	401.903	--	404	12047	467.898	--
Non-Degree	263	2425	52.915	--	252	2911	70.174	--	288	3602	96.825	--	307	4480	113.638	--	354	5168	136.015	--
Govt.	107	4898	134.890	--	107	4773	136.482	--	123	4958	128.996	--	142	5958	190.619	--	154	6003	218.158	--
Non-Govt.	480	6643	202.517	--	488	7850	259.647	--	534	9033	287.781	--	454	9881	324.922	--	604	11212	387.760	--
Male	--	10425	271.604	--	--	11090	323.147	--	--	12212	342.422	--	--	13957	422.698	--	--	15297	488.911	--
Female	--	916	65.603	--	--	1533	72.982	--	--	1779	74.355	--	--	1882	92.848	--	--	1918	115.002	--
University Education	6	2312	39.899	--	6	2351	37.078	--	6	2581	35.385	--	6	2655	35.493	--	6	2568	27.487	--
Male	--	2109	32.351	--	--	2150	30.563	--	--	2327	28.797	--	--	2386	28.376	--	--	2358	21.870	--
Female	--	203	7.348	--	--	201	6.515	--	--	254	6.588	--	--	269	7.115	--	--	210	5.617	--
Medical Education	10	697	8.574	--	10	788	8.202	--	10	766	8.194	--	10	831	8.297	--	10	793	8.056	--
Male	--	582	6.750	--	--	643	6.171	--	--	636	6.271	--	--	678	6.261	--	--	634	5.893	--
Female	--	115	1.824	--	--	125	2.031	--	--	130	1.923	--	--	153	2.036	--	--	159	2.163	--
Others																				
Tech./Voc./Eng.	80	1297	18.871	--	80	1280	19.566	--	81	1398	19.358	--	99	1629	26.393	--	98	1680	26.393	--
Teacher Educ.	57	930	10.097	--	57	1502	10.524	--	58	1502	10.833	--	59	471	11.652	--	61	471	11.803	--
Trn. Colleges	10	196	2.639	--	10	202	3.000	--	10	140	3.134	--	10	136	3.752	--	10	136	3.500	--
Trn. Institu.	47	734	7.456	--	47	1300	7.524	--	48	1362	7.699	--	49	335	7.900	--	51	335	8.303	--
Madrasah <sup>1/2</sup>	2450	26652	430.062	--	2806	29056	508.701	--	2806	28744	529.917	--	3312	30988	618.607	--	3439	31945	638.928	--
Total	177	646	3.398	--	178	649	3.600	--	188	718	3.867	--	207	815	4.386	--	219	810	4.658	--

<sup>1/1</sup> Units refer to male and female mixed schools.

<sup>1/2</sup> Includes only Secondary level and above: Government Madrasah were only 2 until 1985/86 and 3 thereafter.

Source: Government of Bangladesh, Bangladesh Bureau of Statistics, 1987 Statistical Yearbook of Bangladesh, as presented in World Bank, Bangladesh: Public Expenditure and Poverty: An Evaluation of the Impact of Selected Government Programs on the Poor.



significant to note not only that expenditures were less on girls than on boys at each level of education and 65% less overall but also that the proportion of expenditures on girls declines as they move up the various levels of the system. By university level, the proportion of expenditure on girls is 31 percentage points lower than in the primary level.

**Table 5.2: Gender Disparity in Education Expenditures, 1987**

Level of Education	Expenditure			Girls as a Proportion of Total (%)
	Boys	Girls	Total	
Primary	2.0	1.6	3.6	44
Secondary	3.8	1.8	5.6	32
University	.7	.1	.8	13
Total	6.5	3.5	10.0	35

Source: World Bank, General Education Project Staff Appraisal Report.

5.5 These figures reflect the high rate of exclusion of girls from formal education and the higher drop-out rate of girls than of boys at all levels, albeit the most critical wastage being related to the 12% fewer girls than boys who complete primary education studies (World Bank, 1988). In 1987, enrollment ratios for girls were 50% in primary school and 14% in secondary school in contrast to 72% and 34%, respectively, for boys. The overall ratio of 61% enrollment in primary school and 24% in secondary school (World Bank, 1990b) compares with that of 73% and 23%, respectively, for the region (World Bank, 1990b). At the university level, the enrollment of girls is only a quarter of that for boys (World Bank, 1990b). Female enrollment is even more bleak in the formal VTE system, where women comprise less than 1% of the enrollment in formal VTE. Enrollment prospects in non-formal VTE are slightly better but still less than 1-2% of the total capacity (World Bank, 1989d). On equity grounds, it is clear that attention should urgently be directed to increasing the enrollment of girls in primary school and to adopting measures facilitating their stay in school.

#### Importance of Female Education

5.6 Education is important to provide women with the capability to develop skills for mastering the shifts in technology and the concepts of management that are critical in the workplace. Equipped with these skills, women are better prepared to reverse the gender segmentation of the labor market and equalize access to wage and self employment opportunities. Furthermore education contributes to knowledge about preventive health care, improved nutrition, and family planning, all of which increases directly the physical well-being and productivity of women as well as indirectly that of the family.

5.7 Access to education and training has not yet been seen to be critical for the majority of women in Bangladesh because they have been directly engaged in subsistence production with their families or, where forced out into the wage market, involved in manual labor requiring little

formal training. The ability to read signs and simple directions, fill out forms, read clocks, add up hours and calculate wages or fees, or understand how machines work has not been of significant importance. However, skills/technical training is becoming increasingly necessary for women in view of the growth of population, the limited capacity of agriculture to absorb the expanding labor force, and the diversification of the technological base of the economy.

5.8 In this changed context, women's economic survival and ability to retain and improve their technology base will depend on acquiring basic knowledge to qualify for VTE programs. For this to occur, formal education of females is becoming increasingly crucial. The increase of VTE institutions since the 1970s in response to the demand for skilled production workers in construction, industry, transportation, and the service sector signifies the profound shifts already underway in the technological base of the economy. The training provided by these institutions in construction-related activities alone is seen to result in a considerable increase in the mean wage women earn. For example, women roof hammerers earn a mean wage of Tk 21-32/day at unskilled level vis-a-vis Tk 32-42/day at skilled level. Therefore, training can be seen to yield a significant return in terms of higher wages (World Bank, 1989d).

5.9 Education is important for women not only because of the cognitive skills but equally, if not more importantly, because of the social skills acquired through schools. As mentioned in Chapter III, informal kinship networks place wage-employed women in situations of obligation and reinforce control by management on kinship lines. Therefore, strengthening of women's bargaining and negotiating skills is becoming more and more crucial. Experience from development projects shows that the ability of women to monitor project delivery at the grassroots is critical to the success of interventions.

5.10 Unless women acquire the necessary self-confidence to stand up for their rights, much of the development benefits will continue to by-pass them. This means that women need to acquire skills to check wages and benefits calculated by better educated, usually male employers, challenge short-changing of food-for-work rations or school uniforms, and report and follow-up on sexual harassment at the workplace. The social space of schools represents an important transition from the familiar world of home, where personal loyalty and bonds of mutual obligation provide some protection, to the more impersonal world where survival depends on self-confidence and bargaining skills.

## **B. Structure and Characteristics of the Education System**

### **Structure**

5.11 The formal system of public education at the primary, secondary, and higher levels in Bangladesh is the responsibility of the Ministry of Education. The basic system comprises five years of primary education (grades 1-5) and seven years of secondary education (grades 6-12). Higher education may be pursued through two to five year bachelor and masters

programs.<sup>2/</sup>

5.12 VTE programs are provided in both formal and non-formal contexts. In the public sector, the Ministry of Education provides formal training (for about 20,000 students in 1986) through four engineering colleges, 17 polytechnics, 51 vocational training institutes (VTIs), 16 commercial institutes, and a number of specialized colleges. The Ministry of Labor and Manpower supports 11 technical training centers (TTCs) where 2,700 full-time and 900 part-time students received training in 1988. These institutions offer two-year certificate courses as follows: welding, machinist, automotive, farm mechanics, radio and television, civil and mechanical drafting, carpentry, refrigeration and air conditioning, masonry, electrician, foundry, and dressmaking. Entry into VTIs and TTCs requires an eighth grade education, except for civil and mechanical drafting courses where this restriction has been relaxed for girls to promote their entry into the courses.

5.13 Both the public and private sectors provide non-formal VTE. The Ministries of Youth and Development, Social Welfare, Women's Affairs, Local Government, and Rural Development and Cooperatives offer programs targeted at disadvantaged people. The private sector also provides non-formal training through over 100 NGOs in 30 schools for about 2,000 students annually. While mostly designed for male participants, these non-formal courses offer females a somewhat larger proportion of training spaces than formal programs. The programs also vary in the skills delivered, including basic literacy and numeracy. Some promote industrial productivity, e.g., Bangladesh Industrial Technical Assistance Center, and have many characteristics of the formal system, except shorter training periods (a plus in efficiency terms). Other programs cover established trades. Most, however, offer training in handicrafts and other skills for which markets are not firm (World Bank, 1989d).

#### Characteristics

5.14 Three aspects of the formal education system are noteworthy. First, much of the structure falls under Government control. Only 17% of primary schools are non-Government. While 92% of secondary and college level students are educated in non-Government schools, the Government supports 70% of expenditure for teachers (World Bank, 1988). Second, most students drop-out between grades 1 and 3. Only 5% of those entering grade 1 complete 12 grade and pass the Higher Secondary Examination. Consequently, primary school education, particularly in the early years, is critical to improvement of female education. Finally, public education exists side by side, and is eclipsed by, elite private schools in Dhaka and Chittagong and boarding schools in the Asia region. These schools offer highly demanding curricula to train well-to-do children for colleges and universities overseas. Because of the popularity of elite private schools, the upper middle classes have little interest in improving public education in Bangladesh. For now, such improvements have to be undertaken mostly to address the needs of the poorer strata.

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<sup>2/</sup> In addition, a parallel religious system of education is in place.

### C. Government Programs

5.15 Until the 1980s, little attention was given to opening up the formal education system to women by strengthening the base and appeal of primary schools. Government priorities for education had focussed on expanding VTE, particularly in agriculture. Under the Second Five Year Plan (1980-85), the Government launched three major initiatives. One was a Mass Education Program for 40 million illiterates in the 10-45 age group. However, this Program was unable to impart practical skills to the intended beneficiaries and was disbanded by 1982 (UNICEF, 1987).

5.16 A second initiative focussed on strengthening vocational and skills training for women in animal husbandry, garment making, food processing, and other fields at 250 training-cum-production centers; income generating activities for women; household or village-based industry development; credit through the rural banking system; and institutional support. For this purpose, VTE received the third highest budget allocation, after primary and secondary education. However, only 56% was delivered and a fraction of the programs were started. Skills centers for women were never developed. Facilities created were at higher levels - four engineering colleges and 12 polytechnics (one for women only). Lower level facilities were overlooked, although one promising program of community schools was discontinued in the 1980-87 period. While 400 schools had been planned, 200 for each sex, discontinuation of this apparent breakthrough in Government planning proved disappointing with respect to improving opportunities for women (World Bank, 1989d).

5.17 The third initiative constituted a dramatic policy shift that came about with the announcement of the Perspective Plan (1980-2000) focussing on Universal Primary Education (UPE) as a strategy for eliminating illiteracy in the long run. The objective of UPE is to enroll 90% of primary age children (6-10 years old) in formal education by 2000. However, the objective may have to be reduced because the cost is prohibitive (US\$190 million per year) (World Bank, 1985b). Nevertheless, the principle of UPE set the scene for expanding access for females.

5.18 In late 1989, the Government announced plans to make primary education compulsory for all children age four to ten, except those disabled or, in the opinion of a six-member committee, unable to go to school. It also announced that secondary education would be free for girls up to grade 8 in rural areas. In addition, the Government introduced a number of scholarships and special subsidies for women. Moreover, one girls college in each district was nationalized. These changes imply the need to reallocate significant Government resources to the education sector. They could have a major positive impact on female development opportunities.

5.19 Reorienting a national education system is a lengthy and expensive process. IDA, UNICEF, UNDP, UNESCO and the Ford Foundation have assisted Government programs. In particular, IDA has supported a series of education projects covering 13 years. The First and Second Primary Education Projects received IDA support through Credit No. 1054-BD for US\$40 million (Second Five Year Plan - 1980-85) and No. 1574-BD for US\$78 million (Third Five Year Plan - 1985-90). The two IDA-assisted Primary Education Projects focus on two main objectives:

(a) Increasing access through construction of new and rehabilitation of existing classrooms, latrines, and tubewells; provision of furniture, teaching aids, and materials; and improvements in school maintenance. To encourage female education, NGO outreach programs for girls, community support to pre-school and satellite schools, and uniforms were included.

(b) Improving quality through simplification of textbooks and curriculum and improvement of teacher performance in reducing excessive rote learning by pre- and in-service literary and numeracy training. Development of new examinations for better assessing concept formation and reasoning also was included.

5.20 To promote increased access and improved quality, strengthening of personnel management concepts is underway in the Directorate of Primary Education (DPE). Such concepts include: improved promotion opportunities, more efficient teacher deployment, and teacher supervision through on-site monitoring visits. IDA also is supporting a specialized college for management training of school administrators and supervisors. Preliminary reactions from parents indicate a higher level of satisfaction that schools are helping children learn (FREPD, 1985).

5.21 The Government's chief concern lies in development of general education, particularly at lowest levels. However, VTE remains an important component of the Government's human resource development strategy, given the demand for skilled personnel in the domestic economy. The Government, with IDA assistance, has responded through a Technical Education Project (Credit No. 1490-BD for US\$36 million of 1984),<sup>3/</sup> provided under the Second Five Year Plan to revamp technical education. One of the areas addressed through this Project is identifying and removing obstacles to the enrollment of women in technical education institutions. There is growing awareness about the negative implications of the low representation of women in higher VTE institutions. Special surveys have been commissioned to identify aspects of faculty attitudes and shortfalls in physical facilities, such as separate lounges, toilets and hostels, that discourage women from enrolling.

#### D. Issues Regarding Women and Education and Technical Training

5.22 Female education is constrained by a number of factors: (a) limited enabling environment related to inadequate incentives, dependence of society on child labor, and negative attitudes of society; (b) in-school factors related to formal education, particularly inappropriate curriculum, unbalanced gender composition of teachers and other staff, poor teacher

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<sup>3/</sup> Four earlier IDA Credits (No. 407-BD of 1973 of 1973 for US\$21 million, No. 621-BD of 1976 for US\$12 million, No. 912-BD of 1979 US\$25 million, and No. 1396-BD of 1983 for US\$8.1 million) were provided to support the Government's earlier efforts to strengthen vocational and technical education.

training and motivation, inadequate physical facilities, and inconvenient class schedules; and (c) in-school factors related to non-formal VTE.

#### Limited Enabling Environment for Females

5.23 Bangladesh is denied the full advantage of nearly half its store of human capital because of the limited access of females to the education system. At the primary school end of the spectrum, over half the cohort of girls are not able to enroll in this critical entry point for acquiring literacy, numeracy, and future learning capacity in the formal context. At the higher education end of the spectrum, women are excluded from the Islamic University and the Islamic Center for Vocational Training and Research. They are de facto excluded from 9 out of 10 prestigious cadet colleges<sup>4/</sup> and 17 out of 18 polytechniques (one of the polytechnics is exclusively for girls). While the universities do not discriminate against admitting women, the large gap between the enrollment level of 8,600 girls versus that of 36,700 boys in 1987 (World Bank, 1990b) is indicative of how marriage or negative parental perceptions about education for girls reduce female access to higher education. No provision exists for enrollment of women in one of the important non-formal VTE institutions.

5.24 The main factors constraining female education opportunities are: (a) inadequate incentives; (b) dependence of society on child labor; and (c) negative attitudes of society.

5.25 Inadequate Incentives. Despite the Government's efforts to expand school enrollment by providing free schooling, supplies, and textbooks, the overwhelming impact of poverty still means that the poor are unable to find the money to purchase slates, chalk, paper, pencils, food, and clothes for their children. Insufficient food, particularly for girls, diminishes learning capacity (FREPD, 1983a), while inappropriate clothing (torn and tattered) causes girls to stay out of school for reasons of modesty (NCTB, 1987).

5.26 To address the need for appropriate clothing to comply with Bangladeshi standards of modesty for girls, the IDA-assisted Primary Education Project had provided for school uniforms and this succeeded in increasing female enrollment. The regrettable decision to stop providing this incentive because of corruption and leakage in the distribution system resulted in an unfortunate reduction in attendance of girls age 7 and 8 years. Parents have yet to mobilize at the grass roots to identify and articulate demand for introduction and retention of such incentives.

5.27 Dependence on Child Labor The heavy dependence of poor families on child labor has more impact on girls than on boys because they are needed by age 5 or 6 for gathering firewood, collecting water, caring for siblings, and doing housework. Therefore, necessity compels girls to forego participation in primary school. Boys become economically active (age 7 and 8) in gathering firewood, herding goats and cows, weeding,

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<sup>4/</sup> Cadet colleges are exclusive boarding schools preparing students for advanced education and military careers.

harvesting, and commercial transactions (Alam, 1985). Parents make special efforts to keep sons in school, as discussed below.

5.28 Negative Attitudes of Society. Part of the explanation for the limited educational opportunities for females in Bangladesh is the attitudes of society about females. Because society views marriage as the ultimate goal for a woman, education is not considered to be necessary preparation for a "housewife". When having to choose between sending a daughter or a son to school, parents gravitate toward sons because they believe sending daughters to school makes little economic sense as they marry and leave the family to live with husband and in-laws. However, sons, even when married, remain in the home and take care of aging parents.

5.29 Qualities most valued in women are modesty, acquiescence, and service to others. Education is seen to be counterproductive to these qualities because it breeds independence and assertiveness (Khan, 1988 and Mahub, undated). Unless an educated girl finds employment, she becomes a liability. An educated girl requires a more highly educated man and a higher dowry price (Scott and Carr, 1985). Moreover, a girl's reputation for "virtue", critical for marriage prospects, is vulnerable to gossip and innuendo if they remain in school just before attaining puberty. Girls taught by mostly male teachers, except in urban areas, are subject to damaging comments. Village schools located beyond safe areas near housing clusters and urban schools far from the home and accessible only through heavily trafficked commercial zones display girls to unwanted public exposure.

#### In-School Factors Related to Formal Education

5.30 Inappropriate Curriculum. The formal education system is elitist in its priorities. Its relevance to the existing and changing economic structure and skills requirements is questionable. The system is also highly theoretical and poorly designed to meet the needs of the disadvantaged. It functions to produce students, mainly urban males, able to obtain the Higher Secondary Certificate upon passage of public examination after grade 12, enter college or university, and apply for limited civil service posts and private sector positions.

5.31 A key problem is the quality of the primary education curriculum. The purpose of primary education should be to provide basic knowledge, i.e., capability in reading, writing, and calculations. Children need to practice applying literacy and numeracy to everyday problems of existence. One assessment of primary schools found that mathematics was divorced from practical accounting and record-keeping and that social studies provided little information on backyard agriculture, nutrition, population issues, and local government (UNICEF, 1987). In addition, the curriculum does not consider the developmental needs of girls and it neglects family life education.

5.32 Even at higher levels, despite evidence that liberal arts graduates have limited employment opportunities, the curriculum fails to keep pace with emerging social issues, including those pertaining to women, or changing technology. Colleges and universities have, on the whole, played an insignificant role in generating research or inquiry on issues

relating to women. Shifts in emphasis to science and technical fields have not occurred (World Bank, 1988).

5.33 The curricula of vocational and technical training institutions have not responded pragmatically to social and technological changes. Poor training quality, lack of sufficient equipment and books in Bangla, absence of placement services, and poor liaison with industry and employers equate with low performance for these institutions. Moreover, their effectiveness is undermined by negative attitudes of society towards manual labor and women's involvement in work outside the home. As a result of these attitudes, there are considerable ill feelings about women's presence in VTIs and TTCs. Although women attending these institutions consider technical training important, they complain that negative attitudes of teachers about their participation discourages their enrollment. In addition, despite the improved prospects resulting from VTE and the economic pressures pushing women into employment as production and low-level service workers, most women from lower-middle class or impoverished backgrounds receive little parental encouragement to attend VTIs or TTCs.

5.34 In none of these restricted curricula is stimulus given to promoting the change process required for social and economic development, including recognition of the participation of women. The curricula have not refuted the myths about women's roles in the economy and society as well as the behavior most appropriate by and towards women. They have not served as a vehicles for influencing society (parents, teachers, and students) to internalize attitudinal changes about women. In addition, they have not created conditions facilitating improvements in the social and economic status of women. Moreover, the curricula have not specifically addressed the concrete steps required to enable women to participate in and benefit more effectively from the development process. Finally, the socio-economic consequences of overlooking women have not been conceptualized or presented.

5.35 Because women are a large proportion of the poor, the neglect in the curricula of attempts to promote understanding of the circumstances responsible for poverty is significant. Surveys of parental attitudes repeatedly highlight disrespectful attitudes of mainstream service delivery systems towards the uneducated and the poor, including lack of appreciation for the manual labor they perform. Parents cite this disrespect as a reason for their reluctance to enroll children in school (FREPD, 1983b). Unless perceptions and attitudes towards children of the poor are altered in schools, female education will be hampered because parents are reluctant for girls to endure indignities.

5.36 Much discussion about curriculum reform concerns making the content more "relevant" because relevance is considered to result automatically in greater responsiveness to women's skill development needs. However, women's needs usually are translated into skills related to sewing, handicrafts, nutrition, family planning or small scale, home-based agriculture, which do not provide the solid base of skills required for entry into the wage or self-employed labor markets.



5.37 Unbalanced Gender Composition of Teachers and Other Staff. For parents and girls to be convinced that female education leads somewhere other than to independence that undermines marriage and the traditional family, female teachers, administrators, training supervisors, designers of textbooks, and heads of directorates of primary and secondary education can serve as influential role models. However, neither the Government's quota of 15% of the jobs in staff ranks nor its policy of reserving 50% of the primary school teacher posts for women have been achieved. According to 1986 estimates, out of the 164,157 staff employed by different departments, directorates, and boards (including the textbook board) under the Ministry of Education, only 8% were women. In the highest employee category (Class I), female representation stood at a low of 6.9%. Women teachers were estimated at less than 10% in primary and secondary schools, colleges, and universities (Mahbub, undated). However, this situation has improved and at present some 19% (35,570 out of 186,600) of primary teachers are women (World Bank, 1990b). By comparison, 20% of teachers in medical schools were women in 1986. The proportion of women teachers in the VTIs and TTCs, which urgently need to change their social climate towards women, is extremely low.

5.38 The Government and IDA have recognized particular problems related to expanding the number of female teachers. One is that educational requirements for teachers are higher than the majority of potential female teachers can meet. This means that the pool of potential female teachers is extremely small. The second problem relates to restrictions against women travelling or living away from the family home. Third is the need to reach appropriate family agreements and to obtain adequate living accommodations for women who may be able to accept new teaching positions in distant locations. Fourth, physical security is critical for women. Finally, teachers who are mothers are in need of child care assistance when traditional family support systems are not accessible.

5.39 Poor Teacher Training and Motivation. Female education is hampered not only by the low ratio of female to male teachers but also by the poor training and motivation of teachers. Bangladesh is accustomed to traditional, top-down, teacher-centered teaching which encourages rote learning rather than individual inquiry. Little success has been achieved in introducing learning techniques to encourage problem solving, innovation, creativity, and self-learning. For children of the poor who are accustomed to watching their parents being commanded by rich landowners, moneylenders, employers, and officials, an important requirement of teaching methodology is a free flow from student to teacher that will build up self-confidence in the ability to solve problems. This requirement is most demanding for girls, who are allowed less self-expression than boys.

5.40 Teachers in formal VTE institutions generally lack sufficient work experience in relevant industries. About 63% of TTC teachers have a year or more of experience working in industry, while less than 30% of teachers in VTIs have such experience (World Bank, 1989d). For example, teachers who have not worked in the garments industry will not have acquired some understanding of the poor conditions of the workplace as they apply specifically to women who are working there (see Chapter VIII).

5.41 Inadequate Physical Facilities. Inadequate physical facilities are constraints on expanding female school enrollment. Primary schools, in particular, are overcrowded and lack separate classrooms, proper maintenance and adequate hostels for women students and faculties, where residence is required. In rural areas, primary schools often can only be reached by travelling some distance, which is not considered acceptable for young girls. Moreover, the lack of sufficient water supply and private latrines means that female students, teachers, and staff are unable to take care of their personal hygiene requirements. None of the schools have provisions to handle the special needs of pubescent girls.

5.42 Inconvenient Class Schedules. Class schedules are fixed, with hours of school the same throughout the year. Therefore, girls who have managed to enroll have no options but to drop out when they are needed for family economic activities or care of siblings while mothers seek outside employment.

#### In-School Factors Related to Non-Formal VTE

5.43 Opportunities for women to receive non-formal VTE are almost non-existent. As noted in the recent VTE Review (World Bank, 1989d), males who make policy for VTE point out that society prefers to spend the available but insufficient resources on males. Moreover, they note that expanding opportunities for females creates problems of hostel accommodations, latrines, demand for female instructors, and friction between male participants and instructors.

5.44 Female access to non-formal VTE is largely confined to programs under the Ministries of Social Welfare and of Women's Affairs and the NGOs. Unfortunately, instead of being oriented towards training women for mainstream production, most non-formal VTE programs for women are oriented toward handicrafts and small scale agriculture, with low income-earning potential. Besides training in poultry-raising, they teach Chinese and Bengali cooking, baking, knitting, screen and batik printing, embroidery, garment-making, bamboo and cane products, pottery, leatherwork, decorative woodwork, and artificial flower and candle-making, most of which have limited market demand and pay low wages (World Bank, 1989d; McCullough, 1986).

5.45 The offerings of a majority of non-formal VTE programs for women contrast sharply with the innovative approach developed by Gonoshasthaya Kendra, an NGO, which has always taken a firm stand on training women for mainstream economic activities with solid market prospects. Gonoshasthaya Kendra trains women in the production of footwear, pharmaceuticals, metal and wood furniture for large institutions (hospitals, government offices), and commercial-capacity gunny sacks (World Bank, 1989d).

#### E. Recommendations

5.46 Increased educational attainment for women could be achieved through policy actions intended to (a) expand enrollment of females; (b) emphasize VTE; (c) make formal education relevant; (d) increase

recruitment of female teachers and staff; (e) strengthen teaching methodology; (f) increase incentives and community involvement; (g) improve physical facilities; (h) adjust class schedules; and (i) involve NGOs.

#### Expand Enrollment of Females

5.47 For Bangladesh to take advantage of the female human capital that is currently being wasted, it is critical for gender differentials controlling entry and retention of females in the public education system to be eliminated. As a critical first step, female entry into primary education needs to be ensured. The recent Government policy decision to make primary education compulsory and secondary education up to grade 8 free for girls living in rural areas should go a long way in this regard. To complement these objectives, a monitoring system needs to be institutionalized so that national accountability for female education is ensured. The IDA-assisted General Education Project (FY90) proposes to promote policy objectives with respect to equitable access of girls to educational services.

5.48 Two initiatives of the Government under the Second Five-Year Plan, albeit ultimately abolished, warrant consideration for possible reinstatement. One is adult literacy programs to provide women with basic literacy and numeracy required for employment. The other is skills centers for delivering VTE to women.

#### Emphasize VTE

5.49 Increased opportunities in VTE are critical to provide women with the skills required for wage and self-employment. They could be promoted through implementation of the recommendations of the recent VTE Review, i.e. that the Government should actively promote greater female participation in VTE through improvement in facilities (restrooms, dining areas, etc.), training of teachers and administrators, modification of the curriculum to meet women's needs better, and improvement of recruitment and job placement systems for females. The Review also made a recommendation that a model TTC be established in Dhaka to demonstrate approaches to support female participation in VTE in an atmosphere where enrollment is open to both females and males. Implementation of this recommendation could lead to a major breakthrough in female VTE. By drawing from the large range of prospective students in the capital city, not only would the TTC encourage the enrollment of female students but also provide an opportunity for training and development of female VTE teachers, including employment experience in the industrial sector. Success with this model TTC could pave the way for expansion of opportunities for females in VTE institutions throughout the country.

5.50 The overall objective of VTE for women should be to provide a technical education or trade in an occupation where subsequent placement in wage or self-employment is likely. Women should be involved in identifying their training needs and, if they consider the present emphasis on handicrafts not to be economically viable, their suggestions for more appropriate alternatives should be adopted insofar as possible. To determine what would be appropriate, a survey could be carried out of women in need of VTE to determine their areas of interest for purposes of curriculum development. As suggested by the VTE Review (World Bank, 1989d), more women could be trained for self-employment in service trades

(tailoring, dressmaking, hairdressing, electronic repairs, and secretarial services) and in industrial trades (production of potential export products).

5.51 Women who express interest in occupational training provided by VTIs should be assisted in fulfilling enrollment requirements, e.g. the eighth grade graduation restriction could be lowered for females to enroll in even more courses than civil and mechanical drafting and the 21 year age ceiling could be raised to allow older female students to enroll in VTE. Public awareness raising efforts should be mounted to dampen negative attitudes about women's involvement in technical professions.

5.52 Another way to promote female VTE could be through the Skill Development Fund that also was recommended in the VTE Review. The objective of this Fund would be to try various programs in search of models that work. The criteria for finding out "what works" would be immediate employment of the graduates in existing industry or government positions and/or preparation for productive self-employment.

5.53 The non-formal education programs of NGOs have been successful in overcoming parental resistance to education by exposing students to a discourse about the mechanisms of poverty, contributions of the poor to the economy and society, and values of group action and joint undertakings. They also are skillful in providing concrete information about how to organize productive activities. These positive attributes should be introduced throughout the VTE system.

#### Make Formal Education Relevant

5.54 An important objective of the curriculum reform being undertaken by the Government in connection with the proposed General Education Project is to make the formal education system relevant to the needs of the majority of the population. Particular areas involved include applied mathematics and language skills, health, sanitation, nutrition, population control, and environmental preservation, all of which are now proposed in the General Education Project. Emerging trends, such as growing inability of agriculture to accommodate the labor force and the increasing pressures on environmental resources, including water and energy, should provide guidance for identifying suitable activities. Demonstration activities on a broad variety of prospective areas could be devised and presented at school sites (see Annex 6). Equal participation of girls and boys on a gender-neutral basis would accomplish a lot in breaking barriers.

5.55 To reverse the dependence on dry oral recitation of textbook materials, linkages should be established with the mass media, schools of music, the record industry, established poets and creative writers so as to generate simple songs, nursery rhymes, poems, and riddles on themes related to women's development.

5.56 Measures need to be introduced into the curricula at all levels of the education system to stimulate attitudinal changes about the role of women and of the poor in the society and in the economy. A starting point would be to remove gender differentials in textbooks and teaching materials, as is proposed under the General Education Project. It is important for women's societal and economic roles to be recognized in new

curricula in an effort to bring about more relevance to women's emerging roles.

#### Increase Recruitment of Female Teachers and Staff

5.57 Since teachers serve as role models for emerging generations, recruitment of more female teachers would stimulate increased enrollment of female students. Female are almost invariably better than male teachers in primary schools and their proportion should be raised far above the present 50% reserved level resulting, in both more employment of women and better education of children, both boys and girls (World Bank, 1989d). The positive example of the relation between the number of female instructors in medical schools and the number of female students is indicative of the impact that can be made in this regard. In this case, the proportion of female medical students reached 27%, or seven percentage points more than the proportion of female teachers (GOB, 1988). Moreover, female instructors and counselors need to be recruited and trained for VTIs and TTCs to support enhanced enrollment of women.

5.58 With respect to the problems constraining increases in the numbers of female teachers, pre-service training for females lacking sufficient qualifications to join the ranks of teachers would help fill the void and is contemplated in the proposed IDA-assisted General Education Project. Arrangements could be made to coordinate travel plans and provide financial support for escorts to accompany female teachers to training courses or to new locations. Regarding to families accompanying teachers to new locations, it should be noted that when certain industries relocated from Dhaka to the Export Processing Zone in Chittagong entire families, including husbands, moved to take advantage of steady job opportunities for their wives. With respect to security, guards should be provided for living accommodations of teachers. To relieve teachers who are mothers of concerns about child care, arrangements could be made for their children to be cared for by mothers of students. This would also have the advantage of relieving any female children of teachers from the burden of child care so that they can attend school.

5.59 The recruitment of women extends beyond hiring teachers to establishing opportunities for women at higher levels of responsibility in the Directorate of Primary Education. Also, at every level, women must be assured equality of treatment in authority (not merely responsibilities), wages, and benefits. Achievement of the Government quotas for officer and staff levels should be an immediate objective, with staged increases following over the longer term.

#### Strengthen Teaching Methodology

5.60 A more participatory, child-centered teaching methodology in basic education is required. Particularly for primary education, teachers need to acquire skills that allow them to soften the formal reliance on text material into approaches that capture the interest of children because of their direct bearing on everyday lives. In-service training in the application of new methodology and materials should be delivered through existing training institutions to ensure that teachers acquire awareness of the education needs of girls. An important area for development in

teachers is problem solving and independent inquiry so that these attributes can be passed on to students. In-service training should be used as a mechanism to stimulate commitment and professionalism among teachers, as is proposed in IDA's General Education Project. This in turn should result in teachers becoming more sensitive to their potential as role models for emerging generations. For vocational and technical education, teaching methods need to be adjusted to focus not only on the technical but also on the social skills that women need to acquire to survive in the marketplace.

#### Increase Incentives and Community Involvement

5.61 Incentives to enable the poor to send daughters to school are crucially important. It, therefore, is essential to consider reviving the program of assistance for providing uniforms to girls. Such assistance could be strengthened by the provision of a morning or mid-day meal and programs for regular health-checkups and inoculations. In addition, to promote the retention of girls in secondary schools, further expansion of ongoing scholarship programs for girls who remain in school should be considered. About 24,000 women have benefitted from the programs, and female enrollment in the covered secondary schools has increased from 27% before the project to 33% in 1988, more than double the national average. The programs have produced manifold benefits in terms of school enrollment, attendance, and learning at all levels. They have changed parental attitudes about girls' education and about willingness to delay marriage of their daughters. The programs also have changed dowry demands. The overall status and self-esteem of participating women have risen. Employment opportunities for these women have expanded, particularly with regard to reducing the severe shortage of qualified teachers, health and extension workers, etc. Greater adoption of child spacing and family health practices has occurred. Moreover, the programs have improved the financial status of participating schools because tuition payments have been paid on time. Expansion of these scholarships is proposed under the General Education Project. Considering the success of these programs, provision of scholarships for VTE to women of merit should be introduced.

5.62 As a further incentive to encourage improved rural enrollment rates and to reduce high drop-out rates, a food-for-education program (similar to the food-for-work program) could be tried. It could target selected rural areas with low primary school enrollment and retention rates and low parental incomes. The Ministry of Education could act as executing agency for the program through the proposed reformed Public Foodgrain Distribution System (World Bank, 1990a).

5.63 Another important approach would be to encourage the community of parents to form groups to identify and articulate demands for education services and incentives. The objective would be to stimulate parents to take an active interest in determining the educational needs of their daughters and sons (materials, facilities, and maintenance). By involving parents who are landless and assetless in this way, it could further be possible to encourage their involvement in community economic or problem-solving for the purpose of enhancing family well-being e.g., securing community tubewells, access to health services, access to credit, or involvement in food-for-works schemes. Involving adults in the education

of their children may, in turn, stimulate adults to seek means to remediate their own lack of literacy and numeracy skills and hence create a demand for adult literacy courses. Parents' organizations also could take responsibility for production and distribution of uniforms, thereby avoiding the misdistribution related to involvement of middlemen, for cooking and serving food, and for cleaning and maintaining school facilities. Mechanisms would have to be devised to provide pay for this work, which in turn could be used for family welfare, including school supplies.

#### Improve Physical Facilities

5.64 Limited experiments within Bangladesh indicate that bringing schools closer to children result in higher enrollment and attendance of girls and a greater interest in the school from the community. The pilot program proposed for the IDA-assisted General Education Project, in which low-cost community satellite schools will be built with community participation, will attempt to confirm this finding and, if successful, should lead to an important improvement in school logistics. More attention to provision of reliable water sources, space for washing, and private latrines would allow female students, teachers, and staff to take care of personal hygiene requirements. For residences, provisions to ensure security are essential.

#### Adjust Class Schedules

5.65 To make attendance at school more convenient for girls, class schedules could be adjusted to conform with daily or seasonal cycles of family work for which girls are needed.

#### Involve NGOs

5.66 NGO participation in the education sector needs to be complementary to the public education system. It is not cost effective for NGOs to set up a system of education that eclipses the public system and detracts from the latter's attractiveness to parents. The strength and inventiveness of NGOs can be productively used to bolster the quality of public schools through contribution of fresh ideas for classroom activities, curriculum development, training of teachers and staff, and organizing of parents into demand and monitoring structures to ensure reliability of delivery systems. For purposes of developing women's capabilities, it is desirable that the NGOs in the education sector, which are largely motivated by the desire to reach excluded groups such as women, be staffed by women. Only through the challenge of having to plan, manage, monitor and evaluate complex development programs can women acquire/develop management skills.





## VI. WATER SUPPLY AND SANITATION

### A. Background

6.1 Safe water and sanitation facilities are basic health requirements. Access to these facilities is important for both men and women, but is critical for women because they are the principal managers of domestic water needs and family health care. However, access is inadequate in Bangladesh, partly because of extreme poverty in the country. The typical family in Bangladesh is too poor even to afford the subsidized community tubewells and low-cost latrines. In addition, society has traditionally attributed low priority to the need for safe water supply and sanitation facilities. Accordingly, the annual per capita expenditure of the Government of Bangladesh on water and sanitation is only US\$0.31 equivalent.

#### Access to Water Supply and Sanitation Facilities

6.2 Since 1972, the Government has undertaken one of the most ambitious programs in developing countries to expand safe water and sanitation facilities beyond large cities. Piped water systems are now available in Dhaka, Chittagong, 57 out of 62 district towns, and seven upazila headquarters. In 1986, 16% of the population in district towns and 3% of the population in upazila towns were estimated to be covered by piped water (GOB and the Netherlands, 1986). In 1985, there were over 1.2 million tubewells in the country, of which 631,870 were publicly owned and 575,000 were privately owned (GOB, UNICEF, and DANIDA, 1986; UNICEF, 1988a).

6.3 Estimates of safe water coverage vary considerably. Coverage can be equated with direct "ownership" of facilities or the right of "access" of non-owners to tubewells and taps in homes of neighbors or in public institutions (schools, office buildings, or mosques). Based on the concept of ownership, the Government estimates that 43% of the rural and 31% of the urban population had access to safe water in 1986 (GOB and UNDP, 1986). For the same year, the World Bank estimates that 50% of the rural and 40% of the urban population had safe water (World Bank, 1986). By comparison, based on the communal sharing of facilities, the Government estimates that 82% of the rural population used tubewell water for drinking, although only 12% used it for all water needs.

6.4 The Government has energetically expanded sanitation facilities since 1987 and some 30% of rural people are currently using some type of latrines (Glennie, 1989). About 2-4% of the rural population possess their own latrine, the most popular being single-pit water-seal version (UNICEF, 1988a). The situation is slightly better in urban areas, where 22% of the population has water-seal latrines, septic tanks, or sewer connections (World Bank, 1986).

6.5 Water and sanitation facilities are distributed unequally throughout Bangladesh, with major variations across regions and by socio-economic status. Regional variations mean that people living in the saline

coastal belt, where sweet water extraction is costly, have less access to safe water than those further inland. Similarly, people in rural areas are less well served than those in core urban areas. Differences in wealth skew distribution of safe water and sanitation facilities. Surveys show that 35% of households owning more than 7.51 acres of land own a private tubewell compared to 3.3% of households owning 0.1-1.0 acres of land and 0% of families with no (cultivable) land. Some 75% of households owning more than 5 acres live within 100 meters of a handpump compared to 50% of families owning less than an acre or no land. About 28% of families with landholding of 5.00 to 7.50 acres compared to 5% of landless families use tubewell water for all water needs (GOB, UNICEF, and DANIDA, 1986). Access to sanitation facilities is similarly limited. Despite subsidies, only the top 25% of rural families can afford latrines (UNICEF, 1988a).

#### Importance of Safe Water and Sanitation Facilities for Women

6.6 Efforts to provide safe water and sanitation facilities are primarily motivated by health considerations, especially for young children. Bangladeshis suffer from some 50 water-related diseases, among which the most dangerous of the faecal-oral waterborne or water-washed diarrheal diseases are Amoebic and Bacillary Dysentery, Cholera, E. Coli Diarrhoea, Salmonellosis, Typhoid, and Paratyphoid. Diarrhoea accounts for 29% of deaths among children under age 5 (GOB, DGHS, 1983) and one to five deaths in all age groups over 5 years (Shaikh, et al., 1984). Water-washed skin and eye infections and water-related Dengue fever borne by mosquitos are other serious diseases in Bangladesh.

6.7 Lack of safe water and sanitation facilities in many households in Bangladesh has a major impact with respect to high levels of illness. Because women are the main health care providers for the family, they often have to bear the dual burden of dealing with their own ill health while simultaneously providing care for other family members. Other implications for women include:

- (a) Reduced Time for Productive Activities. Transport of water is mainly the responsibility of women and children in the family, who normally have to carry water from sources within 100-150 meters of the household. In areas of falling water tables, women from low-income families have to travel longer distances, thereby losing time that could otherwise be spent on productive activities. Because of the large amounts of water required in Bangladeshi households for cooking, drinking, bathing, laundering, and cleaning, convenient access to safe water and sanitation facilities would allow large numbers of low-income women to gain time for productive activities.
- (b) Lost Time for Education and Technical Training. Girls are frequently kept out of school to assist mothers with child care and domestic work (Chowdhury and Ahmed, 1980 and Quasem, 1983). Besides gathering firewood, the principal domestic work of girls age 7-8 is to fetch water. More convenient access to water sources would remove an important barrier against girls attending school.

- (c) Health Hazards Related to Modesty. Social norms impose high standards of modesty for women. Without private latrines, women are compelled to avoid biological functions during the day. They accomplish this by limiting water intake and partly by extreme control. This unnatural restraint results in serious chronic health problems for women (Shafiuddin and Bachman, 1985).

## **B. Characteristics of the Water Supply and Sanitation Sector**

### Amount and Quality of Water

6.8 Safe water supply in Bangladesh is not so much a problem of quantity (too little) as quality (too contaminated). A deltaic country, traversed by three major river systems (the Ganges, Brahmaputra and Meghna), Bangladesh falls within the monsoon belt and averages 1,500 mm of rain annually. Heavy floods create ample surface water (wells, ponds, ditches, rivers, and flood waters) near almost every household. Surface water is the traditional source of supply in Bangladesh. Well water is favored for drinking and stored in pitchers. For bathing, laundry, and washing of cooking utensils, use of water in ponds, ditches, flood waters, and rivers is most convenient. Although water is normally abundant, much is polluted with human waste. The near-absence of sanitary latrines in rural areas and inadequate coverage in urban areas leads to indiscriminate defecation in the vicinity of homes, open fields, river banks, and ditches. A major, and unsolvable problem, is that all latrines are subject to flooding during the monsoon season.

### Technology

6.9 The technology of safe water supply and sanitation facilities differs considerably between urban and rural areas of Bangladesh. Sand and clay soils that predominate in the country provide a natural filter, which rapidly attenuates bacterial contaminants and creates a vast reservoir of potable groundwater for relatively cheap extraction. Rural water systems depend entirely on the extraction of groundwater. Groundwater is delivered through piped water to house connections and public standpipes in large cities and towns, while it is delivered through handpump tubewells in rural areas. The more costly and technically complicated systems of waterborne sewerage and septic tanks are concentrated in large cities, while water seal pit latrines are used in villages. A combination of piped water, tubewells, and water-seal and pit latrines serve semi-urban areas and upazila centers. See Annex 7 for more details about shallow and deep tubewells and about single and double pit latrines.

## **C. Government Institutions, Policy and Programs**

### Institutions

6.10 Responsibility for the sector falls under the Ministry of Local Government and Rural Development and Cooperatives. The Ministry exercises

its responsibilities through the Department of Public Health Engineering (DPHE) and the Local Government Engineering Bureau (LGEB). DPHE is responsible for planning, constructing, and operating water supply and sanitation facilities in rural areas and towns with municipalities (pourashavas), except Dhaka and Chittagong. LGEB assists the upazilas to construct water supply and sanitation facilities. Semi-autonomous Water Supply and Sewerage Authorities in Dhaka and Chittagong (DWASA and CWASA, respectively) are responsible for building and operating water and sanitation facilities on a commercial basis. Municipal Corporations in Dhaka and Chittagong are responsible for sanitation activities other than waterborne sewerage, i.e., solid waste disposal and on-site sanitation.

### Policy

6.11 Until the early 1970s, the Government of Bangladesh's programs in the water supply and sanitation sector were concentrated only in the cities of Dhaka and Chittagong. Since 1972, the focus has been broadened to include a stronger emphasis on servicing rural areas first and small towns next. Initially, the concern was to expand safe water coverage only. Accordingly, between 1972 and 1975, the Government, in collaboration with UNICEF, focussed exclusively on resinking choked tubewells and installing new ones in rural areas.

6.12 In 1986, when it became obvious that safe water by itself was not enough to achieve health objectives, the Government changed its policy towards an "integrated" approach. This approach, combining provision of safe water and sanitary latrines with health education, was considered necessary because of the continued practice of indiscriminate defecation and use of contaminated surface water for non-drinking purposes, including washing pots to store water. Under the integrated approach, the Government and UNICEF now require tubewell user groups of 10 participating households to install latrines in at least five households (see Annex 7).

6.13 The integrated approach, with its emphasis on health education, has led to greater attention on women because they control family hygiene practices. Central health education concepts related to water supply and sanitation are: exclusive use of tubewell water and latrines; immediate disposal of the faeces of the young, elderly, and disabled; and thorough handwashing. An important awareness has developed that, in the context of widespread poverty, successful implementation depends on effective mobilization of households into groups, which demand and are prepared to finance better access to water and sanitation facilities. Accordingly, programs are beginning to stress the organization of assetless women into groups. Stress on mobilization efforts has led to further deepening of the concern to encourage the participation of women in water and sanitation projects. One such effort is an operation where Grameen Bank has mobilized women into groups to undertake clean water and sanitation programs together with income generating activities. Indeed, a key element in the Government's and UNICEF's programs has become the involvement of women in planning, implementing, and maintaining rural water and sanitation facilities.

6.14 In addition, a large number of women in villages have been trained as "caretakers" responsible for minor repairs, such as replacing worn-out

parts, regular maintenance (greasing nuts and bolts), and cleaning tubewell platforms. Surveys to assess performance of women caretakers show that they take good care of tubewell platforms and promptly undertake repairs (GOB, UNICEF, and DANIDA, 1986). Initial skepticism about the ability of women to use wrenches has been replaced by acceptance (The Netherlands, 1987).

6.15 The Government, assisted by UNICEF, UNDP and IDA, is engaged in developing a variety of low cost pit latrines (see Annex 7). Up to a point, water-seal latrines allow for safe disposal of human waste. However, the technical advantages of water-seal latrines are not recognized by the beneficiaries who have mistaken perceptions about high design requirements. The double pit latrine is more costly but more durable than the less expensive single pit latrines which need to be emptied frequently. A market survey, to be undertaken shortly, should determine the demand and affordability for various types of latrines.

#### Programs

6.16 Government programs in the water supply and sanitation sector in Bangladesh have received IDA support mainly in infrastructure-building in the metropolitan areas of Dhaka and Chittagong. IDA has provided three credits to DWASA and two to the CWASA for the development of large, piped water and sewerage systems.<sup>1/</sup> DWASA and CWASA projects have been governed by the assumption of universal distribution of benefits. Recently distinctions have been made among beneficiaries according to socio-economic criteria. But little or no attention is paid to women in slums and peri-urban areas. Since 1986, DWASA and CWASA have begun to acknowledge the needs of low-income groups in unserved areas and have initiated experimental low-cost pit latrines. However, detailed understanding about the legal, spatial, and economic limitations on reaching women from such groups needs to be developed.

6.17 One promising opportunity to develop understanding about servicing women is a project in IDA's portfolio, which is being cofinanced by UNDP. The Urban Development Project (Credit 1930-BD of 1988 for US\$65.6 million) consists of a low-cost housing component in Chittagong and a large integrated upgrading component in the low income communities in Dhaka. Both components provide public standpipes and low-cost latrines to service low-income households. There is more flexibility in the the Chittagong component to develop programs because it is not constrained by pre-existing patterns of land use. If implemented with sufficient attention to women's privacy and security needs, the low-cost housing component in Chittagong could succeed in servicing women from the lower-middle class.

6.18 The Dhaka integrated upgrading component is more complicated. Although much is needed to improve the areas concerned, the component does not fully recognize the complexities of reaching women. An important

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<sup>1/</sup> For DWASA, Credit Nos. 368-BD of 1973 for US\$13.2 million, 941-BD of 1979 for US\$22 million, and 1734-BD of 1986 for US\$30 million. For CWASA, Credit Nos. 367-BD of 1973 for US\$7 million and 1001-BD for 1980 for US\$20 million.

consideration, in the context of limited space and the difficulties in acquiring land for installation, is to find a means of ensuring sufficient privacy for the installation of latrines that will be used by women. To determine what is acceptable to women, it is essential to involve women in the planning and design of sanitation facilities. This is of crucial importance given the hesitation of Bangladeshi women to use public latrines for reasons of modesty and security.

6.19 The second promising opportunity to develop understanding about servicing women is through the World Bank's responsibility as executing agency for the UNDP/World Bank Water Decade Program. The core funding for this Program is provided from a number of UNDP Interregional Projects, including Project INT/87/013 "Water Supply for Low Income Groups" (formerly project INT/81/026, which was a global handpumps testing project). CIDA has provided additional funding to INT/81/026 to undertake the Mirzapur Water and Sanitation Project in Bangladesh. This Project has two main components, the development and performance monitoring of the TARA handpump and the measuring of the health impact of a water, sanitation, and health education intervention, which was done in collaboration with ICDDR-B. It also seeks to obtain women's attitudes towards the ease-of-operation and characteristics of the water associated with the TARA pump. In addition, the Mirzapur Health Impact Study is concerned to promote the performance of women as caretakers of TARA pumps and water-seal latrines. Towards this end, the Project trains women to maintain and repair pumps and to empty pits of double pit water-seal latrines.

6.20 The Mirzapur Project apparently succeeded in reducing the incidence of diarrheal disease among children, which consequently reduced the demands on women's time in caring for sick children. It also trained women in emptying latrines. The Health Impact Study findings consider this training to be an achievement as the scavenging of human excreta is not generally regarded in Bangladesh as a respectable job. However, this training may also be seen to have resulted in advantage being taken of women because they earn about 90% less than professional sweepers from a local hospital. A group of three women earn Tk 120 while the sweepers make Tk 1,000 (Aziz, et al., 1989).

6.21 The third promising opportunity is through the UNDP-World Bank Project "Low-Cost Sanitation for 51 Pourashavas" BGD/85/004. The project seeks to demonstrate low cost sanitation technology and to train local technicians and builders. An objective is to reach women from low-income families, i.e., families of day-laborers, vendors, rickshaw-pullers and industrial workers (UNDP, 1985). Under the Project, 36 of the 70 latrines to be provided in each pourashava will be distributed free to households headed by manual workers. However, the criteria for receiving free latrines is house ownership and proximity to a water source. These criteria effectively rule out households of the urban poor who do not own or enjoy convenient access to a water source.

#### D. Issues Regarding Women and Water and Sanitation

6.22 The issues related to women and water supply and sanitation concern: (a) conflict between polluted and clean water; (b) impact of

poverty factors; (c) lack of perception of the needs of women; and (d) lack of community participation.

#### Conflict Between Polluted and Clean Water

6.23 A problem confronting the safe water supply program in Bangladesh is that, in terms of convenience of access and savings in time and energy, polluted surface water sources are more convenient than tubewells and public standpipes. Surface water is all around the homestead in ponds, ditches, and flood water, except toward the end of the dry winter months. Only a few steps of walking are needed to use these sources. Considering that the majority of women are unable to afford a tubewell of their own, drawing water from such a facility means walking a longer distance either to a neighbor's home or to a public corner 100-150 meters away or farther.

6.24 Use of polluted surface water from ponds and ditches is not perceived to conflict with personal cleanliness, which is highly revered in Bangladesh. The knowledge that diseases are caused by germs living in the water does not exist. Rather, water is considered to be innately clean and cleansing. Its clarity and taste, not its source, are the characteristics judged. Moreover, it is not perceived that indiscriminate defecation and disposal of human waste pollutes the environment. Latrines, through their association with human waste, are considered to be innately unclean and polluting. This discourages attention to their installation or proper maintenance. Because of these perceptions, investment in tubewells as a source of clean water and in latrines as a source of disposing human waste do not receive high priority in the face of competing basic needs, especially in low income families. However, the rich do invest in tubewells and latrines, albeit more to enhance their social status than improve their health situation.

#### Impact of Poverty Factors

6.25 The typical family in Bangladesh is too poor to afford even subsidized tubewells and low-cost latrines. At present, beneficiaries of all public tubewells, pay about 33-40% of the cost, which is mainly financed by the better off. Those who contribute to the cost perceive the tubewells to be their private property and those who do not contribute are deprived from using these facilities. Women who are poor and are heads of households remain unserved by tubewells since such facilities are far beyond their means. The full cost of a shallow tubewell is TK 2,301 (GOB and the Netherlands, 1986), which is entirely borne by users. The cost of a deep tubewell is Tk 15,000, of which beneficiaries are responsible for paying Tk 1,000. In areas of falling water tables, the costs of installing tubewells is higher, making availability more difficult. Currently, a TARA pump costs Tk 3,000, of which beneficiaries pay Tk 350. However, the subsidy will be cut back as the TARA gains acceptance (UNICEF, 1988a).

6.26 With respect to latrines, a perception is that the the only configuration is the original latrine model supplied by UNICEF, which is a concrete slab made of ferrocement or reinforced concrete for squatting equipped with a pan, chute and water seal goose-neck and five pit-lining rings. The possibility of adjusting the design of latrines to conform with

ability to pay does not seem to have been adequately communicated to potential beneficiaries through Government programs. Instead, the "solution" has been to increase subsidies. While in 1985, the cost to beneficiaries for a slab and five rings was Tk 505 (GOB and the Netherlands, 1986), at present users pay Tk 250 (Glennie, 1989). If beneficiaries opt to use fewer rings and to dig a new pit annually, the cost can be further reduced. In addition to the costs of the slab and rings, the costs of their transportation must be covered which, in 1985, was as high as Tk 495 (UNICEF, 1988a and GOB and the Netherlands, 1986).

6.27 Slums in Bangladesh are divided into "private" and "squatter" areas. Women living in private slums have limited access to safe water and sanitation facilities. However, for a token payment they can gain access. The problem is overcrowding, when too many people compete for the use of too few tubewells and latrines. Because of the high use of a few facilities, breakdowns of tubewells and clogging of latrines are common, rendering these facilities unusable.

6.28 While the water and sanitation situation for women in private slums is substandard, that of women in squatter slums is worse. Squatter slums being illegal, no structures, not even tubewells or sanitary latrines, are allowed to be built. The only sources of water are through vendors and through nearby schools and offices, access to which is obtained through bribing security guards. Those who are able also pay security guards to gain access to latrines during the night. While women can get access to water through payment, they are reluctant to seek this means of access to latrines in schools and offices because modesty norms require such use to remain private.

#### Lack of Perception of the Needs of Women

6.29 In the water supply and sanitation sector, the priorities and problems of women and the kinds of institutional arrangements required to effectively reach women on their own terms have not been adequately taken into consideration in project design. For example, no information is sought regarding how low income women view and reconcile their priorities for clean water and sanitary latrines against their priorities for more food or cash or land.

6.30 Other neglected areas of inquiry, which potentially offer useful guidelines for how to reach women on their terms, have to do with perceptions of implementing agencies. Women are potentially the primary beneficiaries of improvements in the sector and the majority of women who remain unserved are from impoverished backgrounds. Evidence shows that, so far, implementing agencies such as DPHE, LGEB and the two WASAs are primarily oriented to servicing the better-off. One analysis of several surveys demonstrates that DPHE is ineffective in counteracting the power of union chairmen who selectively allocate tubewells to privileged households (GOB, UNICEF, and DANIDA, 1986). Despite growing awareness about the effects of poverty in denying women access, major gaps also remain in understanding the spatial, social and legal limitations under which women live in slums and their problems in obtaining access to water and sanitary latrines. In addition, no attention has been given by studies to the force



of patriarchal norms in accentuating poverty constraints and inhibiting women from perceiving, articulating or taking action on their own behalf.

6.31 Moreover, there is little concern to include women among the technical and management staff of DPHE, LGEB or the two WASAs. A recent evaluation mission noted that only three out of 6,000 employees in DPHE, which implements Netherlands-assisted projects in towns, are women (GOB and the Netherlands, 1988). In the experience of UNICEF, instead of being encouraged to acquire hands-on knowledge about the operation of technology and to work directly in the field (where they can provide positive role models for other women), female staff hired by DPHE tend to be marginalized into desk jobs and routine paper work (Glennie, 1989).

#### Lack of Community Participation

6.32 The water and sanitation sector is clearly an area where community involvement is important. Applications for tubewells and decisions on installations are being made by men. Women are viewed as beneficiaries but not involved in the decision-making process about the need for and location of tubewells and latrines. Hygiene education is needed but capability to "deliver" is limited because extension workers are few and poorly motivated.

### E. Recommendations

6.33 Four key actions would assist the situation of women with respect to water supply and sanitation: (a) increase access to clean water; (b) make tubewells and latrines affordable; (c) improve perceptions about the needs of women; and (d) increase community participation.

#### Increase Access to Clean Water

6.34 Although improvements in the water and sanitation sector can lead to better health of a population, technologies for safe water and sanitation do not necessarily result in "convenient" access. For most women from landless and assetless backgrounds, it remains easier to draw water from close-by polluted sources than to walk the distance required to reach a tubewell. It will be difficult to overcome the convenience women find from drawing such water. However, an approach based on educating women and men about the impact of safe water on improved health of the family, particularly children, will have the best chance of success. This approach could stress, for example, the germ theory of disease and its relation to use of polluted water, defecation and post defecation cleaning practices, proper use of latrines, importance of handwashing to prevent disease transmission, etc. As recommended in Chapter V, it will be important to use all aspects of the mass media to transmit appropriate education messages to all strata of the society.

#### Make Tubewells and Latrines Affordable

6.35 Pragmatic measures need to be developed to make tubewells and latrines accessible to larger numbers in Bangladesh. Reducing the costs of

tubewells is problematic because costs are already among the lowest in the world. Making tubewells more widely affordable will require increasing household incomes through improved employment opportunities and providing the poor with greater access to credit.

6.36 With regard to latrines, a widespread misperception in Bangladesh is that the original latrine model supplied by UNICEF (a slab and five pit-lining rings) is the only configuration possible. Beneficiaries need to be made well aware that it is feasible to scale down the model and thereby make latrines more affordable. For example, the number of rings can be reduced. A slab and one ring can be just as utilitarian as the original model and can be used for one to two years per family if the hole is dug deeply enough. The slab costs Tk 50 and the first ring Tk 20. Each additional ring costs Tk 45. Thus the cost is Tk 70 for the smallest configuration in contrast to Tk 250 for the largest one (Glennie, 1989). Another way of scaling down the configuration is by purchasing only the slab, not the rings, and digging a shallow pit. Making latrines more affordable and hence more available would help satisfy women's needs for privacy as some latrines could be reserved for them.

6.37 In connection with the integrated approach, the Government and UNICEF are undertaking to further promote affordable latrines by using signboards to display the prices of the various parts of the configuration and by promoting home-made hygienic latrines for those who find the prices too high (UNICEF, 1988c). Experiments are being carried out using wood and bamboo treated with coal tar to construct the slab mounted directly over pits. Odors are kept out temporarily by installing hinged hole covers, which are kept closed when latrines are not in use. Another variant is to develop a latrine, with or without water seals, using stacks of clay kolshis (pitchers) and motkas (very large pots used for storing grain) to substitute for pit-lining rings, which are accessed through clay elbows and pipes. Although easily produced with the help of local potters, this alternative has turned out to be more expensive than the subsidized water-seal latrines (GOB, DPHE, and UNICEF, 1988).

#### Improve Perceptions about the Needs of Women

6.38 The needs of women for safe water and sanitary latrines can best be identified by women themselves. Qualified women should be encouraged to join the technical and management levels of DPHE, LGEB, and the two WASAs. They should also be involved in the design and planning of water and sanitation projects. Of particular importance would be their consultations with women at the grassroots, e.g., by including the three women who are nominated upazila parishad members in site selection committees. Programs should be initiated to identify potential women incumbents for low-level positions such as plumbers, mechanics, inspectors, meter readers, etc. and for the mid-level positions such as draftspeople, evaluators, statisticians, master technicians, and curriculum designers. Internships should provide for training in Vocational Training Institutes (VTIs) and Technical Training Centers (TTCs). Management ranks should be filled through progression from lower levels, where appropriate, and through recruitment from colleges and universities in such disciplines as engineering, statistics, business, and management. Immediate attention should be given to meeting the present Government quota for women to

comprise 15% of the public sector employment. Over the longer term, as increasing numbers become qualified, more women should be brought into the sector over a phased time frame.

6.39 Particular attention should be given to ascertaining the needs of women at the grassroots for safe water supply and latrines. In this regard, a study should be initiated as soon as feasible to determine how low income women balance their priorities for safe water and hygienic sanitation facilities against their other basic needs. The study design should be formulated on the basis of consultations on and observations of present of past efforts of UNICEF, in collaboration with the Government, the Grameen Bank, and NGOs which have been experimenting with the introduction of pit latrines from Southeast Asia into Bangladesh. The findings of the study should be utilized as a critical input to better design of new water and sanitation projects.

6.40 Special measures should be adopted to target the needs of women who are single heads of households. Caution should be exercised, however, to ensure that targeted women can afford the minimal investments required for such facilities.

#### Increase Community Participation

6.41 Because women are the main drawers and users of water, they should be involved in group decision making and as beneficiaries of public information and health on awareness activities. An important step forward is being introduced in the context of the Government and UNICEF Rural Water Supply and Sanitation Programme for 1988-93 whereby women are to be co-signers for tubewells and female members of applicant families given priority in deciding locations of tubewells (GOB and UNICEF, 1988).

6.42 To increase community involvement in the water and sanitation sector, attention should be given to promoting programs to educate women and men about about hygiene practices and about the benefits in the form of improved health from using clean water and sanitary latrines. As with other development aspects, the use of water and the practice of sanitation requires a change in traditional behavior. This change could be addressed through female public health promoters and field workers at upazila and pourashava level and below of the Ministries of Local Government and Rural Development, Health and Family Planning, Education, and Social Welfare and Women's Affairs providing education materials and assisting with tubewell applications and with building of hygienic latrines from local materials (GOB and UNICEF, 1988).

6.43 Because women are "managers" of water and hygiene, especially relative to young children, it may be considered that health education messages should be targetted more on women than on men. As the ability to "deliver" hygiene education is quite limited (extension workers are few and poorly motivated), efforts with women may be seen to be most effective. Of particular importance is the training of young daughters and sons in hygiene practices so the next generation of women and men are better informed. Such training should reduce the burden on the next generation of women. Today's mothers can best teach the mothers and fathers of tomorrow (Glennie, 1989).

6.44 However, men also affect family and environmental health. It is self-defeating for health education programs to target women without equally targeting men. If men and boys continue to defecate in the open and to use traditional water sources for bathing, while women and girls use sanitary latrines and tubewells water, little will be accomplished for environmental or family health.

6.45 An important function of the community participation process is to ensure that water and sanitation facilities meet the needs of the society in which they are to be placed. Critical considerations are for facilities to be low-cost, technically sound, durable, and relatively simple to maintain by users themselves. Flexible rules for communal sharing of facilities should be developed, particularly with respect to the scheduling of activities at tubewells and the keeping of tubewell platforms clean. Communities desiring access to facilities should also receive adequate information about the financing that will be necessary for purchases and maintenance. Considering the range of duties related to maintaining tubewells and latrines, women should participate equally in deciding whether they wish, e.g., to repair tubewells or empty latrines as volunteers or as paid workers and, if so, should influence the level of pay they find acceptable.

## VII. AGRICULTURE

### A. Background

7.1 Women in rural Bangladesh have always been intimately involved in the agricultural production process. Traditionally, a broad division of labor has existed, in which field-based agricultural work is done by men while women are responsible for all activities carried out within the homestead. This rigid gender division is no longer applicable in many households. Over the past several years, the accelerated reduction of landholdings to non-viable units, the loss of land through indebtedness and forced sales, the growing impoverishment, and the lack of self-employment opportunities have transformed subsistence farm households into wage-based households. Consequently, increasing numbers of women members of the family are joining the labor force (either within or outside their village) to augment family income because the income of male members is no longer adequate for subsistence (Chen, 1986).

7.2 Changing circumstances also are pushing women into agricultural work in the fields. For example, wives are taking responsibility for agricultural operations of the family's reduced landholdings when men are compelled to migrate to other villages or to cities in search of employment. In addition, when farmers' ability to hire labor is reduced because of declining returns from small landholdings, female household members are brought in to work on family farms (Safilios-Rothschild and Mahmud, 1989).

#### Status of Women's Involvement in Agriculture

7.3 Official labor force statistics have not yet recognized the vital role women play in national agricultural production. The Labor Force Survey of 1984-85 showed that only 8% of active women (age 10 and above) were in the labor force compared to 78% of men. Moreover, the number of females employed in agriculture (0.2 million) accounted for only about 1.2% of total agricultural employment according to this survey (Table 7.1).

Table 7.1: Participation of Women in the Agriculture Labor Force, 1984-85

Economic Category	Number (Million)	Proportion (%)	Proportion of Active Male or Female Population (Age 10 and above) (%)
Civilian Labor Force			
Female	2.7	9	8
Male	26.8	91	78
Total	29.5	100	
Employment in Agriculture			
Female	0.2	1.2	0.6
Male	16.5	98	48
Total	16.7	100	

Source: Government of Bangladesh, Bangladesh Bureau of Statistics, Report on Labor Force Survey, 1984-85.

7.4 The monograph Women's Roles in Agriculture -- Present Trends and Potential for Growth, (Safilios-Rothschild and Mahmud, 1989), prepared in connection with the Agriculture Sector Review of 1989, reveals that women's involvement in agriculture is much greater than recorded in the Labor Force Survey. The monograph is based on an agriculture survey carried out by the team. Data collected from 3,880 responding households<sup>1/</sup> randomly selected in 20 districts in different agro-ecological zones showed that, in addition to housework, agricultural production (direct and processing) is the primary occupation of about 43% of the women who responded and the secondary occupation of another 15%, making a total involvement of 58% (Table 7.2). According to Safilios-Rothschild and Mahmud, an estimated

**Table 7.2: Involvement of Women in the Agriculture Labor Force, 1989 (%)**

Agricultural Activity	Primary Occupation	Secondary Occupation
<b>Agricultural Production</b>		
<b>Direct Involvement</b>		
Working in Own Fields	17.6	4.8
Homestead Agriculture	4.7	3.1
Livestock	4.2	1.1
Agricultural Wage Labor	12.3	3.1
Fisheries	0.7	-
Subtotal	39.5	12.1
<b>Processing Involvement</b>		
Rice Husking	3.0	3.3
Food Processing	0.1	-
Subtotal	3.1	3.3
<b>Total Involvement</b>	<b>42.6</b>	<b>15.4</b>
<b>Non-farm Employment</b>	<b>11.8</b>	<b>5.6</b>
<b>Total Labor Force Participation Rate</b>	<b>54.4</b>	<b>21.0</b>

Source: Constantina Safilios-Rothschild and Simeen Mahmud, Women's Roles in Agriculture -- Present Trends and Potential for Growth, Appendix II, Table I.

one-fourth to one-third of the women in smallholder female-headed households and male-headed households of migrant husbands are engaged in field agriculture. In addition, the majority of the women of smallholder male-headed households join their husbands in cultivating their family holdings. In the case of those women who indicated that agriculture is their primary occupation, when their agricultural production involvement rate (43%) is added to their non-farm employment rate (12%), the survey further showed that over 54% of the women participate in the labor force. A similar calculation showed that the labor force participation rate is 21% for the women who had agricultural production as their secondary

<sup>1/</sup> The sample survey covered 3,948 households. In 68 cases, no information on the nature of employment was obtained.

occupation. These figures may be somewhat high because corrections were not made for the number of hours worked. The findings of this survey have made the Ministry of Agriculture more aware of women's role in agriculture and are being reflected in the planning process.

## B. Characteristics of the Agriculture Sector

### Structure of Agriculture

7.5 The economy of Bangladesh is predominantly based on agriculture (including livestock, fisheries and forestry), which accounts for nearly 50% of the Gross Domestic Product. Agriculture is the main livelihood for two out of three households. Land is a very scarce resource. About 60% of the total land area of 35 million acres is under cultivation. The homestead area is estimated to be about 1.05 million acres.

7.6 Agricultural production is constrained by the limited area of cultivable land, the existing structure of land ownership, and the tenurial patterns in the rural areas. Land ownership is concentrated, with 9% of the estimated 13.8 million rural households that own more than 5.0 acres controlling 40% of the total cultivable area. About half of the households are functionally landless, with an ownership of less than 0.5 acre. With the growth of population, the average size of farm holdings has been declining rapidly (from 3.5 acres in 1977 to 2.2 acres in 1984).

7.7 Paddy is the single most important crop and is grown in about four-fifths of the cultivable area. The dominance of the traditionally most important monsoon crop (aman) is declining as a result of the expansion of irrigation facilities and the consequent increase in the area under dry season paddy (boro). Jute and wheat rank next. Homestead production of vegetables, fruits, livestock, and poultry as well as pond fishing provide food and additional income to rural families.

### Use of the Homestead

7.8 The homestead can be defined as the land occupied by the dwelling house and its immediate surrounding area. It is used for a wide range of activities, such as cultivating fruits and vegetables, housing poultry and livestock, drying and processing crops, growing timber, farming fish in ponds, and, in certain areas, sericulture. The Bangladesh Agriculture Research Institute (BARI) carried out a socio-economic survey of homestead vegetable production of four villages. The survey found that the intensity of homestead production varies according to different farm sizes. Productivity and income was found to be higher for the landless (up to 0.5 acres), marginal (0.5-1.00 acres), and small (1.00-2.5 acres) farmers compared to medium (2.5-5.0 acres) and large farmers (above 5 acres) (Islam and Ahmed, 1986-87).

7.9 While most rural households grow vegetables in their homesteads, the BARI survey found that the landless use 33% of the homestead for vegetable production while others used between 8% and 16%. Another study of 120 households with landholding of 1.5 acres or less found that intensive cultivation of limited homestead space is positively correlated

to the existence of a market for vegetables in the area (Chowdhury and Islam, 1988). The study indicates that villages with access to markets utilized about 26% of the homestead area as compared to only 6% in villages without access to markets.

7.10 Livestock and poultry are considered subordinate to field crops in the farming system, which includes very little in the way of commercial-type enterprises. These are, however, considered important homestead activities for all economic classes because they contribute to both family consumption and family income. The average number of cattle per family varies significantly with farm size. The BARI survey also found that, on average, landless households owned a cow or a calf while large landowning families owned three to four cattle per family (Islam and Ahmad, 1986-87). Another study on homestead production practices in households owning 1.5 ac or less land found that 27% to 47% of the villagers studied did not own any cows (Chowdhury and Islam, 1988). All studies show that ownership of cows increases in tandem with the size of family landholding. Ownership of goats, however, does not change much with the increase in landholding size. The BARI survey found that landless and marginal farmers owned on average one to three goats per family. Most rural households owned on average three to four birds of local breeds and the number of poultry ownership increased with the size of the family landholdings.

7.11 In Bangladesh there are about 1.18 million small homestead and large ponds (covering about 0.34 million acre). Large ponds are located centrally in villages and are used for fish farming. However, a major constraint for intensive fish farming is that decisions regarding fish cultivation become difficult due to multiple ownership of these water bodies. Some fish cultivation is, however, carried out through occasional release of fry and fingerlings. Over 60% of the catch is estimated to be consumed by the household (Chowdhury and Islam, 1988).

7.12 Although homestead forests (estimated at around 0.7 million acre) supply major requirements for fruits, fuel, timber and fodder, until very recently no attention was given to planting trees. Homestead trees meet a substantial part (65-70%) of the timber and most (about 90%) of the fuelwood and bamboo used in the country (Byron, 1984).

7.13 Mulberry plantations on homestead land are concentrated mostly in northern Bangladesh. Sericulture is highly labor intensive. One acre of mulberry plantation is estimated to create annually about six-person years of direct employment in cultivation, silkworm rearing, silk reeling, twisting, weaving, and fabrication.

### C. Nature and Extent of Women's Involvement in Agriculture

7.14 Rural women are engaged in a wide range of activities related to homestead production. They also are involved in crop production in the field. Table 7.3 gives details about this involvement. Moreover, women play an important role in agricultural decision-making.



**Table 7.3: Nature of Rural Women's Involvement in Home and Field Based Agricultural Production**

Item	Crops	Sowing	Weeding and Thinning	Cleaning and Washing	Picking and Harvesting	Ground Preparation and Manuring	Watering and Irrigation	Insect Prevention
Grains	Paddy <u>/1</u>		0				0	
Lentils	Dal				H			
-	Sweet Potato	H		H	H		H	H
Oil Seed	Castor				H	H	H	H
Cash Crops	Tobacco Tea	H		H	H 0		H	
Spices	Pepper	H	H		H	H	H	H
	Ginger	H	H	H	H	H	H	H
	Turmeric	H	H	H	H	H	H	H
	Anise	H	H		H	H	H	
	Fennel	H	H		H	H	H	
	Onion	H	H	H	H	H	H	H
	Garlic	H	H	H	H	H	H	H
	Coriander	H	H		H	H	H	
Fruits/ Vegetables	Potato	H		H	H	X	H	H
	Aubergine	H			H	H	H	H
	Raddish	X		H	H	X	H	H
	Cabbage	X			H	X	H	H
	Cauliflower	X			H	H	H	H
	Lalshak	X			H	H	H	H
	Other shak	X			H	X	H	H
	Pumpkin	X			H	X	H	H
	Cucumber	X			H	X	H	H
	Bean	X			H	X	H	H
	Water chestnut	X			H	X		
	Pole Bean	X			H	X	H	H
	Ladys finger	X			H	X	H	H
	Tomato	X			H	X	H	H
	Papaya	X			X	X	X	
	Local Melon	X			H	X	H	H
	Watermelon				0			
	Banana	X			X	X		
	Guava	X			X	X		
	Lemon	X			X	X		
	Custard Apple	X			X	X		

Key: 0 = Field production only  
H = Household or field production  
X = Homestead production only

/1 Women in some areas also transplant paddy.

Source: Shelley Feldman and Florence McCarthy, Rural Women and Development in Bangladesh.

### Homestead Agriculture

7.15 Both functionally and spatially, the homestead constitutes the woman's domain. Besides the normal domestic chores of fetching water, collecting fuelwood, cooking, cleaning and child care, women are responsible for the wide range of activities carried out within the homestead. Women's contribution to the production of fruits and vegetables in the homestead (poultry and livestock raising, vegetable and fish cultivation, tree planting, crop processing) is, however, often underrated even though homestead production contributes a substantial share to total family income. Chowdhury and Islam found that income from homestead production in the villages they surveyed ranged from 28% to 47% of the total family income (Table 7.4). About 50% to 60% of the fruit, vegetables, and spices grown in the homestead by women are sold to meet other household expenses (BRAC, 1983; Schaeffer, 1986; Islam and Ahmad, 1987).

7.16 In horticultural activities, women, more often than men, are involved in cultivating vegetables and planting fruit trees. However the extent of their participation in these activities depends on two factors: (a) the level of adoption of improved cultivation practices by the family, and (b) the presence of an institutional mechanism through which women can group together and get access to technical information, credit, and good quality seeds. One study found that women from landowning classes living in villages with a high rate of adoption of the improved cultivation practices (high yielding variety seeds, irrigation, and fertilizer) are more involved in homestead agricultural activities than similar women from villages with a low rate of adoption of improved cultivation practices (Solaiman, 1988). Another study found that women organized in groups by NGOs or under government programs are more interested in intensifying homestead production than women not organized in groups (Feldman and McCarthy, 1984).

7.17 Women from landless families who possess a house but no homestead space plant only those vegetable that can climb up to the roof of the house. Those in landless households with homestead space are found to spend nearly 4 hours daily on homestead vegetable and fruit cultivation compared to only 1.6 hours on average for all women, while women from larger landowning households hire labor (Islam and Ahmad, 1987; Solaiman, 1988). A case study done by BARI found that women have better skills than men in raising seedling nurseries and preparing compost (Hossain and Gupta, 1984). Women often use hand tubewells for irrigating small vegetable and spice plots in the homestead (Feldman et al., 1980).

7.18 Livestock and poultry in the homestead are entirely owned by women to supplement their family's diet and to earn extra income. Female heads of households own less livestock (cows, goats, and sheep) than women in male-headed households (Safilios-Rothschild and Mahmud, 1989). Women from poorer households often hire-in livestock (mostly goats), and less often poultry, from richer families. The system of hire-in is that the keeper raises the poultry and the offspring are shared equally between the owner and the keeper (Banu, 1987).

**Table 7.4: Contribution of Homestead Production to Total Annual Income Per Household, 1988 (%)**

**A. Total Annual Income Per Household**

Village /1	Sources of Income									Total	Total Income from Homestead Production /4
	Field Crops /2	Wage Labor	Other Occupations	Homestead					Other /3		
				Poultry	Livestock	Vegetable	Fish	Trees			
1	17	24	24	2	10	6	-	10	7	100	28
2	14	8	44	2	10	4	2	14	2	100	32
3	23	19	26	4	15	2	1	9	1	100	29
4	30	11	11	6	14	5	-	22	1	100	47

**B. Total Annual Cash Income (After Consumption)**

Village /1	Sources of Income									Total	Total Cash Income from Homestead Production /4
	Field Crops /2	Wage Labor	Other Occupations	Homestead					Other /3		
				Poultry	Livestock	Vegetable	Fish	Trees			
1	21	27	31	-	8	3	-	1	9	100	12
2	18	9	55	-	8	2	1	5	2	100	17
3	29	22	32	1	10	1	-	4	1	100	16
4	41	14	15	3	12	2	-	11	2	100	28

/1 Average area of homestead in village 1 is 12 decimals; Village 2 - 18 decimals; Village 3 - 6 decimals and Village 4 - 20 decimals.

/2 Income from wage labor includes the value of food normally provided in addition to wages.

/3 Other activities are crop processing, mat making, net weaving, etc.

/4 Excluding other homestead activities.

Source: Farouk Chowdhury and Reazul Islam, Intensification of Homestead Production.

7.19 In the fisheries sector, women have traditionally participated mainly as family labor in repairing fish nets and, in some areas, in fish processing. Some involvement of women is observed in selected NGO and Government programs where women from landless households individually and jointly cultivate fish in leased ponds, either within or near the homesteads. A recent World Bank mission appraising a fisheries project found that the involvement of women in fisheries was larger than expected. The basic reasons may be that women are being pushed into tasks they never performed before because of the increased monetization of the economy and the migration of male labor. The mission commissioned a study to gain a better understanding of women's roles in fisheries sector. The study found that women are involved in all household activities related to fishing (such as making nets, preparing dye for tanning nets, and salting, drying, and storing of fish); in flood plain areas and pond fishing, women sometimes are also involved in selling fish (Lily, 1989). Moreover, women take a significant part in the household decisions regarding fishing activities, from the excavation or leasing of the water body to the purchase of boats and nets, to the catching, storing and selling of fish.

7.20 Women have traditionally been involved in homestead forestry, through nursery work and tree planting, either by themselves or with their husbands. Women and children also are widely recognized as the primary collectors of fuel and fodder for household consumption and, in the case of very poor women, for sale. Within the homestead, both women and men plant trees, while only men plant and tend trees away from the homestead. Some Government and NGO programs are motivating their target groups (landless and marginal farmers) to plant trees within and outside the homestead areas. One such initiative has been taken in the Rangpur and Dinajpur Rural Service Project, through distribution of seedlings to women for planting in roadside and homestead areas (Annual Report, 1986). In addition, the program helped women, who worked as caretakers, to earn some money.

7.21 In sericulture, women contribute nearly half of the total work hours. While they dominate two critical activities, silkworm rearing and cocoon reeling, they are also involved in mulberry plantation in certain NGO programs.

7.22 Rural women have been extensively involved in crop processing activities, which include threshing, winnowing, soaking, parboiling, drying, storing, husking, seedling and/or seed selection, and seed preservation. Women from food-surplus households are directly engaged in processing activities. In addition, they hire (landless) female labor to process the family harvest (McCarthy and Feldman, 1983). About 50% of paid labor opportunities for rural women have come from rice processing in other households (Chen, 1986). The adoption of high yielding variety technology in crop production has led to increases in workloads not only in the field but also in processing activities (von Harder, 1981; Feldman and McCarthy, 1984). It has been observed that the average number of days of hired female labor is eight times more in villages that adopted the high yielding variety seed-fertilizer-irrigation technology than in villages where the level of adoption of improved cultivation is minimal (Solaiman, 1988).

### Crop Production

7.23 Women are engaged in various types of field activities. They work: (a) on family landholdings (self-owned, share-cropped, or owned by husbands); (b) as agricultural wage laborers; (c) in groups cultivating jointly leased or share-cropped land; and (d) as legal or de facto heads of households. The findings of Safilios-Rothschild and Mahmud corroborate earlier micro studies on the variation in women's participation in crop agriculture in farm households with different landholdings. Their monograph states that the highest involvement of women in agriculture is in the very small households (0.05-0.4 acre), followed by women from landless, small and medium size farm households (0.5-0.99 acre). Women from larger size farms (2.5 acres and above) do not work in field production. Another study of the northern part of Bangladesh estimated that nearly 50% of women from the small and medium landholding households are working in their family plots (Ahsan et al., 1986).

7.24 Women from landless and near landless households work as agricultural wage laborers. They are involved in preparing land, sowing, transplanting, and weeding. With the deterioration of the economic status of poor households, male family members are adopting a more favorable view of female wage employment. About 60-70% of the women from these households work as agricultural wage laborers (Westergaard, 1983; Solaiman, 1988).

7.25 According to the 1981 Population Census and to Safilios-Rothschild and Mahmud, about 15% of all rural households are headed by females. Safilios-Rothschild and Mahmud estimate that at least one-third of the older rural landless women (45-49 years) are heads of households who cultivate their own land. In addition, the majority of the wives of migrant farmers carry out the agricultural production responsibilities of the family plots. The wife's control over the agricultural income is inversely related to the distance the husband migrates and the duration of his stay away from his family.

7.26 There are a number of women's groups engaged in joint cultivation of land under either leasing or share-cropping arrangements. Some NGOs are mobilizing men and women of the landless and near landless households into this initiative.

### Decision-making Process in Agricultural Activities

7.27 Women play an important role in the decision-making processes related to agricultural production. The BARI study found that both men and women from the landless, marginal, and small landholding families are jointly involved in taking decisions regarding homestead production, while the male heads of the medium and large landowning families take decisions on their own (Islam and Ahmad, 1986-87). With respect to decisions regarding the use of inputs, types of crops to grow, rearing of livestock, selling of land and hiring of labor, the larger the landholding size the less the wife is involved (Safilios-Rothschild and Mahmud, 1989; Islam and Ahmad, 1986-87; Halim and Ali, 1986; Ahsan et al., 1986).

## D. Government Policy, Institutions and Programs

### Policy

7.28 Accelerated food production has always been a major concern of policy-makers in Bangladesh. Until the early 1980s, agricultural policies were focussed on providing farmers with subsidized inputs (fertilizer, high yielding variety seeds, and irrigation equipment). In addition, investments in water control structures were made to enable farmers to use modern agricultural techniques and inputs. During the 1980s, some changes were made in agricultural policies. These were: withdrawal of subsidies on fertilizer and gradual reduction of subsidies on irrigation equipment and greater emphasis on price support for agricultural products.

7.29 During the early 1980s, foodgrain production increased fairly rapidly, but a slowdown followed in the agricultural growth rate. The reasons are controversial. However, a number of factors have been identified, including variable weather conditions (with several years of flooding), depressed consumer demand, problems in maintaining effective incentive prices, reductions in sales of minor irrigation equipment, constraints on agricultural credit, and decline in public expenditure in the sector (World Bank, 1989b).

7.30 Since 1976, Bangladesh has operated a multi-agency approach to provide institutional credit to farmers. All the nationalized commercial banks, the agricultural bank, and the cooperative bank have been lending to farmers. Agricultural credit policy is focused on providing farmers with financing for crop production, irrigation equipment, fisheries, livestock, poultry, and horticultural activities. Access to institutional credit has been mostly by the better-off households. The poor, especially women, have had limited access to institutional credit (World Bank, 1989a).

### Institutions

7.31 The major responsibility for agricultural development is with the Ministries of Agriculture and Forests, Fisheries and Livestock, and Irrigation, Water Development and Flood Control. Other Ministries involved are Food (responsible for food policy) and Industries and Commerce, (concerned with industrial commodities, such as jute, sugar, cotton, and tea). The Local Government Division of the Ministry of Local Government, Rural Development and Cooperatives is responsible for development of rural infrastructure and coordination of services, including agriculture, at the local level through the upazilas. The Rural Development and Cooperatives Division of the same Ministry is responsible for promoting cooperatives, including farmers cooperatives and women's cooperatives for homestead production. In addition, the Bangladesh Bank formulates rural credit policy and the commercial and agricultural banks are responsible for channeling credit to farmers.

7.32 Recent experience indicates that the programs of these public institutions have not yielded the expected economic returns. The major reasons are: slow implementation performance; failure to maintain completed infrastructure and operate it efficiently; and deficiencies in

support services needed to achieve full benefits of agricultural projects (such as research and extension services and agricultural credit) (World Bank, 1989a).

#### Impact of Agricultural Programs on Women

7.33 To attain the objective of food self-sufficiency, the Government has undertaken a number of programs, e.g. irrigation facilities expansion; water control; agricultural extension and research; and agricultural credit. In general, the design of these projects has not taken into consideration the actual contribution of women to agricultural activities or the impact of the changes in the agrarian economy on women.

7.34 Extension messages do not reach the vast majority of rural women involved in agricultural production for several reasons. The miniscule number of female extension workers (404) cannot effectively reach women. Besides, male extension workers are not assigned to contact rural women. Even the selection of female extension workers has not been quite appropriate. Most are city-bred and generally prefer not to move from the district towns. They are not trained to provide extension messages on field agricultural crops, horticulture, fisheries, livestock, and poultry. Given women's traditional involvement with homestead production and their recent increasing involvement in field agriculture, the existing extension service does not have any impact on their productivity.

7.35 In Bangladesh, farmers practice an integrated system of farming. The Directorate of Livestock (DLS) and Directorate of Fisheries (DOF) are responsible for disseminating extension messages on livestock and poultry and on fisheries, respectively. The extension system of DOF and DLS is not very effective in reaching large numbers of farmers. Women generally are not targeted to receive extension on homestead forestry. Moreover, they cannot travel the long distance from their village to the upazila offices where extension workers of DOF and DLS are posted and are therefore unable to get services that men can obtain by contacting extension workers at their offices.

7.36 To provide human development skill training and credit to women, mostly to rear livestock and raise improved breeds of poultry in the homesteads, a number of projects are being implemented through the Bangladesh Rural Development Board and DLS (IDA-assisted Second Rural Development Project;<sup>2/</sup> CIDA-assisted Rural Development Program and Women's Programs under the IDA Third Population Project;<sup>3/</sup> IFAD-assisted South-West Rural Development Project; ADB-assisted North-West Rural Development Project and UNICEF assisted Women's Project) and through NGO programs which have specific components to promote women's participation in agricultural

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<sup>2/</sup> Credit 1384-BD of 1984 for SDR 92.8 million.

<sup>3/</sup> Credit 1649-BD of 1986 for US\$ 21 million.

activities. Some of these programs also emphasize proper feeding practices of livestock and poultry and the prevention of disease through community vaccination programs and training of local women in the vaccination techniques. A major constraint appears to be inadequate supply of vaccines. These programs have successfully demonstrated that women can, provided resources are made available to them, contribute to agricultural production.

7.37 Agriculture Research. USAID and IDA are together financing major agricultural research activities in Bangladesh. There are 15 research organizations and seven educational institutions undertaking agricultural research in Bangladesh. Bangladesh Agricultural Research Council is responsible for coordinating the research activities of these organizations. It has recently formulated a "National Plan for Agriculture Till the Year 2000". The Plan focuses on six program areas: national resource management, crop and animal production, agricultural support systems (extension, input supply, procurement and pricing of agricultural produce), agricultural information systems and agricultural policy support systems. The Plan needs to elaborate and specify critical sociological factors and gender issues in order to make the agricultural research respond to the needs of smallholders and marginal farmers as well as to the needs of different categories of women farmers (Safilios-Rothschild and Mahmud, 1989).

7.38 The On-Farm Research Division of BARI has initiated a five year Farming Systems Research program, which includes homestead production and concentrates on small and marginal farmers in different ecological situations. The program is supposed to take account of the gender division of labor in the agricultural production cycle and to utilize complementary knowledge and methodologies from social and crop sciences (Rao et al., 1988). The predominantly male-staffed teams in the program hardly take into consideration women's involvement in crop production or their needs and constraints in agricultural activities. Consequently, there is no link between women farmers and the agricultural specialists and there is no technical message for intensification of homestead production (Halim and Islam, 1988).

7.39 The Bangladesh Agricultural University also has a farming systems research program that brings under its fold scientists concerned with crops, livestock and fisheries and sociology. The program aims to provide technology packages for target groups differentiated by class, gender, and agro-ecological zones. It also is carrying out an action research project on women in agriculture.

7.40 The Bangladesh Academy for Rural Development had set up a Women's Desk in the early 1980s. The Desk played a significant role in identifying women's roles in agriculture. However, the Ministry of Agriculture did not incorporate the findings of the research into its policies and programs. A recent evaluation report of the Women's Desk recommended the need to separate the functions of policy advocacy, research, and training on gender in agriculture. A project proposal has been prepared to support BARC in setting up a coordinating cell on gender research and training. The main objectives of the Cell will be to: (a) generate primary data on men's and women's contributions to various types of agricultural activities; (b)



coordinate research on gender issues among BARC member and affiliated institutions; and (c) disseminate the findings of research on gender issues to the Ministry of Agriculture and other relevant government agencies, such as research institutions which generate technologies for farmers and extension agencies like DAE.

7.41 While the ongoing and proposed agricultural research programs are useful, the need remains to focus on the complexity and diversity of agricultural production systems, such as those operated by male and female-headed households, as well as on the involvement of males and females in male-headed households (Safilios-Rothschild and Mahmud, 1989). Agricultural research has not focused on the impact of the overlapping and integrated nature of the relationship between subsistence production and agricultural production for exchange.

7.42 Credit Programs. The supply of agricultural credit through institutional sources has expanded rapidly over the years, but very little has been made available to women. In particular, credit has not gone to women involved in agricultural production. The main reason is that the system of collateral security, such as deeds of landownership, prevents rural women from entering the credit market.

7.43 Credit is available in a limited way to rural women's groups through the special credit programs of rural development projects and through programs of Grameen Bank and of Swarnirvar and other NGOs (Hossain and Afsar, 1988). Unlike the national credit programs that require tangible assets, e.g., land, as collateral, the special credit programs require no such collateral. In all these programs, women have been predominantly involved in the purchase of livestock and poultry and some fishing. Plant nursery has emerged as an important area of women's increasing involvement, probably due to its profitability (Hashemi, 1986). About 47% of the Grameen Bank's loans were disbursed to women for group activities and 73% of these loans were used for agricultural and forestry-related activities. These agricultural loans to groups of landless women were mainly for leasing plots of land for horticulture or for cultivation of various crops, like rice, potato, tobacco, wheat, etc. (Grameen Bank, 1987). A positive impact of women's access to credit is evident from cases of landless women being able to purchase plots of land and increasing ownership of livestock and poultry (Hossain and Afsar, 1988). These programs, however, do not generally provides credit to individual women involved in field crop cultivation.

7.44 Irrigation: The Government has undertaken a number of minor irrigation programs (deep tubewell, shallow tubewell, low lift pump and hand tubewell) to increase agricultural output. In addition, a number of small-scale, flood control and drainage schemes are in operation. Some women have directly benefitted from two projects (the UNICEF-assisted Manually Operated Shallow Tubewell for Irrigation Project and the IDA-assisted Hand Tubewell Project (Credit 1140-BD of 1984 for SDR 14.8 million). These projects provided women with tubewells for the purpose of drinking water and for irrigating vegetable plots. Over the past few years, irrigation with rower and treadle pumps has gained popularity among men and women from landless and small farm households who are cultivating vegetables and spices.

## E. Issues Regarding Women's Participation in Agriculture

7.45 Although women participate extensively in agricultural production, the perception is that women are only involved in post-harvest and homestead activities, not in field crop production. This perception originates from the fact that rural women generally do not own land (see Chapter II). Consequently, very little attention has been given to women's need for increasing their contributions to agricultural production and agricultural programs have had limited benefits for women. This lack of attention has several implications: (a) isolation of women farmers from institutional support; (b) inadequate attention to homestead production; (c) unsustainable extension networks to service women producers; and (d) failure to recognize positive and negative impacts of technological change on women.

### Isolation of Women Producers from Institutional Support

7.46 With a few exceptions, the majority of female farmers are working in agricultural activities in an isolated fashion. There is little institutional support (credit, input supply, extension and research) available to women to maintain an agriculturally productive base. When women are deprived of direct access to new information, credit, improved seed varieties, vaccines and other resources, they not only are unable to increase their productivity but also are not able to seize an opportunity to organize themselves around shared issues, learn from each other and generate forms of social support not usually available to isolated members of individual households.

### Inadequate Attention to Homestead Production

7.47 For balanced nutrition supply in the household, consumption of vegetables, fruits and animal protein is important. Consequently, the significant potential that exists in homestead production should be acknowledged and efforts made towards intensification of homestead production. The significant role of women in homestead production of vegetables, fruits, and livestock should be acknowledged as an important contribution to agricultural production.

### Unsustainable Extension Service

7.48 Currently, the Department of Agricultural Extension (DAE) envisages that the small cadre of female extension workers can serve the needs of female agricultural producers. Because of the inadequacies of the female extension workers and the changing conditions in rural Bangladesh, it is unlikely that an extension service premised on specialized training of female agents would be able to meet the needs of growing numbers of women engaged in various forms of agricultural production. Given the Government's resource constraints, it is not practical to finance a separate cadre of female extension agents on a permanent basis. A number of programs involving women as beneficiaries have shown that, if useful services are provided under the program, women are willing to interact with male extension workers. The Rangpur and Dinajpur Rural Service Projects,

for example provides six months of practical training in agriculture to men and women extension agents and provides them with mopeds. These field level extension workers have successfully reached women in remote areas under the supervision of agricultural specialists.

#### Failure to Recognize Positive and Negative Impacts of Technology Changes on Women

7.49 Two major technological changes in the agriculture sector have had different impacts on women. The main one was introduced into the agriculture sector through high yielding variety crops that require more fertilizer and irrigation than local varieties. Increased yields have resulted in increased workloads and days of employment in both pre-and post-harvest work for rural women.

7.50 On the other hand, the advent of the rice mills has adversely affected the wage labor women employed for post harvest processing at farm level. This is because mechanization has been predominantly in the husking and polishing sector, where the proportion of hired labor to total required labor is 10-18% higher than for other processes, such as soaking, parboiling, winnowing and drying (Rahman, 1986). One estimate states that mechanization has displaced about 50,000 women (assuming women work about 150 days a year). The net effect appears to be significant displacement of women (Chen, 1986; McCarthy and Feldman, 1983). This is not to argue against mechanization but to make a case for a policy to promote small-scale mills, which would be more labor intensive (Chen, 1986).

### F. Recommendations

7.51 In order to improve the situation of women in agriculture, it is necessary to: (a) improve data collection on women's participation in agricultural activities; (b) reconceptualize the role and potential of women; and (c) introduce strategies focused on growth potential.

#### Improve Data Collection

7.52 The need is urgent to improve data collection on women's participation and their changing role in different aspects of agricultural production. This will assist policy-makers to recognize women as clients of the various services and to integrate women's needs into the mainstream of agricultural programs, such as extension, research, and credit. Sector-related Ministries and Directorates have to be oriented towards the need to have gender-disaggregated information as a basis for ensuring that women get access to the services provided by them.

7.53 At present, no agency in Bangladesh is in charge of analyzing, on a regular basis, the performance of the agriculture sector. An appropriate institution should be given this responsibility. The World Bank has recently proposed creation of the Center for Analyzing the Performance of the Agriculture Sector. The objective of the proposal would be to provide the Government and donors with regular, independent and reliable information and analysis on sector performance and to carry out special

studies to improve understanding of issues. It should, inter alia, look into the gender dimension in agriculture. An improved data bank could help identify precise instruments, e.g. in employment creation, for women in agriculture.

#### Reconceptualize the Role and Potential of Women

7.54 To the extent that employment issues are addressed in the context of agricultural development, project objectives (e.g. employment creation, coverage of farmers, etc.) should be disaggregated by gender. In addition, a refocusing of the intended clientele from the "farmer" (always assumed to be male), to the producer (a gender neutral concept) would help to reconceptualize the role and potential of women in agricultural work.

7.55 Programs should be designed based on the reality that women are not a homogenous category. Specific policy and program interventions are required to address their needs. For example, women from landless households may be interested in agro-based activities and in support to expand the productivity of these efforts. On the other hand, women cultivating small plots of land will be more interested in receiving extension services. Programs should take into account the diversity of women's involvement in agriculture.

#### Introduce Strategies Focused on Growth Potential

7.56 Major areas where growth potentials exist for increasing women's participation are: intensified vegetable production, homestead livestock rearing and poultry raising, fish farming in the homestead, sericulture and social forestry programs. A strategy<sup>4/</sup> to realize these potentials as well as to fulfill the special needs of women involved in field production, should include restructuring of the extension service as well as redesigning of the agricultural research and credit programs.

#### Extension

(a) The extension service has to be restructured so that both male and female extension workers reach women's groups engaged in agricultural production. Both female and male extension workers should receive training on the roles of women in agricultural production (with special emphasis on the potentials of the small landholders and landless women), horticulture, livestock, and pond fisheries. There is an immediate need to reorient training of the female extension workers from simply "home management" toward agricultural technologies appropriate to the work of women in

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<sup>4/</sup> Detailed recommendations on the restructuring of the agricultural extension and research systems are provided in the monograph of Safilios-Rothschild and Mahmud.

marginal and small landholdings both in the field and in the homestead. Female extension workers have to be more mobile.<sup>5/</sup> Once appropriate transport is provided, they should be posted in rural areas so that they reach women farmers easily.

(b) Close links should be forged between the needs, concerns, and constraints of women farmers and farming system research teams through the subject matter specialists of DAE.

(c) Extension agents under the DLS, DOF, and Forestry Department should be instructed to identify and work with women's groups engaged in crop, livestock, fisheries, and forestry activities.

(d) Training curricula of the extension workers in DAE, DLS, DOF, and Forestry Department should be developed that includes awareness-building among extension workers concerning the role of women in agriculture and the agricultural potential of the landless and marginal farm families, which women frequently head.

#### Research

(e) Research practices should take into account different needs and production constraints requiring different agro-economic and technological solutions. For this purpose, all categories of farmers and households including de-jure and de-facto female-headed households, should be selected for on-farm trials and research.

(f) Resources for horticultural, livestock, and fisheries research should be increased commensurate to the contribution of those sectors to GDP.

(g) Farming Systems Research should be expanded to provide a representative coverage of the different agro-ecological zones and different types of farm households, including female-headed households. It should focus on the appropriate mix of crops, livestock, fisheries, and agroforestry so that all available resources are optimally utilized.

#### Credit

(h) Agricultural credit programs should lead to new areas of productive activity that women are willing to undertake, e.g., field agriculture, agro-based processing, etc. Banks should ensure that there are no restrictive procedures for borrowing with which women cannot comply. Furthermore, lending should be assessed against the size and feasibility of the proposal and not on the assumption that women should not be involved in the activity.

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<sup>5/</sup> Female extension workers of DAE have expressed their willingness to ride motorcycles to work.

(i) Bank training programs should acquaint bank officers with the diverse roles women play in agriculture as well as their need for and ability to responsibly use institutional credit.

7.57 The Ministry of Agriculture has undertaken a review of the agricultural training and education program and a restructuring of the extension service. The Ministry expects that, through these, the needs of women participating in agricultural activities will be met. The focus of the Fourth Five-Year Plan in the agriculture sector will be on diversification with special emphasis on nutrition. An area of special focus will be the development of homestead agriculture. Related to this will be the increased emphasis in the Fourth Plan on the role of women.

## VIII. INDUSTRY

### A. Background

8.1 Women's access to employment in manufacturing has assumed importance in view of the increasing rural landlessness and economic deprivation in Bangladesh. As discussed in the chapters on the Labor Force and on Agriculture, women are involved in unremunerated household production activities, either for domestic consumption and/or for the market. However, because of competing technologies, women's involvement in processing of paddy, oilseeds, spices, etc. is rapidly contracting. As a result, female labor from landless households is compelled to seek employment outside the home. The vast number of women and men looking for jobs implies that prospects for expansion of employment and productivity must lie beyond agriculture. Unless some structural changes are made to facilitate industrial development, the general problems of unemployment and underemployment will be exacerbated.

#### Status of Female Involvement in Industry

8.2 Increasing numbers of women have entered wage employment during the last decade. According to the Labor Force Survey of 1984-85, about 9% (2.7 million) of the civilian labor force was employed in manufacturing (Table 8.1). Of those employed in manufacturing about 24% (0.7 million) were women, of whom nearly nine-tenths were working in rural industries. Preliminary results from the Labor Force Survey of 1985-86, which are not yet available on an urban/rural breakdown basis, show that women's participation rose to 36%.

Table 8.1: Participation of Women in the Manufacturing Labor Force, 1984-85

Economic Category	Urban	Rural	Total
<b>Civilian Labor Force (millions)</b>			
Female	0.5	2.2	2.7
Male	3.7	23.1	26.8
Total	4.2	25.3	29.5
<b>Labor Force Employed in Manufacturing (millions)</b>			
Female	0.1	0.6	0.7
Male	0.6	1.4	2.0
Total	0.7	2.0	2.7
<b>Women in Manufacturing Labor Force as a Proportion of the Total Labor Force (%)</b>			
	2	22	24

Source: Government of Bangladesh, Bangladesh Bureau of Statistics, Report on the Labor Force Survey, 1984-85.

8.3 The proportion of women in manufacturing has increased ninefold since 1974, when only 4% of females were in manufacturing. Rural industry, which includes a vast range of cottage and small-scale as well as agro-processing industries, is an important source of employment for the rural work-force, particularly women and the landless (BIDS, 1981). In addition, the rapid growth of export-oriented industries (particularly garments) has had a positive impact on the employment of women in manufacturing.

#### B. Characteristics of the Industrial Sector

8.4 The industrial sector of Bangladesh is small, currently contributing only 10% of the GDP and 8% of the total employment in the country. Public sector and large-scale private sector manufacturing generate about 58% of the value-added and employ about 18% of the total manufacturing labor force. Cottage and small-scale industries account for about 82% of industrial employment and the remaining 42% of value-added. The average size of rural enterprises, in numbers of workers, is quite small - only 3.8 persons, including the owner. This is slightly less than the average size of small industrial enterprises in urban areas. Only a negligible proportion of industries in chemicals and pharmaceuticals, leather and plastic, paper products and ceramics employ more than 20 persons. In addition, a large number of young females has been employed as low-cost labor in the expanding export-oriented industries (particularly garments).

8.5 A large proportion of manufacturing activity (about 40%) is dominated by the public sector and an even larger proportion by industries producing primarily for the domestic market to substitute for imports. Export-oriented industries are a recent phenomenon and, although growing rapidly, still constitute a relatively small proportion of manufacturing activity.

8.6 Public sector industrial corporations include a number of manufacturing enterprises. The major corporations are: (a) Bangladesh Chemical Industries Corporation, accounting for 25 enterprises (including the Chittagong Urea Plant) which cover 100% of domestic capacity in fertilizer, cement production, and paper mills as well as firms specializing in products, such as batteries, matches, and sheet glass; (b) Bangladesh Jute Mills Corporation, with 38 enterprises controlling 55% of operating looms in the jute sector; (c) Bangladesh Textile Mills Corporation, with 43 enterprises accounting for 60% of total textile yarn production and 5-7% of domestic fabric production; (d) Bangladesh Steel and Engineering Corporation, with 21 enterprises providing products, such as steel billets, plates and sheets, iron and steel pipes, vehicle assembly, machine tools, diesel engines, and electrical cables and transformers; and (e) Bangladesh Sugar and Food Industries Corporation, with 18 enterprises accounting for 100% of domestic sugar mills plus a vegetable oil mill and a spirits and alcohol manufacturing company.

8.7 In addition to these public sector industrial corporations, a limited amount of public investment takes place in other industrial activities, such as the Chittagong Export Processing Zone and the industrial estates under the Bangladesh Small and Cottage Industrial



Corporation (BSCIC). With USAID's financial assistance, BSCIC launched a special activity, the Women's Entrepreneurship Development Program (WEDP) targeted at women entrepreneurs. A number of government and NGO programs have been designed to assist women's entrepreneurship development in small-scale industrial ventures (see Chapters III and IX).

### C. Nature and Extent of Employment in Manufacturing Industries

#### Rural Industries

8.8 The proportion of female employment in rural industries in 1981 (Table 8.2) was high in manufacturing units for jute handicrafts, lime making, paper bag and box, coir rope and cordage, fishing net making, mat making, and paddy husking (dhenki). Pottery, oil pressing, handloom weaving, and silk weaving also employ women, albeit to a somewhat lesser extent.

**Table 8.2: Structure of Female Employment in Rural Industries, 1981**

Type of Industry	Total Female Work Force (%)	Family Workers (%)	Work Days per Worker per Year (Number)	Labor Productivity (Taka/hour)	Persons Employed (Average Number)
Jute Handicrafts	88	N.A.	71	1.2 - 2.00	3.25
Lime Making	68	90	264	Up to 1.00	2.76
Paper Bag and Box	67	83	265	Up to 1.00	4.30
Coir Rope/Cordage	64	92	123	Up to 1.00	3.33
Fishing Net Making	63	93	119	Up to 1.00	2.12
Mat Making	63	98	120	1.28 - 2.00	6.93
Paddy Husking	56	96	153	1 - 1.25	2.84
Pottery	47	91	156	Up to 1.00	3.84
Oil Pressing	43	89	204	1.28 - 2.00	2.91
Handloom Weaving	42	N.A.	268	1.28 - 2.00	6.00
Silk Weaving	39	N.A.	173	1.28 - 2.00	6.84
All Industries (Average)	37	77	171	1.86	3.80

Source: BIDS, Rural Industries Study Project.

8.9 Rural industries are mainly family-based (nearly three-fourths of workers are family members) and female workers constitute quite a high proportion of all workers. In 1981, some 37% of all workers in rural industries were female (Table 8.3). Among them, 77% were unpaid family workers and only 23% hired. Women accounted for about two-thirds of the the unpaid family workers. The majority of hired workers were men.

**Table 8.3: Composition of Workers in Rural Industries, 1981  
(%)**

Type of Worker	Male	Female	Both Male and Female
<b>Family Worker</b>			
Proprietor	42	-	27
Unpaid Worker	<u>25</u>	<u>77</u>	<u>44</u>
Subtotal	67	77	71
<b>Hired Worker</b>			
Relatives	1	2	2
Non-relatives	30	20	28
Apprentice	<u>2</u>	<u>1</u>	<u>1</u>
Subtotal	33	23	29
All workers	63	37	100

Source: BIDS, Rural Industries Study Project.

8.10 A recent study in 40 upazilas found a considerable increase in women's participation in rural industries (Ahmed and Chowdhury, 1987). Particularly, in the handloom weaving industry, the proportion of females in the total work-force rose from 27% in FY80 to 40% in FY87 (GOB, 1988b). In the handloom sector, the proportion of female workers was significant in pit loom units (37%), while their share fell in semi-automatic loom units (about 29%). The study also showed that, as the size of the enterprise (in terms of numbers of operating looms) increases, the tendency is to hire full-time male workers.

8.11 In rural family-based industries, women generally work fewer hours per day than men. In most predominantly female-based industries, the average number of hours worked is 20 per week and of days worked is 171 per year (Table 8.2). Women's allocation of time for domestic chores and the extent of their underemployment is not clearly documented.

8.12 Women workers in rural industrial units are faced with adverse working conditions. Labor laws pertaining to minimum wages or working hours are not adhered to. Furthermore, home-based women workers in the informal sector are exposed to exploitation by unscrupulous middlemen.

8.13 Division of Labor. A clear gender division of labor exists within all rural enterprises. Women rarely perform any managerial, supervisory, or entrepreneurial functions. The range of work options available to women also is restricted to home-based production, where labor productivity and profits are low. The proportion of women workers is highest (over 60%) in the least productive activities (return of under Tk 1 per hour of labor), including lime making, paper bag and box, coir rope/cordage, and fishing net making (Table 8.2). Except in the case of jute handicrafts, the proportion is lowest in the most productive industries (return of Tk 5 per

hour), such as jute baling, grain milling, and dairy products. Within the same enterprise, rigid division of labor defines the tasks to be performed by women and men. Unskilled and semi-skilled jobs are generally given to women. The proportion of female weavers declines from 14% in family enterprises to only 1% in weaving factories. Two reasons are apparent for this decline. On the one hand, the social custom of seclusion restricts women from moving out of their homes to work in factories and on the other the perception of lower productive efficiency of female weavers compared to male weavers discourage employers from recruiting women (GOB, MOP, BBS, 1988b).

Urban Manufacturing Industry

8.14 Between 1973 and 1980, the female labor force expanded in a number of major industrial sectors (Table 8.4). A nearly twelvefold increase

**Table 8.4: Female Employees in Different Selected Industries, 1973 and 1980 (Number)**

Type of Industry	1973	1980
Tea Industry	49,000	48,000
Cotton Textile (excluding handloom)	600	7,000
Jute Mills	1,600	1,093
Pharmaceuticals	220	339
Sugar, Food and Allied	350	278
Engineering	<u>100</u>	<u>186</u>
Total	51,870	56,896

Source: Government of Bangladesh, Inspector of Factories, Ministry of Labor and Manpower 1981, as presented in Salma Khan, The Fifty Percent.

occurred in the female labor force in the cotton textile industry, with smaller increases in engineering and pharmaceutical industries. However, in jute, tea, and sugar, food and allied industries, the number of female workers fell.

8.15 According to the Government of Bangladesh's 1987 Statistical Yearbook, textile weaving and apparel industries are the largest employers of women in urban industry, accounting for 46% of the urban female work force. These data, however, do not include female workers in the export-oriented garment manufacturing, fish processing, and tea industries. According to the Bangladesh Garment Manufacturers and Exporters Association, about 225,000 women (90% of the total labor force in the garment manufacturing industry) are currently employed in 667 operating garment manufacturing units in the country. In 1980, about 48,000 females were employed in the industry.

8.16 Some very poor women and female heads of households work in informal (unregistered) units in low-paid unskilled jobs (making paper bags, coir fiber, jute string, and indigenous cigarettes). Women producers do not get orders directly from buyers. A chain of sub-contractors is involved, who receive commissions on the products sold. Consequently, very little income is left for women producers. Besides, limited markets for these products result in very low returns for producers.

8.17 Although the majority of female workers are rural migrants, an estimated 35% was born and is living in the capital city (Hossain et al., 1988). Informal kinship networks operate quite effectively and extensively to disseminate information about job opportunities and vacancies and kinship ties play a major role in female recruitment.

8.18 In urban industries, women have to depend almost entirely on formal and informal kinship ties to locate jobs. The disadvantage of this arrangement is that women are placed in a situation of obligation and control is reinforced by management on kinship lines. In certain industries, owners often hire workers from their own village and thereby exercise rural ties of control (Hossain et al., 1988). Because of strong kinship and village ties, women workers are seldom able to break away and organize themselves to assert their labor rights.

8.19 New entrants (both female and male) into industrial employment are often appointed on the basis of verbal agreements. However, men easily get involved in trade union organizations and, after becoming aware of the formal terms and conditions of employment, negotiate with employers for a fair wage. Most women, on the other hand, remain passive, and do not establish contacts and thereby remain unaware of the importance of a formal contract. Consequently, employers have little formal obligation towards female workers. In addition, the passivity of female workers reinforces the informal and exploitative nature of employment.

8.20 Division of Labor. While industrial activity within the public sector is significant, it does not provide great opportunities directly for economic participation of women. Only a small number of women is employed by the enterprises under the public sector corporations, which are required to comply with the quota for female employment set by the Government. A questionnaire survey of five public sector manufacturing corporations and the industrial estates of BSCIC, carried out for the purposes of preparing this Strategy Paper, however, found that the overall level of participation of women in three out of four surveyed manufacturing corporations is low and negligible in comparison to males - less than 2% of total employment (Table 8.5). Bangladesh Textile Mills Corporation has the largest female workforce, resulting in slightly better, albeit only 3% representation of women in its total employment. However, substantial female participation, 59%, was found in industries under the BSCIC industrial estates due to the large share of garment manufacturing industries.

8.21 A survey of 40 urban industrial units shows that males dominate all employment positions (Hossain et al., 1988). Even in the garment manufacturing and fish processing units, which are female labor intensive, the male to female ratio in management and executive positions reflects the same male dominance prevailing in all industries.

**Table 8.5: Female Employment in Some Public Sector Corporations and Industrial Estates, 1989**

Corporation/Estate	Manager/ Officer	Staff and Supervisory Staff	Worker (Number)	Total Females	Total Staff	Females as Proportion of Total Staff (%)
<b>Public Sector Manufacturing Corporation</b>						
Bangladesh Steel and Engineering Corporation	29	147	50	226	14,088	1.60
Bangladesh Sugar and Food Corporation	7	321	3	331	28,738	1.24
Bangladesh Chemicals Industries Corporation	78	301	122	501	28,808	1.87
Bangladesh Textiles Mills Corporation	<u>6</u>	<u>21</u>	<u>1,137</u>	<u>1,164</u>	<u>45,409</u>	2.58
<b>Total</b>	120	790	1,312	2,222	113,037	1.97
<b>Industrial Estate</b>						
Bangladesh Small and Cottage Industries Corporation (BSCIC)	-	46	1,209	1,255	2,144	58.53

Source: Questionnaire sent out by the World Bank Resident Mission in Bangladesh in January 1989.

8.22 Similar to the pattern in rural industries, gender dictates the kinds of jobs women have in the urban industrial units (Table 8.6). In 1988, out of the 4,013 women employed in urban industries, less than 1% was in management and 2% in executive positions while 6% were clerks. The overwhelming majority (92%) were workers.

**Table 8.6: Distribution of Workers by Gender in Various Occupational Categories in Urban Industries, 1988**

Occupational Category	Male	Female	Total	Female as Proportion of Total (%)
Management	236	18	254	7
Executive	1,620	78	1,698	5
Clerical	2,892	245	3,137	8
Worker	<u>40,845</u>	<u>3,672</u>	<u>44,517</u>	8
All Categories	45,593	4,013	49,606	8

Source: Hameeda Hossain, Rowshan Jahan and Salma Sobhan, "Industrialization and Women Workers in Bangladesh: From Home-Based Work to the Factories," in Daughters in Industry.

8.23 Workers perform "light" work that requires manual dexterity. The majority of women carry out low-paid manual tasks, such as Hessian stitching in jute mills, bottling or packing in pharmaceutical units, assembling in electronic industries, and washing and cleaning in fish processing units. The high rate of illiteracy and the low level of education (only 14% have passed grades 5-6) of women workers almost predetermines their placement in low-paid unskilled jobs (Hossain et al., 1988). While some new employment opportunities have been created in certain large industrial units, they have been mainly semi-skilled or unskilled jobs that reduce labor costs in production but do not provide women opportunities for upward career mobility or acquisition of technical skills.

8.24 Working Conditions. In urban industrial units, women are employed full time. In addition, they have to do overtime. In some cases, overtime extends from three to six hours per day, particularly in the garment and fish processing units. Although generally the hours of overtime are not recorded or compensated regularly, causing deep resentment among the workers, few women workers have thought of refusing to do overtime (Hossain et al., 1988).

8.25 Safety measures for both women and men are inadequate in most industrial units, including nationalized ones. In the textile and jute mills, laborers work without protective masks and in glass factories and fish processing without protective gloves. Specific problems faced by women workers are lack of private toilets, child care facilities, and secure accommodations.

#### **D. Government Policy and Programs**

8.26 Realizing that there are limits to the capacity of the agricultural sector to effectively absorb the country's large and rapidly growing population, the Government of Bangladesh has indicated that a major part of its economic development strategy is to encourage the rapid, sustainable, and efficient development of a dynamic industrial sector, in which promoting the development of export-oriented as well as efficient import substitution industries would be developed. In the early 1980s, the Government undertook a major trade and industrial policy study and, in 1982, issued the New Industrial Policy (revised in 1986). This Policy had the effect of liberalizing industrial policies and denationalizing many industries, promoting private sector participation in the industrial sector, particularly manufacturing, and liberalizing investment sanctioning procedures. A major policy improvement related to the maintenance of a realistic exchange rate and to expanding the secondary foreign exchange market (the so-called wage earner scheme), facilitating the importation of capital equipment and raw and intermediate materials required by industrialists. The Government began to remove quantitative restrictions and reduce tariffs in the past two years, and is committed to a program of further trade and tariff reforms in the medium-term as well as to a program of export promotion. In early 1989, the Government established the Board of Investments as a means to reduce bureaucratic red tape in setting up businesses and to promote direct foreign investment in Bangladesh.

8.27 In the financial sector, the Government has completed a comprehensive review of financial sector issues and indicated its willingness to implement a program of comprehensive reforms, with IDA assistance. The reform program would include, among other things, introduction of a loan classification system, revision of the debt recovery law, strengthening of the nationalized commercial banking system and development of financial institutions, and strengthening of Bangladesh Bank's supervisory and regulatory capabilities.

8.28 Manufacturing in medium, large, and small-scale industries has grown slowly in 1981-87, at 3% per annum, whereas GDP grew at 4% per annum over the same period (World Bank, 1989a). The result is that financial performance of most of these industries has deteriorated since 1982 (World Bank, 1989b). Despite trade liberalization policies, substantial restrictions on imports are still making industrial growth difficult; manufacturing in Bangladesh is still characterized by high (and often anomalous) protection levels afforded by quantitative restrictions and high tariff rates on both final goods and inputs administered with a high degree of discretion and lack of transparency. The industrial regulatory framework is also not conducive to effective competition.

#### **E. Issues Regarding Women's Employment in Industry**

8.29 The issues of concern regarding women's participation in industrial activities either as entrepreneurs (existing or potential) or as

industrial workers (both home- and factory-based) are specific to the: (a) impact of policy adjustments in the industrial sector; (b) influence of social attitudes and perceptions; (c) low labor productivity; (d) limited scope of entrepreneurship development; and (e) impact of technology.

#### Impact of Policy Adjustments in the Industrial Sector

8.30 Domestic industries are not producing according to Bangladesh's comparative advantage and are not using existing resources (capital and labor) efficiently due to lack of a competitive environment caused by the: (a) industrial regulatory framework; and (b) highly protected environment. Nevertheless, they still yield high rates of financial return because of high levels of protection. Lack of a well-functioning financial system and appropriately priced long-term sources of funding have also encouraged the channeling of financial resources to high and quick return activities, such as trading, rather than investments in industrial enterprises.

8.31 Trade liberalization is likely to have mixed effects on employment of women. Initially, inefficient industries may have to undergo adjustments, and those unable to respond to new competitive pressures would go out of business, to be replaced by more efficient producers. These initial adjustments could have adverse consequences on employment. Since women's employment in formal urban industries is small, the impact may not be significant. However, in rural industries having relatively large numbers of female workers, some significant displacement of labor could occur. These possible adverse consequences, which need to be monitored and analyzed, are expected to be mitigated as new industries emerge and existing enterprises begin to operate more and more rationally in response to competitive pressures.

8.32 Similarly, the financial system suffers from a severe lack of credit discipline, ineffectual nationalized commercial banks and development finance institutions, and administered credit policies that have adversely affected both the mobilization and utilization of scarce financial resources. As a result, manufacturing suffers from inefficient resource use (including labor) and has grown slowly since liberation.

8.33 Currently, the administered interest rates for so-called priority sectors are set at a low level so that they do not adequately incorporate the risks and costs (e.g., the cost of default) for lending to such sectors. Thus, bank funds are allocated discretionally rather than through market forces. This has two implications. One is that opportunities for venality and favoritism arise. As a result, cheap funds are often allocated to politically powerful borrowers and diverted to activities other than those intended, with the result that loans are not repaid. Second, because borrowers get funds at a cheap rate, proper feasibility studies of investments are often not carried out. Consequently, funds are invested in non-productive activities. The result is, again, non-repayment of loans. Furthermore, women have been disadvantaged in gaining access to funds for investments because, rightly or wrongly, bankers look upon women as higher risks because of their limited employment opportunities and decreased claim to assets due to property and inheritance laws.

8.34 Development of non-traditional export industries, such as garments and frozen fish, has demonstrated that increased competition may encourage



employment of large numbers of women in these industries, and that women form an extremely cost-effective and productive labor force. Nevertheless, the fragile base of employment in the export-oriented industries also became evident when many garment industries were closed and workers laid off due to the imposition of quotas by the US (1986) and EEC countries for specific categories of garments. Furthermore, the demand for export-oriented industries is not yet firmly known. Under these circumstances, the option for promoting productive rural industries should also be considered as a low cost intervention to promote production and income (of women and men). Given women's limited mobility (largely due to the need to combine domestic and economic responsibilities), female labor could benefit immensely from dispersal of industrial growth in rural areas.

#### Influence of Social Attitudes and Perceptions

8.35 The perception about women's work in family enterprises is that it is merely an extension of domestic activities and therefore need not be remunerated. Thus, in home-based rural industries women generally work as unpaid family labor in jobs requiring little skill. Besides, when women are forced to work as hired labor in rural industries, they are assigned to labor-intensive, low paid jobs requiring little skills. The pervasive bias of employers toward hiring females is based on the premise that women do not need full time employment but some "income-generating" activities which they can perform in their spare time. Moreover, employers value greatly women worker's passivity and obedience in addition to their perseverance at work. There is also the lack of perception by employers and planners of special employment programs about the extent of women's willingness to undertake different kinds of non-traditional activities.

#### Low Labor Productivity

8.36 The division of labor along gender lines has implications for women's labor productivity. Although a low labor productivity ratio (Tk 282 per month per worker) is a characteristic feature of most rural industries, there are some exceptions. Jute baling, dairy products, bakery, carpentry, saw milling, metal furniture, grain milling (all of which are predominantly based on male labor) have fairly high labor productivity (Tk 600 or more per month per worker) and potential for expansion. The units predominantly based on female labor use very little capital and outdated technologies and they have very low productivity and limited markets. All of these features restrict potentials for growth.

8.37 Women generally are less well-equipped to be engaged in productive manufacturing work. The male-biased education system does not equip women to take up work requiring basic levels of numeracy and literacy. Women's access to basic professional skills is limited. In family enterprises, skills are handed down from father to son, rarely to daughters. Those women who manage to get into some form of institutional training, provided under some Government programs, do not gain much since such training often emphasizes only women's traditional functions (sewing, handicrafts) and are consequently limited to only "income generating activities" with very low productivity. Little attention is paid to the needs or demands of female trainees in terms of their usefulness under existing socio-economic conditions. The type of training also implies that women are not

encouraged to venture into more profitable male dominated activities. Even the pre-service training for newly recruited female workers in industrial units is not more than a week of rudimentary training.

#### Limited Scope of Entrepreneurship Development

8.38 Existing entrepreneurship among women is inhibited by inadequate training in business management skills (project development and management, bookkeeping and accounting, and analysis of market conditions). Training programs designed for women do not cover these subjects. Training is, thus, unable to provide a comparative advantage to trainees in the labor market. In addition, due to lack of support and back-up services like credit, adequate and timely supply of raw materials and marketing etc., this training has virtually no impact on employment creation.

8.39 Even NGO projects, which aim to stimulate industrial investment and develop potential entrepreneurs by providing credit, training and technical assistance, such as Micro Industries Development Assistance Society, have not consciously incorporated women into their efforts. The project does not aim to develop women's ability to become entrepreneurs of medium-sized industrial units (Weidemann et al., 1986).

8.40 Little or no access to credit is a major problem faced by women entrepreneurs. A study of rural industries (Hossain et al., 1988) found that all women owners of rural industrial units had inadequate working capital. Lack of knowledge, complicated lending procedures and lack of adequate collateral have prevented women from obtaining loans from institutional sources, while high interest rates have been prohibitive in the case of informal sources. However, most women manage to raise initial capital through the sale of assets and borrowing from friends and relatives. Most women entrepreneurs in the rural areas lack knowledge about the demand for the products and are generally dependent on males. This limits women's ability to make good business decisions (Ahmed and Khanam, 1988).

#### Impact of Technology

8.41 Evidence indicates that the infusion of modern technology in certain activities dominated by women, such as paddy husking by dhenki and oil milling by ghani, has resulted in significantly higher incomes for the owners of the mill and also reduced the drudgery of processing work. At the same time, many women have been displaced due to the spread of modern rice mills and other technologies. In handloom weaving, for example, the proportion of female workers, both hired and family members, declined significantly with the improvement in the technology and the increase in the number of looms per unit. With improvements in the technology of paddy processing, the proportion of female workers declined from 100% to 19% in the small huller and 4% in the automatic mills. As a result of the improvements in oil milling technology, no women are now employed in the modern oil mills (Ahmed and Chowdhury, 1987). Women, more than men, are displaced with technological improvements in production and processing. Limited alternative employment opportunities force women to destitution.

## F. Recommendations

8.42 Women's participation in industrial activities could be advanced through five measures: (a) promote rapid growth and strategy of the industrial sector; (b) focus attention on human resource development; (c) improve productivity and skills; (d) promote appropriate technology; and (e) promulgate positive policies.

### Promote Rapid Growth and Strategy of the Industrial Sector

8.43 Rapid growth of industry is needed to absorb an expanding labor force as well as to increase the demand for female labor. Proposed trade, industry, and financial reforms and continued maintenance of realistic exchange rates, mentioned earlier, are expected to promote economic development (particularly in the industrial sector) according to Bangladesh's comparative advantage. Correct pricing of goods and services and increased competition from both external and internal markets would also stimulate more efficient use of resources, including labor.

8.44 With a better functioning financial system, including an interest rate regime reflecting the costs of banks mobilizing the funds as well as the risks of lending either to "priority areas" or "priority groups", such as women, these areas and groups would more likely gain access to funds at a rate reflecting the "market" price of funds. To avoid the problems of narrow and unstable markets for products of rural industries, efforts should be made to link (through sub-contracting arrangements) rural producers with large industries.

8.45 In respect of increasing demand for female labor, the industrial strategy should emphasize efficient export-oriented and import substitution industries. Given relative prices and the resource endowments of Bangladesh, such industries are likely to be relatively labor intensive and are therefore likely to achieve positive impacts on employment and incomes, particularly for women.

### Focus Attention on Human Resource Development

8.46 Education is the key element in any movement aiming to break traditional prejudices and gender stereotyping. This is a long term proposition. Meanwhile development programs focussed on increasing employment opportunities should provide women with organizational skills through human development training including functional literacy. Such training should not only involve females but also male family members and community leaders so that a favorable atmosphere for women's employment could be fostered. BSCIC's performance in promoting women's entrepreneurship projects have been limited to one successful initiative (WEDP). Efforts must be made to promote more initiatives. A focus on increasing opportunities for girls, graduating from secondary schools, to acquire technical skills that are relevant to middle level and skilled employment in industry also is essential.

### Improve Productivity and Skills

8.47 Programs aiming to generate employment should focus on productive and profitable activities. Such activities should include not only those considered "female" by tradition, such as agro-processing with upgraded technology, but also those that are new for females and have higher returns per unit of investment, such as handloom weaving, light engineering, etc. Efforts have to be made to raise women's labor productivity through skill training, management and accountancy training and access to credit, raw materials, and market information.

### Promote Appropriate Technology

8.48 Technological innovations in industry have led to employment losses for women. The policy guideline should not be to "protect" women against technological changes but to ensure their effective participation in the technological change process. Accordingly, it is essential to identify those growth areas and emerging technologies in which women can, in future, play a larger role and to equip women with the skills needed to be able to participate. This assigns a decisive role to a vocational training system properly endowed to respond to the challenges of future technological innovations.

### Promulgate Positive Policies

8.49 Industrial growth, by itself, will not necessarily increase women's participation in the industrial labor force. There is need for differential interventions. In view of the predominance of the public sector in industrial development in the country, it seems appropriate that public sector corporations and enterprises assume the role of the "standard setter". The Government should ensure that public sector corporations increase the number of female employees (both staff and workers). Programs also should be developed in which costs are shared between the Government and enterprises that train women and provide better working conditions (e.g., security, compensation for overtime, toilet facilities and child care). In addition, public sector industries could set precedents by employing more qualified women at higher levels in management and technical areas that have traditionally been regarded as male jobs.

## IX. CREDIT

### A. Background

9.1 In Bangladesh, the economic participation of most women depends on a very slim resource base consisting of mainly their unskilled physical labor. The role of women could be enhanced if their resource base were expanded by the addition of complementary resources (essentially through human capital development and access to credit). It is in this context that credit becomes important; if women had improved access to credit they could expand the "expenditure-saving" activities of the homestead into "income-generating" ones and in the process improve their economic status in society.

#### Access to Credit

9.2 Improved access to credit by women could lead to two developments: increased employment in income-generating activities and an incentive to adopt improved technology. In a study on the Grameen Bank (to be discussed below), female borrowers were found to work, on average, for 18 standard eight-hour working days per month on income generating activities, of which 16 days were spent on the loan-financed activities (Hossain, 1984a). In contrast, women in the non-target group (those with no access to Grameen Bank credit) spent only 2.4 standard eight-hour working days a month on income generating activities. The adoption of new technology by women could also be facilitated by improved access to credit which could lead to increased accumulation of capital. The Grameen Bank study also found that the amount of working capital employed by borrowers increased, on average, three times within a period of 27 months. In addition, investment in fixed assets was about 2.7 times higher for borrowers with three years membership in the Grameen Bank than those who joined during the year of the survey. Expansion in investment, the study found, facilitated the adoption of improved technology.<sup>1/</sup>

9.3 Access by women to institutional credit is not currently recorded in official documents as data on disbursements and recovery are not kept in terms of gender. However, an assessment of the activities for which loans were disbursed and the formalities to be completed for receiving credit concluded that access by women to formal credit has been limited (Hossain and Afsar, 1988). It was contended that the bulk of institutional credit has been issued mainly for financing the cost of technological innovation in agriculture, essentially inputs (seeds, fertilizer and irrigation), and for non-crop activities, such as fisheries, tea plantation, rural transport and small-scale industries. Few women entrepreneurs are involved in these activities. Moreover, collateral requirement, which typically involved land ownership, implied that most women could not qualify as land was mostly owned by male members of the household.

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<sup>1/</sup> The findings of Hossain (1984a) have been confirmed by similar studies by Afsar (1988), Hossain (1988), and Rahman (1986).

9.4 The Bangladesh Institute of Development Studies (BIDS) is currently analyzing data on a 1987 survey of 40 villages in Bangladesh, which focused on the issue of access by women to credit in the rural areas (cited in Hossain and Afsar, 1988). Preliminary findings from data gathered in 800 randomly selected households indicate that about 45% of the male and female respondents had access to credit in 1987; 12% from formal institutional sources, 15% from informal sources (money lenders with interest payment), and the remaining 18% from friends and family (without interest payment). Female borrowers accounted for 2.8% of total respondents with access to credit, and 2.1% of total credit made available. These findings, while subject to small sample limitations, support a number of hypotheses relating to unequal access of credit by the poor and women, in particular. It may be concluded that formal institutional credit by women is very limited; about 73% of the rural households with access to credit depend on informal sources. Women usually get informal credit for economic purposes through trade credits for raw materials provided by wholesalers or retailers, which are repaid in finished products.

#### Constraints on Access

9.5 Access to formal credit by women, especially the rural poor, has been constrained by three main factors: (a) the traditional collateral requirements of financial institutions, (b) the cumbersome credit procedures and formats, and (c) the emphasis on lending for only traditional activities.

9.6 Collateral requirement. In sanctioning credit, many formal institutions generally require tangible securities rather than relying on the viability of projects and the genuineness of the prospective borrowers. But most poor women do not possess any assets and cannot normally offer the necessary securities against loans. In addition, offering tangible securities (usually land) implies involving male partners in the transaction, thereby reducing the woman's control over the means of production and critical decision making.

9.7 Credit procedures and terms. Cumberse and lengthy formalities required by formal institutions in sanctioning loans constitute another important hindrance for rural women in availing themselves of bank credit. Since illiteracy rates are very high, many potential female borrowers find it impossible to complete the detailed, complicated loan application forms. Moreover, since the potential size of loans required by women is generally small, banks are reluctant to process the papers which take as much time as an application for a larger investment. Furthermore, loan recovery schedules do not, in many cases, conform with the production and income turn-overs of the funded activities. Bank supervision and follow-up techniques also tend to be quite traditional and do not take into consideration the attitudinal aspects of the borrowers. Staff seldom go to the borrowers for recovery purposes. These factors lead to low recovery rates and problems with follow-up loans and account for the misconception that poor women and the rural poor do not have the capacity to service loans.

9.8 Narrow focus of lending. The focus of the Government and the banks is on channeling credit in the rural area mainly for agriculture and traditional non-farm activities. It has been found that bank financing for uplifting the conditions of the rural poor suffers from the lack of proper investigation of the rural environment, behavior pattern of the rural poor, and problems and prospects of the rural economy (UN, 1985). Because women are predominantly involved in activities like paddy husking, poultry raising, handicraft, etc., the lack of due emphasis by the Government and the banks on such economic activities in their lending portfolio results in credit neglect.

## B. Special Credit Programs

9.9 In addition to commercial banks, the Government entrusted the Bangladesh Rural Development Board (BRDB) with the task of organizing the rural poor (including women) for developing programs for employment generation. In this context, BRDB, deriving financial resources from the Sonali Bank, organized credit through affiliated primary societies, the Krishi Samabaya Samity (KSS) (agricultural cooperative society), Mahila Samabaya Samity (MSS) (women's cooperative society), and Bittaheen Samabaya Samity (BSS) and Mahila Bittaheen Samabaya Samity (MBSS) (cooperative society for landless men and women, respectively). Two experimental programs, which were initiated exclusively for the rural poor in the late 1970s, also emerged as the Grameen Bank (village-oriented bank) and Swanirvar (self-reliant) program. In 1982 another credit program, the Women's Entrepreneurship Development Program (WEDP), was initiated exclusively for impoverished, rural women with USAID financial assistance, under the organization of the Bangladesh Small and Cottage Industries Corporation (BSCIC). Besides government and government-supported special programs, NGOs like the Bangladesh Rural Advancement Committee (BRAC) and Proshika are also involved in credit for women. The coverage of women through special credit programs is summarized in the Table 9.1.

### Government Programs

9.10 Under BRDB, MSSs are organized to increase acceptance of family planning and MBSSs are organized to assist poor women to develop self-employment opportunities. Credit is the driving force for achieving the above aims. The Government also sponsors the traditional cooperatives under the Register of Cooperative Societies, such as those for weavers, fishermen, etc. Because of lack of data on women's involvement in traditional cooperatives, the subject is not discussed here.

9.11 Eligibility criteria for membership to MSS and MBSS are:

- (a) permanent resident of a village and have attained a minimum age of 18 years;
- (b) membership of a cooperative society through the purchase of a share of Tk 10 and maintaining a weekly savings program;

**Table 9.1: Coverage of Women Through Special Credit Programs**

Program	Period (Up to)	Number of Women Covered (thousands)	Cumulative Amount of Loans Disbursed (million Taka)	Per Capita Savings (Taka)	Repayment Rate (%)
<b>Government</b>					
BRDB Women's Program	June 1988	122	91	126.6 <u>/1</u>	62 <u>/1</u>
BRDB Rural Poor Program	June 1988	147	99	127.0 <u>/1</u>	75 <u>/1</u>
Ministry of Social Welfare and Women's Affairs	1985	98	30	--	
BSCIC Women's Entrepreneurship Development Programs	1987	9	15	-- <u>/2</u>	73 <u>/2</u>
<b>Quasi-Government</b>					
Swanirvar (women's program)	June 1988	300	460	187.4 <u>/1</u>	75 <u>/1</u>
Grameen Bank (women's program)	February 1990	620	4,511	680.0 <u>/1</u>	98 <u>/1</u>
<b>Non-Government Organizations</b>					
BRAC (women's program)	1988	173	73 <u>/1</u>	153.7 <u>/1</u>	97 <u>/1</u>
Proshika (women's program)	1985-87	38	9	164.9	78

1/ Based on data for 1987.

2/ Based on data for 1986.

Source: Based on Mahabub Hossain and Rita Afsar, Credit for Women: A Review of Special Credit Programs in Bangladesh, Dhaka: BIDS (1988) and UNDP/GOB, Cooperative Sector Study, Vol. III: Impact of Cooperatives on Income, Employment and Poverty Alleviation, Dhaka (October 1988), but updated where possible from current annual reports.



- (c) registration under the cooperative law with the Cooperative Department after undergoing a specified probation period (at least six months) and complying with the necessary rules and regulations; and,
- (d) preparation of a production plan by individual members and appraisal of it by the Upazila Central Cooperative Association (UCCA).

There are additional criteria for membership in the MBSS. Only those women in households who own less than 0.5 acres of land and whose main source of income is agricultural wage labor or rural non-farm activity are eligible for membership. Widowed, divorced, destitute and abandoned women have priority.

9.12 The MSSS program under BRDB was initiated in 1976 in 20 upazilas and has now expanded to 100. Up to mid-1988, about 122,000 women have been organized in cooperatives and BRDB has disbursed short-term loans amounting to Tk 91 million, in sizes ranging from Tk 500 to Tk 2,000 per borrower, depending on the nature of the activity. Similarly, the credit program for the MBSS was initiated in 1985. The program cofinanced by CIDA under the Rural Poor Program (RPP) component of the IDA-assisted Second Rural Development Project (Credit 1384-BD of 1984 for SDR 92.8 million) has covered more than 147,000 women in 87 upazilas and disbursed about Tk 99 million of loans by the end of FY88. Analysis of data on society formation, membership and disbursements indicates substantial disparity in performance between the female and male societies of BRDB. There are more male than female societies in both the regular BRDB programs and the RPP. The total volume of credit and the average size of loans are also larger for males than female members. However, the recovery rates for women in both MSS and MBSS are better than their male counterparts estimated at 38% for KSS and over 70% for MSS and MBSS.

9.13 WEDP was initiated by the Ministry of Industries and Commerce during the Second Five-Year Plan through financial assistance from USAID, with BSCIC as the executing agency and credit disbursed through the Bangladesh Krishi Bank (see also Chapters III and VII). The primary goal is to help existing and potential women entrepreneurs in low income groups of selected upazilas by providing small loans to finance both working and fixed capital to set up small industries with locally available raw materials. Besides credit, the women are provided with extension services, such as training, technical advice, supply of product design and marketing services. Existing and potential entrepreneurs are selected by BSCIC's female extension workers and they obtain credit primarily upon the recommendations by BSCIC's directory staff. Up to the end of 1986, Tk 15 million had been disbursed as credit to cover activities like food processing, livestock development, and craft-making. The average recovery rate is estimated at 73% by the end of 1986.

#### Government-Supported Programs

9.14 The government-supported programs, Swanirvar and Grameen Bank, although initially experimental, have made impressive progress in extending

credit, along with other services such as training, especially to rural women. The Swanirvar program was initiated in 1979 in ten upazilas of the country. By April 1989, it has expanded its operations to 9,139 villages (12% of the total villages in the country), with membership of about 481,000 people and has disbursed about Tk 795 million to its members. The program covers landless (less than 0.4 acres of cultivable land) men and women. It is implemented at the village level by volunteer credit associates (Rin Shahojogies), who are appointed from the Swanirvar workers. They are not regular employees of the Swanirvar organization or the participating bank, but get as honorarium a share of the total proceeds accumulated in the Swanirvar workers Trust Fund formed with contribution from members. Credit is disbursed on a group basis, where the group serves as the guarantor for the scheme. Members attend weekly meetings in which loan proposals are discussed, approved and disbursed, and repayments made. Loans are usually repaid within 52 weeks from the date of disbursement in small weekly installments of 2% of the loan amount.

9.15 There is no official record of the access of women to credit, but 65% of the borrowers are estimated to be women, accounting for about a similar proportion of the total credit disbursed.<sup>2/</sup> Thus, about 300,000 women might have received about Tk 460 million from the program. The average size of a loan for male borrowers is estimated at Tk 1,231 and for female at Tk 1,041 (Afsar, 1988). The expansion of the program in recent years and the resulting administrative difficulties have led to a decline in the recovery rate, from an estimated 97% in FY82 to about 75% in FY87.

9.16 The Grameen Bank is one of the most innovative approaches in rural banking. It was created out of an action research project in 1976. The experience was replicated as a pilot project into other districts during 1980-82 with a loan from IFAD. It was transformed in 1983 into a specialized financial institution with a paid-up capital of Tk 30 million, of which 60% was contributed by the Government and 40% by bank members (who are from households which own less than 0.5 acres of cultivable land and the value of family assets together does not exceed the market value of one acre of medium quality land in the area). An amendment in 1986 raised the paid-up capital to Tk 72 million, of which about 75% is contributed by its member shareholders.

9.17 To get a loan, the member must form a group of five who are "like-minded" and have similar economic and social status. Each group holds a weekly meeting, and joint weekly meetings of several groups (called the "center") are also held. Loans are given to the individual or group, extended for one year and paid back in weekly installments, each installment being 2% of the principal amount. Every group member deposits Tk 1 a week in personal savings into the Group Fund account. Also when a group member receives a loan, an obligatory deduction of 5% of the loan is made (group tax) which is deposited into the Group Fund account. In addition, each borrower pays an equivalent of 25% of the amount charged as interest on the loan into an Emergency Fund, which is used to give life and accident insurance coverage to all group members, to repay bad debts, and to

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<sup>2/</sup> Afsar (1988) in a study of two villages with Swanirvar program estimated that only 22% of the borrowers were female, in contrast to the 65% claimed by the Swanirvar authorities at the national level.

undertake activities which will improve the health, skills, education and investment opportunities of group members.

9.18 Since 1983, the Grameen Bank has given preference to female members in its credit program; it has thus turned into the largest among the special credit programs that cater to women. By February 1990, its operations covered 15,838 villages (about 15% of the total villages in the country), involving 694,000 members of which 620,000 were women (89% of total membership). It has also disbursed a cumulative amount of Tk 5,723 million by February 1990, of which Tk 4,511 million (79%) were issued to women. The members have saved Tk 570 million in Group Fund and Emergency Fund. The savings per member stood at Tk 820, about 15% of the per capita income of the country for FY89.

9.19 Female borrowers usually used about 50% of the credit for livestock and poultry raising, 31% for processing and manufacturing activities, and only 19% for trading and shopkeeping. In contrast, male borrowers used 51% of the loans for trading and shopkeeping, 19% for livestock and poultry raising, 14% for manufacturing activities, and the remainder for miscellaneous activities. Only about 3% of female and male loans was used for crop cultivation. As with other credit programs, the average size of loans for women was smaller than for men: in 1986, the average size of loan was Tk 1,686 for women borrowers and Tk 2,798 for men. The rate of recovery within due date for the bank was about 98% for all borrowers; there are no separate data according to gender.

9.20 Swanirvar and the Grameen Bank together have extended credit to about 920,000 women members, which is about 5% of the women in the active age group (15 years and over) and nearly 10% of the target group of women belonging to the functionally landless households. The total amount of cumulative disbursement to this group is estimated at Tk 4,970 million, which is about 5% of the total domestic credit to the private sector in FY88. In 1987, the two programs together disbursed an estimated Tk 710 million to women borrowers, accounting for about 10% of the total agricultural loans disbursed by formal credit institutions during the year. These ratios point to the relatively substantial role played by the two programs in assisting the landless poor women.

#### NGOs

9.21 A number of NGOs also play an increasing role in providing credit to women for employment and income generating activities. The major ones are BRAC and the Proshika Manabik Unnayan Kendra (Proshika).<sup>3/</sup> Since 1972, BRAC has mobilized landless men and women in cooperative groups for development activities. The basic objective of BRAC is to inculcate awareness in its members who are organized in groups under village organizations. Members are encouraged to take up income generating activities under its Rural Development Program, for which credit is extended to both individuals and groups along with training and functional education.

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<sup>3/</sup> There are over 10,000 NGOs (both local and foreign) engaged in a wide range of relief activities, including credit delivery. Because of data constraints, only BRAC and Proshika are discussed.

The basic conditions for providing credit include regular attendance at village organization meetings, regular savings by group members, establishment of a group bank account, completion of a functional education course by group members, and contribution of at least 10% of the value of the proposed scheme by the group.

9.22 By the end of 1988, BRAC has organized 120,000 males and 173,000 females (59% of total membership) in 5,375 village organizations covering 2,829 villages spread over 32 upazilas of 15 districts. Beyond 1987, its credit program disbursed cumulatively Tk 169.1 million, of which women accounted for Tk 73 million (43%). Like other special credit programs, the average size of credit to women (Tk 793) is lower than for men (Tk 1,239) for 1987, despite better repayment performance by women (estimated at 96.6% compared to 89.7% for men). Women are also usually given short-term credit (57% of the total), covering 12 months, with medium-term credit (up to 3 years) and long-term credit (over 3 years) accounting for 37% and 6%, respectively. The comparable figures for male borrowers are 48%, 41%, and 11%, respectively, for short, medium, and long-term credits. Finally, while women dominate in obtaining credit for food processing, poultry rearing, and rural industries men, directed their resources toward agriculture, trading, rural transportation, and leasing of markets.

9.23 Proshika organizes landless women and men as well as poor peasants with the objective of increasing self-reliance in socio-economic terms. The members are organized in groups and encouraged to take up projects for employment and income generation with own finance, supplemented by credit through Proshika's revolving loan fund. A group is considered eligible for credit when it accumulates internal savings to finance a part of a proposed project (25% in the case of male groups and 20% for female groups). Each group is required to have regular meetings and to maintain records of account. While collective projects are financed when viable, individual activities are preferred.

9.24 Historical data on Proshika's activities are not available, but on the basis of information for 1985-87, credit is estimated to have been extended to about 90,000 members, with 42% women (total group membership is estimated at 280,000 in 2,600 villages). The approximately Tk 31.3 million disbursed during the period covered 3,000 projects, of which about 36% were organized by women's groups. The activities of women's groups covered livestock raising, rice husking, sericulture, and handicrafts; their male counterparts undertook activities in cultivation, transportation, and mortgaging of land. No information is available on gender differences in total disbursement, but on the basis of the average size of loans and assuming gender equality, women's groups are estimated to have accounted for about Tk 9.2 million in disbursements during 1985-87. Gender differences exist for Proshika's credit terms and interest charges. Interest charges varied according to the duration of the loan. For short-term loans (up to one year), interest was levied at 5% p.a. for women and 7% for men. In the case of loans exceeding one year, interest was 7% for women and 10% for men. Credit targeted for irrigation projects also was subjected to higher interest charges (16% p.a.) because of the relatively long-term repayment period of 4-5 years. The differential credit terms are meant to provide incentives for women to participate in economic activities. There is no information on the repayment performance by gender, but for Proshika's activities as a whole it is estimated at 78% in 1987.

### C. Issues Concerning Special Credit Programs and Women

9.25 The special credit programs discussed above reached over 1.5 million rural women during the 1985-89 period, for which consistent data are available. This constituted about 5% of women in the active age group (above 15 years) and about 10% of the target women classified as functionally landless (i.e., those in households possessing less than 0.5 acres of land). Cumulative disbursement to women amounted to about Tk 5.3 billion, of which Grameen Bank accounted for 85%, while the various government programs accounted for only 4%. In view of the fact that the government programs, through BRDB, are national ventures, their limited coverage points to serious shortcomings in their implementation. In general, the total amount of credit availed by women amounted to less than 10% of the cumulative amount of loans disbursed by financial institutions in the rural areas during the 1980-89 period and highlights the need to improve the coverage of the special credit programs for women.

9.26 Three factors confront the effective operation of most of the special credit programs in the special context of reaching women. They are: (a) weak organizational structure and poor loan supervision, (b) low rates of return on some activities financed by the programs; and (c) high cost of credit operation. These factors are highlighted as potential constraints in expanding credit to women and would require special attention.

#### Weak Organizational Structure and Poor Loan Supervision

9.27 For most of the special credit programs, the weak administrative set up and inflexible and inappropriate operational rules serve as major constraints for the expansion in the access of women to credit. Under BRDB's two-tier cooperative system,<sup>4/</sup> for example, the managers and organizers of the "Samity" (society) abide by the cooperative laws, some of which are not appropriate for undertaking innovative credit programs. Furthermore, the procedures for taking action are lengthy and cumbersome. This explains why in many instances, the rural affluent tended to get a larger share of credit resources from the rural commercial banks through the cooperatives.

9.28 In terms of administration, procedural formalities observed in a formal cooperative system do not seem to be conducive for promoting demand for credit from women. There is considerable time between becoming a member of a cooperative society and obtaining registration of the society and thus access to credit. In general, the smallness of the loan size, the cumbersome and time consuming lending formalities of the bank, the arbitrariness of Sonali Bank in allocating loans (coupled with the uncertainty of repeater loan and the rigidity of the repayment schedule), and the lack of supervision by BRDB staff are major drawbacks for efficient utilization and repayment of loans.

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<sup>4/</sup> The two-tier cooperative structure (the Comilla model) under BRDB requires the federation of village level primary cooperatives into an UCCA.

9.29 The organizational structure of BRDB for delivering credit to the rural poor also impedes the expansion of credit. For example, because the MBSS are affiliated to the UCCA (two-third of which are ineligible to receive credit due to high default rates), there is always the apprehension by Sonali Bank that eventually the MBSS will also adopt the practice of default. As a result, Sonali Bank does not comply with the request from members for increased loan amounts. Furthermore, because credit is channelled through the UCCA (which takes very little interest in loan supervision) to MBSS, supervision by Sonali Bank is minimal and that by BRDB inadequate.

9.30 The issue of adequate credit supervision is what separates the excellent repayment performance of the Grameen Bank from that of the other special credit programs, especially that of BRDB. In the case of BSCIC, for example, the limited number of extension workers, the wide geographical coverage and the inadequate communication system have been highlighted as affecting morale and consequently performance. In the case of Swanirvar, the hierarchical organization structure has led to accountability problems between the headquarters and participating banks. Headquarters appoints the volunteer credit associates, who are neither paid nor accountable to the participating bank. As a result of this arrangement, supervision is difficult. Furthermore, although the Swanirvar program is based on group guarantee, in many centers group meetings are not held regularly and group discipline is not enforced.

#### Low Rates of Return on Certain Activities Financed

9.31 A limitation to the expansion of women's credit programs is that women borrowers tend to invest in activities where the rates of return on labor and capital are very low and the scope for vertical expansion is limited (Hossain, 1984a; Alam, 1986; and Hashemi, 1986). Hossain (1984a) analyzed data collected by Bangladesh Institute of Development Studies on a sample of Grameen Bank members in FY83 and concluded that labor productivity is low in activities in which women were involved when compared to the prevailing agricultural wage rate. He estimated rates of return on investment by deducting imputed cost of family labor (using the prevailing agricultural wage rate) from gross annual income derived from activities financed by credit and expressed them as a percentage of credit. The results indicated that the rates of return of investment were higher than the effective rates of interest on Grameen Bank loans for handloom weaving, livestock raising, shopkeeping, and miscellaneous cottage industries (such as gur, sweetmeat making, and tailoring). But in paddy husking, mat making, and cane and bamboo works, the rates of return on investment were negative.

9.32 Further analysis by Hossain (1984b), using more comprehensive data, indicated that the average rates of return on investment for individual activities financed by Grameen Bank ranged from 10-40%, the rates being higher for trading and "modern industrial activities" and lower for traditional processing and artisan activities. The rates of return tended to be negative in activities in which women were predominantly involved.

9.33 Similar findings were obtained in an evaluation of BSCIC's DANIDA-supported cottage industries project in Noakhali district (Jansen et al., 1983). An average rate of return of negative 37.7% was estimated for most

WEDP activities, except for tailoring and packaging (Hossain and Afsar, 1988). Another important result of Hossain's (1984b) analysis, which is also supported by data for WEDP, relates to the decline in rates of return on investment with increases in the size of loans. Hossain (1988) explained this as the tendency of borrowers to divert a higher proportion of follow-up loans (which are usually larger) to non-productive activities. Alam (1986), Hashemi (1986) and others, on the other hand, point to market constraints. A major unresolved issue, therefore, is whether the expansion of credit for traditional activities undertaken by the poor reduces the profitability of such activities and limits future credit expansion because of market limitations.

9.34 Over time, however, the size of the output market should not pose a serious problem so long as the expansion of agriculture, the main source of rural income in Bangladesh, proceeds rapidly. As agricultural incomes increase, the market for non-farm goods and services increases more than proportionately (Islam, 1988). On the other hand, vertical expansion is constrained by economies of scale considerations. To circumvent the latter problem, Grameen Bank, for example, has encouraged the establishment of collective enterprises so that members can reap economies of scale and can jointly own improved technology and thereby increase labor productivity. But success in this area has been limited by severe management problems and widespread failure (Hossain, 1988).

9.35 The problem of limited market size could be avoided if appropriate investment in market research were continuously undertaken on the relative profitability of different activities in an effort to widen the range of economic activities in which the poor are involved. But this alone may not be sufficient until and unless there are external economies and general infrastructural development that favor the poor. All of this is a reminder that targeted credit programs require the complementary support and growth of other sectors of the economy.

#### High Cost of Operation

9.36 The experience of the Grameen Bank has shown that the smallness of group formation, the training (and social development) activities, and the intensity of supervision are mainly responsible for its exceptional ability to reach poor women and its excellent credit recovery rate. Compared to BRDB, the worker/borrower ratio is 1:250 for the Grameen Bank while it is 1:400 (approximately) for BRDB's main program. But this has cost implications. Hossain (1988) has estimated that in 1986 the operating cost of the Grameen Bank was about 22% of the loans and advances at the actual cost of funds (18.1% cost of administration plus 3.6% cost of fund subsidized by IFAD), compared to its lending rate of 16% (plus 4% for Emergency Fund and 5% for Group Fund). If the Bank has borrowed all its loanable funds from the Bangladesh Bank at its prevailing interest rate, the cost of operations would have increased to 27%, which would result in a deficit for the Bank. The cost issue has implications for the medium and long-term expansion of special credit programs for the rural poor (including women). Since in the absence of adequate group formation, training, and social development activities as well as intensive supervision one cannot expect reasonable performance from the special programs, they would need to be subsidized to direct credit to the poor. Public assistance in this area

would be warranted; the cost would probably be small and could easily be recouped by reducing the large subsidy to better-off farmers and entrepreneurs who now default on their loans.

#### D. Recommendations

9.37 To effectively and successfully provide credit to women, the problems discussed in the previous section would need to be minimized, and if possible eliminated. The following measures could help in the process: (a) strengthen credit delivery and recovery mechanisms, (b) strengthen group formation, and (c) expand and strengthen non-credit activities.

##### Strengthen Credit Delivery and Recovery Mechanisms

9.38 Unlike conventional credit programs, the establishment of special credit programs targeted at poor women requires careful planning to design precise delivery-recovery mechanisms. Institutional preparation is thus very important as conventional methods of credit dispensation have proven to be inefficient and inadequate for reaching poor women. The first strategy is to consolidate and strengthen existing government credit programs directed at women. This would involve institutional changes in which the procedures and format for application and for repayment of loans should be made as simple as possible for women to understand and comply with promptly, as the experience of NGOs indicate. In particular, repayment schedules for recovery of loans should conform with the expected flow of income from the activities undertaken. Furthermore, the frequency of repayment should be high so that the amount to be repaid at each installment is as small as possible to reduce the feeling of pressure on the repayment of the loan. Finally, the development of institutions of collective savings, as in the case of the Grameen Bank, is highly desirable as it serves the dual purpose of an insurance to the credit program for non-performing loans and a resource to cushion unforeseen economic difficulties of members.

##### Strengthen Group Formation

9.39 The experience of the Grameen Bank and others indicate that, in the absence of formal collateral, the formation of a group is very crucial to the success of special credit operations. Membership in a group gives a feeling of protection. It also creates peer pressure to keep the members in line with the broad objectives of the credit program. Furthermore, it is easier to keep track of a borrower as a member of a group than as an independent individual. Groups should be kept small in order to improve manageability.

##### Expand and Strengthen Non-Credit Activities

9.40 The rural poor women are not organized due to their illiteracy and poverty. As such they are not able to employ concerted effort in their own interest to obtain credit, even if earmarked for them. Thus, apart from mobilizing them in the context of group formation, the non-income aspects of poverty such as education and training in banking, sanitation, nutrition,



health care and family planning, etc., would need to be initiated. In particular, provision for developing entrepreneurship among the poor women should be an important long-run task of the credit program, without which proper implementation of projects, creation of risk-taking ability and exploration of market possibilities for both factors and products would be difficult. To facilitate this, training courses should be organized. As noted above, this aspect of required activities of special credit programs is likely to increase the cost of operation, but the effectiveness of the targeted program cannot be guaranteed without it, and thus some subsidization of the overhead from the Government would be necessary.



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A N N E X E S



Government Budgeting for Women's  
Development Program

Sectoral Allocations Under the First Five-Year Plan (1973-78)  
(Current Prices in Taka million)

<u>Sector</u>	<u>Allocation</u>
Agriculture and Water	10,670
Industries	8,770
Power and Natural Resources	5,220
Physical Planning and Housing	4,510
Transport	5,940
Communications	1,140
Education and Manpower	3,180
Health and Social Welfare	2,200
Family Planning	700
Government	280
Trade	1,700
Miscellaneous Service	<u>280</u>
Total	45,550

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Source: Government of Bangladesh, Ministry of Planning, The First Five-Year Plan 1973-78.

Government Budgetting for Women's  
Development Program

Sectoral Allocations Under the Two Year-Plan (1978-80)  
(Current Prices in Taka million)

<u>Sector</u>	<u>Allocations</u>
Agriculture, Water Resources, and Rural Institutions	9,680
Industries	8,160
Power, Natural Resources, and Scientific and and Technical Research	4,710
Transport and Communications	7,060
Physical Planning and Housing	3,900
Education, Training and Public Administration	1,800
Health, Population Control and Family Planning, Labor and Social Welfare	2,500
Development Boards and Others	<u>800</u>
Total	38,610

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Source: Government of Bangladesh, Ministry of Planning, The Two-Year Plan  
(1978-80).



Government Budgetting for Women's  
Development Program

Sectoral Allocations Under the Second Five-Year Plan (1980-85)  
(Current Prices in Taka million)

<u>Sector</u>	<u>Allocation</u>
Agriculture, Water Resources, and Rural Development	55,520
Industries and Minerals	20,420
Energy and Natural Resources	30,210
Transport and Communication	21,600
Physical Planning and Housing	8,200
Education, Religious Affairs, and Scientific and Technical Research	8,360
Health	4,130
Population Control and Family Planning	3,680
Socio-Economic Infrastructure	2,800
Social Welfare	590
Women's Affairs	310
Youth Development	280
Sports and Culture	600
Mass Media	1,040
Manpower and Labour	880
Public Administration	550
Thana Development	<u>4,250</u>
Total	180,600

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Source: Government of Bangladesh, Ministry of Planning, The Second Five-Year  
Plan 1980-85.

Government Budgeting for Women's  
Development Program

Sectoral Allocations Under the Third Five-Year Plan (1985-90)  
(Current Prices in Taka million)

<u>Sector</u>	<u>Allocation</u>
Agriculture, Water Resources, and Rural Development	114,800
Industries and Minerals Development	58,000
Energy and Natural Resources	61,750
Transport and Communication	45,250
Physical Planning, Housing and Water Supply	42,000
Education and Religious Affairs	13,700
Health	6,000
Population Control and Family Planning	9,400
Sports, Culture, Youth Development, Social Welfare, Women's Affairs and Mass Media	3,220
Social Welfare	750
Women's Affairs	500
Youth Development	170
Cultural Development	510
Development of Sports	640
Scientific and Technical Research	600
Manpower and Labor	930
Public Administration	650
Block Allocation	29,250
Other Sectors	<u>650</u>
Total	386,000

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Source: Government of Bangladesh, Ministry of Planning, The Third Five-Year  
Plan 1985-90.

Major Physical Achievements for Women in  
Bangladesh (as Identified by the Ministry of Planning)  
During the Second Five-Year Plan (1980-85)

Establishment of 204 skill development training and production centers.

Establishment of poultry farm at upazila level.

Establishment of 38 union development centers.

Two pilot income-generating programs--Weaving Factory at Khulna for rehabilitation of deserted women and a Radio and Watch Repairing Center at Rajshahi.

A feasibility study for a textile and food processing industry for women.

Repair and renovation of 47 existing PTI hostels for female students.

Establishment of 4 career women's hostels at 4 divisional headquarters.

Establishment of Bangladesh Shishu Academy with 20 district branches.

Development of 32 day care centers.

Establishment of National Academy at Dhaka and BJMS offices at national, district, sub-divisional and upazila levels.

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Source: Government of Bangladesh, Ministry of Planning, The Third Five Year Plan 1985-90.

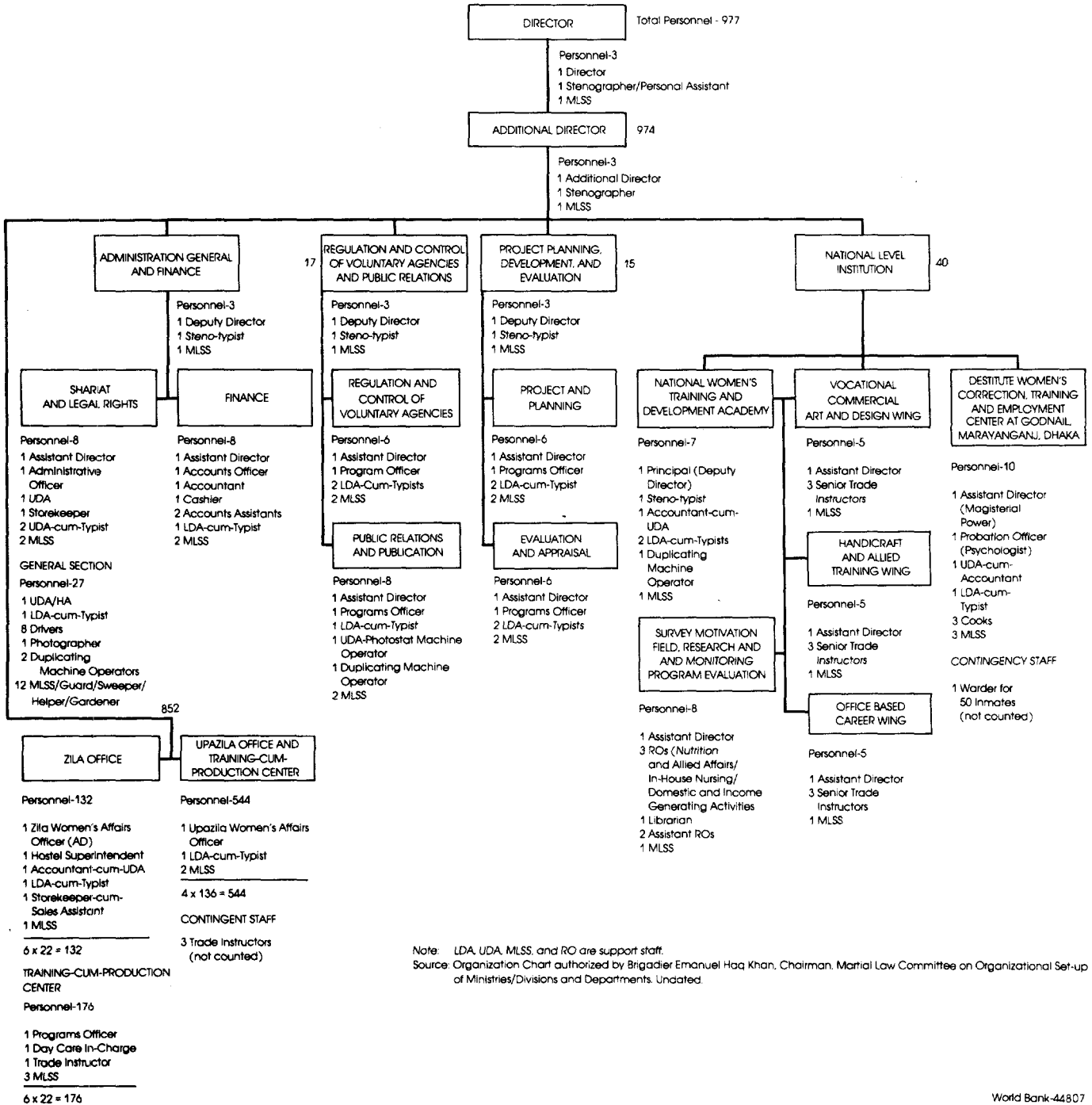
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for the New Ministry of Women's Affairs  
Established in December 1989

1. National policy regarding women's welfare.
2. Program for the welfare and development of women.
3. Matters relating to women's legal and social rights.
4. Problems and affairs relating to women.
5. Program for uplift of women, including their employment opportunities.
6. Matters relating to the Supreme Council for Mother and Child.
7. Matters relating to the Directorate of Women's Affairs.
8. Matters relating to the Bangladesh Jatiyo Mohila Sangst and all other voluntary organizations exclusively devoted to women's welfare.
9. Control and registration of all women's voluntary welfare organizations.
10. Dealings and agreements with international organizations in the field of women's welfare.
11. Liaison with international organizations and entering into treaties and agreements with other countries and world bodies relating to subjects allotted.
12. Inquiries and statistics on any of the subjects allotted to this Ministry.
13. All laws on subjects allotted to this Ministry.
14. Fees in respect of any of the subjects allotted to this Ministry, except fees taken in courts.

BANGLADESH

ANNEX 4

Directorate of Women's Affairs in the former  
Ministry of Social Welfare and Women's Affairs



Details About Women's Programs Included in General Education Project

1. The new Management Information System is specifically designed to ensure that appropriate gender-sensitive data are collected, analyzed, and used.
2. The recruitment of women teachers is to be facilitated by:
  - (a) funding, on a declining basis, of the salaries of net new female teachers;
  - (b) revision of recruitment rules to secure the recruitment of women teachers on the basis of a 40:60 ratio over men; and
  - (c) measures to encourage the recruitment, training, and deployment of women teachers within their own locality.
3. Agreement has been reached on the improvement of building norms in the form of enhanced provision for washing, latrine, recreational, and dormitory space in Primary Teacher Training Institutes, National Academy for Primary Education, and, as appropriate, schools.
4. A Satellite Schools Program is to be introduced to:
  - (a) bring schools nearer to girls in the first three grades;
  - (b) provide a predominantly female teaching force in more remote rural areas and additional female income to the local economy;
  - (c) extend contact time and provide flexible provision and timetabling to suit local needs and particularly those of the female community;
  - (d) mobilize the local community and increase involvement; and
  - (e) provide the only female administrator at Deputy Director level in the Directorate of Primary Education.
5. In the field of curriculum and textbook development:
  - (a) a capacity to address women in development issues is to be developed in the National Curriculum and Textbook Board with three permanent posts in the first instance and to include research;
  - (b) all new textbooks are to exclude gender discriminatory language and situations and to reflect women's concerns, as well as to reflect issues of health, nutrition, environmental, and population education;

- (c) teaching methods are to reflect, through the Essential Learning Continuum and Continuous Pupil Assessment, the need to enhance the self image of girls and to revise the teaching self image of teachers;
  - (d) provision of an incentive and motivation fund will reward those upazilas and schools adopting the new curriculum and methods; and
  - (e) linked with the reform of teacher training (see 7 below), all educational personnel at all levels of the system will receive training in the new approaches, and a large number of the voluntary personnel involved, such as PTA and School Management Committee Chairpersons, will receive re-orientation training.
6. The secondary girls scholarship program to facilitate and support the participation of girls, currently supporting some 18,000 girls in secondary schools, is to be financed and extended.
7. The reform of both initial and in-service education of teachers will include a new curriculum for the Certificate in Education (the initial qualification) and the revision of the school-level in-service cluster training system along the same lines as the primary curriculum, including gender equity considerations, health, nutrition, environmental and population education, and the recruitment and financial support on a declining basis of additional women faculty. All faculty will also be retrained according to the same principles.
8. Two NGO programs are to be initiated, delivering:
- (a) Non-formal delivery of primary education along lines similar to those pioneered by Bangladesh Rural Advancement Committee, recruiting more women teachers, with simplified curriculum, more active teaching methods, flexible scheduling, all appropriate to the daily lives of women, close proximity to the locality, improved retention and transfer; and
  - (b) a school improvement fund to help and encourage schools to make themselves more attractive to girls, through a variety of measures such as school uniforms, additional reading materials, school feeding, etc.
9. A Population and Family Life Education subcomponent will promote the permeation of population education throughout the system. It will include a special unit in the National Curriculum and Textbook Board as well as special training materials for schools and initial and in-service teacher education.
10. Co-financiers will provide special continuous supervisory services, to be financed jointly, to offer more frequent and detailed formative evaluation of measures and to see that intended criteria of equity are being met by all subcomponents and the project as a whole.

### Demonstration Activities for Schools

A curriculum that is relevant for both boys and girls could focus on the following activities that could be demonstrated at schools.

1. Personal Hygiene. Primary school students should be taught about drinking pure water, availability, and the dangers of bathing every day when the ponds used. Similarly, it is considerably easier to change very private habits, such as defecation and post-defecation cleaning practices in schools. Young children can be more readily taught how to use latrines properly. Precautions to take to prevent latrines from becoming blocked, and how to wash hands thoroughly after using a toilet. Part of the daily school routine could include 15 minutes spent in cleaning up the yard, emptying waste receptacles, and tending compost pits.
2. Small-Scale Agricultural Experiments. Schools should undertake agricultural activities involving experimental components, such as the cultivation of new seed or crop varieties or the use of waste water. Products can be sold, distributed to parents, or absorbed through the school feeding program.
3. Improved Food Processing and Storage Methods. New food drying methods (e.g., for drying fish or green mangoes (for pickles, both of which enter into commercial activities) or storage methods to prevent mold and rodent/insect infestation can be demonstrated through schools. They provide lively opportunities for children to learn new technology and corresponding skills.
4. Health Programs. Health programs centered around school inoculation events provide ample opportunities. Children can read about diseases and their prevention ahead of time. They can design games for matching up the names of inoculations against diseases. Posters announcing inoculation events, which stress the why's and benefits of such protection, can occupy art classes.
5. New Technology. Upgraded fuel-efficient stoves or smokeless stoves promise to have considerable impact on the community as demonstration models. Similarly, schools are effective points for developing applications for renewable energy concepts such as biogas. School latrines provide enough mass for small projects using biogas to light the latrines themselves.



6. Environmental Resources and Conservation. School children can be organized to plant a tree in the village each year or join in community fuel wood planting efforts. Participation can be in the form of physical work and/or staging small skits and plays as fundraising drives for the purchase of seedlings and materials.

7. "Civics" and Community Organization Programs. Modernized "civics" lessons intended to teach children about local government and community organizing methods can take the form of efforts in which children align themselves with parents and write formal letters of application to Union Parishad officials for a tubewell or community latrine or a food-for-work scheme to upgrade the access road or flood-control embankment servicing their schools or an area where a majority of school parents live.

Technology of Tubewells and Latrines

1. Until recently, two types of tubewells were promoted by the Government: (a) shallow tubewells, mounted with a suction pump, used where the groundwater table is relatively close to the surface (7-8 meters) and close to the suction range of the pump; and, (b) deep tubewells, effective in reaching sweet water at depths of up to 300 meters below the ground in the saline coastal belt. In response to the lowering of the water table, UNICEF has developed an improved type of deepset tubewell popularly known as the TARA pump. The TARA is suited to areas where the water table is 0-15 meters below the surface. Two alternatives to the deep tubewell are the tubewell that extracts shallow lenses of sweet water lying above the saline layer and a system whereby water from ponds is purified after being pumped into a small sand-filtering unit. Both these alternatives are limited by technological problems. For a discussion see UNICEF (1988a).

2. A variety of pit latrines capable of providing safe, on-site disposal of faecal waste at a low cost have been developed by the Government, assisted by UNICEF, UNDP and IDA. By 1985, over 460 production centers, with a production capacity of 90,000 latrines per annum, had been set up in rural areas. UNICEF's target for 1993 is an additional 540 production centers, approximately two per upazila (UNICEF, 1988a).

3. The off-set, pour-flush, water-seal latrine is the most widespread. Currently two versions of the water-seal latrine, single pit and double pit, are in use. The advantage of water-seal latrines is that, properly used, odors are controlled. They also tend to allow for safe disposal of faecal waste. The double pit latrine is more costly but more durable. When one pit becomes filled, the other is used. Given a year to biodegrade, the contents of the idle pit convert to humus and can be safely handled for removal. Because of strong predilections against using human manure, the only possible treatment of the resulting humus is burial at another site. In contrast, once the pit of the more affordable single pit latrine becomes filled, it must be manually emptied or abandoned. In urban areas, it is relatively easy to hire sweepers to remove raw sewage from pits, although this undermines efforts to replace the traditional bucket latrine in towns. In rural areas, emptying such pits becomes a much more difficult problem.

4. In rural areas where incomes are lower, the Government and UNICEF promote single pit water-seal latrines but only the top 25% of rural households are able to afford such facilities. It is tempting to overcome the technical and financial constraints surrounding single pit latrines by installing double pit latrines and distributing costs over a larger number of households, thereby reducing costs to each individual household. However, increasing the number of users not only makes maintenance more difficult but also shortens the life-span of each pit, especially during the rainy season when the moisture content of the soil is high. Little is known about the life span of pits under different user group size and soil moisture conditions. Nor is information about the optimal size of pits for different user group sizes established (UNICEF, 1988a).

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