

**WOMEN'S DEVELOPMENT IN BANGLADESH:
PERSPECTIVES AND POLICY ALTERNATIVES**

*Dissertation submitted to the Jawaharlal Nehru University
in partial fulfilment of the requirement
for the award of the Degree of*

MASTER OF PHILOSOPHY

SANJAY KUMAR

**CENTRE FOR SOUTH, CENTRAL, SOUTH EAST ASIAN
AND SOUTH WEST PACIFIC STUDIES
SCHOOL OF INTERNATIONAL STUDIES
JAWAHARLAL NEHRU UNIVERSITY
NEW DELHI - 110 067
INDIA**

1999



जवाहरलाल नेहरू विश्वविद्यालय
JAWAHARLAL NEHRU UNIVERSITY
NEW DELHI-110067

Centre for South, Central, South East Asian
and South West Pacific Studies
School of International Studies

19 July 1999

CERTIFICATE

This is to certify that the dissertation entitled "**WOMEN'S DEVELOPMENT IN BANGLADESH: PERSPECTIVES AND POLICY ALTERNATIVES**", submitted by **SANJAY KUMAR** in partial fulfilment for the award of the degree of **MASTER OF PHILOSOPHY** of Jawaharlal Nehru University is his original work. This has not been published or submitted to any other university for any other purpose.

We recommend that this dissertation be placed before the examiners for evaluation.

PROF. I.N. MUKHERJEE

(SUPERVISOR)

DR. NANCY JETLY
CHAIRPERSON

Centre for South, Central South East
Asia (CHAIRPERSON)

School of International Studies
Jawaharlal Nehru University
New Delhi-110067

To ...
Maa & Babuji

ACKNOWLEDGEMENT

On completion of my research work I feel highly obliged and touched by Prof. I.N. Mukherjee's inspiring supervision and able guidance. It has been a very fruitful association and I am indebted to him for his guidance and encouragement. He allowed me to work in an independent manner, yet his outlook on this subject has been the backbone of my work.

I am also thankful to the faculty members of South Asian Studies division for their encouragement and help at various levels.

I extend my special thanks to the staff members of J.N.U. Library, Teen Murty Library and Indian Institute of Rural Management (Anand) Library for providing me access to their collection.

My parents, sisters, bhabhi and bhaiya have been a constant source of support, inspiration and encouragement. I express my sincere and profound thanks to them. I must express my gratitude to Preeti for evoking the consciousness of equality of sexes in my mind which inspired to work on Women's issues.

I would also like to express my gratitude to my friends Rahul Kashyap, Amresh, Manish, Abhishek, Nalin and my seniors Satish Kumar Rahul Tripathy and Rajesh Mishra and P.V. Ramana for extending help and encouragement whenever it was needed.

I am also thankful to Manoj for typing this dissertation.

Sanjay Kumar
(SANJAY KUMAR)

CONTENTS

<u>Title</u>	<u>Page No.</u>
LIST OF ABBREVIATIONS	
LIST OF TABLES/FIGURE	
Chapter I INTRODUCTION	1 - 17
Chapter II PROBLEMS OF WOMEN IN BANGLADESH- NEED FOR POLICY ALTERNATIVES	18 - 63
Chapter III GOVERNMENT POLICIES FOR DEVELOPMENT OF WOMEN IN BANGLADESH	64 - 90
Chapter IV THE ROLE OF CIVIL SOCIETY IN WOMEN'S DEVELOPMENT IN BANGLADESH	91 - 112
Chapter V CONCLUSION	113 - 124
BIBLIOGRAPHY	125 - 129

LIST OF ABBREVIATIONS

ASA	-	Association for social Advancement.
ASK	-	Ain o Salish Kendra.
BBS	-	Bangladesh Bureau of Statistics.
BIDS	-	Bangladesh Institute of Development Studies.
BRAC	-	Bangladesh Rural Advancement Committee.
BRIDGE	-	Briefings on Development and Gender.
GSS	-	Gonoshajya Shangstha.
NGO	-	Non-Governmental Organisation.
Proshika	-	Proshika Manobik Unnayan Kendra.
RDRS	-	Rangpur Dinajpur Rural Service.
SCF	-	Save the Children Fund.
UNIFEM	-	United Nations Development Fund for Women
MWCA	-	Ministry of Women and Children Affairs.
UNICEF	-	United Nations Children Fund.
WID	-	Women in Development.
CWFP	-	Concerned Women for Family Planning.

LIST OF TABLES/FIGURES

	<u>Page No.</u>
Table 1. Employed Persons of 15 years and over by Major Industry, 1995-96	27
Table 2. Percentage Distribution of Salaried Workers by Weekly Income and Urban/Rural, 1995-96	29
Table 3. Ratio of Male and Female Students, 1991	37
Table 4. Education of Females in Comparison to Males in Bangladesh	42
Table 5. Mortality Based Health Status Indicators for Bangladesh	46
Table 6. Maternal Mortality Ratio and other Related Statistics	49
Table 7. Women's Participation at the Ministerial Levels, 1972-97	57
Table 8. Percentage of Elected Women in National Parliament 1973-93	58
Table 9. Representation of Women in Higher Administration	60
Table 10. Sectoral Activities of the Various NGOs and their Organizational Structure	94
Figure 1. Generational Impact of Educating Girls	41

CHAPTER I

INTRODUCTION

INTRODUCTION

1.1. DEVELOPMENT: THE CONCEPT

Linguistically, development is the gradual growth or formation of something, more precisely it is a process in which a person or thing matures, changes or advances to another stage to realize inherent potentials. In economic and political debates, development refers to attempts aimed at improving the living conditions or material welfare of a given population - often the inhabitants of a particular country.¹

In the context of development studies, and particularly in economic development theory, development became rather narrowly described as '.... consciously, deliberately stimulated growth² (economic) growth typically defined as non-negative changes in per capita income or gross domestic product.³

However, economic growth and development might not automatically and always run parallel: there may be externalities to patterns of economic growth in the forms of human or social costs such as increased inequality, health risks, and reduced empowerment and increased dependence.

¹ J.B. Opschoor, *Sustainability, Economic Growth and Development Theory*, Journal of Social and Economic Development, Vol.1, No.1, January-June 1998, pp.15-34.

² See Brenner, 1966, as quoted in *ibid.*, p.16.

³ See Kuznets, 1965; Tenbergen, 1956: 86 as quoted in *ibid.*, p.17.

Nowadays, 'human development' is defined as a process of enlarging human choices, with an operational focus not only on productivity but also an equity, sustainability and empowerment.⁴

1.2. WOMEN AND DEVELOPMENT

Though women play a critical role in the socio-economic development of their concenunities, their contribution, concerns and development tends to be negated. Women represent a half of the country's human resources and thus a half of its potential, continuing disparities between women and Men in life expectancy, health status, employment and income opportunities, education, control over assets, personal security and participation in the political process demonstrate that development investments and programs do not benefit women equitably. Inequitable distribution hinders the process of women's development. It also limits the country's ability to achieve full potential.

The roles that women play are different in any given society, and their situation is determined by the legislation, religious norms, economic status or class, cultural values, ethnicity and types of productive activity of their country, community and household. Women are usually responsible for domestic work; the care of children, family health, cooking and providing food and other household

⁴ See *UNDP Human Development Report 1995*, New York, 1995, pp.15-35.

services. In most societies they also play a major role in the productive activities of the family; in farming, paid domestic labour, services, industries and income generating activities. In some societies they also have clear community roles.

In each of these areas - reproduction, production and the community - women have often been adversely affected by the development process. There is a wide gap between women's high, yet unrecognized, economic participation and their low political and social power, and development strategies have usually taken the needs of most vocal and politically active as their starting point. Several researches have shown that development planners worked on the assumption that what would benefit one section of society (men) would trickle down to the other (women). Thus, in this way, women have been remained 'unreal' subjects of development.

1.3. CONCEPT OF GENDER

The conceptual distinction between sex and gender developed by Anne Oakley is a useful analytical tool to clarify ideals and has now been almost universally accepted. According to this distinction sex is connected with biology, whereas the gender identity of men and women in any given society is socially and psychologically (and that means also historically and culturally) determined.⁵

⁵ Anne Oakley, 1972: as cited in *The Oxfam Gender Training Manual*, (Oxfam, UK and Ireland, 1994), p.94.

Gender is learnt through a process of socialization and through the culture of the particular society concerned. Biological and physical conditions lead to the determination of male or female sex. To determine gender, however, social and cultural perceptions of masculine and feminine traits and roles must be taken into account.

Every society uses biological sex as one criterion for describing gender but, beyond that simple starting point, no two cultures would completely agree on what distinguishes one gender from another. Therefore there is considerable variation in gender roles between cultures. Gender not only varies from one culture to another but it also varies within cultures over time: culture is not static but evolves. As societies become more complex, the roles played by men and women are not only determined by culture but by socio-political and economic factors.

1.3.1. How to Approach Gender in Development

It is of vital importance in development work not to use imported notions of gender, nor regard, 'the community' and 'the household' as the basic units. One must go beyond the household and break it down into its component parts. By assessing and understanding the gender roles in a given society the specific needs of women (and men) can be ascertained and addressed within project.⁶

⁶ Moser and Levy, 1986: as cited in *ibid.*, p.97.

The primary practical requirement for incorporating a gender analysis into development is to consult with and listen to women so that their roles and resulting needs are better understood. How the issues of gender are actually addressed depends upon one approach is to design projects and programmes to make life 'easier' for women and help them in their given gender tasks such as in the fields of agriculture, health, domestic and others. Whether working with women alone or within the community as a whole the primary objective would be to enable women to perform their existing roles better.

An alternative but complementary approach is to challenge the *status quo* or address the perceived inequalities between men and women. This could involve, for example, working for change in laws that discriminated against women; increasing women's access to land; giving women decision-making power within projects, etc. The aim is social change and the empowerment of women.

Why it is that addressing gender inequalities is taboo and yet tackling inequalities in terms of wealth and class is not? It is often argued that by addressing gender the traditions or culture of a society are being tampered with. This is not necessarily the case and the attitude to gender may be no more "traditional" than attitude to class or power. When the traditions and cultural attitudes to gender are clarified, then the actual gender relations can be assessed and addressed within a programme or project. Development is a process that should involve all members of society to the same extent, according to their individual needs.

1.4. UNITED NATIONS AND WOMEN

Although the principle of equality of men and women was recognised in both the UN charter in 1945 and the UN Declaration of Human Rights in 1948, the majority of development planners and workers did not fully address women's position in the development process. The ways of defining women's development has changed through the years:

In the 1950s and 1960s women's issues were subsumed under the questions of human rights, and women were viewed as objects to protect or make recommendations for but not necessarily to consult. In the 1970s women's position in development process began to be recognized with population and food issues but were still not necessarily consulted. In 1972 it was decided to declare 1975 as the 'International women's year', which led into the UN Decade for women. In the 1980s there was a growing trends towards seeing women as agents and beneficiaries in all sectors and at all levels of the development process. In 1985 the UN decade culminated in a world conference in Nairobi and since then four world conference have been held, the fourth one in Beijing in 1995. The Platform for Action was unanimously adopted by the 181 UN member states, which is clear agenda for women's empowerment.

However, the much quoted UN statistics on women's roles and relationships of women and men in society and inequalities in those relationships, remain as true today as they were when they formulated over a decade ago:

- * Women perform two - thirds of the world's work.
- * Women earn one - tenth of the world's income.
- * Women are two - thirds of the world's illiterates.
- * Women own less than one - hundredth of the world's property.⁷

1.5. **BANGLADESH: A PROFILE**

The People's Republic of Bangladesh emerged as an independent country in 1971. Its emergence was expected to usher in a new era in the life of its citizens. Bangladesh with a population of 122.13 million⁸ is constantly striving for the socio-economic development of its population.

About half of the population comprises of women. Children under 5 years of age constitute 16 percent of the total population. The population growth rate of 1.75 percent⁹, infant mortality rate of 78 per 1000¹⁰ and the age structure depicts the country's difficult socio-economic situation and the need for basic services.

⁷ Sally Baden and Others, *Background Report on Gender Issues in Bangladesh*, BRIDGE Report No.26, Institute of Development Studies, (UK, 1994) pp.25-75.

⁸ *Statistical Pocket Book of Bangladesh 1997*, BBS, 1998, p.146.

⁹ Ibid., p.151.

¹⁰ See Plan Document, *The Fifth Five Year Plan 1997-2002*, Planning Commission, GOB, March 1998, p.453.

Bangladesh is a country of gross inequalities. Ten percent of the rural households own more than 50% of the land; almost half of the rural population is landless and under-employed. Today three quarters of Bangladesh's population is malnourished. Only a third of the population is literate or has access to basic health care.¹¹

1.6. WOMEN IN BANGLADESH: THEIR STATUS

Various indicators reveal that the status of women is much lower than that of men. In Bangladesh, on almost every measure women do worse than men. For a long time, the enrolment ratio for girls was much lower than that for boys, and the girls' drop-out rate was consistently higher. As a result, the adult literacy rate for women is now roughly half that for men. Women are also discriminated against at work: the average wage rate for women is less than half that of men. And women even do worse in terms of life expectancy: in almost every country women outlive men, but in Bangladesh it is women who have shorter lives.

Traditional socio-cultural practices limit their opportunities in education, skill development, employment and participation in the overall development process. Their literacy rate is only 26 percent, much lower than that of men

¹¹ Kumudhini Rosa, *Women of South Asia*, (Colombo, 1995), p.7.

(which is 49 percent). Life expectancy is 58.1 years for men and 57.6 years for women.¹²

Excessive mortality among women due to discrimination has resulted in a sex ratio in the population whereby there are 106 men for every 100 women. There is a difference of almost 8 years in mean age at marriage between male and female. It means that mean age of male of marriage is 27.8 whereas that of female is 20.1.¹³

Nutritional status of women and girls is marked by sharp differences with that of men and boys. Health care for women is often restricted to their reproductive health. General health of women at all ages is often neglected. Early marriage, repeated pregnancy, and long child bearing spans have serious implications for women's low nutritional status and high maternal increase.

Wage differentials between men and women are very high in case of wage employment. Average daily wage rate of women's labour in agriculture during peak season is 30.2 TK whereas men get 47.8 TK.¹⁴

¹² Mahbub-ul-Haq, *Human Development in South Asia* (New York, 1997).

¹³ See PLAGE report on *Situation of Women in Bangladesh*, Ministry of Women and Children Affairs; (Dhaka, 1999), p.3.

¹⁴ *Ibid.*, p.11.

The incidence of divorce, desertion and widowhood has been growing. 15 percent of all rural households are female-headed and 25 percent of all landless households are headed by women showing strong links between gender disadvantage and poverty. Female-headed households earn 40 percent less income than male-headed households.¹⁵

According to 1995/96 Labour Force Survey data, of the total 56 million labour-force, 34.7 million are male and 21.3 million are female. Nearly 43% women are involved in agricultural activities but mostly as unpaid family helpers. However, women are generally pushed into the unskilled labour force, primarily because of the obstacles women and girls face in acquiring marketable skills.

The climate is still adverse for accelerated entry into the labour force by women with vocational and management skills. Women as employees concentrate mainly in the areas of teaching, medicine, nursing, garments, tea gardens, banks, NGOs, as unskilled construction labourers and in the manufacturing sector. About 35 percent of the total manufacturing workers are women and girls.

1.6.1. Women's Dilemma in Bangladesh

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

¹⁵ Ibid., p.11.

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 labour 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.

1.6.2. Bangladesh Women in the Family, Society, and Economy

The life patterns of most Bangladesh women are conditioned by male dominated institutions governing the family, society, and economy.

By custom, the life of a women 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 a risk when deserted and to produce a rigid division of labour and highly segregated labour market by gender. The household is the primary production and consumption unit.

Y, 15.44xv
N 91

TH-8071

Men generally own and manage family land and income and women's labour. Women contribute a great deal to the economy and to the family.

Not only do they participate in agricultural and industrial labour but they are also 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 unpoised (difficult to value) and invisible (conspicuously absent). Moreover, it is taken for granted and unremunerated in the household.

A woman's ability to be independent and to be 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.

Women comprise the largest share of those living below the poverty line (under 2.122 calories/day/person), who are some 51 per cent of the rural and 56 per cent of the urban population.¹⁶ Strains from poverty are causing families to

¹⁶ Haq, n.12.

break up, familial support system to decline, and households headed by females to increase due to divorce and desertions as stated earlier in the chapter.

The Islamic social institution of purdah defines separate spaces for men and women and ties the protection of family honour (izzat) to the control of female sexuality. Purdah restricts women's mobility outside the homestead and thus the range of women's economic activities and their involvement in public office and decision-making; it allows male authorities to exercise control over all women in the public sphere. Purdah is the means by which a rigid functional and spatial gender division of labour is upheld.

Purdah also represents a set of norms internalised by women regarding appropriate behaviour.¹⁷ Kramsjö and Wood in 1992,¹⁸ following White in 1992,¹⁹ argue that women in Bangladesh operate in public spaces and public power by remaining within cultural norms of femininity. Where women transgress norms for reasons other than economic necessity - for example collective action they may encounter a sharply hostile and sometimes violent response from male authorities and power structure.

¹⁷ See Adnan, 1989: as cited in n.7, p.6.

¹⁸ See Kramsjö and Wood, 1992: as cited in n.7 p.6.

¹⁹ See White, 1992: as cited in n.7p.6.

On the other hand, some commentators see new employment opportunities for women (albeit discriminately), particularly in urban areas, as giving them confidence and new-found assertion.²⁰

Although there have been recent shifts in policy emphasis, investment in human resources development in Bangladesh has been a low priority and this has particularly affected women, who in any case benefit less than men from government expenditure. This low investment in women's human resources is a major factor inhibiting women's productivity and development.²¹

However, government in Bangladesh has created lot of space for women to organize in rural development and other NGOs. The women's movement in Bangladesh involves autonomous feminist groups, many of which are organised as NGOs, as well as official women's wing of political parties and grass-roots women's organizations. The different social compositions and political orientation of these various strands of the women's movement influence the kinds of alliances they form and the issues they take up.

In this context of women's development in Bangladesh i.e.; need, perspectives and policy alternatives required for the same, this dissertation has the following objectives:

²⁰ See Rahman, 1992; as cited in n.7p.7.

²¹ See Nasr, 1992; as cited in n.7 p.9.

1.7. **SCOPE AND OBJECTIVE OF THE STUDY**

The objectives of the study are:

1. To study the perspective on emerging struggle of women for their empowerment in Bangladesh at various levels for instance social, legal, macro and micro, and ideological.
2. To study the trend in gender disparities and deprivation of women in Bangladesh in terms of health, education, income, share in political participation, participation and child labour etc.
3. To study attitudes and behaviour, from a gender perspective, at the levels of the individual, family, community, policy and decision makers in the government and also by the non-government organizations.
4. And finally to address gender concerns through policy and the argue for better policies for the empowerment of women, both by the government and NGOs in Bangladesh.

1.8. **HYPOTHESES:**

The tentative hypotheses that the present study shall put to test would be as follows:

- With the increasing inefficacy of government policies, the civil society is playing an effective role in enhancing women's position in Bangladesh by way of alternative policies.

- The structural Adjustment programmes in Bangladesh has had an adverse on women's development through a general decline in the outlays for social development.
- Gender disparity in Bangladesh while declining continues to remain predominant.
- Women's participation in labour force while improving continues to remain marginal.
- Productive employment of women facilitate their empowerment.

1.9. **METHODOLOGY:**

The study is based on the review of existing literature on women's issue in Bangladesh. Thus the study would be basically conducted through secondary sources. Interviews of some of the social activists and govt. officials visiting India would also be include, if possible, in order to derive some first hand inputs. The interviews would focus mainly on the issue of women and development in Bangladesh.

1.10. **TENTATIVE CHAPTERISATION**

The study would be divided into five chapters.

Chapter-I will be the **INTRODUCTION** of the subject matter of the study. It will deal with the conceptual framework of gender, issue of women's development and Role of women in development.

Chapter-II will deal with the problems which the women of Bangladesh are facing, with special reference to their social, economic, political and legal status and to identify particular needs of women in context of their development. It will also deal with the gender differential in Bangladesh, as well as a qualitative analysis of changing gender relations.

Chapter-III will deal with the policies of the government and extent, scope and effectiveness of current and recent government programmes to deal with the problems of development and empowerment of Bangladesh women.

Chapter-IV will look into the **policy alternatives** provided by the growing NGO movement and donor-sponsored projects and programmes specifically aimed at improving the position of women in Bangladesh.

Chapter V will be the **conclusion**, putting together the need and importance of alternative women-specific policies with some suggestions of development of women in Bangladesh.

CHAPTER II

PROBLEMS OF WOMEN IN BANGLADESH- NEED FOR POLICY ALTERNATIVES

PROBLEMS OF WOMEN IN BANGLADESH- NEED FOR POLICY ALTERNATIVES

This chapter will deal with problems that the women of Bangladesh are facing, with special reference to their social, economic, political, legal, health and educational status. The purpose is to identify particular needs of women in context of their development. It will also deal with the gender differential in Bangladesh, as well as a qualitative analysis of changing gender relations.

2.1. SOCIAL POSITION OF WOMEN AND THEIR HUMAN RIGHTS

Male superiority and female inferiority is an accepted social norm in Bangladesh.

"Female inferiority and dependence emanate from the social belief that woman is physically weak, intellectually poor, mentally inconsistent, timid and irrational and physiologically emotional. Such a creature cannot exist except under constant protection and supervision of man who is supposed to be physically strong, assertive, rational, intelligent and calculative."¹

The 'Purdah' of women represents the wealth of the family, the position of the husband and displays the privilege of a woman to live in seclusion.

In the patrilocal and patrilineal kinship system in Bangladesh, extended families have traditionally resided and worked together. A woman leaves the natal family at an early age to live with her husband's family under the tutelage of the mother-in-law. Age, and particularly the bearing of sons, increase women's status

¹ Kumudhini Rosa, *Women of South Asia* (Colombo, 1995), p.8.

and control over younger female members of the household, such that there are often conflicting interest. Older women one often instrumental in upholding patriarchal interests.

In recent decades, the rise of a dowry-based marriage system, where previously a (nominal at least) bride price system existed, is also related to the pauperization process and increasing landlessness. The reportedly increasing incidence of violence against women is also, in part, related to the phenomenon of dowry, whereby women are abused and victimized for bringing insufficient resources into the household upon marriage.²

2.1.1. Violence Against Women

Violence against women in Bangladesh is perpetuated at many different levels (i.e. at the family, community and state levels) and in many different forms. While the physical dimension of violence may be the most readily identifiable, psychological abuse, the deprivation of resources for physical and psychological needs of women, through trafficking and prostitution, are also important dimension of violence. The ambiguity surrounding the question of violence against women in Bangladeshi society. All Bangladesh social institutions permit, even encourage

² See Eggen and Others, 1990; Kramsjo and Wood, 1992; as cited in Sally Baden and Others, *Background Report on Gender Issues in Bangladesh*; BRIDGE Report No.26. (UK, 1994). p.8.

the demonstration of unequal power relations between the sexes.³ The battering of women within the household appears to be widespread throughout Bangladesh. Shailo (1992: 88) suggests that the incidence of child abuse is higher in households where women are battered.⁴ Jahan (1988) and Hartmann and Boyce (1983) suggest that many women are driven to suicide by constant beating and harassment.⁵

516 rape cases reported to the police in Bangladesh in 1985, 525, in 1986, and 351 cases reported in official statistics in 1989. 35 per cent of reported rapes involve girls under 15 years of age.⁶ Tribal groups in the Chittagong Hill Tracts have suffered severe human rights violations over the last two decades at the hands of both the military and groups of settlers. Rape of women by soldiers, particularly when detained in military camps, is said to be widespread. Forcing wives to have sexual intercourse is illegal in Bangladesh. However, this legal provision should be viewed beside social norms which dictate that women should refuse the sexual advances of their husbands only when ill, heavily pregnant or unclean'. 519 reported abductions of women and girls in Bangladesh in 1985 and 509 in 1986.

³ Sally Baden and Others, *Background Report on Gender Issues in Bangladesh*, BRIDGE Report No.26 (UK, 1994), p.80.

⁴ See Shailo, 1992:88; as cited in *ibid.*, p.81.

⁵ See Jahan, 1988; and Hartmann and Boyce, 1983 as cited in *ibid.*, p.81.

⁶ Baden and Others, n.3, p.83.

Women may also be illegally trafficked to Pakistan, India and Middle Eastern countries to become domestic servants, leaving them vulnerable to sexual abuse. In 1991, 220 women and children were reportedly rescued from traffickers.⁷

2.1.2. Prostitution

Prostitutes are vulnerable to exploitation by pimps (sardanis) and 'protectors' (Mantans). The general state and societal perception of prostitutes is of socially deviant women, who need to be rehabilitated into society via placement in 'corrective' institutions. One study of prostitution in Bangladesh is available. This focusses on prostitution in Natinagar, one of four red light districts in Dhaka, and in Anandabazar, a red light district in Narayanganj, Khan and Arefeen (1989) found that, contrary to popular opinion, the majority of prostitutes were not abducted but had chosen the profession in the face of limited alternative options and perceived the trade to have major economic advantages. Rural women may adopt prostitution as one of a range of survival strategies.⁸

2.2. WOMEN, ECONOMIC DEVELOPMENT AND POVERTY

Even though 62 percent of the women are economically active, which is not only the highest rate in South Asia but also ranks above the average of 50 percent

Ibid., p.82.

⁸ See Khan and Arefeen, 1989: as cited in *ibid.*, p.83.

DISS
305.42095492
K9605 Wo

TH8071



for developing countries, under-reporting of female economic activity is a serious problem in Bangladesh, as elsewhere. Despite a high proportion of women in the labour force, the female share in total earned income is less than one quarter.⁹

2.2.1. Agriculture

Despite recent attempts at industrialization, Bangladesh remains predominantly an agrarian economy. Agriculture contributes 30 percent to total GDP and 60 percent to total employment.¹⁰

In recent years, an increase in women's participation in agricultural field labour, previously an exclusive preserve of men, has been noted. However, this fact of employment is highly seasonal and women receive considerably lower wages than men. Women have also been displaced from traditional agro-processing activities such as paddy husking, rice milling and oil pressing, with increasing mechanisation in these activities.¹¹

Women participate together with men in preparing seed beds and seedlings, transplanting, weeding, and stripping and setting jute stalks. Women also work in the field on farms which may sometimes be self-owned but more frequently sharecropped or owned by her husband. Women are also hired as agricultural

⁹ Mahbub-ul-Haq, *Human Development in South Asia 1997* (New York, 1997).

¹⁰ Ibid.

¹¹ *World Bank Country Report on Bangladesh*, World Bank, 1990, p.XXV.

wage labour, most of whom come from landless or near landless households. Adoption of high yield variety technology has substantially increased the demand for female wage labour, 50 per cent of paid labour opportunities for women coming from crop processing for other households. Women in farming households play important decision - making roles in agricultural production regarding the use of input, types of crop to grow, rearing of livestock, hiring of labour and selling of land. However the larger the land holding of the household the more marginalized becomes the role of women in the decision - making process.¹²

Women hold major responsibility for homestead gardening and perform all tasks including land preparations sowing, fertilizer application, irrigating and harvesting the homestead produce. The extent of their participation is found to depend on the level of adoption of improved technology in agricultural production by the household, and on the presence of institutional mechanism, such as government and NGO programmes, which promote vegetable gardening by women. The higher the use of technology in large farm households the higher is the participation of women in homestead cultivation.¹³

Income from homestead production in Bangladesh found to range between 28 to 47 percent of total family income, and 50-60 percent of the fruit, vegetables,

¹² Shamim Hamid, *Why Women Count: Essays on Women in Development in Bangladesh* (Dhaka, 1996), p.82.

¹³ Ibid., p.83.

and spices grown in the homestead by women are sold to meet household expenses, the rest being used for household consumption. The marketing of the produce is however done by only 10 percent of the women engaged in homestead gardening, the participation of women from large farm households being peripheral of marketing activities.¹⁴

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 Centre 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.) desegregated 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

¹⁴ See BIDS, 1992: as cited in *ibid.*, p.83.

research system to cover subjects on which women need information. Finally, it is essential to increase agricultural credit for new productive activities that interest women¹⁵

2.2.2. Industry

The manufacturing sector in Bangladesh is small, constituting less than 10% of total employment. Rural industries where women form the majority of workers include: jute handicrafts; lime-making; and paddy husking. Women's representation tends to be highest in those rural industries with the lowest productivity.¹⁶ Most women in rural industry are engaged in home-based, low productivity, low return production. Wage rates of women in rural industry were reported (in 1981) to be around 42 per cent those of men.¹⁷

In large-scale industry, recent data show an increasing concentration of women in specific industries, particularly textiles, wearing apparel and leather, which together employ over three quarters of women in large-scale industry. Women are favoured as employees in export oriented forms, but their employment in these enterprises is less stable than that of men. Female employee in export industries are mainly young women, of whom only a small proportion are educated.¹⁸

¹⁵ World Bank, n.10 p.XXVI.

¹⁶ Ibid.P. XXViii

¹⁷ Rahman 1992. as cited in Baden and others, n.3 p.19.

¹⁸ Paul-Majumdar and Chaudhuri -Zohir, 1992; as cited in Baden and others, n.3, p.13.

In manufacturing industries, women are under-represented not just in managerial and executive, position, but also in clerical occupations, comprising less than 10 percent of the work force at each of these levels, attribute this in part to the greater tendency in lower-middle class households to uphold the institution of purdah and thus withdraw women from the labour force. More skill - intensive, heavy industries, such as plastic and metals, employ a smaller proposition of women than lighter industries, but these employees to be women with a secondary education.¹⁹

However, according to the Labour Force Survey by BBS in 1995-96 as evident from Table No.1, there have been more participation of women in manufacturing sector in the 1990s. As a result of it, this sector plays a vital role in enhancing income and employment opportunities for women who comprise nearly 1.4 million i.e., 35% of the total manufacturing workers.²⁰

¹⁹ Ibid., p.13.

²⁰ See *Sex Disaggregated Statistics on Key Social Development Indicators*, MWCA (Dhaka, 1997), p.39.

In the urban area women are mostly found concentrated in low paid manufacturing sector activities or in the recently emerged export oriented labour intensive industries. The garment and the shrimp processing industries are the highest employers of women labourers. Women are also found in electronics, food processing, beverages, apparels, handicrafts etc. These industries are predominantly filled by women due to traditional perceptions about how such work is suited to their "natural abilities" and because these industries absorb unskilled and low paid labour. In the rural area women are mainly involved in agriculture, forestry, fisheries and household sector. In the former, out of 19.6 million of both sexes engaged, 2.6 million are women and in the later out of 2.8 million of both sexes, women are 0.4 million. The table clearly indicates less participation of women in Mining and Quarrying, Electricity, Gas, Water, Construction, Finance, Business Services, Community and Personal Services. It means women are less represented in specialized or skilled sectors.

2.2.3. Wage differential and Working Condition of Women:

Although the manufacturing sector employs a large number of women, it does not always provide the minimum wage and work environment stipulated in labour law. Wage rates are unspecified in most of the industrial units. Women in construction, garments or other manufacturing units suffer from discrimination in wage rates. Table 2 shows the distribution of weekly income/earnings of wage and salaried persons aged 15 years and above. About 21.4% of the total employed wage and salaried persons reported earnings less than TK. 250 per week and

43.9% urban and 61.6% rural female salaried workers earned less than Taka 250 per week. In the category of Taka 250 to Taka 500, 32.2 percent of waged persons fall. 27 percent of total women earn between 250 - 500 Taka per week. It is very significant that less than 3 percent of salaried women earn more than 1000 Taka weekly while 8 percent men earn more than 1000 Taka weekly.

Table - 2

**Percentage Distribution of Salaried Workers by
Weekly Income and Urban/Rural, 1995-96**

(In Percentage)

Weekly Income (Tk.)	Bangladesh			Urban			Rural		
	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
< 250	21.4	11.9	51.6	16.8	7.0	43.9	26.8	16.8	61.6
250-500	32.2	33.8	27.0	30.6	30.9	29.9	33.8	36.8	23.1
501-750	17.3	19.8	9.3	17.0	20.0	9.5	17.7	20.2	9.2
751-850	5.0	5.7	2.7	4.4	5.0	2.9	5.6	6.4	2.5
851-950	2.7	3.0	1.8	2.7	3.0	1.9	2.8	3.0	1.8
951-1050	6.0	7.1	2.8	7.6	8.7	4.7	4.3	5.4	0.3
1051-1150	0.7	0.9	0.1	0.8	0.9	0.2	0.6	0.8	-
Tk. 1151 +	14.7	17.8	4.7	20.1	24.8	7.1	8.7	10.7	1.5

Source: LFS, 1995, BBS, 1996.

Moreover, insecure working conditions are also a major feature of female employment in Bangladesh. Even in formal sector employment, i.e., including that informal sector, women are less likely than men to have written contracts.²¹ Under the labour law manufacturing or service units employing more than 50 women are to provide child care facilities and separate toilets for women. Accommodation facilities for low income women are limited. Through private effort some residential accommodation for women have been created in the capital city.

2.2.4. Unemployment and Underemployment

The unemployment rates of female graduates are strikingly high (17 percent) compared to those of male graduates (2.3 per cent).²² The high level of unemployment requires further investigation. The failure to fulfil government quotas and the low level of representation of women in clerical, administration and managerial positions suggests that much could be done to reduce female unemployment at graduate level.

Secondly, the overall level of under utilisation of the labour force is 83 per cent for women compared to only 15.4 per cent for men, indicating much higher female than male underemployment. Underemployment tends to be higher among those in unpaid family labour than in those working for a wage and higher in rural

²¹ Paul, n.17, p.13.

²² Hamid, n.11, p.76.

than in urban areas. Specific policies are needed to address the underemployment of women. These may be most acute among the poorest and/or landless women who lack access to any form of means of production.²³

2.2.4.1. Major issues affecting Women's participation in the labour force

Sexual Division of Labour: Most of the economic literatures reveal the intricate pattern of labour specialization where, with the progress of development, men took over more mechanized and systematic jobs leaving non-mechanized and rudimentary works to be done by women. Bangladesh being an agrarian country with a low stage of economic development, the activities of men and women are especially divided and sex roles are strictly enforced. Moreover, intensification of agriculture, introduction of improved tools and machines in agriculture tend to have a declining effect on female contribution to agriculture. Occupational segregation of women may also be caused by labour laws which limit women's total hours of works and prohibit women's working at night or during pregnancy. Sometimes these are used as mechanisms through which firms could legally refuse to hire women for certain jobs. Sharp occupational segregation of women in Bangladesh has contributed to the persistence of male-female wage gap.

Differential Wage Rate for Women: It is not only difficult for a women to get paid employment but also to get wages equal to what her male counterpart gets for similar kind of work which have been mentioned earlier in this chapter.

²³ Ibid., p.77.

Women and Technology: The introduction of modern technology in Bangladesh which is threatening the productive employment of a large number of people below the poverty line, especially women, therefore, should be seriously examined before extending it further.

Child Care Facilities: The negative attitude of the society towards women's employment has mainly sprung from the cultural bias that a woman's prime duty is to rear her children, and that their interest are neglected when a mother assumes outside employment. Therefore, child care has been an important issue for all working mothers. Women in Bangladesh mostly take up employment due to economic necessity rather than for self - actualization or for filling up their leisure times.

Training Bias in Women's Programme: An analysis of the existing women's programmes reveal that most of the trainings are either not need based or poorly designed and therefore, fail to serve the purpose to impart any concrete skill to the clients. In analysing the general issues in development training Kate Young (1985) aptly remarks:

Women are urged to learn specific skills, while men are given broader training. Although skill training is important, if it serves to retain women in low-growth and unprofitable sectors of the economy, it is likely to create new problems rather than solve the old. There is a bias towards training women in discrete skills while "educating" men - a similar form of discrimination to the common division between income generating activities for women versus employment for men!²⁴

²⁴ See Kate Young, 1985, as quoted in Salma Khan, *The Fifty Percent: Women in Development and Policy in Bangladesh*, (Dhaka, 1993), p.74.

Condition of Work: A healthy and congenial work atmosphere is not only necessary for better productivity but also a pre-requisite for occupational safety. Female labourers and office employees face a number of problems in this regard. The women labour force, being more passive and non-unionized, do not and can not compel the employer to provide them with basic minimum facilities in their work place.

Transport and Accommodation Problem: Another important problem faced by the working women especially in urban areas is the lack of proper transport and accommodation. Women who observe "purdah" cannot avail of the public transport system without violating norms. Moreover, buses are overcrowded and irregular and rickshaws are far too expensive, time - consuming and risky. Moreover, in Dhaka now the rickshaws are not allowed to ply in some major roads where a number of garment factories are located. In rural areas on an average a woman has to walk about 2-3 miles to reach a training centre or place of work.

Domestic Work Load: One of biggest disadvantage working women have to face is the double burden of work. Due to economic reasons as well as cultural practice even a full time job does not excuse Bangladesh women from their regular domestic chores. Women are also responsible for washing, cleaning and child rearing.

2.2.5. Women, Wages and Intra-household Power Relations

Power within the household is unlike any other form of power. Naila Kabeer's study reveals that the new opportunities of wage employment for women

have transformed their lives in a number of important ways.²⁵ Her study was to find out about the working of power within family based households in urban Bangladesh. In other words, to examine the implications of women's access to income-earning opportunities for their position in intra-household relationships. It was found that the new opportunities for wage employment for women have transformed their lives in a number of important ways. At one level, the transformation is evident in large structural change - in labour markets, householding arrangements, marriage practices and migration patterns, for instance - all of which has introduced a greater diversity into the social landscape. At another level, a process of transformation has also occurred at the level of individual women and is manifested in the different ways that they have responded to these new opportunities: Some have used them to secure a more central place within existing domestic relationships; some to ensure a better life for their children; some to invest in their dreams; some to renegotiate the terms of unsatisfactory relationships and still others to walk out of, or not enter into, relationships which were undermining their agency in unacceptable ways. In as much as women's ability to realize their individual and shared goals within the household has been enhanced, factory wages have helped to transform the parameters within which women workers make their choices.²⁶

²⁵ Naila Kabeer, *Women, Wages and Intra-household Power Relations in Urban Bangladesh*, Development and Change, (Oxford), Vol.28, 1997, pp.261-302.

²⁶ Ibid. pp.261-302.

2.2.6. Women and Poverty

A survey on poverty in Bangladesh found that:

The burden of poverty is seen to fall disproportionate on the female half of the population. In 1989-90, females on average had a nutritional intake only 88 percent that of males and 40 percent of the wage rate earned by males. Only 29 percent of females were literate compared to 45 percent of males. Whilst eight percent of male-headed households fall into the category of hard core poor, the corresponding figure for female - headed household on average enjoyed an income which was 40 percent below male - headed household.²⁷

However, process of impoverishment can lead to conflicting interests and differing outcomes for male and female members of the same household. Women do become poorer along with the decline in well-being of the household.²⁸

Although the incidence of poverty in Bangladesh has declined over the years, 55 percent of the population is estimated to be below the poverty line with 27 percent being in extreme poverty.²⁹ Furthermore the proportion of women is higher in disadvantaged households, such as wage labour households, those facing food shortage, and those with lower income. Taking into consideration that the sex

²⁷ Rahman and Sen, 1993; as cited in Baden and Others, n.3, p.20.

²⁸ Naila Kabeer, 1991; 1993. as cited in Baden and Others, n.3, p.23.

²⁹ Rahman and Hossain, 1995. as cited in Hamid, n.11, pp.85-86.

ratio in Bangladesh is in favour of males this indicates that in absolute terms more women than men are poor.

Not only do more women belong to poor households but they also suffer from discrimination in the intra-household distribution of assets including basic clothing. Compared to 53-55 percent of men, 45-47 percent of women own a second set of clothes, a pair of shoes or some warm clothing. This disparity is in evidence even when women are earning members in a household: 55-60 percent of earning women own basic clothes compared to 82-86 percent of earning men.³⁰

2.3. WOMEN AND EDUCATION IN BANGLADESH

South Asia generally, and Bangladesh particularly, suffers from low educational enrolment levels, high drop out rates and low literacy rates. More specifically, there are marked gender disparities in literacy, enrolment and drop out rates.

From the following data, it can be seen that in 1991 the male share of enrolment increase beyond primary level and progressively up till graduate degree level. The proportion of females enrolled in primary level is 45%, its share of enrolment decreases with the level of education and is less than a quarter that of males at college level.

³⁰ Hamid, 1995: as cited in Hamid, n.11, p.86.

Table - 3

Ratio of Male and Female Students, 1991

	(%) Male	% (Female)
Primary	55.0	45.0
College Secondary	66.2	33.8
College Intermediate	70.2	29.4
College Degree	76.3	23.7

Source: Chowdhury, et. al., 1993:99.

The participation of girls in education is generally low, but also varies considerably by residence, region and socio-economic group. Rural participation is generally lower than urban and attendance is positively correlated with size of landholding and income. The majority of drop outs of both sex are for financial reasons. Lack of enthusiasm and the need to financially support parents are important additional reasons for drop out of boys and to a lesser extent of girls. Marriage is an important reason for drop out of girls, but not for boys.

2.3.1. Constraints to Women's Education

Education of girls is seen as a poor investment because of their limited employment opportunities and earning power. Moreover, the 'typical' activities of women are seen as requiring little education. In any case, daughters are expected to marry into other householders. such that parents will not benefit from investing in their education.

Conversely, educating boys is perceived as having a high return both in terms of securing better employment, attracting dowry and providing security for parents, particularly mothers, who are likely to depend on sons in later life.³¹

Whilst education is free at primary level in Bangladesh, there are considerable private costs of education, such as travel, clothing (particular for girls where modesty concerns are paramount) textbooks, paper and pens etc.

In addition, girls are particularly needed to assist in homestead based agricultural work or to substitute in domestic labour and child care for mothers who are working under pressures of poverty.³² In general, there is a low societal valuation of female education in Bangladesh, partly connected with religions and socio-cultural conservatism. Girls who do attend school perform relatively poor due to their worse nutritional status compared to boys hampering their concentration.³³

In general, education of parents is positively correlated with the desire to educate children, including girls. This shows the importance of adult literacy and basic education in encouraging the demand for education of children.

³¹ Salma Khan, *The Fifty Percent: Women in Development and Policy in Bangladesh* (Dhaka, 1993), p.6.

³² *Ibid.*, p.7.

³³ Brock and Cammish, 1991: as cited in Baden and Others, n.3, p.53.

Now we can look into some other factors which, reveal why gender gaps persist in education. The reasons for gender gaps in education are many and complex and they differ from country to country. In case of Bangladesh following reasons which are predominant and widely prevalent across the country.

Poverty has an enormous bearing on girl's chances of schooling. When household income is limited, boys tend to get preference over girls for schooling. The severe discrimination that women face in the labour market, including less chances for a job and less pay than men, reduces the incentive for their schooling. The family is also unable to bear the indirect costs of sending girls who perform tasks that are essential to the household economy than to school.

The distance of school is another important deciding factor. A distant school places girl's safety at risk and it also keeps them away from domestic chores for longer periods of time. ***School - related factors*** plays an important role in motivating girls to enrol and stay in schools. In certain cultures like of Bangladesh a girl's chances of going to school may be directly dependent upon the availability of separate school facilities for girls and the presence of a female teacher. According to a study, the enrolment rates for girls improve and drop-out rates reduce significantly with female teachers in schools.³⁴ Other important factors are flexible school timings which allow girls to perform household and agricultural chores; toilet facilities in schools; and relevant and gender sensitive

³⁴ Baden and Others, n.3, p.54.

curricula. Above all, *low female literacy rate* continues to be one of the major hurdle in promoting female education.

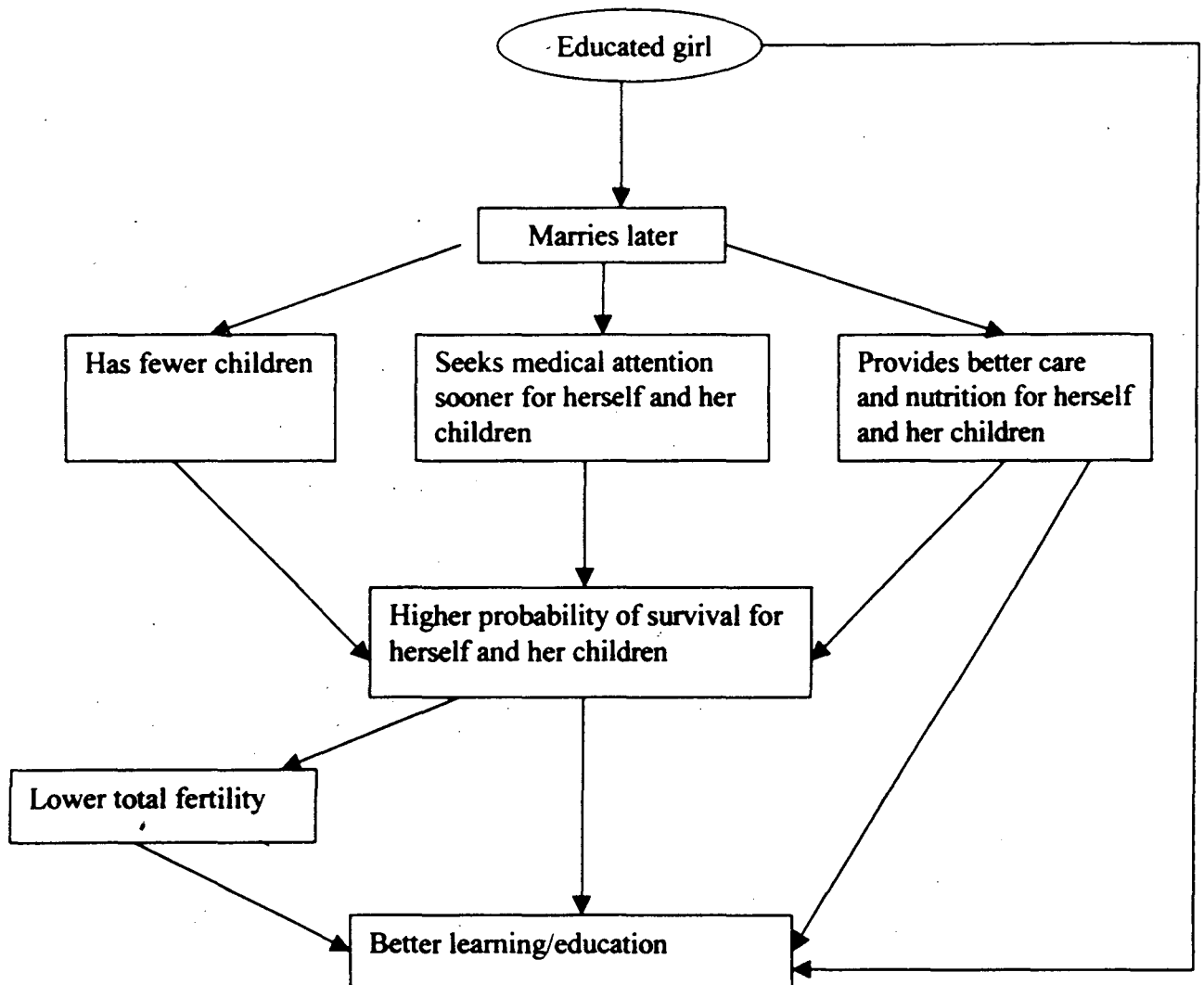
This problem persists from one generation to the next. Women, being uneducated can hardly understand the virtues of education and thus they do not understand necessity or importance of making their girl child literate.

One simply cannot ignore the fact that if you educate a man, you educate a person; but if you educate a woman, you educate a family. We can also understand the generational impact of educating girls with the help of figure 1 on the next page.

Thus, promotion of women's education is an urgent need, not only because it will bring them at par with their male counterpart but it will improve the condition of families and generations to come. We can see the gender difference in education from the table (4). It can be seen that males have better position in education vis-a-vis females for whom also education is equably beneficial and important.

Figure - 1

Generational Impact of Educating Girls



Source: Santosh Mehrotra and Richard Jolly, eds., Development with a Human face, Clarendon Press, Oxford, 1997.

Education of Females in Comparison to Males in Bangladesh

Table - 4

Adult literacy rate(%) (1995)		Gross Combined primary, secondary and tertiary enrolment (%) (1994)		Mean years of schooling (1992)		Out of primary school girls (%) (1995)	Primary drop-out rate (%) (1991)		Females teachers at primary level (%) of total Q(1995)	Female teachers at secondary level (%) of total (1992)
Male	Female	Male	Famale	Male	Famale		Male	Famale		
46	26	45	34	3.1	0.9	27	56	54	27	24

Source : UNDP 1992 & 1997 a; UNESCO 1995 c, 1996;, 1996l; UNICEF 1997 b.

2.3.2. Recent Developments in Women's Education

Uptill late 1980s neither the government nor the people gave proper attention to promote women's education. But there has been commendable effort since the early 1990s by the government, people and the Civil society to encourage girls to join schools as well as to improve the education system at large. According to the Household Expenditure Survey of 1988-89 in Bangladesh, all income groups in rural areas discriminate against girls by spending only 27 per cent of total household education expenditure for their daughters, compared to 73 per cent for their sons.³⁵

According to a report prepared by Ministry of Women and Children Affairs, Bangladesh, fortunately, the government has launched a programme of compulsory primary education for all, beginning from January 1991. It has been declared by the government that parents will be liable for punishment, if they do not sent their children irrespective of gender to the school. This decision made a great impact and according to an UNICEF report on education, "*The State of the World's Children 1999*", primary school of attendance of girls is 75 percent, with boys and girls rates on a par.³⁶

In addition to this, one of government's recent interesting decision was to ensure that at least 60 per cent of new recruits for primary school teachers be

³⁵ Mahbub-ul-Huq, *Human Development in South Asia 1998*. (New York, 1998), p.56.

³⁶ See UNICEF Report on *The State of the World's Children 1999*, p.14.

females. This decision has greatly contributed to a dramatic rise in girls enrolment and a major decline in their drop-out during the last five years. But still females are not reaching at the secondary and tertiary level due to several inherent problems which are yet to be tackled. To mention this more specifically, only 188 women 100,000 women are enrolled at tertiary level.³⁷ Although females are taking interest in education at all levels, a leap forward is still to be made by them. However it is the responsibility of whole society and the government to ensure education to more females.

2.4. WOMEN AND HEALTH IN BANGLADESH

Women in Bangladesh have lower life expectancy at birth than men and the gender difference in life expectancy persists over the whole life time. One of the reasons for lower life expectancy is the high maternal mortality ratio but the risk of higher mortality continues beyond the reproductive age group. The prevalence of morbidity is also higher for women than men. To ensure improved health situation of women over the lifetime, their long-term economic security should improve which can be achieved through improved educational status, better opportunities for market employment and institutional mechanisms to encourage savings for old age security. In order to improve the health conditions of women in Bangladesh, it is important to

³⁷ Haq, n.33, p.56.

analyze their current health and nutritional status, the degree of gender inequality in terms of health status and resources use, etc. Such an analysis will allow policy makers to design appropriate interventions to reduce gender bias in health service delivery. For understanding the health issues in detail we shall look into the details of some of the indicators of women's health.

A 1989 study by UBINIG found biasness in the reporting of diseases among children. This bias increased with the age of the child. Reporting was fierce as low for female aged 0-5 as for males, rising to four times as low for girls aged 10-15. This was attributed to norms preventing female children from expressing their feelings, so that they tended to complain only when symptoms became unbearable, or get treatment when illness became visible. Particularly among girls aged 10-15, the negative influence of illness on their marriageability was identified as a major contributing factor to this bias.³⁸

2.4.1. Mortality Based Health Status Indicators

Table - 5 reports the mortality based health status indicators for male and female population of the country.

³⁸ World Bank, n.10, p.16.

Table - 5

Mortality Based Health Status Indicators for Bangladesh, 1996.

Indicators	Both Sexes	Female	Male
Infant Mortality rate for 1000 live births.	76.8	75.4	78.1
Neo-natal mortality rate per 1000 live births	47.9	46.0	49.7
Post neo-natal mortality rate per 1000 live births	28.9	29.4	28.4
Child (1-4) death rate per 1000 children	9.0	10.1	8.9
Life expectancy at birth	59.5	59.0	60.1
Difference from potential life.	-	23.5	19.9

Source: BBS, 1996.

The life expectancy of women at birth in Bangladesh in 1996 was 59 years, about a year less than the life expectancy of men at birth. In most of the countries of the World, life expectancy of female population exceeds that of the males. Although the differences in life expectancy is only one year, years of potential life lost due to death at an early age is much higher for women. In Bangladesh, women have to increase their life expectancy by 23.5 years to reach the potential life span while for men the additional years is less than 20 years (potential life span is defined as 80 years for men and 82.5 years for women; following Murray 1994).³⁹ Clearly,

³⁹ As cited in in M. Mahmud Khan and Others, *Social Situation and Health Status of Women in Bangladesh: A Preliminary Analysis: Health Situation and Health Care Experiences in Bangladesh*. (Dhaka, 1999), p.292.

although the life expectancy of both men and women are much lower than the potential life, women are relatively worse-off than men in terms of years of life lost due to premature death.

It is interesting to note that the infant mortality among girls is less than for boys. Survival of a female infant is higher for the first year of life and after that they are less likely to survive than boys. In fact, female to male ratios of probabilities of death are very close to unity for the age groups 1 to 15 years and 60 to 75 years. For the age range 20 to 55 years, female probability of death exceeds that of male by 10 to 20 percent depending upon the age of the individual. Therefore, the disadvantages women face in terms of survival is not limited to the reproductive age group only; the underlying discriminating factors start working early in life and continue far beyond the reproductive age category. Even at high age groups (more than 70 years of age), women are less likely to survive than men are at any specific age. At the advanced stage, it is likely that women become very vulnerable due to lack of economic resources under their control. The causes of death for men and women are very similar although the rankings of the causes differ slightly.⁴⁰

2.4.1.1. Maternal Mortality Ratio

One of the important factors creating male-female inequality in mortality risk is the maternal mortality ratio. The maternal mortality ratio (MMR) in Bangladesh

⁴⁰ Ibid., p.292-293.

is one of the highest in the World. Although the MMR is about 4.5 per thousand live births, the probability of death of a women increases with the number of births. For example, the probability of death due to pregnancy is about 0.005, but with four pregnancies over the lifetime of a women, the probability of pregnancy related death increases to .02. Reducing MMR should not be high cost and even the poor countries can afford to reduce the MMR to less than 2.0 per 1000 live births through simple changes in the health care delivery system. Therefore, high MMR is a reflection of low societal priority assigned to the prevention of maternal deaths rather than scarcity of resources. Table - 6 reports maternal death related statistics. Note that the maternal death rates are relatively high among the young and the middle age groups (15 to 19 years and 35 to 49 years). Policy makers should also examine how to motivate mothers to avoid pregnancies in these two age groups, which alone should reduce the number of maternal deaths at least 20 to 25%.⁴¹

⁴¹ Ibid., p.293.

Table - 6

MATERNAL MORTALITY RATIO AND OTHER RELATED STATISTICS

Age specific maternal mortality ratio (MMR) per 1000 lives births	
15-19 yrs	5.36
20-24	3.19
25-29	4.07
30-34	4.89
35-49	6.22
Mother's knowledge about TT	87.8
Takem TT during last pregnancy	60.9

Cause of maternal mortality per 1000 live birth total 4.32

Complicated pregnancy	Convulsions	-
	Edanepsia	2.01
Hemorrhage during pregnancy	(AHP)	0.40
Complicated Child birth	-	0.80
Hemorrhage after delivery (PPH)	(PPH)	0.32
Complication abortion	-	0.48
Tetanus	-	0.32

Source: *Health Situation and Health Care Expenditures in Bangladesh; BBS, April, 1999.*

Tetanus, which used to be an important cause of death among infants and mothers, has declined significantly due to the success of the immunization

programme. Immunization against childhood illness is an effective, low-cost approach of reducing infant and child mortality. In Bangladesh, the immunizations are delivered through outreach sites and so the parents must bring their Children to the fixed site for immunization. It is possible that discrimination against girls will affect the coverage of immunization in Bangladesh indicates that girls are not less likely to receive immunizations than boys. For all the vaccines, the coverage rates by gender were almost identical.

Only ten percent of rural and 45 percent of urban births are attended by trained medical personnel, reflecting a lack of available care in the event of obstetric complications. Only one quarter of the female deaths in the study reported above were of women who had been attended by an allopathic practitioner; most of those who died had seen only traditional practitioners (42 percent), or had not been attended at all (33 percent) according to UNICEF report in 1992.⁴²

2.4.2. Nutritional Status and Fertility Rates

Nutritional problems of women in Bangladesh generally relates to deficiency in key micro nutrients, particularly Vitamin A, Iron Ferate and Iodine. The later two may particularly effect females, especially pregnant and lactating women. On average, Bangladesh women tend to be underweight and also have a high expenditure of energy due to physically strenuous activity.⁴³

⁴² Ibid., p.293.

⁴³ World Bank. n.10, p.XX.

The Child Nutritional status survey carried out by Bangladesh Bureau of statistics (BBS) 1989-90 states that 'Male Children are slightly better off than the female in terms of malnutrition. The difference between the sexes is not large enough to justify a targeted program for female children. By contrast, evidence from micro-studies shows clear differential among girls and boys in nutritional status as well as calorific intake and access to health care.⁴⁴

Recent years have seen an unprecedented decline in the Total Fertility Rate (TFR) in Bangladesh, from 7 births per woman in 1970 to below 5 by 1990, Cleland reports a decline in desired family size from 4.1 to 2.9 over the period 1975-89 in Bangladesh, using data from contraceptive prevalence surveys, arguing that son major cause of high fertility. There are considerable differentials in fertility, by residence (small-urban) and by region. with Chittagong having the highest rates.⁴⁵

2.5. LEGAL STATUS AND RIGHTS OF WOMEN IN BANGLADESH

Within Bangladesh, several parallel legal system exist: i.e. law derived from religion, civil law derived from English common law and rights defined under the constitution. This means that there are considerable local variations in the way in which laws are interpreted and implemented. When multiple legal systems operate,

⁴⁴ As cited in Baden and Others. n.6. p.61.

⁴⁵ See Cleland. 1993: as cited in Baden and Others. n.3. p.64.

contradictions arise which holds specific implications for the rights and status of the constitution and those of general legislation are sometimes widely divergent from religious codes of conduct.⁴⁶

Within Bangladesh the legal status of Christian, Muslim and Hindu women is sustained under both the constitution and under law. The constitution provides for equality between the sexes and equality before the law. However, the constitution is itself contradictory. The language of equality is adopted alongside clauses which regulate this provision. Naila Kebeer cites the example of clause 3, Article 29, which specifies that some employment types should remain single sex domains because they are considered to be unawaited to members of the opposite sex.⁴⁷

According to Adnan (1989: 7), within institution such as the *Shamaj* i.e. Community Group, women become pawns in a power game where undercurrents are played out. Within urban areas, however, the influence of *Shamaj* and other such social institutions over the private affairs of the household have become diluted.⁴⁸

2.5.1. Personal Law

Personal status laws relating to marriage, divorce, maintenance, inheritance, and custody of children are derived from religion and thus differ between the Hindu, Christian and Muslim religious communities.

⁴⁶ See Bhuiyan. 1986; as cited in Baden and others, n.3. p.75.

⁴⁷ See Kabeer. 1991; as cited in Baden and Others, n.3, p.75.

⁴⁸ Adnan. 1989 as cited in Baden and others n.3, p.75.

Within the majority Muslim population in Bangladesh, personal laws are defined by Sharia't law, of the Hanafi school. Sharia't law has always co-existed with, and to some extent absorbed, pre-existing customary, law and practice. The existence of legal rights for women under Sharia't law does not necessarily guarantee that women are able to use the legal system to uphold these rights. A variety of socio-economic constraints, coupled with illiteracy and ignorance of the provisions of the laws, obstruct women from claiming their legal rights.⁴⁹ Although the family law ordinance, introduced in 1961 and amended in 1982, has to some extent modified the inequitable provisions of Sharia't law, the socio-economic factors which curb women's ability to pursue their rights and the widespread ignorance of legal rights, remain largely uncharged.⁵⁰

2.5.2. Marriage, Divorce, Maintenance and Inheritance

Under Muslim law, the marriageable age of children is defined by the onset of puberty. In 1984, the Child Marriage Restraint Amendment legislated that the minimum age of marriage for women was 18 and for men, 21 years. Despite these legal provisions, it is common for marriages to be arranged without the consent of the prospective partners. Jahan reports 11 suicides of girls within one district in a single year, purportedly related to arranged marriages.⁵¹

⁴⁹ Ibid., pp.75-76.

⁵⁰ See Jahan, 1998; as cited in Baden and Others. n.3, p.75.

⁵¹ Ibid., p.76.

Bride price (Mehr) is an integral part of the Muslim Marriage contract. However, since the early 1970s the *Mehr* System has been supplanted by 'demand system - *daabi*' or dowry, although this has no Islamic basis. The origins of the practice among the urban middle classes and its subsequent spread to rural upper and middle classes is also a factor; dowry facilitates the reproduction of status and social hierarchies.

Ahmed's micro-level study of a village in Rupganj Upazila found that although the uptake of *daabi* cut across religious boundaries, the incidence was lower among Christians. *Daabi* is becoming a norm for both Christian and Muslim families alike. Dowry has, of course, been a longstanding feature of Hindu marriage. After considerable pressure from women's organizations legislation to prohibit the practice of dowry was introduced in 1980 (the Dowry Prohibition Act) but this has had limited effect.⁵²

Polygamy is permitted under Sharia't Law upon application to a local administrative authority. According to Bhuiyan, men rarely register these applications. Moreover, women complainants face many legal and socio-economic barriers to receiving justice in the face of men's non-compliance.⁵³

⁵² Baden and Others, n.3, p.76.

⁵³ See Bhuiyan, 1986; as cited in Baden and Others, n.3, p.77.

The Hanafi, one of the four different juridical school in Orthodox (Sunni) Islam is predominant within Bangladesh, Hanafi Law, in theory, gives women the right to stipulate a clause in the marriage contract restricting their husband's right to practice polygamy. However, ignorance of these rights is widespread, especially among the lower socio-economic groups within Bangladesh.

According to Mahbub 'The husband has absolute right of unilateral divorce. The wife has no such right. Moreover when the husband exercises his right the wife has no redress.' In the event of divorce, Muslim women are granted custody over boy children until they are seven and over girls until puberty. However, custody does not amount to guardianship in a legal sense.⁵⁴

Under Sharia't Law, men are required to maintain their wives during marriage and for a short period following divorce. Disputes over maintenance may be pursued via Arbitration Councils, institution established of the local level to deal with 'family' disputes, or within family courts. The latter were established under the family courts ordinance in 1985 and operate in line with Muslim personal law.⁵⁵

The rural women's ability to exercise their rights of property is constrained by inequitable legal provisions and by social systems which 'make women less able to act as subject than men'. Sons or male household intermediaries may in fact hold control over women's property.⁵⁶

⁵⁴ See Mahbub, 1992; as cited in Baden and Others, n.3, p.77.

⁵⁵ See Halim, 1993; as cited in Baden and Others, n.3, p.78.

⁵⁶ See Eggen, 1988; as cited in Baden and Others, n.3, p.78.

2.6. POLITICAL STATUS AND ADMINISTRATIVE REPRESENTATION OF WOMEN IN BANGLADESH

The constitution of Bangladesh provides equal opportunities for women to participate in politics and public life. It is the unique situation in Bangladesh where both the head of the government and the leader of opposition are women. Further Bangladesh is in the even more unique position in having two women Prime Minister succeeding each other. Women as voters are gaining visibility and political strength. The turn out of women in the 1996 Parliamentary Election was unprecedented. There are 30 reserved seats for women in the parliament to ensure their participation in politics in addition to the 300 elected seats.

Although women are equally eligible to contest the elected seats, very few women have been elected to the Parliament through direct electoral process. However, women's participation is gradually increasing. While only 5 parties put up 15 candidates in 1986, in 1991, 16 parties put up 40 candidates. In 1996, 36 women candidates were nominated. From these 5 women won 11 seats. In the bye-elections held on 5 September 1996, two more women were elected, bringing the number of directly elected women to seven.⁵⁷

In the present cabinet four of the twenty seven ministers (around 15%) are women (including the Prime Minister). Out of four women ministers, three are full ministers and one is deputy minister. They have been given the posts of

⁵⁷ See MWCA. n.20. p.54.

Agriculture/Water Resources/Relief, Environment and Forestry and State Minister for Education.

Table 7 shows a comparative picture for women's representation at ministerial level for the period 1972-97. In 1972-75, out of total 50 ministers, only 2 (i.e., 4%) were women. The percentage of women ministers increased in 1975-82 and 10% in 1991-96.⁵⁸

Table - 7

Women's Participation at the Ministerial Levels, 1972-97.

Period	Full Minister				Deputy Minister				Total			
	Men		Women		Men		Women		Men		Women	
	No	%	No	%	No	%	No	%	No	%	No	%
1972-75	33	100	0	0	17	89	2	44	50	96	2	4
1975-82	63	97	2	3	38	90	4	10	101	94	6	6
1982-90	85	97	3	3	48	98	1	2	133	97	4	3
1991-96	20	95	1	5	16	84	3	16	36	90	4	10
1996-97	14	82	3	18	9	90	1	10	23	85	4	15

Source: BBS, 1996

It is evident from the Table that the number of reserved seats for women in the National Parliament was increased to 30 in 1979 from 15 in 1973 currently the number of reserved seats for women is also 30.

⁵⁸ Ibid., p.54.

In 1973 no women was elected in the General election as the table 8 shows. It was 2 in 1979, 5 in 1986, 8 in 1991 and 6 in 1996. The percentage of elected women increased to nearly 3 % in 1991 from around 1% in 1979. In percentage terms, the women member in the National parliament increased from around 5% in 1973 to about 10% in 1979, 11% in 1986 and about 12% in 1991.

Table - 8

Percentage of elected women in National Parliament 1973-93

Year of Election	No. of Women Elected in General Election	% of Elected Women	Reserve Seat for Women	% of Women (According to Total seats)
1973	0	0	15	4.8
1979(a)	0	0	30	9.0
1979(b)	0+2	0.7	30	9.7
1986(a)	5	1.7	30	10.6
1986(b)	3+2	1.7	30	10.6
1988	4	1.3	—	—
1991(a)	8	2.7	30	11.5
1991(b)	4+1	1.7	30	10.6
1996	6	—	30	—

Source: Choudhry 1994, as presented in MWCA, 1997

The analysis of political participation or representation of women in national and local government become important as it provides us input about the government's willingness to make decision making bodies equitable or not. above all, the participation of women is directly related to formulation and implementation of women specific programmes and polices.

Women's participation in local government is another area of political participation. There are reserved seats for women in all municipal and local government bodies. There are 4,451 Union councils and 64 Zila councils. Local bodies in the urban areas include 4 city corporation and 119 municipalities.⁵⁹

The decentralisation process which was started in 1982 under Ershad, and the subsequent reorganisation of local administration in 1984, gave more autonomy to local government. Increased autonomy at local government level may act against women's interests, where local vested interests are able to gain control over development budgets and planning and exclude women. However, the decentralisation process was reversed by the government in late 1991, with functions previously exercised at upzila level being performed thereafter by Central Government.

In the Union Council elections women started to contest the elected seats with increasing success. In the 1988 elections 79 women contested the elections in 4401 Unions and 1 was elected Chairperson. In 1992, 116 contested the elections in 4,450 Unions and 15 were elected Chairpersons. In 1997 Union Council elections, 17 Chairpersons were elected and this year 101 women were directly elected in contesting with their male partners as the members of the respective Union Councils. Out of 12 members, each Union Council has 3 seats reserved for women. In the last union council election held in December 1997, nearly 13000 women were elected.

⁵⁹ Baden and Others. n.3. p.70.

There has never been representation of women in in such a large numbers at the grassroot local government bodies.⁶⁰⁾

Although it can be said women's participation in decision-making bodies at all level is increasing, but it is still marginal. It is as low as their participation cannot influence government's policies at the cost of their male counterpart.

Again at the decision making officers level, women's participation is very low which could be one of the major reasons of poor performance of women-specific programmes. The table 9 shows that women participation as officers in the decision making level of the government is very low.

Table - 9

Representation of Women in Higher Administration

Service Category	Male	Female
Secretary	48	1
Additional Secretary	61	1
Joint Secretary	245	3
Deputy Secretary	642	6

Source: Ministry of Establishment as mentioned in PLAGE, Ministry of Women and Children Affairs, 1999.

⁶⁰⁾ See *Country Paper on Bangladesh*, UNIFEM (Kathmandu, 1998).

However special measures have been taken to ensure the presence of women in the Government. Since 1982 women have been regularly appearing at public service examinations and are being recruited into the regular cadre services. In order to increase the member of women in the administration a quota system was introduced for women, which is applicable for all types of public appointment. Under this arrangement 10 percent of recruitment to gazetted posts and 15 percent of recruitment to non-gazetted posts are reserved for women. In addition a special initiative has recently been taken to appoint women to senior levels i.e, Deputy Secretary and Joint Secretary Post.⁶¹ But the latest data (as shown in the table 9 reveals less than 2% representation at decision making level.

2.7. IMPACT ON WOMEN OF NATURAL DISASTERS

In addition to the more long-terms and incremental forms of environmental degradation such as deforestation, declining soil quality, and decreasing surface water availability, Bangladesh is prove to a variety of recurrent environmental problems such as floods and cyclones, which have gender specific impacts. Epidemiological studies suggest that the death rates of women in the aftermath of the cyclone and flooding in 1991 were higher than those of men. One study found that children under ten and women over 40 years old suffered the greatest fatalities, primarily from

⁶¹ See MWCA. n.20, p.45.

drowning. A further study of the worst affected southern coastal regions, found that in all groups that death rates of women were higher than those of men. The differences were more pronounced amongst older and younger age groups. Within the age group 20-44, the female death rate was 71 per 1000, compared to 15 per 1000 men.⁶²

It is argued that during the cyclone, public buildings such as school and mosques were utilised as shelters. The lack of purdah in these shelters was cited by respondents as problematic for many women. It is conceivable that the responsiveness of women to flood and cyclone warnings in 1991 was reduced by consideration for the need of purdah. However, no evidence to support this notion is available. Begum, suggests three major reasons why the female death rate in 1991 was higher than the male rate. Firstly, women were left by husbands at home to care for children and to protect property. For example, Begum found: "when asked if she had heard the cyclone warning in time to reach safety, one survivor said yes, but that she did not leave for fear of being blamed and punished if anything should happen to the property in her absence".⁶³

Secondly, women's saris apparently restricted their mobility and reduced their ability to react at speed to the hazards; and, thirdly, relative to men, women are less well nourished, and physically weaker.

⁶² Mushtaque and Others, 1993; as cited in Baden and Others, n.3, p.50.

⁶³ See Begum, 1993; as cited in Baden and Others, n.3, p.50.

However, the need to increase the access of women and girls to information which will improve their disaster preparedness is still high. The consequential impact of disasters on health is severe. Begum argues that women's access to relief supplies and health care provision following the 1991 cyclone were restricted. Many women refused to seek medical care because emergency medical teams were overwhelmingly male-dominated. Moreover, equipment taken into the disaster areas proved inadequate to meet the needs of women. Following the 1988 flood the incidence of diarrhoea and respiratory infections appear to have increased. Unhygienic condition in relief camps, in particular, have been cited as a way in which pregnant women become vulnerable to the outbreak of disease and infection; leading to increased risk of maternal mortality.⁶⁴

After studying the problems faced by women at different levels, it is important to also look into details as how the government policies have tried to address them. The next chapter would deal with government policies and programmes for development of women in Bangladesh.

⁶⁴ Ibid., p.50.

CHAPTER III

**GOVERNMENT POLICIES FOR DEVELOPMENT
OF WOMEN IN BANGLADESH**

CHAPTER III

GOVERNMENT POLICIES FOR DEVELOPMENT OF WOMEN IN BANGLADESH

3.1 BACKGROUND

The first steps of involving women in development activities in the post-independence period were undertaken in 1972 through the establishment of the Bangladesh National Women's Rehabilitation Board, which in July 1974 became known as the Bangladesh Women's Rehabilitation and Welfare Foundation. These institutions were set up to help women affected by liberation war. In 1976, the scope of women related activities was expanded through the formation of the Jatiyo Mahila Sangthan, a national women's organisation.¹

The Women in Development (WID), approach was taken up in Bangladesh during the first UN women's Decade (1975-1985). At the Government level, the first Women's Affairs Directorate was established in 1976, and in 1978, this was merged with the Ministry of Social Welfare within this ministry, the Women's Affairs Directorate was created as recommended by the Marital Law Committee Report of 1982, to raise the socio-economic condition of poor women, especially in rural areas the Directorate came into existence in 1984. The Government officially upgraded the status of this office in November 1990 to the Department of Women's Affairs. The

¹ See *World Bank Country Report on Bangladesh*: World Bank, 1990, p.39.

Department has its main office in Dhaka and field offices in 22 districts and 136 subdistricts or upazilas.²

3.2. WOMEN IN DEVELOPMENT PLANNING

In spite of the official rhetoric of mainstreaming, and constitutional commitment of women's equality, in terms of budgetary allocation's, it is only the social sectors (i.e. education, health, social welfare, women's affairs, family planning) that contain significant expenditures aimed at women. Moreover, the social sectors receive a small though increasing, percentage of the total development budget (between 10 and 12 percent in the first, second and third five year plans and approximately 14 percentage in the fourth five year plan) Social sector ministries also lack the clout and high visibility of ministers such as Agriculture, livestock and fisheries, Industry etc).³

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. 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

² Kumudini Rosa, *Women of South Asia* (Colombo, 1995), p.8.

³ See UNDP, 1992; *Development Cooperation: Bangladesh 1991 Report*, Dhaka, p12.

⁴ World Bank, n.1, p.40.

While formulating the *Second Five-Year Plan*, the Government undertook to develop more dynamic and diversified programs to achieve more meaningful participation of women in the development process. The major activities of 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 for children.⁵

The *Third Five-Year Plan* (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. The major focal points of women's development were to be on health, education and employment.⁶

In the *Fourth Five-Year Plan* (1990-1995) the integration of women into the mainstream of development became an explicit objective for the first time which will be discussed later on in this chapter.

⁵ Ibid., p.41.

⁶ Ibid., p.43.

In the light of Beijing Declaration and the Platform For Action(PFA) adopted at the United Nations Fourth World Conference on Women in September, 1995, Bangladesh, showed its commitment of implement the international declaration and plan. Thereafter, the government began its process of evolving plans and programmes for advancement of women in holistic framework. Accordingly, the government prepared projects and programmes in the 12 areas of concern underscored in the platform for action.⁷

3.3. SPECIFIC POLICY CHANGES, PLANS, PROGRAMME INITIATIVES AND OUTCOMES SINCE THE BEIJING CONFERENCE

3.3.1. National Policy for the Advancement of Women

As a post Beijing follow up, National Policy for the advancement of women was developed and approved by the National Council for Women's Development (NCWD) in February 1997 and declared by the Prime Minister on International Women's day March 8, 1997. The main objectives of the policy aim:

- i) to ensure equality between men and women all levels of national life;
- ii) to establish women's human rights;
- iii) to develop women as educated and efficient human resources;
- iv) to eradicate persistent burden of poverty on women;
- v) to remove inequality between men and women;

⁷ See *Country Paper on Bangladesh*, UNIFEM (Kathmandu, 1998), p.2.

- vi) to recognise equal contribution of women to the social and economic activities;
- vii) to eliminate all forms of discrimination against women and the girl child;
- viii) to promote equal rights between men and women in politics, administration, socio-eco activities, education, culture, sports at all levels of family life;
- ix) to ensure political, administrative and economic empowerment of women;
- x) to apply and import technology in the interest of women and ban application of technology harmful to women;
- xi) to implement appropriate measures for ensuring good health and nutrition of women;
- xii) to ensure women's priority for sufficient shelter and housing;
- xiii) to rehabilitate women affected during natural calamities and armed conflicts;
- xiv) to reflect gender perspective in mass media by projecting positive image of women.
- xv) to provide assistance in flourishing creativity of meritorious and talented women.⁸

The main approach of the policy is mainstreaming women in all sectors. The strategies include institutional mechanisms at national, thana, district and at grassroots level; strengthening of national machinery; cooperation with NGO and civil society groups.

⁸ *National Policy for Advancement of Women*, MWCA (Dhaka, 1998), p.1.

3.3.2. The Fifth Five-Year Plan (1997-2002)

Implementation of the National Women Development policy and the attainment of a reasonable growth rate, alleviation of poverty through generation of production, self-employment opportunities especially in non-formal sector, energized with micro credit input and increased self-reliance are inextricably linked up with the increasing participation of women in the development activities during the Fifth Plan period.

There is plan to initiate necessary steps to implement the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). In addition to these objectives, there is plan to reduce maternal mortality rates.⁹

The following programmes have been undertaken in the Fifth Five-Year Plan.

- Skills Development Training programme
- Integrated Staff Development programme
- Policy and Advocacy Unit in MWCA
- Women's Credit programme
- Vulnerable Group Development (VGD) Programme for Women
- Accommodation facilities for working women
- Day-care services for Children of working mothers
- Multi-sectoral programme on Reduction of violence against women
- Training Resource centre

⁹ See *Country Paper on Bangladesh*, n.7, p.8.

- Centre of Excellence for HRD Research and Training
- Strengthening of linkages coordination with other agencies
- Development of Gender sensitive Data Base
- Programme on Special concerns and interests of women
- Other innovative programmes for women.¹⁰

From above objectives of National Policy for the Advancement of Women and Fifth Five-Year Plan, followed by programmes undertaken during the current plan, it appears that the government's policies and programmes are heading towards the upliftment of women.

Now we shall look into some important projects which were undertaken by different ministries during Fourth Five-Year Plan (1990-95). It may be mentioned here that development activities for women have already been introduced formally in the Third Five-Year plan. The Fourth Five-Year Plan had given particular emphasis for integration of women into the development process. One of the main strategy of the plan was to bring women in the mainstream of the development by means of utilization of women power resources in various income generating activities. Moreover, it was felt that there is a lack of general awareness of the concept of WID leading to gender differential approach in economic activity and employment. In view of this, the Fourth Five year Plan was designed to promote, inter alia the cause of

¹⁰ Ibid., pp.9-10.

WID and 58 important projects were carried out by 35 ministries in order to raise the status and productivity of women forces. About nine lakh women, directly or indirectly were benefited from these projects. Major areas of intervention in these projects were: awareness raising, training on various activities including health, nutrition, family welfare, income generating trades and activities, credit facilities; institution building/strengthening; and various services etc.¹¹

3.3.3. The National Action Plan for The Advancement of Women

The platform for action also provided the policy framework for the formulation of the national action plan. Recognizing women's present socio-economic contribution in all spheres and gender discrimination in terms of programmes, resources and facilities, the National Action Plan sets the following goals.

- To make women's development an integral part of the national development programme.
- To establish women as equal partners in development with equal roles in policy and decision making in the family, community and nation at large.
- To remove legal, economic, political or cultural barriers that prevent the exercise of equal rights by undertaking policy reforms and strong affirmative actions.
- To raise/create public awareness about women's differential needs, interests

¹¹ *Women in Bangladesh: Equality, Development and Peace*. MWCA (Dhaka. 1995).

and priorities and increase commitment to bring improvement in women's position and condition.

The NAP concentrates on following major areas:

- Policy Formulation/Revision and Incorporation of Women's Issues
- Revision of Mandate
- Women's Representation in Policy Making Bodies
- Increasing Numbers and Proposition of Female Officers at all Levels.
- Improving Working Conditions for Women
- Strengthening Capacity of WID Focal Points
- Gender Training of Staff and Programme Beneficiaries
- Management Training of the Women Managers.
- Incorporation of Gender Specific Indicators and Sex-disaggregated data in Monitoring Formats
- Linkage and Coordination
- Revision of Planning Process.
- Formats and Checklists
- Research.¹²

¹² See *Country Paper on Bangladesh*, n.7, p.6.

The operationalization of the NAP involves five major categories of actors which are as follows:

- a. **National Machinery for Women's Advancement:** National Council for Women's Development (NCWD), Interministerial Implementation and Evaluation Committee (proposed under the National Policy for Women's advancement, the Parliamentary Standing Committee on Women's Development (also proposed under the same policy), Ministry of Women and Children Affairs and WID Focal Points.
- b. **Sectoral Line Ministries:** Ministers of Agriculture, Local Government, Rural Development and Cooperatives, Industry, Education, Environment and Forestry, Health and Family Welfare, Social Welfare, Fisheries and Livestock, Labour and Manpower.
- c. **Servicing Ministries:** Cabinet Division, Finance Division, Ministries of Establishment, Planning, Information, Home Affairs and Law, Justice and Parliamentary Affairs.
- d. **Non-Governmental Organizations:** Women's groups, research organizations/institutions: human rights organizations, legal aid organizations, development NGOs, Employers' associations and trade unions.
- e. **Elected Bodies:** Parliament and its members and Local Government bodies.¹³

¹³ See MWCA, n.8, p.9-10.

3.3.4. Institutional Mechanisms

- A 44 - member Council called "National Council for Women's Development" (NWCD) has been formed in order to formulate, implement and review the development policies and programmes for women. The Prime Minister is the Chairperson of this council.
- Parliamentary Standing Committee on Ministry of Women and Children Affairs: A 10 member Parliamentary Standing Committee has been formed on MWCA to ensure responsibilities of the government in the Parliament.
- The Ministry of Women and Children Affairs: MWCA has been designated as the nodal ministry for follow-up and implementation of the Platform for Action (PFA). It established the following institutional mechanisms:
 - Interministerial Task Force in December 1995, chaired by the Secretary, Ministry of Women and Children Affairs.
 - Core Group as a small working group composed of external resource persons, to act as the substantive arm of the Task Force.
 - Line Ministries have been identified and sensitized on women's issues. However regular coordination have been going on.
 - Inter-Ministerial Advisory Committee for the Prevention of Oppression Against Women and Children is chaired by the State Minister of MWCA. It meets every two months and revisers the reports on cases of violence against women.

- Inter-Ministerial Implementation, Monitoring and Evaluation Committee is headed by the State Minister, MWCA to monitor the progress of National Action Plan and submit report to NCWD.
- WID Focal Points were identified in 46 ministries/ divisions/ agencies to identify gender aspects, assist in formulation of sectoral plans, prepare list of priority projects related to WID etc.

The Ministry of Women and Children Affairs is implementing the project Technical Assistance Through Gender Facility for the Implementation of the National Action Plan for Implementation of the Platform for Action. The overall development objective of the project is to promotion of Women's rights and gender equality in all aphere of public and private life.¹⁴

3.4. GOVERNMENT ACTION IN VARIOUS AREAS OF CONCERN

As pointed out in Chapter II, there are several areas of concern in which an analysis of government policies is required. Following action and policies have been adopted by the government in those areas of concern. These are:

3.4.1. Education and Training of Women

Bangladesh's education scene has recorded tremendous improvements since 1990 when a conscious Government policy accelerated the pace of advance of basic

¹⁴ See UNIFEM, n.7, p.10.

education. After Bangladesh became independent in 1971, Articles 15 and 17 of the constitution declared that the Government must construct a system of universal education and eradicate illiteracy. The Primary Education Compulsory Act was passed by the parliament in February 1990, and applied to all children, boys and girls, between the ages of 6-10 years.¹⁵

One of Bangladesh's major achievements has been to achieve gender-parity in primary enrolment as discussed in last chapter also. "The state of the World's Children 1999" on education by "UNICEF" reveals that the primary school attendance rate is 75% with boys and girls rates on a par.¹⁶

The specific Government policies which have led to accelerated progress in enrolment, completion, and reduction of gender disparity in Bangladesh are:

- the compulsory Primary Education Law;
- the policy decision to have 60 percent of vacant primary teaching posts filled by women;
- the introduction of a non-formal primary education programme in collaboration with NGOs;
- establishment of satellite schools;
- introduction of cluster in-service training of teachers;

¹⁵ Mahbub-ul-Haq, *Human Development in South Asia 1998* (New York, 1998), p.56.

¹⁶ See UNICEF, Report on *The State of the World's Children 1991*, p.14.

- competency - based curriculum;
- free distribution of books;
- introduction of the food for Education programme; and
- increasing the budgetary allocation for primary education.¹⁷

Bangladesh has been very successful in forging constructive partnerships between the state, local communities, and NGOs in achieving the goal of universal primary education. The Bangladesh Government introduced a series of initiatives to promote girls' education, including affirmative action to hire female teachers, and free education for rural girls up to grade eight. The Female Education Scholarship Programme (FESP) is a massive financial effort by the government to encourage secondary education for girls.

3.4.1.1. The Bangladesh Female Education Scholarship Program

To encourage girls to enter and stay on in junior secondary school (grades 6-10) in order to lower fertility by delaying marriage, a pilot project was started in 1982 in a small village to provide monthly stipend to girls. By 1988, the project had been extended to 93 schools in 6 sub-districts covering over 20,000 girls. On the basis of overwhelming positive results shown by an evaluation, the World Bank provided support and extended the Bangladesh Female Education Scholarship Programme.¹⁸

¹⁷ Haq, n.15, p.58.

¹⁸ Ibid., p.93.

Under the programme, girls receive a monthly stipend to attend a local secondary school; the candidates for the stipend being selected on the basis of family income and residency in the project zone. The selection process involves school directors, teachers, family planning officials, and community leaders. The stipend covers about one half of the total annual education cost. An important condition for the girl is to attend school regularly, missing no more than 25 per cent of classes.¹⁹

The project resulted in an impressive increase of female enrolment in the project zone, doubling the average from 7.9 percent of female enrolment to 14 percent and reducing the drop out rate from 14.7 per cent to 3.5 per cent. The same results were also observed at the primary school level for girls, due to a 'spin off effect – more girls got enrolled in the hope of getting a scholarship to continue their studies at a later stage. The age of marriage has been increased for scholarship students from 12-15 years to 18-19 years of age; thus reducing the fertility rate in the short run by later marriages; and increased use of contraceptives. Surveys show improvement in the status of girls from being a liability to an asset with increased employment opportunities and better chances of marriage.²⁰

The schools have also benefited from the guaranteed tuition payments. Now the schools are able to purchase equipment, hire better qualified teachers, and enjoy

¹⁹ Ibid., p.93.

²⁰ Ibid., p.93.

higher teacher attendance. Considering the high level of illiteracy, the Fifth Five-Year Plan incorporated the objectives of universal primary education and non formal primary education to reduce mass illiteracy. The allocation for education sector expenditure has been increased to 15.4 percent in this Plan from 13.6 percent during the Fourth Five-Year Plan. The whole country is to be covered in a phased manner by the year 2000 under the universal primary education programme. The National Action Plan (NAP) includes the elimination of gender disparity; expansion of non-formal education and undertaking of social mobilization programmes. The National Policy for the Advancement of Women has plan to accomplish women's access to all skill development training opportunities will be prioritized and special programmes for women and girls or the development of traditional and non-traditional. It will also initiate and strengthen formal and non-formal education and training programmes for women in order to achieve sustainable development and continued economic growth.²¹

3.4.2. Women and Poverty

To alleviate the poverty of women, the government proposes to pursue sound macro-economic policies that are gender-sensitive and designed with the full participation of women under specific programmes. The destitute and poor women are being organized, trained and credit facilities are provided for collective or

²¹ See UNIFEM, n.7, p.12.

individual income generating activities. Provision of Food for Work have been incorporated in specially poverty stricken areas under Vulnerable - Group Development (VGD) programme.

Access to micro credit as an input of development and as a tool to poverty alleviation in Bangladesh is an experiment that has been followed in several other countries. We shall discuss about Grameen Bank in the next chapter.

Different Ministries are implementing different types of projects and programmes for poverty alleviation in rural and urban areas. The aim is to assist women achieve the capacity to meet their basic needs and improve the quality of life of the disadvantaged population through creating safety nets utilizing organizational networks.

Projects implemented by the Ministry of Women and Children Affairs are:

- Women's Vocational Training for Population Activities.
- Rural Women Employment Creation.
- Agro-based Rural Development Programme for Women.
- Community Based Services for Poor Women and Children through NGOs.
- Technology for Rural Employment with special Reference to Women under the Vulnerable Group Development Programme.²²

²² See MWCA, n.8, p.5.

3.4.3. Women and Health

The importance of Women's health to the well-being of the family and to the society as a whole is recognized with priority by the government. To ensure that women and young children will have access to health facilities, basic health services are provided at the door step of all households. Further, to ensure that women's health needs are properly addressd, a large number of female health and family planning workers have been engaged by the government to provide counselling and basic health services to the general public. Currently, 23,500 female Family Welfare Assistants (FWAs) and 5000 female Health Assistants (HAs) provide to door-step basic health services to the people of Bangladesh. In addition, at the (UHFWC), all Family Welfare Visitors (FWVs) and at Thana level, all senior FWVs are female. Women employees have made up more than 30 per cent of the total work force of the health sector.²³

The Government has approved a Health and Population Sector Strategy (HPSS). Among many other principles, the vision of the HPSS includes the following:

- Priority is given in the resource allocation to support services for poor, vulnerable groups, especially poor women and children;
- The service delivery culture sensitive, pro-poor and client focussed, especially based on women's needs.
- Stockholders participation in the design and oversight of service delivery;

²³ See UNIFEM, n.7, p.13.

- Focus on ESP with prioritizing the intervention that are related to maternal and child health.²⁴

A gender strategy for the implementation of HPSS will be developed to monitor the progress and impact of the stated gender objectives in the National Policy and National Action Plan on Women.

The state of nutrition among the population in general is a matter of concern to the Government. The severe deficiency in nutrients during pregnancy and lactation aggravates women's chronic nutritional deficiencies. The National Nutrition Council has been formed, the National Nutrition Policy has been declared and Plan of Action has been formulated by the government. Efforts for intensive awareness building services and community participation have achieved high coverage of safe drinking water supply and increased the knowledge of safe water use. The National Water and Sanitation Policy is under preparation by the Government.²⁵

A National AIDS Committee has been formed to formulate policies and strategies to deal with AIDS related issues. The government has already approved the National Policy on HIV/AIDS and STD related issues. In order to have a comprehensive programme to deal with this issue a national strategic plan has already been formulated, with stress on the following four areas:

²⁴ Ibid., p.13.

²⁵ Ibid., p.14.

- i) reduction of transmission of STD/HIV
- ii) reduction of risk-generating environment
- iii) reduction of personal/economic/social impact of STD/HIV/AIDS and
- iv) mobilization of national/regional/international/response to the threat of STD/HIV/AIDS based on this strategy.²⁶

However, despite government's intervention in health sector, it caters only around 10% of total requirement of health facilities. Above all, delivery assistance is not adequately met by the supply of government's trained doctors and nurses. Only 14.6 percent of mothers had reported that they had taken help of doctors and nurses at the time of their deliveries. Trained TBA (traditional birth attendants) had assisted 22.1 percent deliveries as in July 1997. Absence of professional supervision during delivery could be responsible for high neo-natal deaths in the country.²⁷

3.4.4. Women and the Economy

3.4.4.1. Public Sector

Women are equally eligible for recruitment for public sector employment. Equal pay and benefits have been ensured for women in terms of pay, house rent, medical allowance, etc. Women are entitled to get maternity leave. Although women formally have equal access to job training, they often have fewer opportunities for

²⁶ Ibid., p.14.

²⁷ Health Situation and Health Care Expenditures in Bangladesh: BBS (Dhaka, 1999), pp.285-302.

higher training as they are fewer in number and have various constraints in availing of training opportunities. Retirement age and contributions towards pensions are equal for men and women. Women are generally exempted from doing night jobs.

Quota provisions have been made for the recruitment of women. Ten percent officers and fifteen percent staff positions at the entry level are reserved for women and women are recruited on merit as well.

Some special steps have been taken by the MWCA to support working women which are career women's hostels, day care services for children of working women, an employment information centre.

However, the employment of qualified women to senior planning and decision making positions through contracts and lateral entry, and the increase the actual proportion of women at various levels, needs to be ensured.

3.4.4.2. Self Employment Generation Programmes of the Government

Various government agencies have specific self-employment generating programmes for poverty alleviation specially in the areas of agriculture, fisheries and livestock. These programmes also created opportunities for women to access credit without collateral. The training opportunities created under different ministries/agencies for vocational skills are inadequate compared to needs. Recently special training on advanced technology such as computers, telecommunications, printing etc. have been introduced for women by various government and non-governmental organizations.

3.4.5. Human Rights of Women

Besides other existing law enforcing agency, the government has constituted a permanent law reforms commission headed by a chairman and two members. The terms of reference include, among other issues, review of existing laws with a view to update them where necessary and also to address the question of amendment of existing or enactment of new law with a view of safeguard women's rights and to prevent violence against women. The women and child repress (special provisions) Act, 1995 was enacted. It provides for capital punishment to offenders. A new law, Women and Children Repression Prevention Bill, 1998 is being enacted which proposes stronger action against cases of violence against women and children.²⁸

3.4.6. The Girl-Child

The Government has put a multisectoral thrust on issues related to child development. The government of Bangladesh is well aware of the situation of girls and has undertaken various policy measures and programme interventions. The National Policy on Children (NPC) of 1994, National Plan of Action (1990-95) for Child development Decade Action plan for Girl Child 1991-2000 are the national guiding instruments within the overall framework of the UN Convention on the Rights of the Child (CRC) to achieve the child development objectives.

²⁸ See UNIFEM, n.7, p.19.

3.4.6.1. National Policy on Children and National Plan of Action

The National Policy on Children (NPC) has six main objectives to guarantee the rights of the children to ensure various facilities and opportunities; these are: Birth and Survival, Education and Psychological Development, Family Environment, Assistance to Children in Difficult Circumstances, Best Interest of the Children, Legal Rights.²⁹

As a follow-up to the World Summit for Children and the subsequent declaration of the SAARC Summit in Male, a National Programme of Action was prepared for achieving the Mid Decade Goal for the children for the period 1990-1995. Under the direct supervision of the Ministry of Women and Children Affairs a comprehensive National Plan of Action for Children in Bangladesh (1997-2002) is under formulation by a committee named Core Group and Sectoral Group comprised of experts both from Government and Non Government Organizations working in the field of children development to accelerate progress on children issues.³⁰

In recognition of the discrimination faced by women throughout their lifecycle and beginning as girls, SAARC has declared in 1990s as the Decade of the Girl Child in the Male Summit in 1990. Bangladesh as member of SAARC has formulated a Decade Plan of Action for the Girl Child, titled SAMATA (Equality). The document

²⁹ See MWCA, n.8, p.5.

³⁰ Ibid., n.8, p.6.

identified a set of programme objectives and an advocacy tool for improving the status of the girl child.

3.4.6.2. Policy for Girl Child in the National Policy for the Advancement Women

The National Policy for the Advancement of Women specifically calls for the elimination of discrimination against the girl child as follows:

- Strict enforcement of laws against child marriage, rape, oppression, trafficking and prostitution of the girl child.
- Treat the girl child without any discrimination both within and outside the family and a positive image of the girl child should be portrayed.
- Special importance should be attached on the need of the girl child such as food, nutrition, health, education, sports, culture and vocational training.
- Special emphasis should be given to the implementation of programmes for abolition of child labour, especially girl child labour.³¹

Giving the emphasis on World Summit Goals, the CRC, SAARC goals as embodied in the Rawalpindi Resolution and the declared National Children Policy, the Fifth Five year Plan focuses on a holistic approach towards overall development of the children. Emphasizing the rights to education and survival rights of children, with the help of UNICEF and other development partners, the government has taken up preventive measures in the health and primary education sector for the poor and

³¹ Ibid., p.10.

the children who needs special care, particularly the girl child. The Government is committed to adopt appropriate measures towards elimination of trafficking of children, including trafficking of girl children. The identified programmes areas of intervention for the girl child are education, sanitation and nutrition. Some of the social protection issues include prevention of early marriage, child trafficking, sexual exploitation etc.³²

3.4.6.3. Dissemination of CRC

Steps have been taken to convey the Convention on the Rights of the Child the National Child Rights Week has been observed with the joint and active participation of the Government and NGOs. To rise public awareness and mobilize the society's commitment towards the realization of child rights; survival, protection, development and participation several seminars, workshops, discussions have already been organized at the initiative of Government and NGOs at different levels. Ministry of Women and Children Affairs has been organizing different types of training on CRC, both for government officials and policy makers of different sectors.³³

3.5. RESOURCES TO IMPLEMENT NATIONAL PLAN OF ACTION

Implementation of the National Plan of Action will need adequate financing. Bangladesh will not be able to generate adequate internal resources required to meet

³² See UNIFEM, n.7, pp.22-23.

³³ Ibid., pp.21-22.

the cost of WID and children programmes. So, along with the determined commitment of the government, the shared responsibility for women & children development by all partners in development including various government's machinery, local government bodies, NGOs, women's organizations, research and training institutes, etc. is strongly emphasized to attach highest priority to mobilize financial and technical resources as required to provide support to the women's development during the Fifth Five-Year Plan period. The World Bank, Asian Development Bank, UN bodies and other Development Partners and NGOs are also expected to increase their allocation for WID/GAD programmes/projects to be outlined during the plan period.³⁴

In the light of National Policy for the Advancement of Women, National Action Plan and the ongoing Fifth Five-Year Plan, the Bangladeshi government may claim greater success in formulating women-specific plans. Though at this stage, no one can deny that the Government has a great vision for the advancement of women. But the fact regarding government's policies are that most of them are at the formulation level and their implementation is yet to be realized.

The failure of several government policies has been causing distress to women. Now the main task before the current women-headed government would be to monitor the implementation of different programmes closely and not have them only

³⁴ Ibid., p.4.

at the 'idea' level. Although it would be premature to predict the result of ongoing programmes but at least, one can hope that the way government is showing its willingness to cater the needs of women, their dream to realize equality and development is not too far.

CHAPTER IV

THE ROLE OF CIVIL SOCIETY IN WOMEN'S DEVELOPMENT IN BANGLADESH

THE ROLE OF CIVIL SOCIETY IN WOMEN'S DEVELOPMENT IN BANGLADESH

One of the greatest assets of Bangladesh is the vitality of its civil-society.¹ According to Craig Calhoun (1993), people in cooperation and co-ordination provide the base for the growth of civil society. Mutual trust, inter-relatedness, concern for other selves, norms, are the chief ingredients of civil society. The institutions of civil society are therefore associational and representative in character. Some of the civil society initiatives are formally organized in the form of Non-governmental organizations (NGOs).²

The crucial role of the NGOs in accelerating the process of economic and social development of women in Bangladesh is widely recognized. NGOs have played an increasingly important and catalytic role in ensuring the involvement of the grassroots women. Since independence there has been a tremendous increase in the number of NGOs in Bangladesh. The early origins of the NGO movement can be traced to the immediate post liberation periods. Initially these voluntary organizations come into being in response to crisis situations such as natural calamities and rehabilitation of liberation war victims.

¹ Mahbub-ul-Haq, *Human Development in South Asia 1997* (New York, 1997), p.35.

² See Calhoun as cited in Baden and Others, *BRIDGE Report No.26*, Institute of Development Studies (UK, 1994).

The first phase of the NGOs activities was marked by intense relief and rehabilitation efforts. The second phase was represented by a transition from relief and welfare related activities to developing self-reliant organization for the poor. The third generation of NGOs ventured into institution building. The transition from relief to integrated community development and the target group approach.³

As the country rebuilt itself, many NGOs, using their grassroots experience, began responding to the development needs of the women. Some of them achieved relative success enabling the women to participate in the development process even in the most difficult situations. A direct link with the grassroots has given the NGOs necessary insights in order to deal with social problems and inequalities.

There are some 13,000 NGOs registered by the Departments of Social Services and Women's Affairs under the voluntary Social Welfare Agencies Ordinance 1961. These include a wide variety of women, youth and religious groups; humanitarian, charitable and relief organization; professional and commercial associations; trade unions; credit and banking institutions; and development agencies. The most common components are family planning, income generation and awareness raising activities. In addition many NGOs have integrated women's concerns in their programmes.⁴

³ Hameeda Hossain and Others. as cited in Baden and Others. n.2, p.5.

⁴ Ibid., p.6.

Mahbub-ul-Maq (1997) states that Bangladesh has a strong tradition of NGO movements. It is estimated that NGOs currently cover about 78% of the villages in Bangladesh and about 24 million people (approximately 1/3 rd of population) benefit from them. About \$ 500 million worth of projects are approved annually by foreign donors for implementation by NGOs in Bangladesh. An example of NGOs vitally comes from the participatory action research by the Grameen Bank in Bangladesh. Beginning as a small credit programme in 1976, Grameen Bank became an independent national bank in 1983. While it started by lending primarily to men, a policy decision to favour women resulted in them forming an increasing percentage of its borrowers since 1983. It had assessed that in terms of access to credit, women were more disadvantaged than poor men. Today women constitute over 90% of bank borrowers.⁵

Here we present a brief picture of the women-focussed programmes of selected international and local NGOs operating in Bangladesh. Table - 10 gives a picture of the sectoral activities of the various NGOs selected. It also presents information on gender biases in organizational structure and staffing as well as on the proportion of women beneficiaries, among the range of NGOs.

⁵ Haq. n.1, p.36.

Table - 10
Sectoral Activities of the Various NGOs and
their Organisational Structure

NGO	SECTORS					
	Health	Educa- tion	Credit	Conscien- tization	Organisation structure and Staffing	Beneficiaries (% women)
ASK(L)	—	—	—	* (Legal)	Female headed & mainly female staff	Mostly female
ASA (L)	*	*	*	*	Male bias with women focus**	Mostly female
BRAC (L)	*	*	*	*	Male-bias with women focus	Male and female (70% women in educ. progs; 74% women in Rural Dev. Prog. ***)
CARE (I)	*		*		Male-bias	Male and female
CARITAS(I)	*	*	*	*	Male-bias with women focus	Male and female
CWEP (L)	*	—	—	—	Mostly female	Female only
GSS (L)	—	*	—	—	Male-bias with women focus	Male and female
Nijera Kori (L)	—	—	—	*	Female headed with mixed staff	Male and female (52% women)
Proshika (L)	*	*	*	*	Male bias with women focus	Male and female (52%) women's groups; 43% women loanees)
RDRS (I)	*	—	*	—	Male-bias with women focus	Male and female
SCF (USA) (I)	*	—	*	—	Male bias	Male and Female
Saptagram (L)	*	*	*	*	Female headed and mainly female staff	Mostly female (87%) women)

(L) = Local (I) = International

Source: *DCS and PACT/PRCT/PRIP, Director of Support Organizations support Services to NGOs, 1993, BRIDGE Report: 1994.*

- * Data is not available for all organizations. Grameen Bank, not included in this table, has a membership of 93 percent women.
- ** 'Male-bias with women focus' means men occupy most top positions with women being concentrated in project work.

Thus, the above table illustrate, firstly the various areas in which the selected NGOs specialize and secondly, gender bias in the organizational structure, staffing and beneficiary representation of the selected NGOs.⁶

Credit and health related activities appear to be dominant. Most of the NGOs shown here are 'male-biased' (i.e.; dominated by male staff and male management or leadership) in organizational structure and staffing, with some of these having a concentration of women in project work. Although most of the listed NGOs work with both men and women, they do run specific projects or programmes aimed exclusively at women, or organise separate women's groups, which we shall discuss in detail now...

4.1. ROLE IN EDUCATION AND LITERACY CAMPAIGN

Bangladesh's education scene has recorded tremendous improvement since 1990 when a conscious Government policy accelerated the pace of advance of basic education. The actual number of primary schools jump from 47,000 in 1990 to around 63,000 in 1996, of which 40 percent belonged to NGOs. This underlined the

⁶ Sally Baden and Others, *Background Report on Gender Issues in Bangladesh*, BRIDGE Report No.26, (UK, 1994), p.36.

growing contributions NGOs were making in delivering primary and basic education in Bangladesh.⁷

One of the important Government policies to accelerate progress in enrolment, completion and reduction of gender disparity in Bangladesh is the introduction of a non-formal primary education programme in collaboration with NGOs.

Bangladesh has been very successful in forging constructive partnerships between the state, local communities, and NGOs in achieving the goal of universal primary education. Several Government initiatives have been launched with the help of NGOs such as the General Education Project (GEP), Mass Education Programme (MEP), and the Integrated Non-Formal Education Programme (INFEP). The alliance between the Government and NGOs to improve girls education has been successful. Bangladesh Rural Advancement Committee (BRAC), Dhaka Ahsania Mission, Proshika, and the Underprivileged Children's Education Program (UCEP) are among the most notable. Together, they have developed systems, strategies, and experiences which are being emulated all across the developing world.⁸

It has been a well established fact that communities must participate in planning and managing school. A successful example of community mobilization for girls, education exist in the experience of the BRAC. BRAC was administering

⁷ Haq, n.1, p.36.

⁸ Ibid., p.36.

34,000 schools serving 900,000 children in 1997. More than two-thirds of these children are girls.⁹

NGOs offer both formal and informal education. Studies have shown that attendance at BRAC schools is higher and the dropout rate lower, than it governemtn primary school. Also a deliberate policy of taking in girls (with a quota of two thirds) is followed in both BRAC and Proshika school programmes. School hours are arranged so that working children can attend.¹⁰ However, there is now tendency among NGOs to move away from broad adult literacy programmes. For example, Gonoshahjya Shangstha (GSS) literacy programmes for men have been changed into shorter functional night schools, but perhaps at the cost of neglecting the need for basic literacy.¹¹ Similarly, BRAC has stopped investing in adult education for its women members.¹²

⁹ See *UNDP, Bangladesh Human Development Report: Monitoring Human Development*, (Dhaka, 1998), pp. 17-25.

¹⁰ Baden and Others, n.6, p25.

¹¹ See *Annual Report*, GSS (Dhaka, 1993).

¹² Baden and Others, n.6, p.26.

4.2. NGOs AND MICRO CREDIT PROGRAMMES

Now we shall look into NGOs role in making women economically independent through microcredit programmes and different employment generation programme. We shall also try to find out to what extent Rural Credit Programmes have had impact on Women's empowerment.

Income generation through rural credit is a long standing approach practised by some of the larger NGOs in Bangladesh. Despite much criticism, it has remained the preferred mechanism for grassroot intervention.¹³

Prior to evolution of the Grameen Bank, rural women's access to formal institutional credit has been almost negligible in Bangladesh. The reasons could have been range of constraints common to rural financial markets in developing countries for example a poorly extended commercial banking system, high transactions cost for borrowers and lenders associated with small loans, a lack of collateral amongst the poor, and, probably most importantly, a range of socio-cultural constraints on the appropriateness of women engaging in market-oriented production.

The comparative advantages offered through the informal credit system have been adapted to a range of institutional innovations in the state and NGO sector in Bangladesh in efforts to target poor borrowers and women more effectively. The Grameen bank has pioneered institutional innovations in credit delivery and

¹³ Baden and Others, n.6, p. 96.

management which bring banking to the village and provide organizational substitutes for costly application and collateral requirements. It has the largest female membership of all the specialised credit institutions in Bangladesh: 1,186,826 women loanees by August 1992. There are many non-governmental programmes with credit components and large female membership. The large of these is BRAC's Rural Development Programme (RDP), which has been expanding its credit component very rapidly over the last few years. As of June 1992 it had 672, 320 members, 74 percent women, and BRAC is hoping to consolidate its credit programme by establishing its own bank. Other NGO programmes providing credit to women include:

- Proshika, with 174,540 women members,
- the Rangpur-Dinajpur Rural Service (RDRS), the largest international NGO in Bangladesh, with 44,120 members.
- a range of smaller NGOs, including women's NGOs like Shaptagran Nari Swanirvar Parishad, and Thengemara Mohila Sebuji Sengstha.¹⁴

Over the period 1989-1992, the three largest special credit programmes alone (Grameen Bank, BRAC, and the RPP's RD-12) reached 1.8 million rural women. When the other, smaller, special credit programmes listed above are added, the total

¹⁴ Baden and Others. n.6. p.34.

comes to well over 2 million.¹⁵ This is double the number reached in the period between 1985-1988.¹⁶ It shows evidence of a very high rate of increase in women's membership of rural development programmes since the mid-1980s.

4.2.1. **Role of Grameen Bank in development of Women**

The Grameen Bank is a specialized financial institution that was established in 1983 to provide credit to the rural poor for the purpose of improving their economic condition. The bank's borrower shareholders own 85 percent of the shares and the Government of Bangladesh the remaining 15 percent. Eligibility for loan is based on land ownership not exceeding the value of one acre of land; and one being a group member. Loans are issued without collateral and bear an annual interest rate of 20 percent.¹⁷

At the end of 1993 women constituted 94 percent of all Bank members, held 90 percent of its total commulative disbursement of US \$ 768 million; and accounted for 74 per cent of all savings mobilized by the Bank. In 1992 loan recovery rates for general loans was 89 per cent for men and 97 percent for women while that for

¹⁵ Ibid, pp. 34-35.

¹⁶ See *Country Report on Bangladesh*, World Bank, 1990, pp.113-125.

¹⁷ Shamim Hamid, *Why Women Count: Essays on Women in Development in Bangladesh*, (Dhaka, 1996), p.117.

collective loans was 81 for men and 97 per cent for women.¹⁸ Women borrowers have been found to have a better record in repayment than men.

Average amount borrowed by women was TK. 956 which was more than two and half times that borrowed by men. Loans issued to women in Grameen Bank on average are higher than those issued to women under either BRAC or BRDB RD-12 programmes.¹⁹ On other major approach of Grameen Bank to improve poor women's access to land and property resources is provide Housing loans. Bank operates a Housing Programme whereby it provides loans for house building, repair or expansion.

However Bank lay down a condition in the loan that the loan must be taken in the name of the wife and the homestead must be re-filtered in her name.

The type of activities for which women most frequently take loan include milch cow rearing, paddy husking, cow fattening, bamboo work, goat rearing, poultry rearing and setting up grocery and stationary shops. The net return from such activities is very low and is a little over TK. 6 per hour.²⁰

¹⁸ Khandkar, Khalily and Khan 1995 as quoted in Ibid. p.117.

¹⁹ Hamid, n.17. p.117.

²⁰ Rahman and Khandkar, 1995: as cited in Hamid, n.17. p.118.

However, Grameen Bank's concept of empowering the poor (majority of whom are women), through micro-loans, is symbolized by some very interesting and unusual statistics:

- Borrowers automatically become shareholders in the bank by purchasing one share each for \$ 3.
- Ninety two percent of all borrowers are women - the poorest of the poor.
- The repayment rate is an astonishing 98 per cent.²¹

4.2.2. Skills Development and Support for Productivity Enhancement

The Grameen Bank is the most minimalist of all the special credit institutions discussed here in terms of its support for skills development amongst loanees. It operates a sub-programme which experiments with improved farming techniques, but by and large does not directly invest in helping women shift their rate of market engagement. BRAC, in complete contrast, offers probably the most extensive support for enhancing the viability of small-scale enterprises and experimenting with new, higher profit income-generating activities and improved technologies.²²

However, none of the large special credit institutions offer facilities to enhance women's access to markets. BRAC made various experiments with establishing space in local markets for women, but these have been abandoned. The fact that women

²¹ Hameeda Hossai and others. *From Crisis to Development: Coping with Disasters in Bangladesh*. (Dhaka, 1992). p.214.

²² Baden and Others. n.6, p.37.

cannot market their products is perhaps the greatest obstacle to their realizing good profits; they are obliged to rely on male household, who may skimp on the returns they supply after marketing, or on selling within the village, at lower prices, or on itinerant traders, who also pay lower prices within the village.²³

4.2.3. Impact of Credit Programmes of NGOs

Critics of minimalist programs have argued that because of the patriarchal social structure in rural Bangladesh, programs that provide credit with minimal training or other supplementary support services do not empower their female participants and may even worsen their situations. Advocating more holistic approaches, they maintain that strategies such as non-formal education, social and political consciousness - raising, or political organizing are needed to confront patriarchal power structures, and that programs organized around credit cannot achieve this goal. They suggest that gender subordination can best be addressed by making confrontation of patriarchy, rather than credit, the focal point.²⁴

However this views has been contradicted in several studies. We shall discuss two studies carried out to study the impact of Micro credit programmes on women's

²³ Ibid., p.38.

²⁴ Syed M. Hashmi and others. *Rural Credit Programs and Women's Empowerment in Bangladesh*. World Development (U.K.), Vol.24, No.4, (1996), pp. 635-653.

empowerment. In one of the studies²⁵ the authors argue that credit programs empower women by strengthening their economic roles, increasing their ability to contribute to their families support, and that they also empower women through other mechanisms. Its consistent central focus on credit explains Grameen Bank's stronger effect on Women's contribution to family support and on empowerment. The ritualistic, disciplined mode in which Grameen Bank, and to some extent BRAC operates strengthens the participants' ability to control their assets and income, as well as helping them to establish an identity outside of the family, and giving them experience and selfconfidence in the public sphere. Their analysis suggest that participation in Grameen Bank and BRAC increases women's mobility, their ability to make purchases and major household decisions, their ownership of productive assets, their legal and political awareness and participation in public campaigns and protests. Minimalist credit programs provide access to an important economic resource, and thus enable women to negotiate gender barriers, increase their control over their own lives, and improve their relative positions in their households. The majority of the women involved in these programs maintain a significant measure of control over their assets and incomes. While the magnitudes of their incomes may be relatively small, the effect on women's empowerment is substantial.

²⁵ Ibid. pp.636-650.

In an another study²⁶ it was analyzed that NGO credit membership seems to have the strongest effect in explaining the variation in women's empowerment. Reasons for this effect may have emerged in the focus-group sessions undertaken by the study. Most of the NGO credit loans in these sessions say that the women who have become members of NGO-credit programs are more confident, assertive, intelligent, self-reliant, and conscious of their rights; that they value NGO membership for its advancement of their welfare, autonomy, and self confidence; and their credit needs are adequately met by the NGOs. These comments by the NGO clients themselves reflect the fact that "target-oriented" NGO programs are reaching their beneficiaries with the intended effects not only satisfying the women's economic needs, but also empowering the women.

4.3. WOMEN'S HEALTH AND NGOS

There are several local and international NGOs which are involve in women health care in all respects. Since most of the NGOs in Bangladesh have integrated approach we shall discuss role of few selected NGO which have been working in the health sector.

CARE International is one of the international NGOs working in Bangladesh.

In the 1960s CARE's programmes were focussed on health care and nutrition in

²⁶ Rahul Amin and Others. *NGO-Promoted Microcredit Programs and Women's Empowerment in Rural Bangladesh: Quantitative and Qualitative Evidence*. The Journal of Developing Areas (Winter 1998), p.235.

emergencies. From the mid 1970s CARE began to focus on interventions in the agricultural sector.

Women are the main beneficiaries of CARE programmes and are targeted through a Primary Health Care Programme (PHC). The PHC programme helps to improve the health status of women of childbearing age and children under the age of five. It does this by aiding the delivery of a wide range of health services to prevent illness caused by poor sanitation and hygiene, lack of immunization, malnutrition and large family size. CARE teaches rural women about key primary health care and nutrition issues in relation to infant, child and maternal health. Health education is tied to literacy and numeracy training and training takes place in small groups. CARE also facilitates improvements in water and sanitation systems in coastal communities by helping villages acquire or repair tubewells, ringwells and sanitary latrines. These improvements are complemented by health and hygiene education.²⁷

These activities strengthen the management and delivery of government run child survival outreach services. Increased awareness of health issues within communities increase the demand for services. CARE works with impoverished communities that have not been in receipt of assistance from other organizations. CARE works directly with government health officials and in cooperation with other

²⁷ Baden and Others, n.6, p.33.

NGOs to improve and sustain the delivery of health services to rural women and children.²⁸

Save the Children Fund (USA) works with women through its public health and savings programmes. The public health programme included components related to health, education, family planning and income generation activities. The health programme is aimed at achieving sustained improvement in infant, child and maternal morbidity and mortality rates. The health care programmes seeks to change attitudes at the level of the household, SCF facilitates linkages with other government and NGOs health services to improve overall availability. SCF aims to achieve long-term changes in behaviour and attitudes related to health care.²⁹

Health is an important sector within *BRAC's* development interventions. The women's Health and Development Programme (WDHP), introduced in July 1991, targets poor rural women and children under the age of five. The WDHP integrates education, community organization, credit and income generation activities. Health and education are used as entry points and are followed by income generation and credit projects within the Rural Development Programme.³⁰

²⁸ Ibid., pp. 35-36.

²⁹ Ibid., p.35.

³⁰ Ibid., p.38.

Concerned Women For Family Planning (CWFP) is a voluntary association of women operating in six urban areas and four upzilas. It's main concern is the high population growth rate within Bangladesh, the reproductive health and social status of women. The major programme objectives have been to:

- a. promote small families as the norm and support and organize family planning activities in Bangladesh;
- b. promote, support and protect the interests of women. Besides these NGO, there are several NGOs which have integrated programmes including reproductive health programmes. Mother and Child survival projects, immunization programmes etc.³¹

4.4. Social Forestry and NGOs

Many Government and NGO-run reforestation schemes are currently in operation. The RDRS and Proshika have initiated many social forestry projects, some of which have been specifically targeted at women.³² Moreover, targeting alone does not necessarily mean that women will benefit from such schemes. Examples of social forestry schemes elsewhere suggest that there is a tendency for women's participation to revolve around labour provision. However, women's labour from other tasks and responsibilities. In the short term it is vital that women are rewarded, whether in

³¹ Ibid., p.38.

³² Wilson and Others, 1990; as cited in Baden and Others, n.6, p.46.

money or kind for their participation and, in the longterm, that they are ensured some access to and control over the future benefits, including the products, of reforestation programmes.³³

Proshika, an NGO currently operating throughout 22 districts of Bangladesh, has a long record of initiating reforestation projects. In 1992, approximately 50 percent of the 25,000 groups belonging to the organisation had an exclusively female membership.³⁴

4.5. Women's Movement and Organizations

The women's movement in Bangladesh involves autonomous feminist activist groups, many of which are organised as NGOs, as well as official women's wings of political parties and grassroots women's organisations. The different social composition and political orientation of these various strands of the women's movement influences the kinds of alliances they form and the issues they take up.

With the growth of female education a large number of women's organizations were created in urban and rural areas concentrating on welfare activities among destitute women and children. A few major women's organisations are Bangladesh Jatiya Malia Sangstha (BJMS), the Bangladesh Handicrafts Cooperative Federation (BHCF), Gandaria Mahila Samitee, Bangladesh Mahila Samittee, Bangladesh Federation of University Women (BFUW), Nari Pokkho, Bangladesh Nari Odhikar

³³ Baden and Others, n.6, pp.46-47.

³⁴ Kransjo B. and Wood G.D., *Breaking the Chains: Collective action for social justice among the rural poor of Bangladesh's* (London, 1991), pp. 25-64.

Andolon (Bangladesh Women's Rights Movement, BWRM), Sapatgram Nari Shanirvar Parishad and Bangladesh Mahila Parishad (BMP).³⁵

Apart from involvement in development work, women's activist groups have spearheaded attempts to bring about legal reforms, or to resist retrogressive changes in the legal system. Nari Pokkho was instrumental in organising the (failed) campaign against the 8th Amendment to the constitution in Bangladesh in 1988.³⁶

However, no other section of civil society was apparently able to take the lead on this issue. Nari Pokkho, particularly, is a small but influential organization, which acts as a co-ordinating body for a coalition of women's organizations in Dhaka. This coalition lobbies or campaigns on certain gender-specific issues and organises joint events, e.g. on International Women's Day.³⁷

Mahila Parishad, the women's organisation linked to the Bangladesh Communist Party is by far the largest of the political women's organisations with around 30,000 members and has a strong working class orientation.³⁸ It has been fighting actively for women's labour rights, but is more reluctant to take up gender-specific issues such as violence against women. Women's activist groups and political women's organisations tend to be urban-based and middle-class, but rural women are

³⁵ Salma Khan; 1993; *The fifty Percent* (Dhaka, 1993).

³⁶ Kabeer, 1991; as cited in Baden and Others, n.6, p.71.

³⁷ Anne Marie Goetz, Personal Communication in Baden and Others, n.6, pp.71-72.

³⁸ Kabeer 1991, as cited in Baden and Others, n.6, p.72.

also able to mobilise around issues which affect them. For example, in 1992:

Nearly 5,000 Bangladeshi women homeless, jobless or divorced-staged a noisy rally in Dhaka... demanding Government action to curb the dowry system, create jobs and ensure welfare payments.... Many women travelled from outlying areas for the rally, organised by the Bangladesh Women's Peasant Association.³⁹

4.6. NGOs, Islamization and Attacks on Women

The Islamization process is currently characterised by a rise in public agitation and pressure on government to curb the activities of women who are vocal and visible in the public sphere, such as journalists and development field workers. Pressure is being exerted on government to take out criminal proceedings against such women, under vaguely defined laws relating to the offence of religious sensibilities. The recent well publicised case of Taslima Nasseen is an example.⁴⁰ Many NGOs now are faced with their women members having to undergo a *salish* (a mediation by village leaders) before they are allowed to work for an NGO.⁴¹

In parallel with the process of Islamization, there has been rapid expansion of the activities of Islamic NGOs in Bangladesh, such as *Rabeta* and *Islamic Prochar Samiti*. Many of these are funded from external sources in the Middle East, and are involved in various forms of community or social support for the poor (fitra, zakat),

³⁹ Ahmed, 1992 as quoted in Baden and Others, n.6, p.72.

⁴⁰ Baden and Others, n.6, p.73.

⁴¹ Ibid., p.73.

medical work and refugee and rehabilitation efforts. Islamic organisations are also involved in running religious schools (madrassas), with subsidies from Government, and in the training of imams in village administration, agricultural extension work and basic health care.⁴² These activities are generally targeted at both men and women, but there is little information about their impact particularly on women, nor on the extent to which women are involved in the provision of such services.⁴³

From above discussion we can say that role of civil society has been very crucial in women's development. NGOs have been effectively undertaking gender issues and provided all possible support to the target groups. In return, these target group's women have responded positively and their active participation in NGOs run programme secure accomplishment of the objective. However, it does not mean that NGOs run programme and their approach are fool proof. They have their own contradictions regarding methods of carrying out projects, choosing appropriate target groups and areas of operation and above all male biasness in staffing hampers restrict their democratic functioning. More women staffs are need to be recruited in NGOs in Bangladesh so that women specific programmes are implemented with more responsible and democratic manner. As noted above, the Islamisation of NGOs could also proved fatal to the genuine concern of secular civil society efforts.

⁴² Kabeer, 1991; Guhathakurta in personal communication as cited in Baden and Others. n.6. pp.73-74.

⁴³ Baden and Others. n.6. p.74.

CHAPTER V
CONCLUSION

CONCLUSION

Though women play a critical role in the socio-economic development of their communities, their contribution, concerns and development tend to be negated. It is a general phenomenon existing in almost every society where women are not given their due. Bangladesh, too, being a developing Islamic country demonstrates that development process have not been able to empower women with all their due. The government's effort has been said to be 'serious' since the Fourth Five-Year Plan (1990-95), but the statistical data still do not provide welcome picture. The civil society's effort in improving women's condition has been more genuine and come out with better result. The vitality of civil society in Bangladesh is so strong that even the government has been depending much on the NGOs for implementation of several programmes.

Various indicators reveal that the status of women is much lower than that of men. In Bangladesh, on almost every measure women do worse than men. In preceding discussions and particularly in Chapter II, the study's hypotheses that gender disparity in Bangladesh while declining continues to remain predominant, is proven correct. For a long time, the enrolment ration for girls was much lower than that for boys, and the girls' drop-out rate was consistent higher. As a result, the adult literacy rate for women is now roughly half that for men. Women are also discriminated against at work: the average rate for women is less than half that of men. And women even do worse in terms of life expectancy. In almost every country

women outlive men but in Bangladesh it is women who have shorter lives. However, it can be said that gender relations in Bangladesh are undergoing transformation of part of wider process of social change.

As we discussed in chapter II regarding the problems that the women of Bangladesh are facing, we can now easily identify their particular needs in context of their development. Male superiority and is an accepted social norm in Bangladesh. It will be continued until men do not understand that their better-halves are not less able than them. It is the general mind set of the society which needs to be overhauled. One can easily put it as a precondition for the development. This is simply because until men do not sense women as their equal partner, they will not let any development process to be realised. Their conservative outlook need to be enlightened otherwise half of the human potential will be unrealised. Above all, women's development will ultimately add happiness through different means to each family and thus to the country.

As we have discussed, even though 62 per cent of the women are economically active, which is the highest rate in South Asia, under-reporting of women's economic activity is a serious problem in Bangladesh. However, housework is still omitted from the accounting of economic activity.

In recent years, an increase in women's participation in agricultural field labour, previously an exclusive preserve of men, has been noted. However, this fact of employment is highly seasonal and women receive considerably lower wages than

men. Women are mostly restricted to livestock and poultry rearing and homestead gardening. Women's substantial role in agriculture merit their receiving extension services which will provide them with access to technology and resources. Women's groups should be organized for ownership of irrigation equipment, grain mills and oil presses. Women should be involved in crop diversification programmes and should receive extension services on farming, harvesting and processing technologies for these crops. There is also need for seasonal expansion of employment schemes for women to offset the labour market discrimination faced by women in slack periods.

Manufacturing is the only other section employing a sizeable proportion of the female labour force. However, it does not always provide the minimum wage and work environment stipulated in labour law. Overall, women's earnings are around 40 per cent those of men. Insecure working conditions are also a major feature of female employment in Bangladesh.

A small but growing segment of female labour force, particularly young women, are employed in a narrow range of large-scale, labour-intensive, export-oriented industries such as garments and textiles. There are some major issues which came up in the study affecting women's participation in the labour force. These are: sexual division of labour, differential wage rate for women, impact of modern technology on women labour force, lack of child care facilities, narrow training programmes for women, bad condition of work, transport and accommodation

problems, and domestic work load. Until these problems are not handled properly, women's participation in the labour force would remain low. Above discussions and elaborate explanation of women's participation in labour force in Chapter II confirms study's hypotheses as true that women's participation in labour force while improving, continues to remain marginal.

Thus, there is a need to monitor the employment conditions, skills development and promotion prospects of women employees in manufacturing industry with a view of improving conditions and prospects. Economic adjustment in Bangladesh has not, thus far, led to improved overall economic performance and there is evidence of increasing poverty under adjustment. The gender-differentiated impact of adjustment in Bangladesh is an area which merits further research, in terms of effects on employment, incomes, poverty, etc. Poor urban women may be particularly vulnerable under adjustment and project related research could be done in urban slum areas to monitor trends over time.

In a discussion over women, wages and intra-household power relations in Chapter II reveals that new opportunities for wage employment for women have transformed their lives in a number of important ways.

Whilst women are affected along with men by increased poverty at household level, process of impoverishment can lead to conflicting gender interests and different outcomes for male and female members of the same household. On static poverty indicators, women have a lower calorific intake and nutritional status than men and

earn on average less than men. Female-headed households have a much lower average income than male-headed household and form a higher proportion of the very poor.

There is a need for policies to protect and improve women's access to and control over the natural resource base as a vital part of poverty alleviation strategies. There is a need for capacity building at local government level with respect to poverty alleviation efforts. Gender training in local government training institutions is also a priority in the implementation of poverty alleviation programmes at local level is to take account of gender inequalities.

Gender differentials in wages and the adequacy of remuneration overall needs of the reviewed in employment schemes. Provision of child care should be automatic. Greater diversity of activities should be promoted and clear mechanisms established for the integration of women into longer-term development activities, e.g. through the development of their asset base. Greater involvement of NGOs and use of the group mechanisms could be made in poverty alleviation schemes.

More concerted investment is required in credit programmes into raising the productivity of women's work and diversifying it into non-traditional areas. This requires not only provision of new skills and technology, but also monitoring of loan use and support of women's control over loans. Improving women's market access could be a powerful way of enhancing loan use and also enhancing women's public presence and confidence.

One of hypotheses of the study was that productive employment of women facilitate their empowerment. Preceding discussions confirm this hypotheses as new opportunities of productive employment coupled with Micro-credit programmes facilitate empowerment of women in Bangladesh.

On the education front, in the preceding discussion, it is found that the biggest achievement in female's education is equal enrolment vis-a-vis males at the primary level. It is a result of making primary education compulsory by the government since January 1991. In addition to this, one of government's recent decision was to ensure that at least 60 per cent of new recruits for primary school teachers be females. This decision has greatly contributed to a dramatic rise in girls enrolment and a major decline in their drop-out during the last five years. But still females are not reaching at the secondary and tertiary level due to several inherent problems. Low overall school provision, particularly of single-sex facilities and in appropriate sanitation, dormitory etc. provisions for girls, create a constraint on expanding female attendance, particularly above primary level. The lack of vocational training facilities for women is particularly marked.

Following strategies can be adopted by the government and the NGOs in Bangladesh to promote girl's education.

- i. Advocacy for girl's education by raising awareness in society about the economic and social benefits of girls' education.
- ii. Lowering the costs for parents by eliminating school fees, the requirement of

school uniforms, and providing scholarships to girls can be proved an effective measure.

- iii. The curriculum must be made relevant for girls' everyday life and future job requirements.
- iv. Raising the recruitment and training of female teachers at all levels.
- v. Improving access by reducing distance to school. Innovations such as satellite schools, cluster schools can be used to increase the availability of schooling facilities.
- vi. Promoting community participation in planning, development and management of education programmes. This is one of the important elements of success for BRAC of Bangladesh.
- vii. Developing flexible school calendar, timing and mode of teaching around girls' domestic chores.
- viii Promoting literacy training of parents.

The continued existence of a gender gap in education requires further concerted efforts, particularly in the adoption of specific targets, institutional mechanisms and budgetary allocations to redress gender differentials.

In our discussion on women's health, it has appeared that lower life expectancy and prevalence of morbidity is higher among women than men.

The major causes of female mortality being obstetric complications, infections diseases and injuries sustained in accidents, or suicide and homicide, the latter partly

attributable to a rising incidence of violence against women. Many deaths due to obstetric complications and disease are preventable with appropriate care, but health facilities are lacking and few women are attended at childbirth.

There has been considerable criticism from a gender perspective of the overarching priority given to population control in Bangladesh, at the expense of a more comprehensive and gender-sensitive primary health care provision.

There is need to reorient NGOs and Government health policies towards greater emphasis on health services provision, and especially services focusing on women's health, beyond solely reproductive concerns. There is an urgent need to improve the quality of care in rural health facilities.

There is also prevalence of biasness found in the study in the reporting of women's illness. It becomes responsibility of the government to carry out genuine studies in order to tackle health problems.

The study also reveals a high prevalence of malnutrition among children in Bangladesh in which female children fare worse on all indicators. Thus further consideration should be given to the need for feeding programmes targeted at women/girls. The introduction of such schemes should include measures to ensure that further household resources are not diverted away from girls or women.

It is found in the study that multiple legal systems operate in parallel in Bangladesh, such that contradictions arise relating to the rights and status of women. Personal status laws which are derived from different religious traditions differ as

between the Muslim, Hindu and Christian communities. These laws concern areas such as marriage, divorce and inheritance, which are key to determining women's status and bargaining power within household and family structures.

Government legal aid provision in Bangladesh is negligible. There are a range of NGOs which provide legal aid services for the poor, some specifically for women. However, a number of organisations purporting to offer legal aid lack the capacity to provide these services in practice.

Thus, in the short-term, more systematic monitoring and assessment of the quality of the legal aid provision which already exists is needed. In the longer-term, there is a need to extend the provision and accessibility of legal aid services, particularly to poor women, specialist NGOs providing legal services for women require support as do women's organisations lobbying for legal reforms. Above all, adequate amendment in the constitution is required to make the legal system more women friendly so that they get due justice.

It is found that violence against women is perpetuated at many different levels (i.e. at the family, community and state levels) and in many different forms. It is now widely recognised that violence against women is a violation of human rights and also an impediment to development. Further action research relating to violence against women in Bangladesh is warranted. NGOs and a wide range of other interest groups should be encouraged to take up this issue as a focus of awareness raising and action. Steps should be taken to render legal instruments relating to violence against women

more effective. The prosecution of high profile cases relating to violence against women could be an effective means to increase public awareness around this issue and demonstrate commitment to tackling it.

Although we discussed the Government's role in women's development in a separate chapter, all these problems discussed in preceding discussion in this chapter has to be mainly tackled by the government. Few suggestions are also made which could be implemented by the government agencies as well as the civil society.

We can conclude from Chapter III that the government of Bangladesh is now willing to enhance the status of women. The provisions in the Fifth Five-Year Plan and National Action Plan for the Advancement of Women as a result of Beijing Conference is a commendable effort to empower the women. But the implementation of the government's programmes is a big challenge before it. Thus, NGOs and Government institutions need to address the constraints on the effectiveness of women development workers in providing leadership in women's interests at the level of programme implementation. Links need to be strengthened between women workers and beneficiaries; mutual support mechanisms are needed for women development workers; management structures and practices need to be reviewed in order to create environment where women development workers can be effective. Further, retention of women staff needs to be improved.

Most of the factors which contribute to gender inequalities in Bangladesh are structural and hence cannot be countered merely by making technical adjustments to

interventions. More concrete and concerted strategies are needed for mainstreaming gender in development planning, including the reconsideration of broader policies (e.g. on liberalization, industry, employment and human resources development) from a gender perspective. Gender considerations need to be built into the design and application of planning tools. As it is evident from the study, women's representation in the government public service is very low. As the quota system alone could not prove effective, out-of-turn promotion measures can be taken to make the highest decision-making body more gender sensitive.

The role of civil society has been dealt in throughout the study but it has been specially discussed in Chapter IV. It is noted that the range of NGO activities relating to women in Bangladesh is very broad and the approaches taken vary widely ranging from credit-plus-services approaches to empowerment and conscientization. Nevertheless, credit, education and health related activities appear to be dominant among NGO programmes for women.

In Bangladesh several NGOs have reached a size that puts their poverty reduction programmes on par with government programs. While the influence of NGOs and their reliance on foreign funding has been a source of tension with the government in the past, the situation has improved and partnerships with NGOs are now very common. This collaboration should be encouraged further since it benefits the poor. It can be said that the NGOs have successfully built an image of effective alternative development agencies with implementing its own as well as government

policies. Thus the hypotheses of the study that with the inefficacies of government policies, the Civil Society is playing an effective role in enhancing women's position in Bangladesh by way of alternative policies appears to be valid.

BIBLIOGRAPHY

BIBLIOGRAPHY

PRIMARY SOURCES

Reports, Documents

Bangladesh Bureau of Statistics, "Report on Labour force survey, 1989, BBS, (Dhaka, 1992).

Haq, Mahbub-ul, "Human Development in South Asia 1997" (New York, 1997).

Haq, Mahbub-ul, "Human Development in South Asia 1998" (New York, 1998).

MWCA, "National policy for Advancement of Women", (Dhaka, 1998).

MWCA Report on "Sex Disaggregated Statistics on key social Development Indicators" (Dhaka, 1997).

PLAGE, "Situation of Women in Bangladesh", MWCA (Dhaka, 1999).

Plan Document, "The Fifth five year Plan 1997-2002", Planning Commission, government of Peoples Republic of Bangladesh (Dhaka, 1998).

Statistical Pocket book of Bangladesh, 1997, Bangladesh Bureau of Statistics (Dhaka, 1998).

The Oxfam Gender Training Manual (Oxfam UK and Ireland, 1994).

UNDP, "Human Development Report, 1995" (New York, 1995).

UNICEF, 1992, ASHA: Situation Analysis of Children and Women in Bangladesh, (UNICEF: Dhaka, Bangladesh, 1992).

UNICEF, Report on "The State of the World's Children 1999", (UNICEF Publications, 1999).

UNIFEM, "Country Paper on Bangladesh", *Commemorating Beijing*, (Kathmandu, 1998).

World Bank, 1990 a, "A World Bank country study on Bangladesh" (World Bank, 1990).

SECONDARY SOURCES

Books

- Abdullah, T. A. and Ziederstein, *Village Women of Bangladesh: Prospects for Change* (New York: Pergamon Press, 1991).
- Abdullah, T.A., *Women's Participation in Rural Development: A Bangladesh Pilot Project* (Geneva: ILO, 1980).
- Arens, J., and Van Beurden, J., *Jhagrapur: Poor peasants and women in a village in Bangladesh* (Orient Longman, 1977).
- Baden, S., and others, *Background Report on Gender Issues in Bangladesh*, BRIDGE Report no.26; Institute of Development studies (UK, 1994).
- Chandhoke, N., *State and Civil Society* (New Delhi: Sage Publication, 1995).
- Chen, M.A., *A Quiet Revolution: Women in Transition in Rural Bangladesh* (Cambridge Schenkman Publishing C., 1983).
- Colclough C., With Lewin, K., *Educating all the Children* (New York: Oxford University Press, 1993)
- Hamid, S., *Why Women Count: Essays on Women in Development in Bangladesh* (Dhaka: University Press Limited, 1996)
- Hartmann, B. and Boyce, J., *A Quiet Violence* (London: Zed, 1983).
- Holcombe, S. H., *Managing to Empower: The Grameen Bank's Experience of Poverty Alleviation* (Dhaka: University Press Ltd., 1995).
- Hossain, H., Dodge Cole P., Abed F.H., (ed.), *From Crisis to Development : Coping with Disasters in Bangladesh* (Dhaka: University Press Limited, 1992).
- Huq, S et al (ed), *Environmental Aspects of Agricultural Development in Bangladesh*, (Dhaka: The University Press, 1990).
- Islam , Waliul, ed., *Health situation and Health Care Expenditures in Bangladesh*, Bangladesh Bureau of Statistics (Dhaka, 1999).

- Jahan, R., *Women and Development in Bangladesh: Challenges and opportunities* (Dhaka: Ford Foundation, 1989).
- Kabir, N., *Reversed Realities: Gender Hierarchies in Development Thought* (New Delhi: Kali for Women, 1994).
- Kandiyoti, D., *Women, Islam and the State* (London: Macmillan, 1991).
- Khan, Z.R. and Arefeen, H.K., *Potita Nari: A Study of Prostitution in Bangladesh*, (Dhaka: Dana Publishers, 1989).
- Khan, S., *The Fifty Percent: Women in Development and Policy in Bangladesh* (Dhaka: University Press Limited, 1993).
- Khan M., *Bangladesh: Economy, in the the Far East and Australia* (Europa Publication s Limited: 1994).
- Kramsjo, B. Wood, G.D., *Breaking the Chains: Collective Action for Social Justice Among the Rural Poor of Bangladesh* (London :IT Publications, 1991).
- Mandelbaum, D. G., *Women's Seclusion and Men's Honor: Sex Roles in North India, Bangladesh and Pakistan* (Tucson, AZ: University of Arizona Press, 1988).
- Memissi, F., *Beyond the Veil: Male-Female Dynamics in Modern Muslim Society* (Bloomington, IN: Indiana University Press, 1987).
- Mies, M., *Patriarchy and Accumulation on a World Scale* (London: Zeed Books Ltd., 1986).
- Papanek, H. and G. Minault, *Separate Worlds: Studies of Purdah in South Asia* (Columbia, MO: South Asia Books, 1982).
- Ray, J. K., *To Chase a Miracle: A Study of the Grameen Bank of Bangladesh* (Dhaka: The University Press Limited, 1987).
- Rosa, K., *Women of South Asia* (Colombo: Gala Academic Press, 1995)
- Rozario, S., *Purity and Communal Boundaries : Women and Social Change in a Bangladeshi Village* (London : Zed, 1992).

- Safilios- Rathschild, C., and S. Mahmud, *Women Roles in Agriculture: Present Trends and Potential for Growth* (Dhaka: UNDP/UNIFEM, 1989).
- Wahid, A. N. M. (Ed.), *The Grameen Bank: Poverty Relief in Bangladesh* (Boulder, CO: Westview Press, 1993).
- Ware, H., *Women, Demography and Development* (Canberra: Development Studies Centre, 1981).
- White, S. C., *Arguing with the Crocodile: Gender and Class in Bangladesh* (London: Zed Books Ltd., 1992).

Articles

- Ahmed, A., 1990, "The status of Women and fertility in Bangladesh: A Micro Study," *South Asia Journal* vol.4, no.1.
- Ahmed, R., 1987, "Changing marriage Transactions and Rise of Demand system in Bangladesh", *Economic and Political Weekly*, vol. XXII no.17.
- Alam, S., 1985, "Women and Poverty in Bangladesh", in *Women's Studies International Forum*, volume 8, no.4.
- Amin, R. Becker, S. and Bayes. A., "NGO- promoted micro credit programs and Women's Empowerment in Rural Bangladesh : Quantitative and Qualitative Evidence", *The Journal of Developing Areas* (Winter 1998) pp.221-236.
- Chen. M., 1986, " Poverty, Gender and Work in Bangladesh," *Economic and Political Weekly*, vol XXI, no.5, February.
- Hashemi, S., Schuler, S., and Riley, N., "Rural Credit Programs and Women's Empowerment in Bangladesh", *World Development*, vol.24,no.4, pp.635-653,1996.
- Jahangir, B.K., 1987, "Women and Property in Rural Bangladesh", *Economic and Political Weekly*, September 5-12th.
- Kabeer, N., "Women wages and Intra household Power Relations in Urban Bangladesh", *Development and Change*, (Oxford) vol.28, 1997,pp.261-302.

- Kabeer, N., 1991, "Gender dimensions of rural poverty: analysis from Bangladesh", *Journal of Peasant Studies*, vol.18, no.2, January.
- Opschoor, J.B., "Sustainability, Economic Growth and Development Theory", *Journal of Social and Economic Deveopment*, vol.1, no.1, Jan-June 1998.
- Rosenzweign,M., 1986, "Program interventions intrahousehold distribution and the welfare of individuals : modeling household behavior", *World Deveopment*, vol.14,no.2.
- Salahuddin, K., 1992, "Women in labour force Statistics ; Bangladesh- a case study", in *Grassroots*, vol.1 no.4, April-june, ADAB, Dhaka.
- Shailo, I., 1992, "On violence on Women!", *Grassroots*, April -June 1992.

JOURNALS, NEWSPAPERS AND PERIODICALS

Development and Change

Economic Trends Monthly

Economic and Political weekly

IDS Bulletin

Journal of Developing Areas

Journal of Social Studies

Milan Weekly

POT on Bangladesh

South Asia Journal

The Bangladesh Development Studies

World Development