

INTERNATIONAL LABOUR OFFICE

**FEMALE EMPLOYMENT:
THE WINDOW OF OPPORTUNITY
FOR POVERTY ALLEVIATION
IN BANGLADESH**

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LIST OF ACRONYMS AND ABBREVIATIONS

ADAB	Association of Development Agencies in Bangladesh
BIDS	Bangladesh Institute of Development Studies
BRAC	Bangladesh Rural Advancement Committee
ECNEC	National Economic Commission
FFW	Food for Work
FY	fiscal year
GDP	Gross Domestic Product
GID	Gender in Development
GNP	Gross National Product
GO	Governmental Organization
HYV	high yielding variety
IGVGD	Income Generation for Vulnerable Group Development
ILO	International Labour Organization
ILO ARPLA	ILO Asian Regional Programme for Labour Administration
ILO ARTEP	ILO Asian Regional Team for Employment Promotion
ILO EASMAT	ILO Multidisciplinary Advisory Team for East Asia
LFPR	Labour Force Participation Rate
NGO	Non-Governmental Organization
MWCA	Ministry of Women's and Children's Affairs
PCP	project concept paper
PFDS	Public Food Distribution System
RISP	Rural Industries Survey Project
RMG	Readymade Garments
RMP	Road Maintenance Programme
SECS	Special Employment Creation Schemes
SOE	State-Owned Enterprise
TFR	Total Fertility Rate
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
VGDP	Vulnerable Group Development Programme
WID	Women in Development

EXECUTIVE SUMMARY

FEMALE EMPLOYMENT: THE WINDOW OF OPPORTUNITY FOR POVERTY ALLEVIATION

1. The basic premise of this report is that ***productive employment for women represents the potentially most effective window of opportunity for Bangladesh to get out of the poverty trap.*** Gender-sensitive policies and programmes and an enabling socio-cultural, legislative and institutional environment for the development and productive use of female human resources would be the most appropriate strategy to address the country's endemic poverty problem and to improve social integration. The main considerations underlying this premise are:

- ***Bangladeshi women comprise the majority of the poor in both absolute and relative terms.*** Meaningful poverty alleviation efforts obviously cannot ignore the current situation and the untapped potentials of these women. They already contribute far more to the economy and the support of poor families than is generally reflected in official statistics and policies. Recognizing the links between women's employment and poverty alleviation should lead to more effective development paradigm;
- A reorientation of the development focus away from men to greater attention to improving women's access to education and training, asset base, improved health and nutrition and productive employment is likely to have a much ***greater impact on poverty alleviation.*** The benefits from investments in women's development tend to diffuse more widely throughout society and across generations;
- A policy of human resources development will have to supplement growth-augmenting policies to alleviate poverty. But, to date, ***Bangladesh has neglected the development of female human resource.*** Both economic and social returns from investments in women are high;
- Although women's economic contributions are substantial, their productivity is low because of the disabling environment. ***Removal of the socio-cultural, legal and institutional constraints should help unleash the full potentials of women and contribute significantly to increases in family income and welfare;***
- ***Women dominate among the socially excluded groups*** in Bangladesh. Gender and social dynamics and development processes have excluded them from remunerative and secure employment, access to productive assets, education and training. Action against these forces that have excluded women from their rightful place in the labour market should be part of the broader efforts to reduce poverty, especially relative poverty;
- ***Productive employment is basic for*** (although it does not necessarily or automatically ensure) ***their empowerment*** and for doing away with the current widespread discrimination against them;

- ***Productive and remunerative income earning opportunities for women are an important pre-condition for reducing fertility rates.*** A major underlying cause of poverty in Bangladesh is the high rate of population growth. Also, because of the critical role women play in the education of children and in family health and nutrition, empowerment of women will have benefits beyond themselves to their families and the human resources of the future; and
- To have a lasting impact on poverty, it is important that attention is given not only to the quantity of jobs for women but also to the ***improvement of working conditions and the provision of social protection.***

AN INTEGRATED APPROACH TO WOMEN'S EMPLOYMENT PROMOTION AND POVERTY ALLEVIATION: THE POLICY AND PROGRAMME ELEMENTS

2. Given that women's productive employment is the key to poverty alleviation and in line with the country's major related objectives of accelerated economic growth, poverty alleviation and employment generation through human resource development and the integration of women in development, a comprehensive integrated approach is advocated.

3. ***The basic elements of such an integrated approach to employment promotion and poverty alleviation involve strategies at the macro level, policies and programmes at the sectoral level and targeted interventions at the micro level, taking into account the complementarities of actions at these different levels. Such an integrated policy approach would have to be backed by appropriate resource allocation patterns and priorities.***

The Macro Economic Strategies:

4. The macro perspective is important because:

- issues of women's employment and poverty alleviation cannot be dealt with only at the sectoral or micro levels. There has to be cross-sectoral consideration of how the major macro economic strategies differentially affect employment and working conditions for women and men;
- it is crucial to ensure that macro policies do not focus only on output growth but that there is the appropriate balance with the creation of jobs that can benefit poor women;
- for macro policies to actively involve women as both participants and beneficiaries, targets and strategies need to be appropriately and clearly gender differentiated.

5. In the Bangladesh context, the main macro economic strategies that need to be examined in terms of their gender implications for employment promotion and poverty alleviation are:

(a) ***the Growth-Oriented Strategies:*** Without a growth trajectory approaching a sustainable level of 7 per cent per annum, it might take an average poor Bangladeshi some

25 years to cross the poverty line. High growth of the economy is a critical precondition, though not a sufficient one, for poverty alleviation. The challenge is to ensure that the growth-oriented strategies explicitly and systematically translate output growth into maximum creation of the types of jobs which will benefit poor women without further intensifying their vulnerability or dependency. Women are less likely than men to benefit from economic growth because they lack the education and skills or physical assets. To effectively alleviate poverty, growth policies will have to be supplemented by a policy of human resource development on the one hand and by safety nets on the other.

(b) **Structural Adjustment Reforms:** There needs to be careful monitoring of the social consequences of economic reforms implemented in the midst of mass poverty. Women are particularly vulnerable to the short-term negative impacts of the reform programme which has been underway in Bangladesh since the mid 1980s. Particularly as the country is now intensifying its economic reforms to progress from stabilization to growth it is crucial that the impact on poor women is closely monitored. Social safety nets need to be provided in a way and form which does not reduce the incentives and pressures faced by individual economic agents, including women, to adapt to the new economic realities and hence to ensure the success of the process of transformation.

(c) **Promotion of Private Investment through Deregulation and Labour Flexibility:** Liberalization strategies to promote the growth of the private sector tend to reduce legal protection for the weakest segments of the labour force. Poor women are especially likely to be the victims of a "cheap labour policy" or to be susceptible to exploitative and unstable working environments in casualized or homebased subcontracting work.

(d) **Privatization and Restructuring of State-Owned Enterprises:** In so far as it has been the female-intensive state owned enterprises in jute and textiles that have been singled out for restructuring, it is women workers that have tended to be most severely affected by retrenchment. The Government being the single largest employer and with formal sector jobs becoming more limited, discrimination against female workers could further intensify. Efforts should ensure that the social safety net measures are adequate for assisting women to find alternative employment.

(e) **Human Resources Development:** It is the neglect of half the human potential of the country that is a root cause of poverty in Bangladesh. Equipping poor women with the requisite education and skills is particularly crucial because they do not possess other assets with which to take advantage of the growth-augmenting policies. Gender-sensitive human resource development will need to focus on awareness raising campaigns to convince families and communities of the importance of education for girls; adult literacy and out-of-school channels for promoting literacy; making use of the experiences and resources of NGOs for non-formal education; provision of hostels, transportation, female teachers, etc. to help overcome the constraints for girls; appropriate skills and vocational training, including measures to promote entrepreneurship and business acumen; ensuring that education and training systems are more clearly demand driven; and improving the quality and accessibility of family planning, health and nutrition and childcare facilities.

(f) **Mainstreaming Women in Development:** Although the Fourth Five Year Plan (1990-95) provides for the "mainstreaming" of women in development, it has to be recognized that since women have been severely excluded or marginalized in the past, it may not realistic to assume that they can participate in and benefit equally with men from mainstream programmes. There would have to be parallel or alternate programmes catering separately

for men and women, or components of mainstream programmes to help women overcome their initial handicaps or to reach women in their separate spheres of activities. There may also need to be positive or affirmative action, backed by legislation. The Plan itself emphasizes "complementary" rather than "equal" roles for women and men. Although the Plan provides a financial allocation for WID programmes to the Ministry of Women's Affairs, there is no specification of the allocation for women targeted programmes under the other sectoral ministries.

Sectoral Policies and Programmes:

6. To effectively address women's multifaceted problems and needs, what is required is not a sectoral but a cross-sectoral or multi-sectoral approach that coordinates a range of reinforcing interventions by a number of line Ministries or agencies. To date, however, the programmes of individual Ministries tend to be minimalist, dealing with one type of activity or input; and there is limited implementation of programmes involving a number of Ministries. The sectoral chapters of the Fourth Five Year Plan (1990-95) specify strategies for integrating women but not targets, so that it is not possible to monitor implementation progress.

(a) ***Agriculture and Rural Development:*** While faster agricultural growth is an essential ingredient of the transition to a more overall growth path for Bangladesh, what is important is the mechanism through which the benefits of such growth can reach the poor. The most significant mechanism is the creation of wage employment and increases in the wage rates of agricultural labourers, especially since landless or near landless women and female heads of households are increasingly going into agricultural wage employment. Attention should be given to ensuring that: the subsectors in which women predominate and which have high growth potential receive adequate support; women are not excluded from the institutional support and physical facilities needed to enhance their productivity; there are adequate numbers of female extension workers; changes in agricultural technology do not adversely impact on employment of women; the minimum wage rate for agricultural workers is enforced irrespective of sex; fluctuations in prices of either inputs or outputs do not add to the burdens of the agricultural poor.

(b) ***Industrialization Policies and Programmes:*** Although export-oriented manufacturing has been identified as the engine for accelerated GDP growth in Bangladesh and a few subsectors, especially readymade garments, pharmaceuticals, electronics, leather and fish processing, have created unprecedented wage employment opportunities for women, it is important to note that the numbers still represent only a very small proportion of the total female labour force and employment conditions are poor and highly vulnerable and insecure. Unless attention is given to improved working conditions, adequate remuneration and improved job security, manufacturing employment may not effectively reduce poverty or contribute to women's true empowerment. Measures to promote an efficient and internationally competitive private manufacturing sector should also ensure that benefits do not go only to medium and large industries. What happens to small and cottage industries, especially in terms of the development of female entrepreneurship, productivity enhancement and improved access to technology, training, credit and markets, would have the major impact on employment creation and poverty alleviation.

(c) ***The Informal Sector:*** Over the last decade, the informal sector has assumed significance as the largest contributor to enhancing job and income entitlement in Bangladesh. The removal of current barriers and the successful development of self

employment and micro enterprises will determine whether the sector operates on "last resort" survival considerations or is a productive and viable source of employment and incomes for women. The need for gender-sensitive policies and programmes is especially great because women rely more heavily than men on the sector but are concentrated in family-run micro enterprises in unskilled jobs where they are paid less than men or are unpaid and where working conditions are often deplorable. Those who are self employed are constrained by the lack of skills, technology, credit, access to basic utilities and facilities, ability to deal with authorities and administrative requirements.

(d) **The Public Sector:** Although quotas have been established for improving female employment, the quotas are in the first recruitment stage and do not apply to promotions. There has been little systematic monitoring of progress in filling the quotas but available figures indicate that the quotas have not been reached either in the civil service or the State Owned Enterprises. With the current reform measures, it is even more unlikely that the Government can be relied upon to significantly increase formal sector employment for women. But it should strive to play a more effective "standard setter" role especially in terms of working conditions for women. For those women who are retrenched from the SOEs, the Government will need to ensure that they are given opportunities to go into other economic activities and adequate compensation and safety nets.

Micro Level Interventions:

7. Targeted interventions for poor, vulnerable or socially excluded women can be distinguished in terms of:

(a) **social protection programmes** which are:

- directly linked to the conventional or traditional elements of social security;
- linked to social **safety net measures** targeted to those adversely affected by sudden economic crisis, natural disasters, etc; and
- directly or indirectly transfer income to the poor;

(b) **promotional programmes** which:

- are more pro-active, development and labour market oriented;
- enhance the employment or income earning capacity of the poor;
- enable the poor and economically vulnerable to move from dependence to full insertion in the labour market;
- do not just provide passive income or consumption support or serve as a compensatory mechanism; and
- reduce gender-based discrimination and contribute to women's empowerment.

8. Although gender disaggregations are not available, reviews of the various social protection/safety net programmes suggest that the results have not been very encouraging in terms of reaching or significantly affecting those most in need. As far as possible, interventions should be promotional, rather than merely providing passive income or consumption support for the poor.

9. The **wage based Special Employment Creation Schemes (SECS)**, especially the rural public works programmes, target poor women but their impacts are constrained by a number of factors: the infrastructural assets created through the public works benefit the relatively richer peasants and trading classes rather than the working poor; a high proportion

of the funds actually go to administration rather than to the target group; the short-lived and relief-like nature of the programme does not reduce the dependence of the poor.

10. The ***SECS which promote self employment and entrepreneurship*** are carried out by a number of government and non-government organizations. Several programmes, especially those for credit, target women, though not necessarily the poorest of the poor. While some of the most successful experiments with SECS for women have been through NGOs in Bangladesh, replication of their programmes on a wider scale and over extended geographical areas has been constrained by limited institutional capabilities and resources and lack of cooperation and coordination among NGOs and GOs.

11. Drawing from the experience in Bangladesh and other countries, it is possible to identify a number of ***strategic interventions that are likely to be effective for targeting women's employment and poverty issues***:

- the interventions should be multi-component, rather than involving a single activity or input, so as to address both women's practical and strategic gender needs;
- an effective integrated approach has to be based on cross-sectoral or multi-sectoral efforts of all relevant Ministries and on Government-NGO partnership
- interventions work when affirmative action is practiced, gender-specific constraints (including constraints to women's mobility) are removed and the enabling environment is created for women's active participation;
- where socio-cultural constraints remain strong and there is female seclusion or clear gender segregation, separate arrangements and facilities for women are important;
- awareness raising/advocacy and gender sensitization should be an integral if not prerequisite component of employment promotion programmes for women;
- credit policies should seek to make credit available to women without collateral, should remove ceilings on the size of loans and recognize that the size of the loan has a bearing on the income generation potential and asset formation, and should not restrict the activities for which women can borrow;
- economic and social sustainability is more likely when the project is able to reduce the dependence of target beneficiaries on external interventions and resources, including credit;
- as far as possible, the programmes should focus on enabling the poor to move from dependence to full insertion in the labour market, rather than on passive income support;
- to be promotional rather than safety net oriented; economic activities for women should be productive and sustainable with reasonable income potential and clearly discernable multiplier or backward-forward linkages;
- should give special attention to sustainable development efforts, including measures for environmental conservation;
- should not assume automaticity of impacts but should provide explicitly for desired objectives, including developing the necessary linkages between training, credit, market information and access;
- the choice of employment generation activities should not greatly increase the workloads of women and should consider measures for relieving them of some of their household and childcare responsibilities;
- group formation has proven to be a very effective means of organizing vulnerable women for access to credit, production, new knowledge, empowerment, social protection, etc.;

- the process of planning, decision-making, implementation, monitoring and evaluation should be participatory because it empowers women.

CREATING THE ENABLING ENVIRONMENT FOR WOMEN'S EMPLOYMENT AND POVERTY ALLEVIATION

12. In a gender-sensitive and integrated approach, it is important to also consider the structural characteristics of poverty and the parameters of the enabling or disabling environment. For the environment to be conducive not only to women's productive employment but also to sustained poverty alleviation and for employment to lead to women's true empowerment and social integration, the socio-cultural, legislative and institutional constraints have to be addressed.

Conducive Socio-Cultural Attitudes and Perceptions:

13. The structural roots of poverty and social exclusion can be traced to gender relations and socio-cultural attitudes and perceptions, sometimes codified into law and policy, that clearly demarcate gender roles and spheres of activity. Even when economic opportunities and resources are made available, women may be excluded from them by virtue of their gender. ***Awareness raising, gender sensitization and legal literacy*** to inculcate the appropriate mindsets concerning the roles and contributions of women should be an integral component, if not a prerequisite, of any programme for employment promotion and poverty alleviation.

14. Unless gender discrimination is addressed, women's employment may increase their family incomes, reduce absolute poverty and contribute to the country's economic growth but may not empower women themselves so that they still remain excluded and relatively poor. To deal with social exclusion and relative poverty it is therefore necessary to have "***social engineering***" to influence changes in gender relations and more positive attitudes towards women. Such efforts should include group actions by women themselves.

The Supporting Legislative Context:

15. On the surface, the legal status of women in Bangladesh appears to be almost at par with, yet not quite equal to, that of men. While the Constitution empowers the Government to take affirmative action for women, civil laws in affording women protection tend to reduce their status and mobility. Labour laws provide women relatively comprehensive benefits but women effectively enjoy few because of negative cultural perceptions concerning their employment in certain occupations, their casual or temporary work status, their lack of knowledge of their legal rights. Laws relating to marriage, divorce, child custody, inheritance and maintenance are governed by community and religious laws which are, in some cases, favourable to men.

16. Legal and regulatory provisions in labour law as well as in civil law tend to focus on the protection of women, rather than on their right to equal opportunities and treatment with men, which again emphasizes their vulnerability instead of promoting their empowerment. Such protection is sometimes enforced through curtailing the freedom of movement of women or restricting their employment opportunities, instead of dealing directly with the

situation which gives rise to the need to protect women.

17. The widespread poverty and high incidence of underemployment and unemployment together with the already disadvantaged position of women in the labour market compared to men and the stiff competition to gain access to formal sector jobs generally means that the priority is on getting and holding on to a job rather than on enforcing the legal rights relating to working conditions of that job.

18. **Legal literacy** is therefore crucial to create the enabling environment. Legal literacy as a process of conscientization, so that women become aware of their situation, realize it is unjust and feel capable of doing something about it, also has to be part of any effort for the social integration of women in Bangladesh.

Removing The Institutional Barriers:

19. It is crucial to strengthen the institutional structures and resources and the administrative mechanisms and technical capabilities for: (a) integrated planning as well as for monitoring and evaluating the employment and poverty alleviation implications of policies and programmes at the macro, sectoral and micro levels; (b) the enforcement of relevant legislation and regulations; and (c) the integration of women's concerns in mainstream development. These institutional structures and mechanisms should not be isolated or separate, bearing in mind the integrated nature of employment and poverty problems and the need for gender sensitivity across the board.

20. To enhance the technical competence and effectiveness of the national machinery, to foster inter-sectoral planning linkages and coordination across ministries and between the center and local levels, to facilitate the formulation and implementation of multi-sectoral projects, to ensure effective feedback mechanisms and to enhance the role of NGOs, including workers' and employers' organizations in the national machinery, some key institutional reform measures would be:

- awareness raising, legal literacy and technical training programmes for policy makers and planners from GOs and NGOs;
- the establishment of monitoring and evaluation tools and mechanisms, so that the impacts of programmes and projects on employment and poverty by gender are clearly indicated;
- greatly increased representation of female staff at all administrative levels of the national machinery;
- a more clearly defined coordinating role and authority for the Planning Commission and the National Economic Commission;
- the appointment of senior WID focal points especially in the Planning Commission and the Ministry of Finance;
- redefining and supporting the role of the Ministry of Women's and Children's Affairs for advocacy, coordination and monitoring and information dissemination, rather than for implementation of projects;
- the setting up of an apex body for women in development that should constitute senior members of Government and representative from NGOs, the private sector, academic institutions and the mass media;
- a clearly defined operational framework for Self Employment Creation Schemes under a coordinating body;
- better coordination among NGOs and between NGOs and GOs;

- Emphasis on enhancing the managerial qualities of NGOs;
- Increased involvement of workers' and employers' organizations in taking up women's issues.

A Gender Sensitive Labour Market Information System:

21. Bangladesh has made significant strides in its efforts to take due account of female participation in the labour force. The Labour Force Survey of 1989 used an alternative wider definition that includes several homebased activities related to agriculture. But there is still need for:

- data that will alert policy makers and planners to the growing diversity of forms of labour relations and to the subtle ways in which the vulnerability of women workers may be increasing in the structural adjustment process;
- disaggregation of data to facilitate identification of poverty groups by characteristics of the poor and by geographical areas so that policies and programmes can be better targeted;
- improved specification and compilation of data for monitoring and evaluation so that the sex and number of beneficiaries of all development programmes and projects are known;
- gender disaggregated information on all employment related interventions, including education and training and credit programmes;
- monitoring the impact of the Special Employment Creation Schemes on poverty alleviation, including on intra-household allocations by gender and age, household division of labour and number of hours worked by different household members, asset accumulation, etc.;
- systematic compilation and dissemination of information on the "success stories" in interventions.

RECOMMENDATIONS FOR ADOPTING A GENDER-SENSITIVE, INTEGRATED APPROACH

22. Recommendations for policy and programme changes and for creating the enabling environment for a gender-sensitive integrated approach to women's employment promotion and poverty alleviation are already spelled out or implicit in the summary above. To help institute these recommendations, several ***implementable "programmes"*** are highlighted, including:

- An exercise to review and test a **checklist/guidelines** (which should be an integral part of the Project Concept Papers) on **gender-specific employment and poverty implications** to be used in the formulation, evaluation and monitoring of all sectoral programmes and projects;
- A **training programme of an intensive technical nature** to provide planners from the sectoral Ministries, Planning Commission, Finance Ministry, MWCA and major NGOs with technical knowledge and competence to deal effectively with gender, employment and poverty analysis and planning;
- The technical training programme for planners to familiarize planners with the **strategic interventions and integrated measures** enumerated above in

paragraph 11 and to assist them to incorporate these interventions in sectoral programmes and projects;

- Conduct a detailed and carefully designed **evaluation of the major types of Special Employment Creation Schemes** implemented by both GOs and NGOs in terms of their gender disaggregated impact on the poor and use the evaluation results to improve the design and targeting of such schemes;
- A concerted **mass programme of adult literacy** preceded or accompanied by a strong awareness raising campaign and taking into account the constraints faced by women in gaining access to such programmes. The adult literacy programme should focus not only on basic reading, writing and counting but also on simplified principles of the market and business, problem solving, and on legal literacy;
- **Awareness Raising at the Policy and Programme Level:** to sensitize politicians and the relevant personnel of the line Ministries from the center down to the thana level and also the local government agencies, so that there are enlightened and favourable attitudes toward women's contributions and potentials and so as to eliminate gender blindness and gender discrimination;
- Specifically tailored **awareness raising programmes for employers' organizations and trade unions**. Compact awareness raising modules could be developed for inclusion in other training activities carried out by these organizations;
- Development of **public media modules** as the basis of media campaigns to promote more positive images of women and change gender stereotypes, and aiming particularly to reach those, especially patriarchs, community and religious leaders, whose conservative attitudes obstruct women's opportunities and empowerment;
- A systematic **review of labour legislation and regulations** to remove gender discrimination and promote equality of opportunity and treatment for women workers. Special attention should be given to ensuring that laws deal directly with the factors giving rise to the need to protect women, rather than restricting the mobility or opportunities of women or adversely affecting their status;
- Arrangements for **stronger enforcement of labour legislation and regulations**, especially of those provisions dealing with health and safety, maternity protection, prohibition against dismissal and equal remuneration. The labour inspectorate system should be greatly strengthened. The requirements and procedures for filing complaints should also be reviewed, and efforts made to establish legal aid for poor women;
- Three types of **legal literacy programmes**: to inform and instil confidence among the target beneficiaries; to train the enablers or enforcers (legal aid groups, extension workers, labour inspectors, police, employers' and workers' representatives and representatives of the media); and to raise general public awareness. Legal literacy should be part of the awareness raising

programmes proposed above, introduced in adult literacy programmes, and made part of the awareness raising component of any women-specific programme or project;

- A major exercise to **improve collection and dissemination of data and information** on the participation of women in economic activities and the links with poverty; and
- **Review and reform of the national machinery** for a gender-sensitive integrated approach to employment promotion and poverty alleviation.

CHAPTER I

INTRODUCTION

1.1. WHY THE FOCUS ON WOMEN'S EMPLOYMENT AND POVERTY ALLEVIATION

1. This report is the result of a mission fielded at the request of the ILO Dhaka Office to review the women in development approach in Bangladesh and to suggest strategies and modalities for improving women's employment and working conditions. The report, however, does not deal with women's employment issues in isolation. It is presented as part of the larger effort by the ILO to assist the Government of Bangladesh to develop an integrated approach to employment promotion and poverty alleviation. An integrated approach is advocated given the country's twin problems of endemic poverty and chronic underemployment. To complement and elaborate upon earlier efforts (ILO ARTEP, 1993a) which set the foundations for such an integrated strategy for employment promotion and poverty alleviation¹, this report focuses on the gender dimensions.

2. The report aims to contribute to more effective gender-sensitive policies and programmes to address the interrelated problems of poverty and underemployment and at the same time to promote the social integration and empowerment of women in Bangladesh. It is presented as the country embarks upon the process of drawing up its Fifth Five Year Development Plan (1996-2000) and prepares for the World Summit on Social Development and the Fourth World Conference on Women in Development in 1995.

3. The *focus on employment promotion and poverty alleviation for women* is both prompted and justified by a number of related concerns:

(a) ***because productive female employment represents the window of opportunity for Bangladesh to eradicate poverty and promote social integration:***

- "the development programmes, therefore, have so far failed to reach those who live in absolute poverty -- especially women whose plight is harder still. The waste of human potentials that has resulted from ignoring women's contribution in the economy has led the country to further impoverishment.... Women's participation in economic development is the single most important force for generating economic growth and democratic transformation of the society" (Khan, 1988:133-134);
- Bangladesh is among the poorest of the world's nations (ranking 147 out of 173 countries in 1993 on UNDP's human development index), and women bear a disproportionately large share of the country's poverty. Women comprise the largest share of those living below the poverty line (under

¹. More comprehensive work is also to be undertaken under a forthcoming project titled Assistance for the Fifth Five Year Plan of Bangladesh (with funding from UNDP and technical assistance from the ILO) to be implemented by the Planning Commission. There were also two earlier reports prepared by the ILO-ARTEP in 1985 providing detailed analysis of employment policies at the sectoral level: *Bangladesh: Selected Issues in Employment and Development*; and *Employment Expansion through Rural Industrialization in Bangladesh*.

2,122 calories per day per person); and households headed or managed by females (some 15 per cent of all households) are among the poorest of the poor (UNDP, 1994:2). About 70 per cent of women live in small cultivator, tenant or landless households (Nasr, 1994:1).

- "The poor in Bangladesh have no control over assets, physical or financial; hence their dependence on selling labour for earning a livelihood. The implication is that, in the absence of asset redistribution policies, rapid creation of employment opportunities would constitute a major assault on poverty in Bangladesh" (Rashid, 1993:26);
- "Economically, increasing numbers of poor Bangladeshi women are confronted with the need to fend for themselves and their families, as the rapid rise in landlessness blurs the traditional division of labour within households and disrupts the structure of the extended family. In themselves, these extreme adverse conditions justify major efforts to mitigate Bangladeshi women's sufferings and to raise their prospects for a fulfilling lifeimproving the status of women goes beyond relief; it is a pre-condition for more rapid and balanced economic and social development, as women constitute a vital resource for accelerating growth in many productive activities and for achieving critical objectives in the social sectors" (World Bank, 1990:xxix);
- from one perspective, poverty has induced an increase in women's employment. "In spite of low returns and unsatisfactory working conditions women's need to earn cash income has greatly increased in the last decade and a half. Nearly 15 per cent of all rural households and a quarter amongst the landless are female headed. Between the ages of 40 and 50 one woman in four as opposed to only one man in a hundred expect to be widowed or divorced. And with the breakdown of joint family norms, these women can no longer depend on the family support system. Divorce or simply abandonment of women is particularly high in poor households, but even when husbands are present women's income contribution is significant for the survival of these households" (Jahan, 1989:7);
- the more important perspective is that it is female labour that holds the key to successful export-oriented growth for Bangladesh. The recently released World Bank Country Economic Memorandum notes that the country's best chances to achieve faster growth is to promote an export push in manufacturing and on "converting its comparative advantage in low labor cost into a successful export push" (World Bank, 1994:ix). It is women who account for the bulk of this cheap labour;
- the available evidence, although not up to date, suggests that employment creation for women is less costly than for men. An estimate of the World Bank Country Economic Report (1985) shows that whereas the capital labour ratio in a rural cottage industry which employs mainly women is between Tk.1,000 to Tk.10,000, it was Tk.100,000 to Tk.300,000 in large to medium industries which employ mainly men. "Thus from the point of view of employment and efficient use of capital, development of women-specific cottage and small industries has greater potential. The Rural Industries Survey Project (RISP) of BIDS (1981) also found the labour productivity to be higher

in small scale and cottage industries which could be further increased through investment of a little more capital per worker..... Considering the limitation of employment creation in the formal sector, the role of women in self-employment should be viewed with much greater importance. It not only involves a smaller amount of capital, but in some cases, their small efforts combined together constitute the major output of the sector" (Khan, 1988:124);

- specific micro interventions to alleviate poverty have concentrated on special employment creation schemes (SECS) in rural areas. "Although there has been a large-scale expansion of SECS, their coverage still constitutes a very small proportion of the households under poverty. There are also reports to suggest that these do not often reach the 'poorest of the poor'....The target beneficiaries are also dependent on SEC programmes for repeat loans, which partially implies that a single dose of SEC loan may not be adequate to raise households above the poverty threshold" (ILO ARTEP, 1993a:xiv). How women are involved in these SECS and especially the types of self-employment activities they are engaged in will significantly determine whether the SECS are merely social safety nets or have growth potential and strong multiplier effects.

(b) because a reorientation of the development focus away from men to greater attention to improving women's access to education and training, asset base, improved health and nutrition and productive employment is likely to have a much greater impact on poverty alleviation. The benefits from investments in women's development tend to diffuse more widely throughout society and across generations:

- because among the poor, poverty hits women harder, they tend to manage the economics of poverty better than men;
- "the experience of Grameen Bank, BRAC and other government and NGO programmes indicate that in a country such as Bangladesh, mobilization of women helps elicit participation of the entire family and community.when women are organized to undertake collective economic activities, the problem of poverty is addressed more extensively, leading to a better quality of life.... when men are organized as an economic or social group, they try to acquire power and autonomy leaving women totally outside of it. On the other hand, when women get organized, the struggle becomes a united struggle of all poor, both men and women" (Khan, 1988:121);
- "Given a chance, they turned out to be more hardy fighters against poverty than men.....all the key issues of economic development can be better addressed by women because of their innate ability to work hard under most adverse conditions, their judicious expenditure pattern and pragmatic future planning" (Khan, 1988:129-134)
- also, "the fact remains that women spend nearly all their earnings on family needs, whereas men always tend to spend proportionately less than women on family needs" (Hossain et al., 1988:130). Giving women income earning opportunities is therefore more likely to improve family welfare.

(c) ***because, to date, Bangladesh has neglected the development of female human resources:***

- "for Bangladesh to accelerate its development, it needs to unleash the full potential of its women.....while macro-policies and major programmes and projects have generally overlooked women's productive roles and potentials, a number of initiatives sponsored by the government and NGOs have demonstrated that development goals can be effectively achieved by enhancing the capacity of women. Both economic and social returns from such investment are high" (UNDP, 1994:ii,15);
- "yet it is the same 'poor, powerless and pregnant' Bangladeshi women who are demonstrating to the world some of the most innovative approaches to addressing poverty issues. The Grameen Bank, 86 per cent of whose members are poor rural women, is a testimony to such innovation" (Jahan, 1989:1);
- "although women's contribution is substantial, their productivity is low because of constraints of culture and tradition, sometimes codified into law and policy. Removal of these constraints could lead to productivity increases and ultimately to household income increases; and investments in women can broaden the returns of economic development" (World Bank, 1990:xviii);
- "Many of the poor may be by-passed by the growth process because they do not possess the assets which could enable them to benefit from higher growth. Unskilled labourers may fail to get employed because the new jobs created require some form of skill.....So a policy of human resource development will have to supplement growth-augmenting policies to alleviate poverty" (Rashid, 1993:26);
- "gender concerns in economic planning and policy-making have so far focussed on delivery of special services to females (like family planning and, to a lesser extent, health and education). Even when concerns for female employment expansion have been expressed, they have been based on two false premises. One is that, while men need 'employment' to provide for the needs of their families, women need only 'income-generating' activities to perform in their spare time as extensions of domestic activities. The other concern is that, except for the destitute, women are capable of undertaking only home-based economic activities, since becoming independent income-earners and working outside the home is not socially acceptable" (World Bank, 1990:36);

(d) ***because productive employment for women is basic for (although it does not necessarily or automatically ensure) their empowerment and for doing away with the current widespread discrimination against them:***

- "economic emancipation and empowerment of women is the most effective strategy to promote and uplift status of women and society in Bangladesh. Therefore, the focus.....should really be to seek ways and means to improve the income and employment of women" (Begum Sarwari Rahman, Minister

of State, Ministry of Women's Affairs, 1992:9);

- in spite of specific provisions in the Fourth Five Year Plan (1990-1995) to integrate women in the major sectors of development, "many, if not all, statistical indicators of the status and progress in human development in Bangladesh still point to unacceptably high levels of deprivation among women" (UNDP, 1994:i);
- "as more women enter the labour force, a number of issues related to their status in the workplace, such as wages, working conditions, employer-employee relations and relations with co-workers are raised. Women's participation in the labour force also changes the dynamics within the family and raises awareness of new concerns such as security both at work and outside, living conditions, and access to public resources and different types of services such as health care, education and training" (UNDP, 1994:9);
- in one sense of relative poverty, women dominate among the socially excluded groups. Gender and social dynamics and development processes have excluded them from remunerative and secure employment, access to productive assets, education and training. Action against gender discrimination and improving women's access to the labour market is therefore part of the broader efforts to reduce poverty, especially relative poverty.

(e) ***because productive and remunerative income earning opportunities for women are an important pre-condition for reducing fertility rates and for improving health and nutritional levels and overall family welfare:***

- a major underlying cause of poverty in Bangladesh is the high rate of population growth. The total fertility rate (TFR) has fallen from just under 7 births per woman in the late 1970s to 4.2 births in 1991. But to achieve the government's objective of a TFR of 3.45 and a contraceptive prevalence rate of 48 per cent by 1995, it is now acknowledged that "gainful employment opportunities for women directly correlate with declines in fertility levels. Women who receive training and work outside the home practice contraception more and have lower fertility than women who receive training and work at home" (World Bank, 1990:13);
- population issues feature prominently in the country's Fourth Five Year Plan (1990-995). Giving women income-earning opportunities and control over their income is an effective strategy to enhance their households' health and nutritional well-being. Women tend to spend a greater proportion of their income in improving their children's literacy, health and nutrition status, and when women control income they are in a better position to exercise choice in their reproductive behaviour (UNICEF, 1992);

(f) ***because even with the reduction of poverty as the overriding concern, the quality of women's employment and their working conditions cannot be ignored.*** The issue of employment creation and poverty alleviation versus the improvement of working conditions and the provision of social protection should be addressed:

- the danger of emphasizing the overriding importance of keeping wages and employment flexible for international competitiveness is that this could be used to justify poor working conditions and exploitation of women workers;
- the challenge is to do away with the idea that any kind of job is better than no job and to demonstrate to government and employers the **positive impact of improved working conditions on labour productivity**;
- the challenge is also "to show that it is possible to build into the growth path the types of jobs to which the poor can gain access, and in the numbers that they need, without undermining the basis for growth"; and that "a great deal of reinforcement is possible through normative action against discrimination" (Rodgers, 1994).

1.2. A BRIEF OVERVIEW OF WOMEN'S EMPLOYMENT AND POVERTY SITUATION IN BANGLADESH

4. A great deal of research and documentation, including situational analysis and evaluation reports, are already available on women in development issues in Bangladesh (see, for instance, World Bank, 1990, 1990b; UNDP, 1994; UNICEF, 1992; Ahmad, 1991; Wallace et al. 1987; Safilios-Rothschild and Mahmud, 1989; Rahman, 1986; Rahman 1992; Hasan, 1993; Data International, 1993; Hossain, 1993; Jahan, 1989; Islam, 1994). Therefore, this section provides only a brief overview of women's employment and poverty situation.

5. ***The life patterns of most Bangladeshi women are shaped by male-dominated institutions governing the family, society and economy.*** Socio-cultural and religious customs and traditions confine women to a reproductive role within the homestead, dependent on the economic support and "protection" of male family members. But increasing landlessness, growing impoverishment and the lack of alternative self-employment opportunities have made these constraints irrelevant and forced growing numbers of women into wage labour. In a context of increasingly ineffective traditional family support systems, female earning capacities have become critical to the economic survival of households.

6. The available data suggest that whatever improvements there may have been in the poverty situation in the period of the 1980s and early 1990s, the trend was not consistent. In rural areas, after a decline in both the percentage and absolute number of hard core poor up to 1985/86, there was an increase in 1988/89. Although the worsening trend was reversed in 1991/92, the head count index (the percentage of the population below the poverty line) was 52.6 per cent. In urban areas, it was 33.6 per cent in 1991/92. Recent survey data also confirm that extreme poverty in terms of the proportion of households falling within the "chronic deficit" status has persisted (ILO ARTEP, 1993a:7). An extraordinary vulnerability of the country to natural disasters and lack of access to public infrastructure also mean that the poor and near poor remain highly vulnerable to sudden deteriorations in their situation. In some parts of the country, natural disasters not only exerted tremendous pressure on limited land resources and exacerbated rural landlessness but also increased the pool of rural unemployed and destitute women.

7. Studies identify the following socio-economic classes as constituting the hard core poor: in rural areas, the landless farm workers, small farmers, medium tenant farmers and those in rural informal non-farm activities, in particular artisans, petty traders and informal

transport operators; and in urban areas, those in the informal sector especially those who have no access to even informal short-term credit. It can be deduced from other gender disaggregated information that **women would account for very significant proportions of these groups of hard core poor in both rural and urban areas.**

8. All the available poverty indicators confirm that **while poverty is endemic, women bear the brunt.** As mentioned in paragraph 4 above, female headed and managed households constitute some 15 per cent of all households and earn only 55 per cent of the national average household income. Some 96 per cent of female headed households fall below the poverty line, while 33 per cent are among the "hard core" poor. The phenomena of males outnumbering females and lower life expectancy for women than men in Bangladesh can be explained by the fact that mortality rates for female infants and for mothers during child birth are among the highest in the world. Malnutrition is a major problem for pregnant and lactating women. Preferential intra-household food allocation to males worsens malnutrition among females, who eat last and least, throughout their lives.

9. **Poverty has forced more and more women into the labour force.** Female labour force participation has increased over the years, from 4 per cent in 1974 (as compared to 80 per cent for males) to 10.6 per cent in 1989 (85.3 per cent for males); but it is still one of the lowest in the world. An expanded definition of economic activities used to estimate labour force participation in the 1989 Labour Force Survey led to a significant jump in the female LFPR to 63 per cent. The inclusion of activities involving at least one hour of work per week, such as weeding and hoeing, harvesting, collecting, threshing, cleaning, husking, drying, boiling, growing vegetables and spices, processing and preservation of food, live stock raising and poultry raising -- led to a much greater jump in female than male LFPR because these are all female intensive activities. The casual participation of women in agricultural activities is now officially acknowledged in the statistics.

10. **Wage employment is particularly significant because of the deteriorating access of a growing number of households to productive assets.** As many as 70 per cent of married women in male-headed landless households and 90 per cent of female heads are engaged in wage work (Safilios-Rothschild and Mahmud, 1989). In rural areas, seasonal fluctuations in female wage labour are large. Female wage labour was previously concentrated in post harvest activities and was essentially home-based hired labour in the houses of landed and medium to large farm holders. But over the years, women wage workers have been increasingly hired for field agricultural tasks. In non-agriculture, the main wage opportunities have been in export-oriented manufacturing, construction and domestic service as maids. In spite of quotas being introduced in public sector agencies, growth of female wage employment has been very slow.

11. Owing to the definitional changes in the Labour Force Survey, it is difficult to ascertain a meaningful trend in female employment by sector and occupation. But what has been striking is the **increase in the absolute number of women engaged in the manufacturing sector, especially in the export-oriented industries such as garments, pharmaceuticals, electronics and fish processing.** The manufacturing sector accounts for some 21.6 per cent of total female employment. The garments industry in particular has opened new avenues of employment for women; it has been estimated that some 90 per cent of the 800,000 workers are female, mostly unmarried and very young (UNDP, 1994:11). But female representation in the non-garment factories remains low, between 3 - 10 per cent of the total workforce (Islam, 1994:12). Many of the very poor women and female heads of households work in informal units in low paid unskilled jobs, making paper bags, coir fibre, jute products,

etc. But since they do not get their orders directly from buyers, they have to rely on the subcontractors and earn hardly any income after paying the commissions. **Over 70 per cent of the female labour force are still in agriculture, so that it is agricultural policies and programmes that will have the major impact on women's productive employment and poverty alleviation.**

12. **About 2 million women are reported to be self-employed in either individual or group enterprises in rural areas or the urban informal sector.** Their participation has been largely fostered through various special employment schemes initiated by NGOs and public sector agencies. But, as will be discussed in greater detail in subsequent chapters, many of these programmes "focus on 'income generating' activities and related training that are low paid, low productive and low demand" (World Bank, 1990:36).

13. In spite of increasing female labour force participation, the reality remains that:

- it is poverty that has driven more women into the labour force, but ill prepared in terms of being without education, training, land or capital, they are limited to a narrow range of economic opportunities and continue to be in **subordinate positions within the household and economy** and to be discriminated against by social norms and gender stereotypes and by negative attitudes of employers, male family members and government officials;
- discrimination against women is evident in terms of their **segregation in jobs considered "appropriate for women" and in terms of differential wage rates**. Female wage rates in both agriculture and non agriculture are not only lower than for males, but the absolute difference appears to be increasing over time in the non-agricultural sector. Wage rates for unskilled women workers are less than half that of males in non-agriculture, and about 88 per cent in agriculture.
- **literacy levels are among the lowest in the world** (although the female literacy rate has risen from 8.6 per cent in 1961 to 19.2 per cent in 1991). Women continue to lag behind men in terms of educational attainment (although the number of female students has been rising faster than the male students, girls still account for less than 40 per cent of total secondary school students and for less than 3 per cent at the post-secondary level); and drop out rates are higher for girls than boys at the secondary level ²;
- **women continue to lag far behind men in vocational and technical education and training**, accounting for only about 5 per cent of total enrolment in 1991;
- **underemployment**, manifested as part-time work, frequent absences or lack of attachment to the labour market and large seasonal variations in the number of hours worked, **is much more serious among women than men**. According to the 1989 Labour Force Survey, 83 per cent of the female labour

² It is worth noting that through a number of policy measures, drop out rates at the primary level are now almost the same for girls and boys. The situation now is that "girls do not drop out because of being girls. They drop out for non-gender reasons applicable to boys as much as to girls" (Islam, 1994:40).

force were involuntarily working less than 40 hours per week as compared to 15 per cent of male workers;

- **unemployment** figures, although not reflective of the serious dearth of job opportunities in Bangladesh, are **higher for women than men, especially in urban areas** (the unemployment rate was 6.7 per cent for urban women and 2.4 per cent for urban men in 1989);
- women face **increasingly stiff competition from men for formal sector jobs**, especially in the context of privatization and job rationalization;
- less than 5 per cent of the female labour force are classified as employees and a minuscule .06 per cent are employers; **the bulk are unpaid family helpers** (83 per cent, as compared to less than one-fifth of male workers);
- changes in the sectoral composition of women's employment have not led to occupational diversification; **women are still confined to the least technical and unskilled occupations, in jobs that are unstable and insecure**;
- even in the export oriented industries, like garments, jobs are insecure due, for instance, to the need for factories to deliver on short notice and frequent stoppages of work due to lack of orders, disruption in the supply of inputs or procedural delays; but the workers lack social protection.

14. In terms of **working conditions of women workers**, the salient points are:

- women face considerable **uncertainties in their terms of employment** due to the predominant practice of employing female wage workers on a casual or informal basis. "This informal pattern of appointment entails little formal obligations on the employers towards female workers. The job insecurity thus created for women becomes a deterrent for them to press for legal entitlements" (Hossain et al , 1988:120);
- although women are generally not assigned to work on heavy machines and are given work requiring manual dexterity, concentration and attention to detail, the conventional attitude of management tends to reward male physical strength, resulting in **an appreciable gender difference in vertical mobility, opportunities for skill development and salaries**;
- **physical conditions and safety measures in industrial units in both rural and urban areas are notoriously poor**. They also lack facilities such as private toilets, secure accommodation, transportation and child care services. Most of the establishments in which women work also do not have proper medical facilities or benefits. But the majority of women, who are accustomed to lack of amenities from early life, are ignorant of their legal rights, and who really not in a position to risk losing their jobs, do not complain;
- the garment industry is the most **poorly unionized**. Even where there are unions, they have not generally pressed for "women-oriented demands".

1.3. PURPOSE AND OUTLINE OF THE REPORT

15. The specific objectives of the report are:

- to show that the empowerment of women is key to the struggle against poverty in Bangladesh, and also that the expansion of female employment and the improvement of their working conditions and social protection would satisfy both the efficiency and equity concerns of the country;
- to identify and explain the basic elements of a gender-sensitive integrated approach to address the interrelated problems of poverty and under-employment and at the same time to promote the social integration and empowerment of women in Bangladesh;
- to highlight the policies and programmes at the macro, sectoral and micro levels and also the structural factors affecting the employment and poverty situation of women and men in Bangladesh; and
- to make recommendations for concrete measures to promote a gender-sensitive integrated approach to employment generation and poverty alleviation in Bangladesh.

16. The outline of the report is as follows. The next chapter explains the basic concepts which underlie the interlinkages among poverty, gender and employment; and then goes on to set the framework for a gender-sensitive integrated strategy towards employment generation and poverty alleviation. An integrated strategy for economic growth, employment promotion and poverty alleviation would involve macro strategies, sectoral policies and programmes, micro level interventions and the complementarities among them. But to include the linkages with women's empowerment and to deal also with social exclusion as an integral aspect of poverty, the framework needs to be more comprehensive. It therefore covers also the "structural" factors, such as socio-cultural attitudes and perceptions, the legal provisions, the institutional structures and administrative mechanisms, and the data requirements. Chapter III elaborates upon the policy and programme part of the integrated strategy. It identifies the policies and programmes at the macro, sectoral and micro level that have implications for women's employment and poverty alleviation. Chapter IV focuses on the "structural" factors that would determine whether the environment for addressing women's employment and poverty problems is conducive or disabling. The final chapter highlights the main policy and programme implications and recommendations for addressing these related concerns.

17. Work on the report was initiated during a mission undertaken by the Senior Specialist and Associate Expert on Women and Gender Questions, Ms. Lin Lean Lim and Ms. Claudia Coenjaerts, from the ILO Multidisciplinary Advisory Team for East Asia (EASMAT) from 2 -12 April 1994. Unfortunately, due to civil disturbances in Dhaka, the members of the mission were not able to meet with as many representatives of government agencies, NGOS and international donors, as originally planned. The mission, however, benefitted greatly from the large number of research reports, evaluation studies, conference proceedings, official documents, etc. compiled by the ILO Dhaka Area Office and the Regional Office or generously supplied by other agencies and individual researchers.

18. The members of the mission would like to express our sincere appreciation and grateful thanks to the people and agencies that contributed their valuable time, efforts, ideas and insights. We would especially like to thank the staff of the ILO Area Office Dhaka, in particular the Director, Mr. Werner K. Blenk, for his encouragement and support, and the Programme Officer Mr. A.F.M. Jamiluddin for arranging our programme.

CHAPTER II

TOWARDS AN INTEGRATED APPROACH TO WOMEN'S EMPLOYMENT AND POVERTY ALLEVIATION

2.1. UNDERLYING CONCEPTS OF POVERTY, EMPLOYMENT AND GENDER

It is useful to preface the study with a brief discussion of some basic concepts which underlie the interlinkages among poverty, employment and gender.

1. Both absolute and relative concepts of poverty are relevant in the Bangladesh context. The **absolute concept of poverty** relates the state of being poor to some absolute measure of economic deprivation or lack of material resources. The "poverty line" has commonly been defined in terms of a subsistence level of consumption with the caloric requirement per person set at 2,122 calories per day. In expenditure terms, this has been estimated at about Tk.4,790 per person per annum (Farid, 1993:168). In Bangladesh, about 96 per cent of all female headed households are below the poverty line and a third are "hard core poor" whose expenditure is less than Tk.2,810 per person per annum and who experience chronic food shortages (meeting less than 80 per cent of their daily caloric requirement or consuming less than 1,805 calories per day).

2. In terms of actions to reduce poverty, particularly those based on social insurance, it is worth pointing out that targeting the poor based on an absolute concept has a number of important weaknesses:

- the underlying standard of dietary adequacy may be insufficiently related to the actual performance of economic and social roles;
- to design effective poverty alleviation programmes, it is necessary to distinguish the poor from the non-poor not just on the basis of income thresholds but of socio-economic characteristics, including occupation, geographical location, landholding size, employment status, etc.;
- the statistical nature of the poverty line establishes a distinct division between the poor and the non-poor, but members of the "near poor" group may be among the ranks of the poor in the near future or be very recently poor; and
- the absolute concept tends to be static in nature, not taking adequate account of changes in basic needs over time.

3. The **relative concept of poverty** focuses on deprivation related to serious inequalities in the distribution of income, assets, power and decision-making authority. It is this idea of relative poverty and relative deprivation that is closely linked to (though not synonymous with) **social exclusion** -- that certain groups in the society are deprived, against their will, of a place in economic and social exchanges. Women, as one of the weakest groups in Bangladeshi society, are excluded from productive and secure work in the labour market, from legal and social protection, from access to health and education services and other publicly provided facilities, from political systems, associations and other forms of collective action. It is also in this relative sense that the concept of poverty could encompass stark

inequalities between men and women -- a major cause of poverty is that women have been socially excluded or discriminated against on the basis of gender.

4. Adopting a **gender perspective** would focus attention on the social (as distinctive from the "sex" or biological) differences between women and men that are a product of the socio-cultural and religious context and that are therefore learned and changeable over time (as distinct from sex differences that are universal). It is because society assigns different roles and responsibilities to women and men that they face different constraints and opportunities in the process of economic growth. A gender perspective helps explain why women dominate among the poorest of the poor. It also draws attention to the structural characteristics of poverty and may help to explain why poverty could be perpetuated if gender discrimination is not addressed. Insofar as gender dynamics are at the root of poverty and/or social exclusion of women as a group, it means that economic growth measures and social transfers would not be adequate to effectively alleviate poverty and/or promote social integration. There should also be "social engineering" efforts to influence gender relations towards more equitable assignment of roles and responsibilities to women and men and to ensure a conducive environment for sustained poverty alleviation and social integration.

5. In other words, it is important to meet both "**practical**" and "**strategic**" **needs of women**. The former refer to basic needs for income, employment, food, housing, etc. and are of priority concern to poor women as part of survival strategies for themselves and their families. Meeting strategic needs entails actions to overcome systematic biases against women derived from the socially structured subordination of women to men and to realize an alternative and more equal organization of society than that which exists at present, in terms of both the structure and functioning of gender relationships. Strategic gender needs normally relate to the equality issues of enabling women to have equal access with men to job opportunities and training, equal pay for work of equal value, rights to land and other capital assets, freedom of choice over childbearing, etc. Control of resources or control of benefits from resources reflects women's strategic interests, while access to these resources or benefits reflects a practical need.

6. The ultimate objective is women's empowerment. **Empowerment** is a process aimed at transforming social relations in favour of the disadvantaged and socially excluded. The process of empowerment requires that culturally defined paradigms assimilated through socialization are critically examined and that there should be a process of conscientization, such as through awareness raising and legal literacy, so that women become aware of their situation, realize it is unjust and feel that they are capable of doing something about it. "In the Bangladeshi context, empowerment should give the vast majority of women the freedom of choice for self fulfillment and self development as well as equal access to domestic and community resources, opportunities and powers" (UNDP, 1994:1). For women themselves to take effective action for change, the development of their psychological, cognitive, social, economic and political capacities is required.

7. It has also been increasingly recognized that an important means of releasing women's potentials and raising their level of empowerment is through grassroots mobilization and organization of poor women in rural and urban areas (The Bangladesh Fourth Five Year Plan, p.1-6, also emphasizes the importance of organizing functional groups at the local level). The fundamental logic of **group formation** is that individual women do not possess sufficient socio-economic power for survival and improvement of their quality of life, but as members of an organized group, they can lend each other both economic and social

support. The individual is, in effect, empowered through contribution of her social and economic capital to the group and at the same time through gaining access to the group's resources by right and privilege of membership.

8. Particularly in less developed countries such as Bangladesh, the predominant employment problem is one of ***underemployment***, i.e. low incomes from work and associated minimal or sub-minimal living standards. In this wider context, employment promotion becomes linked to poverty alleviation and the focus of policy interventions comprises provision and wider access to basic goods and services, as well as enhancement of income-generating activities. **A poverty orientation requires attention to the structural characteristics of poverty and the likely impact of different growth patterns and policy interventions on vulnerable groups**, such as women. Overcoming structural barriers, strengthening institutional capacity and introducing appropriate technology would then all form part of this more comprehensive policy focus.

9. Conversely, then, productive and remunerative ***employment*** would be the core of a strategy to combat poverty, and more rapid economic growth as the basis, both directly and indirectly, of job creation and poverty alleviation. There could, however, be **a potential conflict between GDP growth and employment creation**, especially in structural adjustment contexts where the emphasis is on efficiency, effectiveness and productivity increases. But in Bangladesh, since labour is the only resource possessed by the majority of the poor, it is especially important to ensure that employment elasticities do not decline with output growth.

10. An economic role for women is also basic for their empowerment because productive and remunerative employment would contribute to a sense of identity and provide paths for women into social and economic systems and decision making. But it should not be just a matter of having any job, the ***quality of the job*** is also important. Currently, poor women are compelled to go into any kind of job available for their survival and that of their families. But the aim should be, on the one hand, to ensure that new jobs are in those sectors offering decent working conditions and social protection to workers, and, on the other hand, to recognize that the poor, especially poor women, tend to be concentrated in jobs with deplorable working conditions and to try to improve the conditions as part of the broader effort to alleviate poverty and improve living standards.

11. Another fundamental idea is that of ***women's pre-existing disadvantages relative to men***, so that even with economic growth and employment creation, poor women may not benefit. Women may not have equal access with men to new job opportunities because they have lower levels of education and skills or because social attitudes and perceptions are such that women are not regarded as needing the jobs as much as men. And, although the poor as a group tend to lack land and other non-land assets, women are more likely than men to be assetless. This lack of assets may put them outside the reach of growth or employment oriented programmes. These gender disparities underscore the importance of policies and programmes not only for human resource development but also for awareness raising to influence social attitudes. There would also need to be **measures targeting women specifically as the beneficiaries and/or positive or affirmative action**, including setting targets or quotas for women's participation in activities from which they were previously excluded. Very importantly too, where women are so seriously handicapped that they cannot insert themselves into the economic and social systems or they are such seriously vulnerable victims of the competitive struggle, there should be ***"social safety nets"*** to assure them a minimum level of well-being, such as through food distribution and labour-

based public works programmes.

2.2. THE BASIC ELEMENTS IN AN INTEGRATED APPROACH

12. Recognizing the integrated nature of women's employment and poverty problems and the importance of ensuring coherence and consistency among macro, sectoral and micro level policies and programmes and seeking to ensure that the environment is conducive for effective gender-sensitive employment promotion and poverty alleviation, a comprehensive integrated approach is advocated.

13. Such an approach is in line with the major related objectives in Bangladesh's Fourth Five Year Plan (1990-95) for accelerated economic growth, poverty alleviation and employment generation through human resource development. For the first time, the Plan also has specific objectives and programmes for integrating women in mainstream development.

14. The ILO ARTEP (1993:2) report on an integrated approach to employment promotion and poverty alleviation in Bangladesh suggested that:

"Given the twin problems of low growth of the economy and rising levels of underemployment and persistence of poverty, it is imperative to take a fresh look at the current policy framework and identify possible areas of policy reform which could stimulate both needed GDP and employment growth. It is clear from past experience that a policy framework to provide momentum to GDP growth and employment generation in an integrated fashion is essential if the economy is to be pulled out of its low growth-high underemployment syndrome."

15. The ***basic elements of an integrated approach to employment promotion and poverty alleviation*** involve strategies at the macro level, policies and programmes at the sectoral level and targeted interventions at the micro level, taking into account the complementarities of actions at these different levels. Such an integrated strategy would have to be backed by the appropriate resource allocation patterns and priorities. These elements are presented below and analyzed more fully in Chapter III:

(a) the ***macro economic policies***: firstly, it is necessary to look at the problem of poverty and employment from a macro perspective and **to explicitly consider how macro policies for structural adjustment, human resource development, etc. impact directly or indirectly on employment and poverty alleviation, with different implications for women and men.** The macro policies are an important component of the integrated approach because:

- although Bangladesh's Fourth Five Year Plan (1990-95) specifically aims to "bring women into the mainstream of development planning" and to focus particularly on the development of the poor and disadvantaged women, there is ***no explicit cross-sectoral consideration of how macro policies for structural adjustment, labour market reforms, human resource development, privatization, etc. differentially affect employment and working conditions for women and men.*** Although the Plan talks of a "macro framework for multi-sectoral thrust to bring women into mainstream economic development:" (XIII-6), gender issues are actually addressed at the

sectoral level, mainly in terms of identifying women as one of the target groups of the sectoral programmes, for instance in agriculture, rural development, industry;

- **"although poverty alleviation is an overriding objective in Bangladesh, *concern for the poor has been expressed mainly through special employment creation schemes and programmes aimed at specific target groups* (food distribution, for example). If *these are not integrated into the basic structure of development plans*, anomalies of several kinds can arise" (ILO ARTEP, 1993:74);**
- although macro policies to accelerate the rate of economic growth can be expected to lead to an increase in job opportunities, there is no guarantee that they will lead to maximum job creation. But in a country like Bangladesh where the level of underemployment is so high and the poor have no assets other than their labour to sell, **it is crucial to ensure that economic growth is not blindly pursued as a goal in itself but that there is the appropriate balance with the creation of jobs that can reach the poor.** This would involve, for instance, the choice of labour intensive techniques and the need to ensure that employment elasticities do not decline with GDP growth;
- **for macro policies to actively involve women as both participants and beneficiaries in the development process, targets and strategies need to be appropriately and clearly gender differentiated.** Although some 880 million taka has been allocated to the Ministry of Women's Affairs for programmes, including poverty alleviation programmes, specifically targeting women, there is no specification of the total resources in the overall development budget designated for women. It is therefore not possible to monitor or evaluate progress nor to have an overall assessment of the success or failure of the mainstreaming effort.

(b) the **sectoral level policies and programmes**: It is at the sectoral level that policies and programmes are actually implemented by government and the private sector. In an integrated approach, the focus should be on the key sectors and the issues which need to be considered include:

- ***how output growth in particular sectors affect employment generation.*** In the same way as macro policies to improve efficiency and increase productivity would affect employment and income generation, so too would sectoral policies and programmes;
- ***whether development priority is given to the sectors where the poor predominate;***
- whether there is ***consistency among the policies and programmes of various sectors***, so that they coherently reinforce the impact on overall employment creation and poverty alleviation;
- ***how women and men participate in and benefit from the sectoral policies and programmes*** -- in Bangladesh where women have been severely handicapped relative to men, it is not realistic to assume that they will have access to and benefit on an equal footing with men from the mainstream

sectoral programmes. The Fourth Five Year Plan merely includes sections in the sectoral chapters on the participation of women but does not spell out the women-specific components or positive actions required to ensure equality of opportunity and treatment for women and men.

(c) **micro level or targeted anti-poverty or special employment generation programmes:** such interventions are a basic element in the integrated approach precisely because the poor, especially poor women, are so seriously disadvantaged or vulnerable that they cannot be expected to compete on an equal footing with other established groups in the mainstream sectoral programmes nor to be able to withstand the harsh effects of structural adjustment. In the Bangladesh context, the "social safety net" programmes aimed at direct or indirect transfer of income to the poor are very important: because of the inadequacy of general growth policies to achieve the reduction of absolute poverty; because the social exclusion of some groups in the population has meant that they are not even able to meet their basic needs; and because recent economic reforms have aggravated vulnerability of the poor and powerless. In analyzing the implications of targeted programmes for special employment creation and other social safety net measures, the focus should be on the following related issues:

- how well targeted these programmes are in actually **reaching those most in need**, and how widespread is the coverage compared to the magnitude of those in need;
- whether they only offer **temporary relief to the beneficiaries or whether they have "promotional" aspects** in aiming to enable those who have been excluded from the labour market to move from dependency to full integration in the longer term;
- whether the programmes only provide **passive income or consumption support or whether they have potentials for promoting productivity and output growth**;
- are the income support or employment generation programmes, which are now provided by various government agencies and NGOs, ad hoc or coherently linked, and **can they be expanded or replicated on a wider scale**;
- whether the programmes view women merely as **helpless beneficiaries of welfare measures or as potentially productive members of the society.**

16. To effectively introduce a gender perspective into an integrated approach to employment generation and poverty alleviation and to ensure that the integrated approach leads also to the empowerment of women and to their social integration, it is necessary to also take account of other **"structural" elements**. These structural elements determine whether the broad social, institutional and legislative parameters are conducive to or support employment generation and poverty alleviation for women on an equal footing with men. The important structural elements in the Bangladesh context are:

(d) **socio-cultural traditions and attitudes:** women's poverty and their disadvantaged position in the labour market is rooted in traditional attitudes and perceptions concerning clearly demarcated gender roles and spheres of activity. This element in

the integrated approach is ***particularly significant for dealing with relative poverty and social exclusion***. It is crucial to ensure that those in policy and planning positions in the sectoral departments and at the national and local levels and also among employers, workers' organizations and NGOs have the appropriate mindsets and technical capabilities for understanding and dealing with the social exclusion of women. It is also important that there be awareness raising and legal literacy aimed at women themselves because women are often socialized into accepting a secondary role and position relative to men or they are bound by a "culture" of poverty such that their attitude is fatalistic and dependent, rather than being proactive to mobilize themselves for change and progress.

(e) ***the legal framework for ensuring equality of opportunity and treatment for women and men and for protecting vulnerable women:*** In the Bangladesh context, it is important to consider:

- the provisions in the Constitution and the labour code for equality of opportunity and treatment and for the protection of vulnerable women;
- how civil law interacts with Islamic law to legitimize differential treatment of women and men;
- whether there are legal provisions for positive or affirmative action to enable women to overcome their initial handicaps;
- implementation of the law and constraints to effective implementation;
- whether women are aware of their legal rights and responsibilities and how to use the law.

(f) ***the institutional structures and administrative mechanisms*** at the national and local levels to promote and implement such a gender-sensitive integrated approach: A strong institutional framework is an essential prerequisite for successful planning, implementation and monitoring of an integrated employment and poverty alleviation strategy. Such a framework should include:

- inter-sectoral linkages and coordination among the various ministries for a coherent and gender-sensitive integrated approach to employment and poverty alleviation;
- arrangements to foster close consultation and collaboration between the public and private sectors;
- mechanisms to better tap the organizational capabilities, goodwill and commitment, grassroots contacts, flexible structures, etc. of NGOs and employers' and workers' organizations in the country's overall efforts to address poverty and gender issues;
- gender-sensitive and technically competent staff to deal with women's employment and poverty related concerns not only within the national focal point for women but also across the line ministries and Planning Commission at the national and thana levels. It would also be important to examine the sex ratio of staff to determine whether there are sufficient female staff at all administrative levels of the national machinery to carry out advocacy, to

participate in decision-making affecting women, and to reach out to the intended female target groups;

- monitoring and evaluation mechanisms that would help ensure that all mainstream development programmes consider the employment and gender implications and so that there are indicators of the direct and indirect impacts of the various sectoral programmes on women's poverty and employment; and
- feedback mechanisms, so that the strengths and weaknesses of special employment generation programmes and other safety net measures are better known and can be adapted or replicated by different parts of the institutional structure.

(g) **a *timely and reliable data and information base disaggregated by gender***: Lack of such information is a major constraint to effective policy and programme formulation, monitoring and evaluation. Part of this constraint is related to the invisibility of women's economic role in official data sources. Better information on the relationship between interventions for promoting women's employment and the impact on poverty alleviation would also be needed. It is also important that there be a gender-sensitive labour market information system in place, so that those supplying labour (not just the workers themselves but also those responsible for education and training of human resources) and those demanding such labour (employers, contractors, etc.) would be more quickly alerted to changing market conditions and be able to more effectively respond.

CHAPTER III

POLICIES AND PROGRAMMES AFFECTING WOMEN'S EMPLOYMENT AND POVERTY ALLEVIATION

Applying the integrated framework presented in Chapter II, this chapter identifies the main policies and programmes at the macro, sectoral and micro levels affecting employment promotion and poverty alleviation for women and men. The impacts and interlinkages among actions at the different levels are not analyzed in detail (see earlier reports by ILO ARTEP, 1985a; 1985b; 1993a; 1993b). The purpose here is to draw attention to the gender implications of the key development policies and programmes in Bangladesh, so that they can be taken into account in drawing up the Fifth Five Year Plan (1996-2000).

3.1. THE MACRO ECONOMIC STRATEGIES

(a) Growth-oriented Strategies:

1. It is *the macro strategies to promote economic growth* in Bangladesh that most directly affect employment promotion and poverty alleviation. The experience of Bangladesh during the 1980s and, indeed, lessons from the global experience (World Bank, 1990b; and UNDP, 1990) confirm that high growth of the economy is a critical precondition, though not a sufficient one, for poverty alleviation. The World Bank (1994:1) has estimated that it would take 25 years for an average poor person in Bangladesh to cross the poverty line¹ if real per capita income continues to grow as it has in the past. The Bank (1994:i) therefore emphasizes "the importance of choosing the high road of faster policy and institutional reforms, leading to a GDP growth approaching 7 per cent a year from the current 4.5 per cent. Only then will the economy be able to raise the poor out of poverty through a virtuous circle of rising employment, incomes and human capital accumulation".

2. The World Bank recommends that the greatest potential for a growth trajectory approaching a sustainable level of 7 per cent per annum is for Bangladesh to accelerate the pace of structural adjustment reforms aimed particularly at promoting an export-push in manufacturing by the private sector. The main elements of pro-growth reforms identified by the Bank (1994) are:

- raising investments by giving the private sector the reform confidence necessary to invest in export-oriented manufacturing activities and by public investments in infrastructure and human resource development;
- making deregulation of the private sector much more effective by giving it the flexibility to make unfettered business decisions relating to investments, production, trade, employment, etc.;
- privatization of state owned enterprises, particularly in the manufacturing sector; and

¹ The "crossover time" is the time it would take, in the absence of income redistribution policies, for the average poor person at the mean level of income below the poverty line to cross the poverty line if his or her income grows at the national average per capita rate.

- reforming financial and labour markets. In labour markets, "government dealings with labour and employers must emphasize the overriding importance for international competitiveness of keeping wages and employment adequately flexible to adjust to productivity growth, skill requirements, and the market outlook for final products".

3. These main strategic elements of pro-growth reforms, as discussed in the relevant sections below, have crucial implications for female employment and poverty alleviation. The key concern, simply summarized, is that **these growth strategies do not have in-built provisions to ensure that they will benefit poor women. In fact, the fear is that women would bear a heavier brunt of the accelerated reforms, at least in the short to medium term.**

4. Within an integrated framework, **the challenge would therefore be to ensure that the growth-oriented strategies are explicitly and systematically translated into maximum job creation for the poor; to "build into the growth path the types of jobs to which the poor can gain access, in the numbers that they need, without undermining the basis for growth" (Rodgers, 1994); to take into account the constraints faced by women in benefitting from such growth; and to ensure that the jobs created actually empower women rather than further intensifying their vulnerability or dependency.**

5. While an acceleration in the pace of economic growth can be expected to lead to an increase in job opportunities, the benefits may not reach the poor, much less poor women. Many of the poor may be by-passed by the growth process because they do not possess the assets which could enable them to benefit from higher growth (Rashid, 1993:26). In so far as women are seriously handicapped relative to men in terms of education and skills, they would not be able to compete with men for the new jobs created. Also, female headed households are likely to remain outside the reach of growth-oriented programmes due to their lack of land and non-land assets. So, particularly from a gender perspective, **a policy of human resource development, on the one hand, and "safety nets", on the other, will have to supplement growth-augmenting policies to effectively alleviate poverty.**

(b) Structural Adjustment Reforms:

6. ***A structural reform programme*** has been underway in Bangladesh since the 1980s and the World Bank advocates much faster policy and institutional reforms for the future. However, what needs to be emphasized is that:

"it may take an inordinately long time for some of the poor to fully share the benefits of economic reforms. Second, even among those who do benefit from reform measures, some may remain acutely vulnerable to adverse events. Third, some of the poor may initially suffer due to negative impact of reform programmes. This is particularly true for the poor in a country like Bangladesh, where the majority of the population, living below the poverty line, need special measures or safety nets to survive the adverse effects of economic reforms" (Farid, 1993:155-156):

7. ***Women are particularly vulnerable to the short-term negative impacts of the reform programme, both in terms of dominating among the poor before economic reforms started and in terms of immediately and directly suffering reform-induced reductions in welfare.***

8. A recent survey (Hossain and Sen, 1993) showed some modest gains for the moderately poor during 1990-92, but an unchanged proportion of the extreme poor and worsening conditions for poor women, "implying non-integration of the poorest segment of society into the process of growth, and porous safety nets" (Farid, 1993:196). The concern is that the beneficial effects of the structural adjustment reforms on poverty alleviation and employment generation are likely to be only in the medium to long term, and the short term impact especially on vulnerable groups, such as extremely poor and socially excluded women, is likely to be adverse. **The call is therefore for careful monitoring of the social consequences of economic reforms implemented in the midst of mass poverty and for the provision of social safety nets "in a way and form which does not reduce the incentives and pressures faced by individual economic agents – the poor, the women, the children, the aged – to adapt to the new economic realities and hence to ensure the success of the process of transformation"** (Farid, 1993:197).

(c) Promotion of Private Investment through Deregulation and Labour Flexibility:

9. The World Bank (1994:53-54) stresses that to effectively promote private investments in Bangladesh there must be "policy and institutional reforms to unfetter the private sector"; "ensuring that the business environment is hospitable, deregulation and government actions are credible and effective, transactions can be transparent and predictable, and factor markets can meet the demands of the private sector". The concern is, however, that these ***liberalization/deregulation strategies to encourage the growth of private investments tend to reduce legal protection for the weakest segments of the labour force, including women; to justify the pursuance of a "cheap labour policy" and the payment of sub-standard wages; and to increase workers' susceptibility to exploitative and unstable working environments through increasing the proportions in casualized or homebased subcontracting work.***

10. Rigidities in the labour market are often cited as an important factor for the stagnation of investment and slow growth of employment. The World Bank (1994:ix) emphasizes the importance of ***labour market flexibility***. The main strategies to promote labour market flexibility and their gender and related employment and poverty implications can be summarized in terms of:

- ***ensuring the appropriate legislative framework related to employment and retrenchment:*** The World Bank (1994:ix) has observed that "labour legislation concerned more with job security than job creation has hampered firms seeking to restructure their operations in response to shifts in the market outlook for their products". But **the danger of de-emphasizing the protective aspects of legislation is that those most vulnerable to retrenchment tend to be women.** Also, inadequacies in the enforcement machinery and an unconducive industrial relations environment (due partly to excessive government intervention and trade union multiplicity and politicization) have meant that whatever legal provisions there are have not been very effective. Hiring and firing of workers, especially of vulnerable women workers, therefore tends to be outside the legal protective framework;
- ***not allowing real wage growth to outpace productivity growth:*** The World Bank (1994:ix) has emphasized that "public wage policies and minimum wage regulations have allowed real wages to increase faster than productivity, and

the spillover effects of this on private sector wages have resulted in a loss of international competitiveness". On the other hand, of course, a note of caution must be sounded that the argument of maintaining international competitiveness should not be used to justify the payment of sub-standard wages. Rather than merely emphasizing the constraints placed by a minimum wage policy on labour flexibility, it may be more important in the poverty context of Bangladesh to consider how, in fact, a minimum wage policy could be used to protect the very low paid workers and to ensure them at least a subsistence income;

- in practical terms, employers have attempted to achieve labour flexibility through ***hiring workers in non-regular categories of work and through subcontracting or "putting out" parts of the production process to homebased or informal sector workers***: evidence from various parts of the world confirm that **it is women who represent the bulk of casualized workers, with poor working conditions and little job security and outside the coverage of standard labour legislation** (Standing, 1989; Lim and Coenjaerts, 1993);
- ***ensuring that labour markets send appropriate signals to workers and employers about skill requirements***: the availability and reliability of labour market information is very important to facilitate mobility and the development of suitable training programmes, as will be discussed in greater detail in the next chapter;
- ***"positive interventions" in the labour market in terms of appropriate education, skills training, health services, etc. to ensure ready supply of efficient and competitive labour***: human resource development policies have a special significance for raising productivity and earnings of women workers because of their current low levels of human capital endowment.

(d) Privatization and Restructuring of State-Owned Enterprises (SOEs):

11. With state-owned enterprises (SOEs) representing the biggest public failure in Bangladesh (the gross losses of all SOEs amounted to a staggering 27 per cent of the Annual Development Programme, 45 per cent of external project aid disbursements and 2 per cent of GDP), the World Bank has strongly recommended that there should be rapid progressive privatization of selected SOEs, initially in manufacturing, that those enterprises remaining in the SOE sector be pushed to commercialize and face the market, and that efficiency be raised in the important utilities through public-private partnerships and a new regulatory environment. ***Restructuring of the SOEs is expected to deal with the special labour problems of SOEs***, which have been identified in terms of "overstaffing, abuse of overtime, politicization and labour militancy, and schemes of remuneration which have little relationship to an SOE's productivity or ability to pay" (World Bank, 1994:114).

12. The ***employment-related implications of these institutional reforms*** are particularly significant for women because:

- the Government is the largest single employer in the formal sector in Bangladesh;

- while the restructuring exercise should lead to improved economic efficiency and deal with the severe problem of overmanning of some industries, the obvious impact will be on reducing formal sector jobs;
- whether the reduction of jobs affects men or women more severely will depend on the enterprises that are restructured -- ***in so far as it is the female intensive industries, such as jute and textiles, that have been singled out for restructuring, it is women workers who will be affected;***
- with formal sector jobs more limited, ***discrimination against female workers, which is already strong, could further intensify;***
- in fact, with the privatization and restructuring moves, ***it is very unlikely that the objective of the Fourth Five Year Plan (1990-95) to increase women's share in public sector employment from 6 per cent to 15 per cent will be achieved;***
- there is likely to be an impact in terms of lower wage rates since the public sector is currently the wage leader and "downsizing the SOE sector, including the voluntary separation of labour, will progressively reduce the demonstration impact of public sector wage policies on the private sector" (World Bank, 1994:xi).

(e) Human Resources Development:

13. The Fourth Five Year Plan (1990-95) has as one of its three major objectives "poverty alleviation and employment generation through human resource development" (p.1-5). Particularly in the Bangladesh context where literacy rates are among the lowest in the world and a root cause of poverty is the lack of human capital especially among women, human resource development is obviously crucial:

"Economic growth alone cannot engineer the catalysis which transforms the prospects of the poor. This is because the bulk of the poor do not possess the human skills and physical assets (such as education, technical skills, land and capital assets) which would enable them to benefit from the growth process through the acquisition of suitable jobs or increases in real wages, and/or higher returns from physical and financial assets. Indeed, it is quite likely that the extremely poor -- the landless, unskilled and particularly vulnerable groups such as women and children - - could be easily bypassed by the growth process. It is therefore important that, as an essential part of the development strategy, special efforts are made in tandem with higher economic growth to improve the conditions of the poor... even more importantly, a broader approach is needed to increase the opportunities for human development through the expansion and improvement of infrastructural programmes in the social sectors (such as education, health, population control, nutrition and sanitation and water supply) and increasing the access of the poor to employment opportunities, skills, as well as financial and productive assets." (World Bank, 1990b: 127).

9. The ***importance of education and training for female employment and poverty alleviation*** is well acknowledged but is worth re-emphasizing:

- the ability to read and write and to calculate opens more opportunities to women (and men) in even the most basic of self-employment than probably any other human asset. Other interventions to provide employment for poor illiterate women and men are much less likely to succeed without this prerequisite;
- "education is important to provide women with the capability to develop skills for mastering the shifts in technology and the concepts of management that are critical in the workplace. Equipped with these skills, women are better prepared to reverse the gender segmentation of the labour market and equalize access to wage and self employment opportunities" (World Bank, 1990:53);
- economic returns for each additional year spent in the primary school system are substantial for both men and women and for both employed and self employed;
- education is important for women not only because of the cognitive skills but equally, if not more importantly, because of the social skills acquired through schools. Education should help women learn about their rights and acquire the necessary self-confidence to stand up for these rights;
- although in the past education and training were not seen to be important for Bangladeshi women because they were mainly engaged in subsistence production or in manual labour, "skills/technical training is becoming increasingly necessary for women in view of the growth of population, the limited capacity of agriculture to absorb the expanding labour force, and the diversification of the technological base of the economy" (World Bank, 1990:54);
- education contributes to knowledge about preventive health care, improved nutrition, and family planning, all of which increases directly the physical well being and productivity of women as well as indirectly that of the family.

14. There have been significant improvements in primary education for girls (at 84, the enrollment rate of girls per 100 boys is higher in Bangladesh than in Nepal or Pakistan). Primary education was made compulsory from the 1991 school session and the Government instituted various measures, including increasing its budgetary allocation to education (although the share of education in total government expenditures is still below the average of other developing countries in the region, 2.3 per cent of GNP as compared to 4.5 per cent), free distribution of books and uniforms and increased recruitment of female teachers. But significant problems remain:

- girls account for less than a third of the total enrolled secondary school students and, furthermore, their drop out rates and non-completion of courses are much higher than for boys;
- at successively higher levels of education and training, the gender disparities widen. In general universities, the ratio of females to males was less than a quarter and in technical universities, less than 10 per cent (Islam, 1994:42);
- there is evidence that the disparities in school enrolment for females and males increases with the level of poverty of families. Several studies have also

shown that a significant proportion of the government's expenditures on human resource development benefit higher rather than lower income groups;

- women's access to marketable skills is still very much limited by (a) vocational and training centers requiring higher entrance qualifications than women routinely possess; (b) training for women being largely confined to crafts, traditional activities and to levels and skill areas where there is little demand; (c) training courses tend to be designed on the basis of "what is suitable for women"; (d) general lack of training for women in managerial skills, entrepreneurship, motivation and skills upgradation;
- there is a whole generation of adult illiterate women (and men) with limited employment prospects because they lack the basic knowledge. While current efforts have recognized the importance of education and training for the young generation, this older group has been generally neglected.

15. Since fertility levels remain relatively high and rapid population growth is an important underlying reason for poverty, it is crucial that a programme for developing female human resources in Bangladesh includes measures to give women choices in the number and spacing of children, to improve their physical health and to reduce their childcare burdens. Such measures are prerequisites for women to enter the labour force.

16. It is important to stress, however, that although the stated objective of the Fourth Five Year Plan (p.1-5) is "poverty alleviation and employment generation through human resource development" a strategy of improving women's access to education and training alone cannot be considered an adequate or effective answer, especially in the short term. There would need to be additional and specific efforts to ensure that these translate into gainful employment and social inclusion for women. These additional measures, in particular awareness raising and sensitization, are crucial bearing in mind the widespread discrimination against women workers. The social and economic perceptions of employers are such that they are outright unwilling to hire women, especially when male counterparts can be found at the same wage rate.

17. The policy and programme implications of gender-sensitive human resource development in Bangladesh can be highlighted as follows:

- the need for massive awareness raising campaigns targeting communities and families to convince them that an educated girl is an asset to the family and society, that investing time and money in her education is not a useless cost and that educating girls has a multiplier effect on the family and society;
- attention to adult literacy and out-of-school channels for promoting literacy. It should be a matter of serious concern that there is a whole generation of adult illiterate women (and men) excluded from the basic ability to read, write and count;
- in setting up programmes for non-formal education, the Government should mobilize available and appropriate agents at the grassroots level, and tap the experiences and resources of NGOs in the country that have set up

impressive programmes for non-formal training for adults ²;

- greater attention to overcoming the constraints in terms of transportation facilities, separate physical facilities including hostels for girls, review of curricula and textbooks, recruitment of female teachers, etc.
- greater emphasis on skills upgradation and vocational training for women. To improve the currently low female enrolment in vocational training institutions (VTIs), it may be necessary to provide female exclusive VTIs in geographically optimal areas. There should also be a review of vocational training programmes to determine whether they are being designed on the basis of "what is suitable for women" and to identify non-conventional areas that women can successfully enter;
- greater emphasis on providing women with the training needed to go into self employment. To promote entrepreneurship and business acumen among the much larger numbers who will go into self-employment than into wage employment, it is essential that training programmes include opportunity identification, business planning, application for credit, market development, etc.;
- concerted and systematic efforts to link training programmes to the labour market information system and to make the education and training system more demand driven, so as to better ensure that women who are trained will find employment;
- any programme for female human resource development in Bangladesh must emphasize measures to improve the quality and accessibility of family planning, health and nutrition and childcare facilities.

(e) Mainstreaming Women in Development:

18. For the first time in the country's history, the Fourth Five Year Plan (1990-95) includes as one of its major general strategies the mainstreaming of women in development planning. It recognizes the differences among women themselves and places the focus on poor and disadvantaged women. In the general strategy section, the Plan states that "the project proforma for processing investment programmes in the public sector should give enough information on how a particular investment project is going to benefit the women group. It is stipulated that the projects which would give greater benefit to women would get greater national priority" (p.1-8). What is significant, though, is that ***the mainstreaming of women in development is placed in the chapter on Socio-economic Infrastructure, as part of the traditional format dealing with social welfare, women, youth and culture.***

19. The idea of "mainstreaming women" has to be clearly understood. There can often be the mistaken assumption that by officially opening programmes to both men and women

² BRAC, for instance, has set up some 6,000 schools covering 180,000 rural children in non-formal primary education and reports a dropout rate of only 2 per cent, with a 70 per cent enrolment of girls.

and by not overtly discriminating against women, they will be able to have equal access to and benefit from mainstream development as men. In the situation of Bangladesh where women have been so severely excluded by their traditionally lower status, the lack of education, access to resources, etc. or where women have been clearly marginalized by norms of segregation, it is not realistic to assume that women can participate in and benefit equally with men from mainstream programmes. The Plan makes frequent reference to the need to increase women's participation in mainstream development programmes in education, training, credit, employment, etc. But it is not sufficient just to have a policy to make credit programmes, for instance, equally available to men and women, without specific targets set for the number of women beneficiaries and without extra provisions to ensure equal access.

20. There may have to be parallel or alternate programmes catering separately for men and women, or components of mainstream programmes to help women overcome their initial handicaps or to reach women in their separate spheres of activities. The problem, though, is often that women-specific programmes or women's components of mainstream programmes are not of the same scale or effectiveness as the mainstream efforts. There may also need to be positive or affirmative action, including the enforcement of quotas, promotional activities, legislation, to eliminate the current direct and indirect results of past social exclusion of women.

21. The Plan does not specify the total financial allocation for WID programmes. Although some Tk.880 million was earmarked for the Ministry of Women's Affairs, **"no separate breakdown of allocation for WID under the different sectors has been worked out.** How much the nation has spent in the past and how much will be spent in the coming years on WID is anybody's guess" (Islam, 1994:59). Resources for the women-specific projects to be implemented by other agencies, such as the Bangladesh Rural Development Board, are given as part of the overall resource allocation for the agency without gender disaggregation

22. The Plan does, however, note that "the problems of the better off women are substantially different from those of the relatively poorer women and there have to be different approaches to solve their problems. Since the better off women would be better organized to handle their problems, the focus of the Fourth Plan would be more on the development of the poor and the disadvantaged women" (p.I-9).

3.2. SECTORAL POLICIES AND PROGRAMMES:

23. The Fourth Five Year Plan 1990-95 advocates in the chapter on Socio-Economic Infrastructure, a "multi-sectoral thrust for bringing women into mainstream economic development", instead of isolated programmes or projects for women, and emphasizes the importance of developing "women as a complete person, to give them opportunities to realize their full potentials and establish themselves in their legitimate positions in the society through education, training, employment, political participation, etc." (p.XIII-6). But the key sectoral chapters in the Fourth Five Year Plan 1990-95 address women's issues in specific sections, and the approach tends to be piecemeal and minimalist, dealing with only one type of activity or input. Several of the **sectoral chapters in the Plan specify strategies for integrating women but they do not establish targets for women's participation, so that it is not possible to monitor implementation progress.** Activities for women are confined to individual sectors of the economy, rather than being specifically and coherently integrated

into comprehensive programmes. To effectively address women's multifaceted problems and needs, what is required is not a sectoral but a cross-sectoral or multi-sectoral approach that coordinates a range of reinforcing interventions that are more likely to have a sustained impact on women's position.

(a) Agriculture and Rural Development:

24. *Given its size, the agricultural sector is clearly important for its contribution to overall GDP growth, to poverty alleviation and to absorbing the growing labour force.* Agriculture contributes about 36 per cent of GDP, employs about 60 per cent of the labour force and has the greatest potential for reaching the poor who are largely resident in rural areas.

25. The World Bank (1994:12) notes that faster agricultural growth is an essential ingredient of the transition to a more rapid overall growth path for Bangladesh. What is as important to consider is how the benefits of agricultural growth will actually reach the poor. Analysis of the impact of the Government's agricultural and rural development programmes indicates that generally large farmers were successful in reaping the benefits from subsidized input supply (especially fertilizers) and research and extension services. There also seems to be regional disparities in the distribution of the benefits of incentive programmes which go mainly to those regions capable of employing irrigation and adopting new technology (World Bank, 1990b:135).

26. What is important, then, is the mechanism through which the benefits of agricultural growth can reach the poor. Perhaps the most significant mechanism is the creation of wage employment and increases in the wage rates of agricultural labourers. As noted in Chapter 1, without control over or access to productive resources, the poor depend on selling their labour for a livelihood. There is clear evidence that increases in agricultural wage rates are positively linked to output growth (see ILO ARTEP, 1993a:9). If the employment generating potential of agriculture (due to HYV seeds, irrigation, etc.) can be realized, and the potential for off-farm output and employment growth can be tapped, there would be increase in real wage rates and an impact on alleviating poverty.

27. The gender implications of agricultural policies and programmes are especially significant because the role of women in the sector has been rapidly changing. ***Women, especially from among the landless or near landless and female headed households, are going increasingly into agricultural wage employment. Also, with the men increasing out-migrating in search of wage income, women are taking up responsibility, in addition to homestead agriculture, for field crop production on family landholdings.*** In spite of some successes that women in rural areas have had in improving access to training, credit and other resources and in raising agricultural production, especially with the assistance of NGOs and group action, a number of important weaknesses in rural and agricultural policies and programmes need to be highlighted:

- the erroneous perception persists that women are involved only in post-harvest crop processing and homestead activities means that women producers have been excluded from institutional support (credit, inputs, extension and research) required to enhance agricultural productivity;
- the small cadre of female extension workers have not been able to respond to the growing numbers of women requiring information on

improved agricultural production methods. These female extension workers have often been expected to work on health, sanitation, family planning and other social priorities rather than being made to focus on agricultural production;

- **changes in agricultural technology have not specifically considered the impact on employment of women**. While the introduction of high yielding varieties and irrigation facilities have increased employment for rural women in pre- and post-harvest work, mechanized rice mills have displaced women from employment;
- many of the **subsectors in agriculture where women predominate**, eg. homestead agriculture, livestock, poultry and agro processing, have high growth potential, but they **have not received adequate policy and programme support** (Jahan, 1989:13);
- the 1984 Agricultural Labour (Minimum Wages) Ordinance which fixed a **minimum wage rate for agricultural labour per day irrespective of sex has never been enforced**;
- since agricultural performance in Bangladesh is influenced to a large extent by water resource management and problems of flooding and drainage, **it is very important that women farmers have adequate access to irrigation and flood control facilities**. In fact, the involvement of women in the operation and maintenance of such facilities would also create employment for them;
- there was a sharp decline in the price of rice during 1992/93. While the World Bank (1994:10) notes that "this is likely to have had a substantial positive impact on poverty alleviation, since more than 70 per cent of rural farm households are net consumers of rice", it is important also to take into account the fact that the unprecedented low price meant "farmers, including many of Saptagram's (a women's NGO) members, who had invested in paddy either through its direct cultivation or as payment for irrigation and tillage, were unable to recover their costs and more and more women had to work as unpaid labour to replace the cost of the hired help" (Yasmin, 1993:27). In the sericulture industry also, the Government raised the price of cocoons on the one hand, but allowed importation of silk yarn without tax, on the other, so that local silk worm rearers were not able to find a market. "In both cases, **the Government needed to shoulder the responsibility and could have purchased the outputs in an attempt to stabilize the price instead of leaving the poor poorer**" (Yasmin, 1993:27). Also, "the effect on welfare of a price decrease appears more likely to be negative for the poorest households than for those who are less poor. This is because the poorest households, who are dependent for employment on owners of rice producing land, will find their employers willing to pay lower wage or worse, shifting away from rice production and investing their capital somewhere else" (Farid, 1993:181);
- recent price hikes for agricultural inputs have also had serious impacts. **Women (and men) in agriculture have been adversely affected by a fall in the ratio of output price to cost of production as a result of the more**

rapidly rising prices of fertilizers and irrigation equipment relative to product prices, which was the consequence of withdrawal of subsidies on these inputs, as well as the rising interest cost of institutional credit provided to farmers. The rise in prices has also been due to economic deregulation measures and the government decision to expand the private sector's role in the supply of minor irrigation equipment and fertilizers, including removing import restrictions and tariffs. The most vulnerable groups have clearly been hit by these price increases, both in terms of their potential to increase agricultural productivity and wages and incomes earned.

(b) Industrialization Policies and Programmes:

28. "While agriculture can and should make an important contribution to overall growth, accelerated GDP growth will need to be driven largely by the growth of the manufacturing sector. The engine of manufacturing growth must also be export oriented, given the as yet small size of the domestic market for manufactures caused by low incomes. And it must come as an export push by the private sector, given the dismal failure of state-owned manufacturing in Bangladesh and worldwide" (World Bank, 1994:i). To date, however, "with the notable exception of the readymade garments industry (RMG), much of the existing manufacturing sector is characterized by an absence of robust growth, inflows of foreign capital or technologies, or sustained penetration of international markets" (World Bank, 1994:53).

29. In examining the potentials of the manufacturing sector for reducing poverty and creating employment for women, there are several sobering considerations:

- while it is true that the readymade garments subsector has experienced spectacular growth and created substantial wage employment opportunities for women (close to 800,000 jobs), and women have also been absorbed in pharmaceuticals, electronics, leather, fish processing, ***the numbers still represent only a very small proportion of the total female labour force***;
- "the demand for cheap labour provides women an entry into export oriented industries as well as into the lowest ranks of semi-skilled labour in import substitution industries. But a dependence upon an intricate international balance between capital, labour costs and domestic economic pressures in the purchasing country ***increases their vulnerability***. To stay where they are, women will have to offer their labour at increasingly favourable terms. They can only do so by reducing its value so that in the domestic industries they can contribute to a competitive production. In the export industries they will have to make their labour competitive to the cheapest rates found in the third world" (Hossain et al., 1990:108);
- especially with the prevailing view that Bangladesh's window of opportunity is to convert its comparative advantage in low labour cost into a successful export push, ***the danger is that low or even reduced wages for female workers in the export oriented industries could be sanctioned, if not encouraged***;
- Currently, manufacturing accounts for only about 10 per cent of total employment and about 12 per cent of GDP. The modern large industry sub-

sector contributes nearly half of manufacturing value added but accounts for only 13 per cent of manufacturing employment. On the other hand, the traditional cottage industry sub-sector accommodates almost two-thirds of manufacturing employment but contributes only 17 per cent of value added. The level of labour productivity falls sharply, as one moves from large to small industry and from small to cottage industry. Labour productivity is abysmally low in cottage industry, largely due to the rudimentary technologies used in these activities and the substantial amount of under-employment which these activities entail (Bakht, 1993:72). These characteristics of the sector imply that the potentials for employment creation and poverty alleviation would hinge more on what happens to small and cottage industries, especially in terms of productivity enhancement and access to technology, training and credit. The small and cottage industries and informal sector manufacturing activities, including homebased production, are also important because employment elasticity of the organized manufacturing sector appears to have declined (ILO ARTEP, 1993a:49);

- an important related implication, then, is that measures to promote an efficient and internationally competitive, private manufacturing sector should take into account differences in scale of operations and ensure that the benefits do not go only to medium and large industries, that special attention be given to developing female entrepreneurship, and that support be given to raise the productivity, efficiency and incomes of those in the informal sector;
- increasing female participation in the industrial sector may represent a window of opportunity for accelerating economic growth of Bangladesh, but without equal attention to working conditions, adequate remuneration and improved job security, this would not be a window of opportunity for the women themselves -- whether to effectively reduce poverty or to contribute to their true empowerment. The argument that any job is better than no job cannot be justified, even in a poor country like Bangladesh.

(c) The Informal Sector:

30. Especially under the economic reform programme of the Government and with the general slowdown of formal sector employment, ***the informal sector has assumed significance during the last decade as the largest contributor to enhancing job and income entitlement in Bangladesh.*** The sector comprises mainly (a) informal trading, vending and petty retailing, (b) informal service, comprising repair workers and other service workers, (c) informal manufacturing, including small and micro enterprises and homebased production; (d) informal construction workers, both skilled and unskilled, (e) informal transportation, mainly rickshaw peddlars, (f) informal housing and (g) informal tourism (ILO ARTEP, 1993a:51). Within this highly heterogenous sector in both rural and urban areas, small enterprises perform a lot better than the micro enterprises in terms of interaction with input and output markets and with the formal sector, technology use and adaptation, labour absorption capacity, wages and earnings. ***While one part of the informal sector has been showing signs of growth dynamism, another part (mostly family-run, petty producing micro enterprises) operates on "last resort" survival considerations.***

31. The informal sector has been rapidly expanding in Bangladesh largely without

direct government interventions. But concerted policies and programmes (cutting across functional sectors and also involving specific activities by various government and non-government agencies) should be pursued not only to provide an enabling environment for the informal sector to perform better but also, and very importantly, to enhance employment, incomes and working conditions of both women and men in the sector. Policies and programmes to support the efficiency, productivity and incomes of the large range and heterogeneity of informal sector activities need to be gender-sensitive and to consider specifically that:

- female and child workers are concentrated in the unskilled, informal sector jobs where their wage rates are usually lower than for adult male workers;
- women are more likely than men to be in the family run micro enterprises than in small enterprises. Within the family enterprises, women are often unpaid;
- among those who are self employed, women are more likely than men to face constraints in terms of lack of appropriate skills, low levels of technology, lack of access to credit, lack of effective access to marketing information and outlets, lower ability to deal with authorities and administrative requirements, lack of access to basic utilities and facilities;
- women are less likely than men to be aware of municipal regulations or requirements and are therefore more vulnerable to harassment by law enforcement agencies and less able to gain access to any form of institutional support;
- among those who are workers in small enterprises, the major factors of concern center around very poor working conditions, lack of social protection and lack of employment security. The female wage workers in the informal sector tend to earn less than those who are self employed; and
- women have been increasingly involved in subcontracting work, but they remain more vulnerable than men to exploitation by middlemen.

32. The removal of current barriers and the successful development of self employment and micro enterprises will determine whether the informal sector in Bangladesh is a sector of last resort or a productive and viable source of employment for women. Appropriate emphasis on the development of entrepreneurship would, in fact, help to effectively open the window of opportunity to poverty alleviation and employment generation. It is estimated that there are about 2 million women who are self-employed in either individual or group enterprises; the successful promotion of entrepreneurship among these women would have an important impact on their economic and decision making roles and also on alleviating poverty of their families.

33. However, "gender roles in society emerge as formidable impediments for women to sustain or consolidate their entrepreneurial activity. Firstly, the social norms restricting women's mobility constrain them from getting accurate market information and interacting with other entrepreneurs and wholesalers. Hence, they are unable to adjust prices, and quantity of output or diversify as soon as market conditions change. Secondly, a women's double responsibility as both housewife and entrepreneur limits her time and capacity to manage or expand her enterprises effectively" (UNDP, 1994:19).

(d) The Public Sector:

34. The Government of Bangladesh has a quota system for improving female employment in the public sector. Under the system enforced in 1985, 45 per cent of all recruitment to Class I and II positions are made on the basis of merit and out of the remaining positions, 10 per cent is reserved for women. In recruitment to the non-gazetted posts in Class III and IV, appointments are made on a regional (district) population basis, and within the regional quota women are given a 15 per cent reservation. ***The quotas are in the first recruitment stage and do not apply to promotions.***

35. There has, however, been ***little systematic monitoring to keep track of progress in filling the quotas.*** The Establishment Division appears to monitor vacancies rather than implementation of the quota for women. "The Directorate for Women's Affairs does not appear to have an assigned responsibility in this regard. Nor does the Ministry of Women's Affairs undertake such work systematically. The quota requirement for women is considered when an organization recruits staff, but it has emerged that in practice recruitment of women does not often take place as per quota requirement. One reason given is that at times, there are either no qualified women candidates or no women candidates at all" (Bangladesh Unnayan Parishad and ILO ARPLA, 1990:16).

36. The available figures (Islam, 1994) show that ***the quotas have not been reached, either in the civil service or in the State-Owned Enterprises, the main reason being that there are inadequate numbers of qualified women.*** The figures are worth noting:

Female Employment as a percentage of total employment
in the Civil Service (1991):

Class I	6.6
Class II	6.7
Class III	10.7
Class IV	3.9
Total	7.9

Female Employment as a percentage of total employment
in the State-Owned Enterprises (1989):

Jute Manufacturing	1.0
Cotton textiles	3.1
Sugar, food and allied	0.2
Engineering and electrical	6.8
Chemical	0.8
Glass	7.6

37. Being a major employer in the country, **the Government could assume the "standard setter" role.** But to date, established quotas have not been met, and promotions for women to higher level jobs remain very limited. Although working conditions tend to be better compared to the private sector and smaller enterprises, many women workers in public sector industries are hired without appointment letters and kept in the *badli* category for years on end; and much more could be done, especially in terms of separate facilities for women, including childcare provisions. Also, and importantly, as discussed above, with

for women, including childcare provisions. Also, and importantly, as discussed above, with the reform of the state owned enterprises (especially the jute enterprises which employ large numbers of women), the Government will need to ensure that women have opportunities for retraining to go into other activities and adequate compensation and safety nets.

3.3. MICRO LEVEL INTERVENTIONS:

38. In the Bangladesh context, there has been heavy emphasis on special programmes targeted at specific vulnerable or socially excluded groups. These targeted anti-poverty programmes or special employment creation schemes can be analyzed in terms of whether they reach the intended beneficiaries, whether they are welfare or economic productivity oriented, whether they provide temporary or passive income or consumption support or have the potential for longer-term growth and sustainability, whether they are piecemeal and isolated in implementation.

39. Targeted interventions for poor, vulnerable or socially excluded women can be distinguished in terms of (ILO EASMAT, 1994: Module 6/14):

(a) ***social protection programmes to deal with fragile individual security and to prevent a decline in living standards in general and in the basic conditions of living in particular.*** Such programmes can be:

- directly linked to the conventional or traditional elements of social security and be targeted to those at risk from contingencies such as the loss of employment, old age, disability, etc. ;
- linked to social safety net measures and be targeted to those adversely affected by sudden economic crisis, sharp recessions, natural disasters;
- those that directly or indirectly transfer income to the poor, including rations of food and non-food items, price subsidies for staple foods, provision of agricultural inputs at low prices, etc.;

(b) ***"promotional" programmes to enhance normal living conditions and deal with regular and often persistent deprivation or social exclusion.*** Such non-conventional social security programmes can:

- be more pro-active, development and labour market oriented in terms and be targeted to those needing specific help to eradicate the root causes of poverty, including unemployment or the difficulty of gaining access to remunerative employment;
- enhance the employment and earning capacity of the poor, including programmes for improving the access to and quality of educational and health services, providing job training, access to credit and new agricultural techniques, etc.;
- enable the poor and economically vulnerable who have been excluded from the labour market to move from dependence to full insertion in

the labour market (such programmes may include the provision of job search, credit and other assistance or advice to encourage self employment and micro enterprise development as well as information and skills training);

- not just provide passive income support or serve as a compensatory mechanism for the greater vulnerability of women than men in the labour market;
- reduce gender-based discrimination and contribute to women's empowerment.

40. Although the Bangladesh Government devoted some 40 per cent of its total current expenditures for the period 1981-88 on targeted poverty alleviation programmes, "average incomes and purchasing power of the poor have fallen since FY86. Given these trends, it is likely that the situation of poorer women and children may have deteriorated even more" (World Bank, 1990b:vii). A detailed evaluation of these programmes (World Bank, 1990c) generally concluded that:

- households above the poverty line have been much more successful in reaping the benefits of many of the programmes;
- the effectiveness of these programmes was severely restricted by the lack of adequate domestic resource mobilization, resulting in the underutilization of the existing facilities;
- there has been poor targeting of the programmes so that resources did not reach the most disadvantaged groups especially women; and
- poor implementation performance has limited the impact on poverty alleviation.

41. ***The reviews of the impact of the social protection/safety net programmes on the poor have also not been very encouraging*** (see Farid, 1993; World Bank, 1993) especially in terms of not reaching those most in need. Unfortunately, the available information is not disaggregated by gender, but it can be assumed that women account for a significant proportion of those most in need. The present social protection programmes operating through the ***Public Food Distribution System (PFDS)*** only cover 5.7 million beneficiaries which is about one fifth of the number of hard core poor in Bangladesh. "In a country where the majority of the population is still below the poverty line, it is indefensible that 25 per cent of PFDS is benefitting the non-poor" (Farid, 1993:190-191).

42. The PFDS is the oldest such programme, originating during the infamous famine of 1943. While the objective of the programme is to ensure food security and protect consumption levels of the poor, in 1991-92, more than half of food grain distribution was through channels that did not directly benefit the poor. Out of its 12 distribution channels, 2 are relief channels, 4 serve the poor, another 4 serve the relatively better off and the remaining 2 are untargeted. For instance, during this period, about 60 per cent of the cereals distributed under the ***Palli Rationing Programme*** component of the PFDS went to the non-

poor³.

43. Other components of the PFDS are more "promotional" in nature. The **Food for Work (FFW) programme**, which is the largest channel of the PFDS, has not only helped to improve the nutritional status of recipients but also created about 110 million (wo)man-days of work for about 3 million seasonal workers in 1991-92. The system, however, allegedly suffers from a relatively high system leakage of almost a third of total allocation. The **Vulnerable Group Development Programme (VGDP)** which operates all year round provides grain to about half a million mothers and children along with training, functional education and support for income generating activities. The VGDP is quite cost effective as it can transfer one taka to a poor household at a cost of only Tk.1.50 (as compared to Tk. 1.80 under the FFW). The most cost effective programme is the **Road Maintenance Programme (RMP)** (Tk. 1.20). The RMP, which operates all seasons, employs destitute women and assists them with skills training and savings to find or create their own employment opportunities.

44. Other "promotional" programmes affecting women are the **Special Employment Creation Schemes (SECS)** which have been become increasing in number and importance. They are largely of two types: wage based SECS and SECS which promote self employment and entrepreneurship.

45. The **wage based SECS**, offer short-term wage employment opportunities (often on a seasonal basis) to the landless and marginal farmers. In addition to the RMP, there could be specific efforts to ensure that poor women are targeted in other employment generating public works programmes. The goal is also to increase productivity of the rural poor through better access and use of the infrastructural facilities built or maintained through these programmes. But some observed weaknesses of these programmes have been:

- the poor design and maintenance of the infrastructure;
- the low proportion of funds actually reaching the poor and the high proportion going to administration;
- the short-lived and relief-like nature of the programme has not provided the poor with sustainable sources of income, so that their dependence has not been reduced;
- especially in the longer term, the infrastructural assets created through public works tend to benefit the relatively richer peasants and trading classes.

46. The **SECS which promote self employment and entrepreneurship**, are carried out by a number of public agencies and ministries and non-government organizations. A directory of self-employment programmes in Bangladesh indicates that at least 140 organizations -- 8 government and 132 non-government organizations administered such programmes (ILO/BMET, 1991). They focus on the provision of credit, training in minimum skills, extension services and marketing information. In several programmes, especially those for credit, women constitute the bulk of beneficiaries, either as individuals or in groups. But even among women beneficiaries, it may not be the poorest of the poor. Although there is

³ Since May 1992, the programme has been discontinued.

a positive effect on household incomes, the overall impact on poverty alleviation has been limited ⁴ both in terms of the number of poor households covered and the quantum of increase in incomes earned, which is often not enough to raise the households above the threshold level.

47. Some of the most successful experiments with SECS for women have been through NGOs in Bangladesh. The now world famous Grameen Bank started off as an NGO. There is certainly a lot to learn in this area from the NGOs, some of the better known ones being BRAC, Proshika, Swanirvar. **But replication of their programmes on a wider scale and over extended geographical areas has been constrained especially by institutional capabilities and resources.** A number of Government agencies are also involved in SECS, including the Ministry of Women's Affairs, Ministry of Youth and Sports, Ministry of Labour, Bangladesh Rural Development Board, Bangladesh Small-scale and Cottage Industries Corporation. However, there is considerable overlapping of functions and programmes in certain areas while a large number of other areas remain uncovered. **Lack of cooperation and coordination among these agencies and with NGOs has tended to limit the effectiveness and overall impact.**

48. Some of the main lessons learnt from the SECS implemented by government and non-government organizations are listed below. They would also serve as more general guidelines for the planning and implementation of effective gender-sensitive programmes and projects:

- those programmes/projects that adopt an integrated approach with a number of coherently linked components to address women's practical and strategic needs, are likely to be more successful and sustainable. Such integrated strategies tend to be more effective through the cooperation of different government and non-government organizations or tripartite structures involving government, employers' and workers' organizations;
- "interventions work when affirmative action (conscious promotion of women's participation) is practised, gender-specific constraints are removed and conditions are created for women's equal participation. All the successful initiatives pursue affirmative action policies... adopt measures to overcome class and gender-specific constraints (separate women's groups, separate women's crew in road work, credit without collateral, services reaching women's door steps), specify targets (homogenous groups, earmarking road maintenance work for women), build solidarity (group liability, contracting earth work to women's group) and organization (regular group meetings), and provide access to and control over productive resources and services (land, credit, training, technology, market, information) (Jahan, 1989:16);
- "attention should be given to programmes that involve low-cost delivery, provide small loans, require simplified procedures, balance the responsibilities of their productive and reproductive roles and that, very importantly, have the potential of reaching the largest number of beneficiaries" (Lim and Coenjaerts, 1993:31);

⁴ A recent assessment suggests that taking into consideration the major SECS, the coverage would still account for less than 5 per cent of the target population (ILO ARTEP, December 1993:43).

- "many NGOs, through their experience of close and continued work with women at the rural level, realized that women's development needs to address both poverty and patriarchy, which marginalizes women and excludes them from channels of socio-economic power and decision making" (UNDP, 1994:24)
- repeated loans and even ability to repay these loans should not be taken to represent success of the SECS; rather the aim should be to ensure that the beneficiaries build up their own capital or their access to commercial credit and to reduce their dependence on external resources;
- the size of loans has a bearing on both the level of income and on asset formation; too small a loan results in immediate consumption of the returns and inability to build up assets. Repayment of loans from sources other than income earned from the SECS only means that women have to work longer hours. Also, "while loans to individuals help raise family income they (tend to) subject women to a greater degree of violence within the home. They enable men to take control over the use of such loans, leaving women to repay loans that they do not use. Therefore NGOs need to look for ways to increase credit disbursements for collective activities that will allow women to use the credit and at the same time allow group leadership to emerge and institution building to take place (Yasmin, 1993:66);
- the programmes should not assume automaticity of impacts but should provide explicitly for achieving desired objectives. For instance, to not just provide training assuming that women will have access to the other support measures needed to put their training to productive use. The vertical linkages between training, credit and marketing should be systematically developed for women. It should also not be assumed that employment will necessarily lead to control over resources for women or to reduced fertility but to provide specifically for components on credit, marketing, sensitization, access to family planning, etc.;
- the emphasis of these programmes should be on productive and sustainable employment, not just income generation as supplementary or secondary activity;
- the choice of economic activities to be supported by the programmes is crucial; to ensure effective and sustained impacts, it is important that the choice is not confined to what are perceived to be activities "suitable for women" but rather productive activities with reasonable income potential and clearly discernable multiplier or backward-forward linkages. To enhance the efficiency and productivity of the activities, there should be gradual technology upgradation and skills development. There should also be efforts to encourage diversification towards higher value-added activities, such as agro-based processing, export-oriented subcontracting;
- special attention should be given to promoting sustainable development efforts, including environmental conservation, especially because it is poor women who rely more heavily on natural resources;
- it is also important that in the choice of employment generation activities,

consideration be given to the domestic workload that women are already shouldering and that measures be included to help relieve them of some of these household and childcare responsibilities;

- especially for vulnerable women, group formation has proven to be a very important means of organizing them for access to credit, production, new knowledge, empowerment, social protection, etc. The fundamental logic of group formation is that an individual women may not possess sufficient socio-economic power for survival and improvement of her quality of life, but as a member of an organized group, she is empowered through contribution of her social and economic capital to the group and at the same time through gaining access to the group's resources by right and privilege of membership;
- especially where the target beneficiaries are seriously constrained by socio-cultural attitudes, it is important that the SECS include a specific component for awareness raising/advocacy and gender sensitization addressed to as wide a community audience as possible, to families and to both men and women. Separate arrangements and facilities, including transportation, hostels, female teachers and extension workers, market places, for women may also be crucial;
- in the case of Bangladesh, "women's mobility has to be seen as an integral part of both awareness and skill development training because lack of mobility automatically limits the application of the training received..... it is mobility that paves the path for women to gain control of income, credit and the market" (Yasmin, 1993:65);
- as far as possible, the process of planning, decision-making, implementation, monitoring and evaluation should be participatory because it empowers women by highlighting their inclusion in all phases of a project; such a participatory process also helps to build women's capacity and skills in public participation and management.

49. The *significance of "promotional" micro level interventions as compared to passive income or consumption support programmes for poor women* can be judged from the following statement:

"In the mainstream VGD programme (with nearly 500,000 beneficiaries) selected destitute women visit their Union centre once a month to collect an allowance of 31.25 kg. of wheat. They are typically dressed in the cheapest purple or dark green saris, they are demoralized with bowed heads, and they avoid eye contact. These signals of rock bottom self-worth among the poorest of the poor are plain. In contrast, the 80,000 or so beneficiaries being reached by the IGVGD (BRAC's Income Generation for Vulnerable Group Development) programme are involved in rearing poultry as well as receiving the wheat allowance. The income they make is not much different from the value of the wheat, typically in the order of 200 Tk (US\$5) per month. But they are part of BRAC, they have earned that additional income themselves and the difference this makes is enormous. They hold their heads high, they are more articulate; and they are more confident about themselves and their future".

(Chetley, 1993:13).

CHAPTER IV

THE STRUCTURAL ELEMENTS

As significant as the policies and programmes discussed in Chapter III are the "structural" elements affecting women's employment and poverty alleviation. In a gender-sensitive and integrated approach, it is important to draw attention to the structural characteristics of poverty and the parameters of the disabling environment for women's productive employment. This chapter highlights the socio-cultural, legislative and institutional factors that are at the root of poverty and/or social exclusion of women as a group in Bangladesh and shows why the environment has to be conducive for employment generation to lead to sustained poverty alleviation and women's true empowerment and social integration.

4.1. SOCIO-CULTURAL ATTITUDES AND PERCEPTIONS

1. Any serious effort to address the problems of female under-employment and poverty (both absolute and relative) in Bangladesh cannot ignore the socio-cultural constraints that still represent a fundamental cause of women's economic and social exclusion. Without creating a favourable overall socio-cultural environment to support the policy and programme framework and related resource allocation, results may well be disappointing or non-sustainable because:

- despite rapid economic and demographic developments over the past two decades, the life patterns of most Bangladeshi women continue to be conditioned by various male-dominated institutions governing the family, society and economy;
- it has been only increasing landlessness and dire poverty that have induced changes in women's economic role; women have taken up employment outside the homestead out of sheer economic necessity. Social, cultural and religious traditions still continue to emphasize women's reproductive role and to assign them a subordinate, dependent and secondary role;
- since the changes in women's role have been due to economic circumstances rather than to more enlightened attitudes, women continue to be accorded a lower status than men and to be deprived relative to men and excluded from their equal share of rights and resources within the family, society and economy. Employment outside the home often implies only an increase in work burdens but not necessarily a more equal sharing of responsibilities with male family members or increased control over resources for women;
- the stress on women's reproductive role results in early marriage, the pressure to produce sons, high fertility rates, poor health and high maternal mortality. This is certainly not conducive to the aim of reducing population growth rates in the country and is also detrimental to human capital development;

- women tend to have limited geographical mobility not only because of their domestic responsibilities but also prevailing attitudes. The view that women should not move on their own outside the homestead and concerns for personal security limit their opportunities for training and employment;
- gender segregation and/or female seclusion may, in fact, not be observed especially at the village level among poor families. But in so far as policy makers and planners who come from a different social class formulate policies or programmes on the assumption that women's place is in the homestead and their role is a dependent one, they do not acknowledge these invisible women and do not provide for their needs nor tap their potentials;
- in spite of the growing rhetoric to integrate women as participants and beneficiaries of the development process, policy makers, planners, employers, trade union leaders, etc. still retain stereotyped perceptions of the role of women or even practice outright gender discrimination in hiring, training, compensating, promoting women workers;
- ***even when women are able to get out of absolute poverty, they may still suffer serious relative poverty and social exclusion unless gender discrimination is addressed;***
- women themselves may have been so socialized into accepting a secondary or dependent role or been so constrained by a "culture of poverty" that they tend to be fatalistic and passive rather than pro-active for change;
- a survey revealed that a majority of workers, both male and female, justified gender discrimination on socially accepted grounds of male superiority in general and the greater efficiency and productivity demonstrated by male workers (Hossain et al., 1988);
- "together these factors combine to curtail a woman's ability to be independent and take initiative, to acquire new ideas, skills and contacts, and to obtain employment outside the home. As a result, the male population has generally been the main beneficiary of the limited development that has occurred in the economy, while women have remained largely unskilled or semi-skilled" (World Bank, 1990a:8);
- the core concern, then, is that ***women's employment may increase their family incomes, reduce absolute poverty and contribute to the country's economic growth but may not represent a window of opportunity or liberating process for the women themselves; while, on the other hand, further progress in employment generation and poverty alleviation would be constrained by discriminatory attitudes and perceptions regarding women's roles.***

2. ***Within the family***, which is patriarchal, patrilineal and patrilocal in nature, the Bangladeshi woman is supposed to be dependent for her welfare on her father or husband or, in their absence, her son or male relative. Even when the males do not or cannot perform the socially expected role of family breadwinners, the culturally accepted structure of ritual male headship is kept intact. Social, cultural and religious traditions maintain a rigid division of labour and recognize only women's reproductive role within the family homestead. As a

family member, women's labour in the household production unit is taken for granted and is unremunerated. By the time they reach adulthood, females take in 30 per cent less food than males and suffer the consequences of considerably reduced capacity to reason and to undertake manual labour. Son preference continues to be strong; a woman's ability to produce a son is seen as insurance against future insecurity and her inability often leads to ill-treatment by other family members. Daughters are treated as temporary members of their natal home till they can be married off; and as non-productive members, they have less access than sons to formal education.

3. ***Within the society***, women's freedom of movement and choice of economic activities is severely restricted by the social institution of *shamaj* (which still dictates codes of "proper" behaviour) and by the religious observance of "*purdah*" (although gender segregation and/or female seclusion is less intense than in a country like Pakistan and is not observed especially at the village level among poor families who need the women's economic contributions). Class mobility allows movement between rich and poor but the division of social space and the difference in behavioral norms between men and women are rigidly maintained.

4. ***Within the economy***, women's contributions remain largely invisible or unrecognized; while traditional attitudes and prejudices concerning women as secondary or supplementary earners severely restrict their opportunities to low productivity employment considered as "suitable for women". "The pervasive bias of employers toward hiring females is based on the premise that women do not need full time employment but some 'income generating' activities which they can perform in their spare time. Moreover, employers value greatly women workers' passivity and obedience in addition to their perseverance at work. There is also the lack of perception by employers and planners of special employment programs about the extent of women's willingness to undertake different kinds of non-traditional activities" (World Bank, 1990a:109).

5. It would be useful to highlight ***the main policy and programme implications to deal with the negative impact of biased socio-cultural attitudes and perceptions on employment generation and poverty alleviation for women in Bangladesh:***

- mindsets which are stuck on the "appropriate role" for women and the custom of "purdah" -- even though not actually practised, where it continues to influence attitudes toward women's role and place in the family, society or economy -- is essentially inimical to the concept of mainstream programmes that are supposed to be equally addressed to men and women. Even the Fourth Five Year Plan which aims to "bring women into the mainstream of development planning" emphasizes "complementary" rather than equal, roles for women and men (p. 1-8). In so far as gender segregation and a clear division of roles and responsibilities exist, mainstream programmes cannot be "gender blind" (because they have to recognize and take into account the differences in gender roles) nor would their impact be "gender neutral" (because the differences in roles and the pressure to keep women within the homestead and separate from men would mean that they cannot be expected to have equal access or benefits as men);
- since it is the dependent and reproductive role of the women that is still emphasized and gender segregation is still the norm, targets and strategies in macro and sectoral policies and programmes need to be appropriately and clearly gender-differentiated if women are to be productively

employed and to play their role in poverty alleviation;

- awareness raising/advocacy and gender sensitization should be an integral component, if not a prerequisite, of any programme for employment generation and poverty alleviation. Such efforts should be addressed not only to policy makers and planners, employers, trade union leaders, but also and importantly families (especially male members and even older female members), local communities and women themselves;
- to reduce fertility rates and influence demographic trends, it is as important to influence changes in attitudes towards women's reproductive role as it is to make available family planning services. In this context, awareness raising efforts to highlight the important contributions of women to family income and welfare would also help;
- since socio-cultural factors constrain women's geographical mobility, policies to improve opportunities for women in training and employment would have to also address the basic problem of appropriate accommodation and transportation facilities for them;
- training programmes in non-traditional occupations and trades may not succeed in attracting female trainees or in encouraging women to enter what they perceive to be male dominated activities unless accompanied by strong promotional and advocacy measures;
- efforts to deal with relative poverty and the social exclusion of women as a group in Bangladesh would need to focus also on "social engineering". The structural roots of poverty and social exclusion can be traced to gender relations and socio-cultural attitudes that assign women a lower and dependent status. Even when economic opportunities and resources are made available, women may be excluded from them by virtue of their gender. It is important therefore to influence changes in gender relations, such as through awareness raising, media campaigns to promote more positive images of women, and group actions by women themselves.

4.2. THE DISCRIMINATORY LEGISLATIVE CONTEXT:

6. *Provisions in the law can be a factor responsible for the social exclusion of women:*

"On the surface, the legal status of women in Bangladesh appears to be almost at par with, yet not quite equal to, that of men. The Constitution ensures equality of the sexes, but also acknowledges unequal status for women by reserving the right of making special provisions for them, including employment quotas. While the Constitution empowers the Government to take affirmative action for women, civil laws in affording women protection tend to reduce their status and mobility. Labour laws provide women many benefits, but women effectively enjoy few because of negative cultural perceptions related to the employment of women in certain occupations. Laws relating to marriage, divorce, child custody, inheritance and maintenance are governed by community and religious laws which are, in certain cases, favourable to men. Although dowry is prohibited by law, this prohibition is not

effective because fines and imprisonment are not enforced" (World Bank, 1990b:142).

7. The **Constitution** has several provisions [Article 28(1), 28(2), and 28(3)] to promote equality, including:

- equal rights for women and men in all spheres of the state and public life (including the right to vote);
- non-discrimination on the basis of religion, race, caste, sex or place of birth in respect of employment or office in the service of the Republic;
- the right of every citizen to enter any lawful profession or occupation and to conduct any lawful trade or business;
- the reservation of 30 seats in the National Assembly exclusively for women in addition to seats that women may secure in the general elections; and
- an article (Article 10) in the Fundamental Principles of State Policy in the Constitution that "steps shall be taken to ensure participation of women in all spheres of national life".

8. However, there are still discriminatory aspects. Subscribing to the traditional gender division of labour, the Constitution allows "reserving for members of one sex any class of employment or office on the grounds that it is considered by its nature to be unsuited to members of the opposite sex". Women are thereby barred from employment in the police and armed forces.

9. Although Bangladesh signed the **UN Convention on the Elimination of All Forms of Discrimination against Women** in 1979, it reserves subscription to Articles 2, 13(a) and 16 which concern women's equal rights in all family and marriage related matters. "The Government's reluctance to accept these Articles is presumably due to the fact that the matters covered by these articles are governed by religious laws in Bangladesh" (Islam, 1994:49).

10. In 1988, The Constitution of Bangladesh was amended to make Islam the state religion. "This amendment was opposed by many people because it could be used as a springboard for discriminatory laws against women and minorities. Bangladeshi Muslim women, like Muslim women worldwide, are already affected by patriarchal interpretations of religious laws and commandments" (World Bank, 1990a: 19). Responding to this concern, the Fourth Five Year Plan (p.1-8) cites several specific rights of women under **Islamic law**, including equal rights in a marriage which is a civil contract between two equal contracting parties (including the right to divorce); provisions to make polygamy by males more difficult; right of women to inherit the property of father, husband and son and the obligation of the husband to take full responsibility of the maintenance of the family in addition to initial marriage payment to the woman; education in Islam is obligatory for both males and females; and "purdah" to imply modesty applicable to both men and women. **The problem, of course, is that attitudes and enforcement, which is normally in the hands of men, are not as enlightened as the written declarations.**

11. Bangladesh has ratified the following **ILO Conventions relevant to women workers:**

- Convention No.4 Night Work (Women), 1919;
- Convention No.45 Underground Work (Women), 1935;
- Convention No.81 Labour Inspection, 1947;
- Convention No.98 Right to Organize and Collective Bargaining, 1949;
- Convention No.111 Discrimination (Employment and Occupation), 1958;
- Convention No.118 Equality of Treatment (Social Security), 1962;
- Convention No.149 Nursing Personnel, 1977.

12. Labour laws in Bangladesh do provide for relatively comprehensive benefits for women, including maternity benefits; the right to organize; basic welfare facilities including separate latrines, dining rooms, washing facilities, rooms for children below six years. The Factory Act of 1965 also protects women from night work, underground work, and work involving occupational and health risks. There are also Ordinances covering minimum wages for both male and female workers in agriculture and industry. But these ***labour rights have not been widely implemented nor enforced***. Women's entitlement to a right or to protection under the law without the ability to enforce it is tantamount to having no right at all. Problems of enforcement relate to:

- the ***difficulties of covering women workers who are mainly in the non-formal sectors*** in agriculture, homebased production, domestic service, etc.;
- the ***casual or temporary status of most of the women workers*** in the garments industry means that they are not entitled to many benefits and their jobs can be terminated without any notice;
- ***lack of machinery for enforcing the legislation***; the Council for Minimum Wages has not been set up and the labour inspection system is weak. "The nature of capitalist investment in Bangladesh, which emphasizes maximization of profit in the shortest possible time, has not permitted the implementation of such legislation. New industrialists have found it easy to ignore the rules, and the state machinery has found little need to ensure their application. A pressure for reform brings forth a negative reaction: the cost of improving the working conditions of female labour would price them out of the market" (Hossain et al., 1988:132-133);
- ***high levels of illiteracy*** among women and consequent lack of awareness of their rights and of ways to enforce and protect these rights. "Few women know of their rights to leave with pay following the birth of a child. In some establishments women are at great pains to conceal their married state, as they fear that this will result in their losing jobs. So here, of course, they will not press for such benefits" (Hossain et al., 1990:96);
- ***lack of organization among the women workers themselves***: in spite of the growing numbers in the formal sector, the level of unionization is very low and trade unions have yet to campaign on "women's issues".

13. The widespread poverty and high incidence of underemployment and unemployment, together with the already disadvantaged position of women in the labour market compared to men and the stiff competition to gain access to formal sector jobs often means that the priority is on getting and holding on to a job rather than on enforcing the legal rights relating to working conditions of that job. The prevailing circumstances also mean that women are not likely to complain:

"The fact that the law provides greater protection for women, night work is banned, a greater number of toilets is to be provided, they should not be made to work overtime, these are all used as arguments by the management to argue against employing women. As the management questionnaires show, employers are keen enough to employ women, but will use these provisions of the law to make out that they are not really interested in employing women because there are 'so many

problems' ie. women are entitled to these marginal extra benefits. ***A woman therefore joins work feeling insecure, and is from the first day cowed into demonstrating that she does not need any special privileges..... Women workers feel themselves to be on sufferance, a feeling making any demand that might single them out from the male workers as being more trouble, or fussier. For large numbers of them to be in a position to earn anything at all is a matter of profound relief. They are not going to do anything to rock the boat.***

(Hossain et al., 1990:95-96).

14. ***Legislative and regulatory provisions in labour law as well as in civil law tend to focus on the protection of women, rather than on their right to equal opportunities and treatment with men, which again emphasizes their vulnerability instead of promoting their empowerment.*** There are several instances where the status, mobility and productivity advances of women are being inhibited by such "protective legislation". For example, while the law is supposed to offer special protection for women living under conditions of purdah, it reflects that they are not fully in control. Monetary compensation for injuries also cannot be paid directly to the women involved. Women are also barred from areas of factories where machinery is unfenced. Such barring is supposed to ensure safety for women wearing saris which could easily get entangled in machinery. But this protection could be ensured through dealing directly with the situation, such as through the enforcement of stricter safety standards for installing machinery or through modifying the working dress code, rather than through curtailing the freedom of movement of women.

15. As more enlightened attitudes prevail or even as the pressure for women to work intensifies, it can be expected that the issue will be increasingly raised, as it has been in many other countries, of ***whether it is necessary or proper to continue to apply special protective measures for women, and, related to this, whether protective measures for women violate the principle of equality.*** On a practical level, the concern will be whether laws and regulations designed to protect women actually operate to discriminate against them in terms of limiting women's occupational choices by making it illegal for them to be hired in certain types of activities or creating disincentives for employers to hire or promote them because they raise the employers' costs.

16. To decide whether to revise, supplement, extend, retain or repeal protective legislation for women and to move from protection to equality of opportunity and treatment for women workers, the Bangladesh Government may wish to be guided by some basic considerations (Conclusions of the Meeting of Experts on Special Protective Measures for Women and Equality and Opportunity and Treatment, ILO Geneva, 1989):

- both men and women require equal and appropriate protection against occupational safety and health hazards and poor working conditions;
- measures aimed at protecting women during pregnancy, after delivery and during nursing, as well as those measures associated with women's and men's biological condition, which are justified by objective and up-to-date scientific evidence, are compatible with the principle of equality of opportunity and treatment;
- particular regard should be given to protecting the reproductive function of both men and women;
- in deciding whether to repeal, retain or revise protective measures based on

safety and health considerations, attention should be given to:

- * the existing working conditions;
- * the existence of adequate safety and health legislation;
- * the existence of an effective enforcement authority and adequate organization and arrangements to ensure compliance with preventive and control measures;
- * the existence of objective and up-to-date scientific information; and
- * the availability of appropriate training for workers in work practices and preventive and control measures.

4.3. THE INSTITUTIONAL BARRIERS

17. As part of the enabling environment for the successful implementation of an integrated and gender-sensitive employment generation and poverty alleviation strategy, **it is crucial to strengthen the institutional structures and resources (both human and financial) and the administrative mechanisms and technical capabilities for:**

- (a) **integrated planning as well as for monitoring and evaluating the employment and poverty alleviation implications** of macro policies, sectoral policies and programmes and special projects for employment or income generation;
- (b) **the enforcement of relevant legislation and regulations** protecting women workers or providing for non-discrimination and equality of opportunity and treatment; and
- (c) **the integration of women's concerns in mainstream development.**

18. These institutional structures and mechanisms should, of course, not be isolated or separate, bearing in mind the integrated nature of employment and poverty problems and the need for gender sensitivity across the board. While enforcement of labour legislation is normally the responsibility of the labour inspectorate in the country, development planning is under the Planning Commission and the various sectoral ministries, and the Ministry of Women's and Children's Affairs (MWCA) is responsible for the integration of women in development, **there should be mechanisms for systematic linkages and coordination among the various parts of the institutional structure.**

19. The basic challenge would be to strengthen and reform the national machinery to achieve:

- **technical competence and gender sensitivity to deal coherently with women's employment and poverty related issues** not only in the MWCA but across the line ministries and the Planning Commission at the national, district and thana levels. All concerned staff, not just the focal points for women in development should be sensitive to and capable of ensuring that various macro and sectoral policies and programmes are consistent with and make the maximum contribution to the interrelated objectives of employment generation, poverty alleviation and women's empowerment;

- **more effective and timely implementation of the Annual Development Programme**; currently there are considerable delays in the approval and implementation process for projects in several key areas;
- **more effective mechanisms to facilitate the formulation and implementation of multi-sectoral projects** (which are more likely to have a more significant impact on addressing the multiple problems and needs of poor women). This would imply the need for improved intra- and inter-ministerial coordination;
- **inter-sectoral planning linkages and coordination** among the WID focal points in the various ministries and with the Ministry of Women and Children Affairs and the Planning Commission in order to:
 - * facilitate a more integrated approach to women's employment and poverty related issues;
 - * reach the maximum number of poor women possible;
 - * ensure that gender concerns are not isolated from major priorities; strategies and the overall perspective of national development;
- not only horizontal but also **vertical linkages and coordination** to ensure effective implementation, monitoring and evaluation at the local levels and feedback to the center. This would require that the centralized institutional structures be extended to the district and thana levels;
- **systematic arrangements to better tap the organizational capabilities, goodwill and commitment, grassroots contacts, flexible structures, etc. of NGOs and employers' and workers' organizations** in the country's struggle against poverty and its efforts to improve women's position; and to foster closer cooperation among the various parts of the national machinery;
- **feedback mechanisms**, so that strengths and weaknesses of different experiments to improve the employment and working conditions of the poor are better known and can be adapted/replicated by different parts of the institutional structure;
- **more effective enforcement of legislation and labour regulations**, including greater awareness of legal provisions.

20. While undeniably a formidable challenge and while it is not possible to spell out the full set of institutional structures and arrangements, it is still useful to identify some key elements:

- **awareness raising, legal literacy and technical training programmes** to sensitize policy makers and planners to the interrelated gender, employment and poverty alleviation implications and also to provide them with the technical knowhow to effectively take these into account in policies, programmes and projects;
- **monitoring and evaluation tools and mechanisms**, including the establishment of checklists and guidelines, that would help ensure that all mainstream development programmes at national and district levels consider

the employment and gender implications and provide indicators of the direct and indirect impacts of various programmes and projects on employment generation and poverty alleviation by gender. The project concept paper (PCP), for instance, should provide clear indications of the impact on income and employment of different segments of society by gender and location;

- **greatly increased representation of female staff** (and even more important, competent staff) at all administrative levels of the national machinery at the national, district and thana levels. In order to carry out advocacy, to participate in decision-making affecting women and to reach out to the intended female target groups, staff at the district and thana level needs to be upgraded and to have higher visibility;
- **a more clearly defined coordinating role and authority for the Planning Commission and the National Economic Commission (ECNEC)**, especially to ensure that multi-sectoral programmes and projects can be implemented. Strengthening of the Employment Policy Planning Unit within the Planning Commission and the appointment of focal points for WID in these agencies and also in the Ministry of Finance would be important first steps;
- **a redefined role for the Ministry of Women's and Children's Affairs**, restricting it to an advocacy, coordinating and monitoring and gender information dissemination unit, rather than an implementing agency for projects, and providing it with the appropriate resources and authority and lines of communication with the Planning Commission and other functional ministries and the Statistics Department;
- **the setting up of an apex body for women in development** that should constitute not only senior members of Government but also representatives from NGOs, the private sector, academic institutions and the mass media. Such a body as a Council for Women's Affairs or a national apex union or alliance should have clear terms of reference and mechanisms for networking and coordination that do not only go along horizontal lines but also allow for vertical two-way communication with grassroots women;
- **a clearly defined operational framework for self employment creation schemes** (SECS), for instance through the NGO Bureau or the Association of Development Agencies in Bangladesh (ADAB), to ensure a more equitable regional distribution, to avoid overlapping, and to improve effectiveness and coverage of the schemes.

21. The need for institutional reform and strengthening is especially serious in terms of the arrangements for integrating women in development:

"Hitherto, Ministry of Women's Affairs kept itself concerned only with the implementation of the projects assigned to it in the Plan and Annual Development Programme. What should be its role as regards WID programmes assigned to other Ministries and sectors has not been defined. The Ministry of Women's Affairs neither coordinates nor monitors the programmes on WID undertaken by other Ministries and organizations..... The Ministry of Women's Affairs has little information about what is happening with these projects. To be correct, the Ministry does not know how

many WID projects are in operation in the Government. It does not possess the record of all projects where there is a women's component"

(Islam, 1994:60).

22. Although all project concept papers submitted by the respective Ministries to the Planning Commission must give an account of the expected impact of the project on women and the MWCA has the opportunity to review all the project concept papers and to forward its views to the Planning Commission, ***the procedure is often merely a formality especially since the Ministry lacks sufficient qualified staff to scrutinize all of them. And after project approval, the Ministry does not have the means to monitor and evaluate implementation.***

23. To enhance the mainstreaming of women in development, the Bangladesh Government recently appointed focal points in some 15 Ministries ¹. But **this structural change can be expected to be effective only if the focal points are very senior officials in their respective Ministries and their WID roles and functions are clearly spelled out and not just added on to their normal functions. Also, the linkages of these focal points with the Planning Commission and the MWCA should be clearly established. Within the Planning Commission itself and the Ministry of Finance, there should be focal points.**

24. Partly because of its marginal position in the bureaucratic structure, other Ministries tend not to recognize the watchdog role of the Ministry of Women's and Children's Affairs. Their view has been reinforced by the Ministry's own lack of policy direction. **Rather than devoting its limited resources to implementing projects to fill the gaps left by the functional Ministries and that tend to be peripheral to mainstream development, the Ministry should move toward a stronger advocacy, monitoring and evaluation and information dissemination oriented role.** The marginalized position of the MWCA also reflects a major imbalance between the wide scope of responsibilities it is supposed to have and the limited resources it has been assigned to carry out these responsibilities. Also, although the structures provide for vertical delivery of services to the grassroots, organizational and logistical shortcomings severely restrict the impact of women's affairs officers and thana level officers.

25. Since NGOs are an increasingly significant part of the national machinery, it is important to highlight the factors constraining their impact:

- firstly, there is ***no unified registration system for NGOs in Bangladesh***; some projects are registered at the NGO Affairs Bureau under the President's Office, while others are registered at the MWCA depending on the type of NGO which initiates them. This arrangement makes it difficult to coordinate and link non-governmental with governmental activities for women, constraining the implementation of a comprehensive strategy towards women's development and leading to duplicated efforts without tapping experiences and lessons learned from each other;
- ***the coverage of NGOs is uneven and limited*** as their structures have not

¹ Education, Establishment, Industries, Public Service Commission, Agriculture, Health and Family Welfare, Forest and Environment, Labour and Manpower, Rural Development, Local Government, Fisheries and Livestock, Youth and Sports, Social Welfare, Relief and Rehabilitation, and Statistics.

been set up nation wide, and often piecemeal as they are not derived from a general policy. If policies are to reach all women, then state action is essential;

- "The rather delicate and sometimes distant relationships between GOs and NGOs generally remain ambiguous. NGOs need to acknowledge that their limited capacity would never permit them to be the only substitute or alternative channel for development. Government, on the other hand, needs to recognize that NGOs (including women's organizations) have certain strengths, eg. innovation, flexibility and close contact with grassroots people through participatory processes, which are necessary for success in achieving development objectives" (UNDP, 1994:29);
- with specific reference to NGOs involved in creating employment and income options for women, it has been concluded that "the crux of the matter is the NGO management of training, credit, enterprises -- their appropriateness, their locus of activity and their effective implementation finally depends on the managerial qualities of the NGO. Experience shows that NGOs have developed the capability to implement programmes by playing a facilitating role by accessing resources. However, their attempts to manage enterprises have not always been fruitful because they lack both expertise and the ruthlessness needed to run business for profit" (Yasmin, 1993:67);
- "there is a great need to strengthen the overall institutional capacity of NGOs with special emphasis on accounting. Effective accounting systems will benefit the groups by helping them to maintain more accurate accounts of their business (Yasmin, 1993:64).

26. There needs to be increased involvement of workers' and employers' organizations, in particular in the areas of advocacy and improved working conditions. Unions are currently male dominated and male oriented and do not push for "women-oriented" demands. Women's issues need to be taken up in trade union agendas and efforts need to be made to increase female membership levels. "While a few trade unionists at the national level were happy to go along with the rhetoric of women's rights, the reality was that there was a complete failure of the trade unions to conscientize their members, both female and male. This was mostly because unionists were themselves ignorant of even the most elementary labour laws" (Hossain et al., 1988:127).

4.4. A GENDER-INSENSITIVE LABOUR MARKET INFORMATION SYSTEM

27. A reliable, timely and informative database disaggregated by gender is indispensable for monitoring what is happening to women's employment and the relationship with poverty alleviation and for feedback into policy and programme formulation and implementation. The relationship between gender-sensitive information and gender-sensitive planning is two-way -- because there is a lack of realistic information on women's roles, planning of sectoral development programmes lack gender sensitivity with little awareness of the special problems or constraints that women face; while, in turn, because the programmes are not gender-sensitive, the government agencies do not make it a point to collect, tabulate, analyze and disseminate gender disaggregated information. Without an effective labour market information system (including employment exchanges) in place,

those supplying labour (the women workers themselves and those responsible for education and training of human capital) and those demanding such labour (employers, subcontractors, etc.) are not easily and quickly alerted to changing market conditions and are therefore less able to effectively respond.

28. Bangladesh has made *significant strides in its efforts to take due account of female participation in the labour force*. Since 1989, the Labour Force Survey has used an alternative wider definition of female participation that includes several homebased activities, especially those related to agriculture such as paddy husking, thrashing, drying, boiling, preservation, etc. As indicated in Chapter I, this led to a huge increase in female labour force participation. Hopefully, this higher visibility of women's participation in agriculture should stimulate policies and programmes directly addressed to them. Unfortunately, detailed tabulations from the 1991 Population Census have yet to be available by district and thana level disaggregations.

29. It is useful to highlight the major information needs for promoting gender sensitive development planning and for improving the functioning of labour markets in Bangladesh:

- informative data that will alert policy makers and planners to the growing diversity of forms of labour relations and to the subtle ways in which the vulnerability of poor women workers may be increasing even as they are being "employed" in growing numbers. It is crucial to identify and monitor informal sector activities, especially those in small and cottage industries and in urban areas, subcontracting arrangements, piece-rate work, shift work, temporary and permanent status of workers, labour turnover, recruitment preferences and promotion practices of employers, etc. -- all of which would be invaluable for improving understanding of the demand side of the labour market, especially as affecting women workers;
- disaggregation of data to facilitate identification of poverty groups by characteristics of the poor and by geographical areas, so that policies and programmes can be more effectively targeted. Gender disaggregated data by district and thana are needed for female headship of households, occupational sub-groups, educational level, age and marital status, migrant status, etc. Special attention should be given to avoid the use of generic terms, such as "farmers", "workers", "the poor", "households" since these tend to be equated with males. Such disaggregation of data should highlight the diversity of situations and needs of women themselves and should help indicate differential approaches or need-specific modification in strategies;
- improved specification and compilation of data for monitoring and evaluation, so that the sex and number of beneficiaries of all development programmes and projects are known. This is especially important because often the focus is on programme/project inputs in terms of budgetary allocations and physical infrastructure rather than on outputs and impacts. It is important to specify the number of jobs created, the increase in incomes achieved and who benefits;
- gender disaggregated information on employment-related interventions, including graduates and drop-outs of all education and training courses,

Public Services Commission list, applicants for credit and those approved, participants and beneficiaries of the Special Employment Creation Schemes (SECS), etc.;

- **special efforts to monitor the relationship between the Special Employment Creation Schemes, including those of the major NGOs, and poverty alleviation** through data on not only changes in household income levels but also intra-household allocations by gender and age, household division of labour and number of hours worked, loan repayment performance, asset accumulation, etc.;
- **systematic compilation and dissemination of information on the "success stories" in interventions**, whether by Government agencies, NGOs or international organizations to improve employment and working conditions of women workers. Such information should focus on the factors making for success, the constraints and the potentials for replication on a wider scale.

CHAPTER V

RECOMMENDATIONS

Recommendations for a gender-sensitive integrated approach to employment promotion and poverty alleviation are already explicit or implicit in the discussion (and highlighted in bold and underlined in the text) in the previous chapters. This chapter summarizes and highlights the major recommendations for improving the policy and programme context and for creating the enabling environment, and suggests a number of implementable measures or "programmes" to help institute the recommendations and translate them into practical realities. Some of the measures recommended are implementable in the immediate term but others involve longer term structural/institutional changes. Responsible bodies for implementing these "programmes" are suggested and the areas the International Labour Office would have a comparative advantage in supporting are also indicated.

5.1. THE POLICY AND PROGRAMME ELEMENTS

1. Recognizing women's employment as the window of opportunity for poverty alleviation and the importance of ensuring coherence and consistency among macro, sectoral and micro levels, it is stressed in Chapter III that ***macro and sectoral planning***:

- must be clearly gender differentiated to take specific account of the constraints women face;
- should be based on reliable, timely and informative gender-disaggregated data;
- cannot merely focus on output growth but must ensure translation of such growth into maximum job creation that will be accessible to and benefit poor women;
- should incorporate gender-specific employment and poverty considerations in the formulation, implementation, evaluation and monitoring of all sectoral programmes and projects;
- should establish specific targets in sectoral programmes and projects for women's employment and poverty alleviation and should earmark budgetary allocations to achieve the sectoral targets;
- should closely monitor the impact on women as Bangladesh intensifies its economic reform efforts;
- the concern for employment generation and poverty alleviation should be balanced with efforts to improve working conditions;
- should ensure priority to the education and health sectors which are key to the development of female human resources. While there has been increasing emphasis on formal education for girls, there should be a concerted mass programme of adult literacy;
- should give special attention to promoting cross-sectoral efforts rather than individual ministries engaging in single activity or input specific programmes or projects;
- should foster closer Government, private sector and NGO partnerships, based on their mutual areas of strength.

2. In terms of ***targeted programmes or projects at the micro level***, a number of

strategic interventions proven to be effective have been identified:

- the interventions should be multi-component, rather than involving a single activity or input, so as to address both women's practical and strategic gender needs;
- an effective integrated approach has to be based on cross-sectoral or multi-sectoral efforts of all relevant Ministries and on Government-NGO partnership
- interventions work when affirmative action is practiced, gender-specific constraints (including constraints to women's mobility) are removed and the enabling environment is created for women's active participation;
- where socio-cultural constraints remain strong and there is female seclusion or clear gender segregation, separate arrangements and facilities for women are important;
- awareness raising/advocacy and gender sensitization should be an integral if not prerequisite component of employment promotion programmes for women;
- credit policies should seek to make credit available to women without collateral, should remove ceilings on the size of loans and recognize that the size of the loan has a bearing on the income generation potential and asset formation, and should not restrict the activities for which women can borrow;
- economic and social sustainability is more likely when the project is able to reduce the dependence of target beneficiaries on external interventions and resources, including credit;
- as far as possible, the programmes should focus on enabling the poor to move from dependence to full insertion in the labour market, rather than on passive income support;
- to be promotional rather than safety net oriented, economic activities for women should be productive and sustainable with reasonable income potential and clearly discernable multiplier or backward-forward linkages;
- should give special attention to sustainable development efforts, including measures for environmental conservation;
- should not assume automaticity of impacts but should provide explicitly for desired objectives, including developing the necessary linkages between training, credit, market information and access;
- the choice of employment generation activities should not greatly increase the workloads of women and should consider measures for relieving them of some of their household and childcare responsibilities;
- group formation has proven to be a very effective means of organizing vulnerable women for access to credit, production, new knowledge, empowerment, social protection, etc.,
- the process of planning, decision-making, implementation, monitoring and evaluation should be participatory because it empowers women.

3. To help ensure that these policy and programme recommendations are put into effect and resource allocations are influenced, it is suggested that there be:

- **An exercise to review and test a checklist/guidelines on gender-specific employment and poverty implications to be used in the formulation, evaluation and monitoring of all sectoral programmes and projects.** Such a checklist could be developed along the lines of social soundness or impact analysis and could be an integral part of the Project Concept Paper requirements. Properly applied, such a checklist would require the sectoral Ministries to explicitly assess the relative impacts of policies and programmes on gender-disaggregated employment and poverty indicators (for example,

instead of merely specifying number of male and female participants in a programme, indicators should include number and types of jobs created by gender, poverty status and geographical distribution, expected change in income levels), to focus on beneficiaries and the outcomes of their programmes rather than on inputs or resources, and to identify and coordinate linkages with other sectoral efforts. The checklist should not only provide the basis for determining whether resources should be allocated to the programme but also provide indicators for monitoring implementation.

- **A training programme that is of an intensive technical nature** (as distinguished from general awareness raising/sensitization programmes which will be described below) for planners could then be conducted, dealing with gender, employment and poverty analysis and planning, use of the checklist, the cross-sectoral concerns and the potentials for coordination, the lessons learnt from successful/non-successful interventions, etc. To be especially useful, the training programme should assist planners to identify the key women's employment concerns in the main sectors of the economy and to provide where necessary for affirmative action or a separate component for improving women's employment and working conditions. The programme should also alert planners to the significance of labour-intensive techniques of production in a country like Bangladesh, to the differential impact of economic reforms on women and men, and other important factors mentioned in paragraph 1 above.
- The technical training programme should draw attention to the kinds of **strategic interventions and integrated measures** highlighted in paragraph 2 above. The recommendation is that the technical training programme elaborate upon the guidelines and the types of interventions outlined above and that consultants work with planners to apply these in programme and project formulation for different sectoral Ministries or major NGOs. A concerted effort should also be made to disseminate information on effective interventions, especially on the factors accounting for their success; and to encourage agencies to build upon these successful initiatives.

Recommendations addressed to:	MWCA and Planning Commission at the central
(Lead/Responsible Organization)	and local levels
Implementation Status:	Immediate
Intended Target Group:	Planners from the sectoral Ministries, including
	Planning Commission and Ministry of Finance
	and from the regional administrations and
	representatives from selected NGOs

*** Programme recommended for ILO technical cooperation

- In view of the significance of the Special Employment Creation Schemes (SECS) in the Bangladesh context, a specific recommendation is made to **conduct a detailed and carefully designed evaluation of the major types of SECS schemes** implemented by both GOs and NGOs in terms of their gender disaggregated impact on the poor in terms of number, gender, location and other important demographic characteristics of the beneficiaries, change in household income levels, household consumption by gender and age, household division of labour and number of hours worked, loan

repayment performance, asset accumulation, etc. Such a review should provide valuable information for enhancing the gender sensitive poverty alleviation targets and impacts of these schemes.

Recommendation Addressed to: MCWA and Planning Commission in collaboration
(Lead/Responsible Organization) with NGO Affairs Bureau
Implementation Status: Immediate
Intended Target Group: GOs and NGOs involved in SECS
*** Programme recommended for ILO technical cooperation

- While Bangladesh has made impressive strides in promoting formal education, especially primary education, for girls, there is a whole generation of wasted human resources because adult women and men are illiterate. The ability to read and write and to calculate opens up more opportunities to women (and men) in even the most basic of self employment than probably any other asset. It is therefore strongly urged that there be a concerted mass programme of adult literacy. Such a programme would have to be preceded and accompanied by a strong awareness raising campaign and should take careful account of the specific constraints that adult women face. To design an adult literacy programme to reach large numbers of intended beneficiaries, Bangladesh could draw from the experience of other countries in the region (an impressive example is the Non-Formal Education Programme in basic literacy of the Directorate of Community Education in Indonesia) and also from the NGOs, such as BRAC, which are involved in non-formal education programmes. The adult literacy programme should focus not only on basic reading, writing and counting but also on simplified principles of the market and business, problem solving, and on legal literacy.

Recommendation addressed to: Ministry of Education
(Lead/Responsible Organization)
Implementation Status: Immediate to Medium Term
Intended Target Group: Illiterate adult women and men

5.2. CREATING THE ENABLING ENVIRONMENT

4. In a gender-sensitive and integrated approach, it is necessary to ***address the structural characteristics of poverty and remove the socio-cultural, legislative and institutional constraints***, so as to promote not only women's productive employment but also sustained poverty alleviation and so that employment will lead to women's true empowerment and social integration.

5. Fundamental to the adoption and implementation of a gender-sensitive approach to women's employment and poverty alleviation is the mindset and technical knowledge of policy makers, planners and implementors at all levels, as well as the socio-cultural attitudes and awareness of the intended women beneficiaries and their families and local communities. Since socio-cultural attitudes are a root cause of women's economic and social deprivation, a basic and prerequisite set of recommendations relate to sensitization or awareness raising programmes. A practical suggestion is that a core awareness raising module focussing on gender-sensitive employment and poverty related issues should be

developed and used in various training and sensitization programmes. This is clearly an area where the ILO could make an important and useful contribution, especially since it has a number of relevant awareness raising manuals/information packages. A large number of sub programmes tailored specifically to different target groups could be developed, but priority should be given to:

- **Awareness Raising at the Policy and Programme Level:** to sensitize politicians and the relevant personnel of the line Ministries from the center down to the thana level and also the local government agencies, so that there are enlightened and favourable attitudes toward women's contributions and potentials and so as to eliminate gender blindness and gender discrimination.

Recommendation addressed to: MWCA, National Training Council and Ministry
(Lead/Responsible Organization) of Planning
Implementation Status: Immediate
Intended Target Groups: Members of Parliament and local government, policy makers and planners in the major line Ministries at the center and local levels, including the WID focal points

*** Programme recommended for ILO technical cooperation

- **Awareness Raising for Employers and Trade Unions:** NGOs in Bangladesh have been responsible for some of the most important successes in interventions for women. But there is still a very long way to go with employers and workers' organizations which have yet to take up "women's issues". It is therefore recommended that special attention be given to specifically tailored awareness raising programmes for employers' organizations and trade unions. Compact awareness raising modules could be developed for inclusion in other training activities carried out by these organizations.

Recommendation Addressed to: MWCA, Bangladesh Employers' Association,
(Lead/Responsible Organization) major trade unions and NGO Affairs Bureau
Implementation Status: Immediate
Intended Target Groups: Representatives (males and females) of employers and workers organizations and NGOs

- **Development of Special Public Media Modules:** on gender roles and the contributions of women to economic production, the gains to the family, community and society of developing women's human resource potentials, the importance of more equal gender roles within and outside the home, the need to promote women workers' rights, etc. Such modules could be the basis of media campaigns to promote more positive images of women and change gender stereotypes, and should aim particularly to reach those, especially patriarchs, community and religious leaders, whose conservative attitudes obstruct women's opportunities and empowerment.

Recommendation Addressed to: (Lead/Responsible Organization)	MCWA, National Institute of Mass Communications, women's NGOs such as Mahila Parishad and Saptagram Nari Swanirbhar Parishad
Implementation Status:	Immediate
Intended Target Groups:	Local communities, especially those in which SECS and other poverty alleviation programmes for women are being implemented.

6. **Legislative reforms and legal enforcement** have to be part and parcel of efforts to create the enabling environment. Specific recommendations relate to:

- **A systematic review of labour legislation and regulations** to remove gender discrimination and promote equality of opportunity and treatment for women workers. Special attention should be given to ensuring that laws deal directly with the factors giving rise to the need to protect women, rather than restricting the mobility or opportunities of women or adversely affecting their status. As Bangladesh goes to the Fourth World Conference on Women: Equality, Development and Peace in 1995, the time is opportune to emphasize equality rather than merely protection of women workers.
- Arrangements for **stronger enforcement of labour legislation and regulations**, especially of those provisions dealing with health and safety, maternity protection, prohibition against dismissal and equal remuneration. The labour inspectorate system should be greatly strengthened in terms of financial and human resources and labour inspectors should be gender sensitized. The requirements and procedures for filing complaints should also be reviewed because poor illiterate women do not know and cannot afford to deal with complicated, inaccessible legal procedures. Efforts should also be made to establish legal aid for poor women to provide them procedural help, such as applying for access to public resources eg. housing or credit, and help with litigation.

Recommendation addressed to: (Lead/Responsible Organizations)	Ministry of Law, MWCA, Department of Inspection of Factories and Establishments, women's NGOs and employers' and workers' organizations
Implementation Status:	Immediate to long term
Intended Target Groups:	All female workers, initially in the formal sector and extending to those in the informal sector

7. The legislative framework cannot be effectively strengthened without **legal literacy**. The best of legal provisions and supportive measures cannot be of much use if women are not aware of their rights. Nor can women take effective action to realize their rights through legislative change and implementation measures if they are not conversant with the options available to them. In addition to widespread lack of knowledge of their legal rights, women often lack access to legal assistance, a situation which is most serious among the most needy:

- Three types of **legal literacy programmes** are strongly recommended: to inform and instil confidence among the target beneficiaries; to train the

enablers or enforcers (legal aid groups, extension workers, labour inspectors, police, employers' and workers' representatives and representatives of the media); and to raise general public awareness. The organizations currently involved in some form of awareness raising could cooperate to jointly review and develop a core, consistent, simplified, general legal literacy module that could be part of the awareness raising programmes proposed above, introduced in adult literacy programmes, and made part of the awareness raising component of any women-specific programme or project. For more intensive programmes, the materials that have been developed by the ILO on *The Promotion of Equality of Opportunity and Treatment for Women Workers* *An ILO Manual for Asia and the Pacific* could be adapted.

Recommendation addressed to:	MWCA, women's organizations and legal aid organizations
(Lead/Responsible Organizations)	
Implementation Status:	Immediate
Intended Target Groups:	Women Workers, those in the enforcement agencies, and the general public

*** Programme recommended for ILO technical cooperation

8. To make women's current and potential contributions to the economy more visible so that they can be effectively taken into account in policy and programme formulation, a clearly acknowledged need is for ***a reliable and timely gender disaggregated labour market information system***. Although the Labour Force Survey of 1989 represented a significant improvement over previous efforts to collect information on women's participation, but another survey is long overdue, and a number of other important data needs have yet to be fulfilled. A major recommendation is therefore that international agencies, including the ILO, should systematically assist the various data generation and collection agencies to review and improve their current systems, so that as to better detect and measure women's economic participation and the links to poverty especially in the process of national economic reform, to monitor the impact of macro economic changes on the position of poor women, and to measure the differential impact of males and females by age and geographical location to economic and social resources within the household, community and nation:

- **A major exercise to improve collection and dissemination of data and information on the participation of women in economic activities and the links with poverty** (including a review of existing data collection, analysis and dissemination methods, refinement of concepts and definitions, formulation of questions to be included in regular surveys, training and sensitization of interviewers including the recruitment of female enumerators, ensuring that all current data collection and processing activities provide disaggregation by gender, district and thana levels, age, etc.):
 - * assistance to the agencies collecting national level data (the Censuses, annual surveys, etc.) in terms of technical training and support;
 - * review of administrative records to identify those that could usefully be broken down by sex so that the number of women participants and beneficiaries of various government programmes and interventions can be measured. Such information should cover, for instance, graduates

and drop-outs of all educational and training courses, the establishment list, applicants for credit and those approved, beneficiaries of safety net programmes, job seekers registered with employment exchanges, etc.;

- * the systematic documentation of "successful" interventions by government agencies, NGOs and donors to improve women's employment and working conditions, focusing especially on the factors making for success or failure, and widespread dissemination of such information, so that successful pilot efforts can be replicated on a larger scale.

Recommendation addressed to: (Lead/Responsible Organization)	All data generation and collection agencies, with the Bangladesh Bureau of Statistics as the lead agency
Implementation Status:	Immediate and medium term
Intended target group:	All data users
*** Programme recommended for ILO technical cooperation	

9. Awareness raising, technical training and improvement of the information and data base should help to ***strengthen the institutional structures and capabilities for gender-sensitive, integrated planning, monitoring and evaluation of socio-economic policies and programmes for employment promotion and poverty alleviation, for enhancing enforcement of legal provisions and for more effective mainstreaming of women in development.*** But it is important to highlight a specific recommendation for reviewing the organizational set up, the administrative procedures and linkages, the networks among and between government and non-government agencies, and the implementation capacities at the national, district and thana levels. Such a review of the national machinery was conducted in 1991 (see Islam, 1991) but needs to be expanded and updated and the recommendations for institutional reforms instituted:

- **Review and reform of the national machinery for a gender-sensitive integrated approach to employment promotion and poverty alleviation.** Such a review should focus particularly on the restructuring required in the planning and administrative machinery at the central, district and thana levels; on how the Ministry of Women's and Children's Affairs and the network of WID focal points can be strengthened; and on more effectively tapping the networks and organizational strengths of NGOs and employers' and workers' organizations.

Recommendation addressed to: (Lead/Responsible Organization)	Ministry of Establishment and National Implementation Committee for Administrative Reforms
Implementation Status:	Review exercise immediate; Institutional reforms medium to long term
Intended Target Group:	National machinery

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