

## Bangladesh Development Forum-2015

### Mainstreaming Gender in Economic Development

**1: Introduction:** Bangladesh is a growing economy With a GDP of US\$ 174 billion in 2014. Bangladesh has maintained an impressive track record on growth and development. In the past decade, the economy has grown at nearly 6 % per year.<sup>1</sup> This economic growth has gone hand-in-hand with human development. Although Bangladesh currently ranks 146 out of 187 countries in the Human Development Index (HDI), it has achieved enormous progress, having doubled its HDI score since 1980. The Millennium Development Goals (MDG) target of eradicating poverty has already been achieved. It's estimated that poverty has already been declined to 24.3 per cent in 2014 as against the MDG target of 29 per cent by 2015. The number of women below poverty line has decreased which is consistent with national trends. The rate of extreme poverty has also been reduced sharply and the country is projected to be free from extreme poverty by 2018. The poverty gap has been reduced to 6.5 in 2010, against the MDG target of reducing it to 8 by 2015. Women without asset and income opportunities usually stay below the poverty line.<sup>2</sup> In 2014, enrollment ratio of girl children in primary schools reached 50.7 percent and in 2015 enrollment ratio of girl children in secondary schools reached 53.6 percent.

The readymade garment (RMG) sector has been key to this growth, serving as the country's biggest export earner with over US\$ 25 billion in exports in 2014.<sup>3</sup> About 4 million labourers are working in garments sector of Bangladesh and 80 percent of them are women<sup>4</sup>. As agriculture's share of the economy declines, the RMG sector has emerged as one of the key drivers of the growing manufacturing sector which is now the single largest contributor to the economy (17% in 2014)<sup>5</sup>. The industry employs about 3.6 million people and the growth rate of RMG export was over 20% in the last two decades.<sup>6</sup> The 2014 Gender Inequality Index (GII)<sup>7</sup> ranked Bangladesh at 115 out of 148 countries with a GII value of 0.53. This is

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<sup>1</sup> World Bank, Bangladesh Country Overview, retrieved 26 July, 2015

<sup>2</sup> Gender budgeting Report 15-16

<sup>3</sup> Dhaka Tribune, RMG Industry: Bangladesh Past, Present and Future, September 2014

<sup>4</sup> Gender budgeting Report 15-16

<sup>5</sup> Bangladesh Bureau of Statistics, 2014

<sup>6</sup> International Journal of Humanities and Social Science, Socio-Economic Conditions of the Female Garment Workers in the Capital City of Bangladesh, 2014

<sup>7</sup> Measures labor force participation, education, parliamentary representation, adolescent fertility and maternal mortality

both an indication of progress, as it ranks above many middle-income countries, and a sign of the continuing challenges in promoting gender equality.

## **2. Bangladesh's commitment to gender equality and women's empowerment:**

Bangladesh has a reasonably strong legal framework, beginning with a constitution that recognizes equality of women and men. There has been steady improvement in the social and political empowerment scenario of women in Bangladesh. The Bangladesh Government is committed to attaining the objective of the Convention on the Elimination of Discrimination against Women 1979 (CEDAW), the Beijing Declaration and Platform for Action 1995 and Millennium Development Goals (MDGs) in conformity with the fundamental rights enshrined in the Bangladesh Constitution and has adopted the National Women Development Policy 2011 and a series of programmes for ensuring sustainable development of women. Bangladesh participated in periodic regional and global review processes and reported on progress of its international developmental commitments, and the Universal Periodic Reports (UPR). Significant improvements in social development and gender equality indicators are marked. According to the Social Progress Index 2014 by Social Progress Imperatives, the score of Bangladesh was 52.04, higher compared to that of Nepal, India and Pakistan.

The national development plans of the country have been consistent with the international commitments. The Government's approach towards gender equality has evolved from welfare approach to a women's rights and efficiency base approach mainstreaming gender and women's empowerment in the overall development process. The consecutive five year plans and the poverty reduction strategies have progressively incorporated strategies and measures in reducing women's disadvantage, increasing women's voice and agency and promoting gender equality.

**3. Situation of women:** In the transformational phase of the economy growth rate in the service sector should have been increasing. The latest available data based on the Labour Force Survey 2013 reveal that as of 2013, only 57.1 % (60.7 million) of the population over 15 years of age was economically active. The participation rate of women which was steadily increasing over the last two decades (1990-2010) and reached to 36%, but again came down to 33.5 % in 2013. The returns from labour force participation rates for female wage earners are lower

than those of males, which partially explain their low participation rate. There is also a gender gap in labour force participation and wages. Thirty nine percent of women participate in the labour market (excluding most agricultural work) compared to 84.3% of men. Women in waged labour earn an estimated 52% of what men earn. Even in the garment sector, where women make up 80% of the work force, women earn, on average, 65% of what men earn and are the most affected by poor safety standards and systems.<sup>7</sup>

**4. Economic engagement of women:** Productive employment and control over productive resources are key drivers for enhancing women's voice, bargaining power, mobility, resilience and on their household wellbeing and human capabilities. Due to lack of updated data, an accurate picture about the progress during the sixth five year period cannot be given. For both women and men their labour force participation (LFP) rates are slightly higher in the rural areas than in the urban areas. 23.4 % of the labour force was found in urban areas and 76.6% in rural area. The figures are roughly similar for men and women. However there is a difference in unemployment rates. For male unemployed 32.9% were in the urban areas and 67.1% were in the rural areas. The percentage of women unemployed was 34.7% in urban areas and 65.7% in rural areas which is higher than men in urban areas but lower than men in rural areas. We can also see a change in women's roles in the economic sphere – not only are they home-based workers or unpaid family labour, they are also paid workers in the formal sector, producers, entrepreneurs, managers/supervisors and owners/directors of private sector companies, large and small. The trends in employment by sectors in the year 1983-84 women were predominantly to be found in the service sector (62%) with 8.9% in agriculture which has been changed in 1999-2000 with 46.3% were in agriculture and only 17.7% in services.

Labour migration is also an important factor in the Bangladesh economy (in 2012, remittances from the approximately 10 million Bangladeshi workers overseas amounted to \$14 billion) with complex impacts on women's situation. Women comprise about 13% of documented migrant laborers and the majority of them work as domestic help, exposing them to many risks and limiting the economic and social value of migration for them. It is recognized that achieving middle income

status will require skills development for the labour force generally and an increase in women's economic participation.

**5. Progress made so far:** Various processes have been put in place, laws enacted and policies formulated. Various positive measures have been taken by the Government and other stakeholders to promote women's empowerment and minimizing the gender gap. The developmental progress has been the result of a combination of efforts of the Government and other stakeholders in private sector and civil society.

**5.1. Legal and Policy Measures:** The Labour Act, 2006 provides for decent work environment, right to trade unions, social protection measures. The Export Processing Zone (EPZ) Labour Welfare Association and Industrial Relations Act, 2010 ensures EPZ workers' well-being. The National Industrial Health and Safety Council has drafted an Occupational Safety and Health Policy. One Labour Appeal Tribunal and seven Labour Courts have been established to mitigate any litigation regarding employment and wages. The NWDP 2011 provides for women's increased participation in the labour market, equal opportunity at the workplace, wage equality and protection. A Domestic Worker Protection and Welfare Policy, 2010 has been drafted. All public sector employment ensures equal wage and equal benefits of both women and men. The Government announced a wage board in 2013 for fixing minimum pay for garment workers and actions taken to ensure safety in factories. Contractors of the construction sector are contractually obligated to ensure equal wages.

**5.2. Creation of productive employment opportunity for women:** There is a higher growth rate of women as unpaid family workers from the period of year 1999-2000 to 2010 and majority of women's economic participation was in informal sector. Women's participation in the public service is low, less than one fourth of the senior officials and managers are women. The Government supports entrepreneurial capacity development and access to finance such as quota provisions for women in allotment of plots in Bangladesh Small and Cottage Industries Corporation (BSCIC) industrial estates, bank finance and business development services. Bangladesh Bank (BB) established refinancing schemes and has encouraged all banks and financial institutions to provide loans to women

entrepreneurs at 10 % interest rate and to give collateral free loans up to Tk. 25 lakhs. A dedicated Women Entrepreneurs Desk has been established in BB and all the banks and financial institutions have been directed to establish Women's Desk at head office and at branch levels. Also, initiatives have been taken to promote equal rate of wages for work of equal value for both women and men, increased participation of women in the labour market, equal opportunity at the workplace, security and occupational health and safety measures. A marketing Centre named "Joyeeta" has been set up under the Department of Women Affairs and grassroots level women entrepreneurs can receive support to marketing their products. A Joyeeta Foundation has been established for institutionalization of Joyeeta. Government initiated an important programme targeted to women is Vulnerable Group Development programme, which accounted for 2.75% % of the year 2015 SPP budget. Taka 8.0 billion has been allocated in FY 2014-15 budget for micro-credit through Palli Karma Sahayak Foundation (PKSF). Since January 2010 a total of 8, 07,039 youths were trained by the Department of Youth of whom 1,98,210 were self-employed and 87,820 trained youths were given loan. Of the beneficiaries, 35% were women. For promoting the women employment, efforts are being made to improve the working environment of readymade garments and other offices, creating day care facilities for the children of the working women. Under the Department of Women Affairs there are 44 day-care centres in 6 divisional and 13 district towns for children of low income working women. Besides, low cost accommodation has been arranged for the working women in eight hostels within and outside Dhaka city (7 hostels under Department of Women Affairs and 1 hostel under JMS). A new 836 seated Hostel for women garments workers are under construction at Ashulia of Dhaka City. Moreover, maternity leave has been increased from four to six months, considering the health need of working women and their children.

### **5.3. Strengthening female participation in economic decision making:**

Women's participation as entrepreneurs has been on the increase and women entrepreneurs have been appointed as directors of banks. Chambers and business associations have opened cells or formed committees to address gender equality. Some women are functioning as managers in the chambers, corporate houses and financial institutions. Though all chambers and associations have women members, but their number is very low and role in decision making is lower. Women are

included as members of delegations for trade fairs at times. The country's textile, footwear and leather industry have benefitted from a boom of women employees but only a handful of these garment and textile factories are owned by business women.

**5.5. Labour migration:** Internal and external migration has increased for both women and men. During the last three years 169711 women were employed in foreign countries. In 2011, 12.28% of the households reported of migration and 8.60% of the households had at least one migrant abroad. In 2013, about 13% of international migrants were women as per Bangladesh Manpower Employment and Training (BMET), and they mainly work as housemaids, cleaners, and care givers etc. Only 3% of the migrants are in professional categories and women are fewer due to lack of their marketable skills. Women contribution is 20% in gross domestic product.

**5.6. Access to land and housing:** Several projects ensure women's access to land. A *One House One Farm Project* has reached 40,000 villages among 10,38,000 beneficiaries of whom about 6,92,000 are women. The Shelter Project in two phases, rehabilitated 1,80,130 families in the coastal areas have been rehabilitated. Nine thousand acres of government land has been allocated to 6,185 landless families through the development of strip of sandy land development and the habitation project. 142,073 families have rehabilitated with 69,591 acres of land. In these programmes, lease deeds are registered under the names of both spouses.

**5.7. Gender Responsive Budgeting:** Gender Responsive Budgeting in 2015-16 fiscal year conducted by 41 Ministries/Divisions. Each year, the government is presenting to the national parliament a gender budget report that explains the policies and strategies for advancement of women, activities of various Ministries/Divisions that have implications on women development, key point indicators (KPIs) connected with female welfare attained, major achievement for uplifting women's rights, allocation for women development etc. In the first year (FY2009-10) such analysis was done for four ministries.

## **6. Existing Barriers that need to be addressed:**

**6.1. Women's low participation in labour force:** The participation rate of women which was steadily increasing over the last two decades (1990- 2010) and reached

to 36%, but again came down to 33.5 % in 2013. The large share (nearly 88 % in 2010) of the informal sector employment in total employment and relatively slow growth in employment especially in the formal sector remain major challenges for Bangladesh. Data related to women in decision-making positions in the private sector is limited. Promoting their role in commerce, trade negotiations and in various committees of the Ministry of Commerce, in influencing international economic agenda and the international legal obligations needs to be emphasized.

**6.2. Lack of knowledge about acts and policies :** Government enacted new laws and policies for establishing women's rights in the public spheres. Information and understanding of the legal and policy provisions amongst common women and men is limited. The Labour Law, 2013 deals with the issues relating to factories. The compliance of women's rights in labour laws with regard to health, safety, security, maternity, child care, etc. by the private sector and enforcement mechanism needs to be strengthened.

**6.3. Women's development as recipient of benefits not so as contributor to growth:** The 6<sup>th</sup> FYP incorporated a vision to promote equal opportunities for women and men but the contribution of women for the economy needs to be made more visible. Government has made initiatives to promote the women in decision making positions, such as, secretary of the ministry, vice chancellor of the public university, judge of the appellate division, in defense services etc. Despite this promotion, majority of women are deprived of their rights in everyday life. Planned promotion of their role as agents and equal contributors could have brought better results for the country's growth.

**6.4. Lack sex disaggregated data and reporting:** Despite improvement in collection and compilation of sex disaggregated data in many areas, lack of data in informal sectors pose a challenge on measuring the development results. The sex disaggregated data of both of formal and informal sectors is required for effective planning and identifying the contribution of women in to national economy.

**6.5. Lack of adequate resource allocation:** Purposive planning for gender equality is yet to be commonly practiced in all sectors. Sometimes, a gap between stated goals and objectives in planning and actual budgetary allocation has been observed. Identification of gender related result indicators combined with resource

allocation (financial and human) during planning could have brought better results from various programmes.

**6.6. Low capacity in managing gender mainstreaming:** Sometimes, the lack of understanding of the concept of gender mainstreaming at the planning and operational level become evident. Lack of human resources with technical knowledge, particularly on sectoral gender issues is a great limitation often hampering implementation of the strategies and plans.

### **7. Priorities for going forward:**

**7.1. Increase women's participation in labour force:** Low economic participation of women also remains as a major concern in case of attaining women's economic empowerment. Only one woman out of every five is engaged in wage employment in the non-agricultural sector. Both men and women need appropriate education and skills in order to enter the workforce and cater to the needs of the contemporary employment markets. Building the human capital of women to foster equality of opportunity is essential. Early and continuous investments in human development for girls should be ensured for equitable economic growth. Some laws and policies are yet to incorporate provisions to ensure women's participation and equal rights and these need review and revision. It is essential that all sectoral policies are also to be reviewed from a gender lens in order to make them more conducive to women's participation economy.

**7.2. Reduce and eliminate child marriage:** Tackling child marriage is essential to achieving government aims to engage youth in the labour market, reduce maternal mortality, more than half of maternal deaths are among adolescent girls, reduce the fertility rate, improve adolescent and reproductive health, increase completion of primary and secondary education and the participation of girls in tertiary education. Unless and until girls are given opportunity to avail proper education, they would not be able to get ready to play their role in the economy. Bangladesh is one of the high ranking countries in the world that perpetuates child marriage despite having state led actions to reduce it. To tackle child marriage, the societal causes of child marriage should be taken into consideration. Parents are willing to give their daughters early marriage because of poverty, social insecurity and other related causes.

**7.3. Recognition and reduce women's unpaid care work:** Care work, often performed by women and unpaid is generally unrecognized as valuable. Traditionally women are the primary care giver in the families and for this they spent huge amount of everyday. The Bangladesh Bureau of Statistics (BBS) use survey documented the burden of work that women carry to look after their households. It is indeed a significant barrier to women and girls in benefitting from education, health and other forms of productive work. Positive measures should be taken to shift the unpaid work burden from women by taking innovative policies and strategies to reduce care work burden from women. Introduction of incentives through different schemes might help build women's contribution to productive work. Now it is time to focus on the unpaid care work as this is one of the main challenging issues that hinder women's contribution to paid work.

**7.4. Reduce and eliminate violence against women in work place and public spheres:** Violence against women in the work place and community is a deterrent to women's participation in paid work and their participation in community life and decision making spheres. Proper steps should be taken to reduce and eliminate violence against women in all spheres of the society, including the work place. It is indeed necessary to take women's safety into account and promote various supports and services for women and children victims of violence under multi-sectoral approach.

**7.5. Enhance access to and control over land and productive resources:** Increased access to productive resources enhances women's self-reliance and income. Creation of short and long-term wage employment for women is essential. Recruitment of women; timely promotions, especially at senior levels; addressing safety and security concerns at field levels; gender sensitivity and elimination of discriminatory attitudes among management will enhance women's participation. Historically women have been denied to take control over land and other forms of productive resources and been treated as the primary care giver of family. The scenario can be found in every society but the nature of discrimination might have diverse dimensions. The patriarchal norms and regulations which are generally created by the dominant male groups never allow women to take part in the productive work. This can only be achieved if a set of progressive actions are identified and implemented based on the historic causes of discrimination against women. The constitution of Bangladesh has treated women and men equally;

leveraging on that following actions can be taken to address systematic discriminatory norms that promotes inequality in case of accessing to productive resource by women.

**7.6 Financial and business development services for entrepreneurship:** Women entrepreneurship needs to be supported and entrepreneurs are to be prepared to qualify for institutional finance, i.e. they have to be prepared with required paper work, business planning, financial management and such other. On the other hand, the financial institutions need to simplify the procedures, delegate authorities at the division/ district levels up to a certain limit of lending, and follow Bangladesh Bank circulars strictly to finance women. Business incubator services should be expanded by the chambers and associations. Opportunities to participate in trade fairs and higher levels of the value chains should be created. Scope for women at different levels of the value chain of different products should be identified, disseminated and supported with technology and inputs. Ethnic crafts should be promoted.

**7.7. Access to support services:** Infrastructure and support services are key to increase women's participation in public spheres. Safe and affordable transport system is necessary to increase women's mobility. Similarly workplace safety and security concerns, child care centres, housing and toilet facilities, etc. should be addressed by ensuring regulatory provisions with private sectors and also by encouraging private sectors to develop low cost housing and child care facilities. Access to modern technology related to business and jobs should be expanded at a low cost for women. Women's access to information related to markets, employment, and production or business opportunities should be increased through using media and ICT. The A2I to reach young girls should be strengthened and be responsive to the needs of less educated persons. Women's access to energy (power, fuel and green) should be increased for reducing their labor and saving time for productive employment, and increase their access to information.

**8. Conclusion:** Addressing inaccessibility to productive resources should be considered as a societal problem that stands historically. It is indeed the right time to pay proper attention to the discriminatory cultural values that considers women as primary care giver to their family and not as a contributor to productive resources. Awareness rising on the particular issue can be one of the way outs

which will create critical consensus among women about their rights and entitlements as a human being. Women should be given adequate information through different channels; also women should be given education opportunity to flourish their knowledge. Education is one of the most influential vehicles that can help to break the discriminatory practices in the societies. Unless and until the discriminatory societal norms and values addressed, it would be difficult to create space for women in the productive sectors. Enactment of progressive laws can be another option that can create space for women to take part in productive activities. In Bangladesh, religious groups have strong influence over the family laws. Different religions have their own perspectives about women's role in family and beyond. However, Bangladesh is a democratic country and the constitution has provided enough grounds to pay equal treatment and attention to both men and women in every spheres of life. To address women's access to productive resources and persistent unequal treatment, steps should be taken to enact progressive laws to boost women's access and control over resources and support women's contribution to productive work.

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