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M A B Siddique

**DISCUSSION PAPER 96.20** 

# DEPARTMENT OF ECONOMICS

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# Gender Issues in Poverty Alleviation: A Case Study of Bangladesh\*

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## **ABSTRACT**

Bangladesh is one of the poorest countries in the world. In 1988-89, 48 per cent of rural and 44 per cent of urban households had a daily per capita consumption of less than 2,122 calories the cut-off point for absolute poverty in Bangladesh. Although poverty is prevalent amongst men as well as women, far more women suffer from poverty due to their low socio-economic status. Social customs and religious beliefs play a dominant role in shaping a society's attitudes towards women. At the household level, their status significantly varies between educated and uneducated, between employed and unemployed, and between rural and urban women. If one excludes the very small numbers of successful women who are educated and/or active in the workforce, most women have an inferior status to that of men. They are economically dependent on men even for the basic necessities of life such as food, shelter, clothing and medicine. They are bound by various social customs made by men and every facet of life including decision making is determined by men.

The central purpose of this paper is to examine the issues relating to the poverty of women in Bangladesh: to analyse the dimensions of poverty in Bangladesh; to evaluate the steps taken by various governmental and non-governmental agencies to alleviate the poverty of women; and to examine the impact of such steps on the changing status of women in Bangladesh.

### THE DIMENSION OF POVERTY IN BANGLADESH

Bangladesh is a very densely populated country - about 741 persons per square kilometre of land, with 85 per cent of its population living in rural areas. Rural Bangladesh is characterised by low income, unemployment, and landless people, and as a consequence, by a high incidence of poverty. Similarly, people living in the slums in the urban areas face various problems associated with poverty such as malnutrition and related diseases.

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The most commonly used income measure of poverty has been the head-count ratio which is based on the concept of the poverty line. Hossain and Sen (1992:5) computed a poverty line costing the normative minimum consumption bundle for the rural population to arrive at the per capita daily intake of 2,112 calories and added to it a 30 per cent allowance for non-food basic needs. For 1988-89, the poverty line was estimated for an individual at Tk.4,340<sup>1</sup> per annum. In 1988-89, 43.8 per cent of rural households (in terms of per capita expenditure classification) were below the poverty line. An earlier estimate of rural poverty in Bangladesh by Khan (1977) put the head-count ratio of poverty at 44 per cent in 1963-64. Thus, it appears that over the previous 25 years there had been little improvement in the poverty situation. However, large fluctuations have been observed over time which have been related to changing economic and environmental conditions (Hossain and Sen, 1992:5).

The Bangladesh Bureau of Statistics (BBS, 1991A) estimates of absolute (below the daily per capita calorie intake of 2,200 calories for 1981-82 and 1983-84 and 2,122 calories for 1988-89) and hard-core poverty (below the daily per capita calorie intake of 1,800 calories) for both urban and rural areas showed improvements during the 1980s (Table 1).

Table 1: Poverty Measures in Bangladesh: Absolute and Hard-Core (percentage of total population)

	Poverty				
	Abso	olute	Har	d-Core	
Year	Urban	Rural	Urban	Rural	
1981/82	66	74	31	47	
1983/84	66	62	35	37	
1988/89	44	48	21	29	

Source: Bangladesh Bureau of Statistics (BBS) (1991), Report on the Household Expenditure Survey 1988-89, August, Dhaka.

It may be noted that the head-count ratio of poverty is insensitive to changes in income distribution among the poor and to the absolute level of income deprivation. An alternative measure called the Foster-Greer-Thorbeck (FGT) measures of poverty does not have this characteristic. Estimates of these measures derived from the Household Expenditure Survey (HES) data by Hossain and Sen (1992:5) did however broadly correspond to the trend of the head-count ratios obtained by them.

Several other surveys by independent researchers and organisations (some using, for example, living standards criteria) arrived at estimates of the extent of poverty which are not largely different from those mentioned above. Indeed, it has been stated, that poverty exists in

Bangladesh on such a large scale and magnitude that no sophisticated method of measurement of poverty is needed (Rural Employment Assistance Foundation, 1991).

### Women and Poverty

Existing statistical evidence suggests that women generally receive less household resources for their food, education, health and clothing than men. Girls receive about 20 per cent fewer calories per day than boys and are more likely to be malnourished (UNICEF, 1987). Bangladesh is one of the four countries in the world where more girls than boys die before the age of five (Ahmad, 1995). In its 1989 Household Expenditure Survey (HES) the Bangladesh Bureau of Statistics (BBS) reported that boys in the rural areas received 172 per cent more money than girls for their education; in the urban area they received 55 per cent more resources.<sup>2</sup> The same survey also reveals that the rural women received over 27 per cent less resources than men for medical expenses.<sup>3</sup> Similarly, in terms of receiving winter clothes and footwear, women are always at a disadvantage.<sup>4</sup> All this contributes to the lower life expectancy of women: 55.6 in 1992 compared to 56.7 for men during the same year (BBS, 1994:38).

Table 2: Incidence of Poverty by Household Headship, Sex and Residence (percentage of population): 1988-89

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Residence	Ultra Poverty		Extreme Poverty		Absolute Poverty	
•	Women	Men	Women	Men	Women	Men
	Headed	Headed	Headed_	Headed	Headed	Headed
Rural	25	19	33	29	42	48
Urban	23	15	32	26	49	48
National	24	18	33	28	45	48

Source: BBS (1994), Women and Men in Bangladesh - Facts and Figures:

1970-90, Dhaka, Table 14, p. 17.

Note: Ultra poverty line: 1,600 calories per person per day.

Extreme poverty line: 1,805 calories per person per day. Absolute poverty line: 2,122 calories per person per day.

A lot of activities performed by rural women do not generate direct cash income (e.g., cooking, cleaning, child rearing) for the households. Since the household cash income is mainly controlled by men, women's contribution to income generating activities (such as harvesting, cattle rearing) is also controlled by men. Thus, most rural women are absolutely dependent on men for their basic survival. It is estimated that in the rural areas of Bangladesh, 76 per cent of women belong to poor households compared to 74.5 per cent of men (BIDS, 1990A:13). Poverty is more prevalent amongst the women headed households. Most women take the charge of a household in the absence of any male income earner. Since the average monthly income of women is significantly

lower than that of men in Bangladesh, and since women have less access to education and employment, the households headed by them face more poverty than those headed by men. Incidence of poverty by household headship, sex and residence is shown in Table 2.

# APPROACHES TO POVERTY ALLEVIATION WITH SPECIAL REFERENCE TO WOMEN

After Independence in 1971, the Bangladesh Government took a number of steps to improve the status of women. Bangladesh became a signatory to the Nairobi Forward looking Strategies (NFS) and the United Nations Convention on the Elimination of Discrimination Against Women (CEDAW). The Constitution of Bangladesh was drawn up to guarantee women's equal rights [articles 28(1), 28(2) and 28(3)]. Bangladesh introduced a number of other measures to improve the status of women such as the introduction of quotas to ensure women's participation in politics; of legal measures to protect women from violence; and of special measures to increase girls' enrolment in schools. All these measures have direct bearing on the reduction in poverty of women.

Apart from government initiatives, a large number of Non-Governmental Organisations (NGOs) are operating in Bangladesh in poverty elimination/alleviation.

#### **Government Initiatives and Policies**

Government initiatives are part of the overall planning process. The New Development Perspective (NDP) of the Bangladesh Government emphasises the generation of productive employment as a single most important strategy in the short- and medium-terms. The NDP emphasises those short-gestation and quick yielding public sector projects which are expected to provide direct access to employment and income to the unemployed and the underemployed people.

To achieve the objectives of NDP, resources for various programs must be allocated in terms of their impact on employment and income earning opportunities for the lower-income groups without of course jeopardising the long-term goals of economic growth. In the context of widespread poverty accentuated by paucity of new employment opportunities, the labour intensive projects with appropriate technology should be emphasised.

The Task Force (1991) on poverty alleviation in Bangladesh identified three avenues for poverty alleviation:

- (i) poverty alleviation through fostering growth-oriented programs with strong immediate impact on rural poverty;
- (ii) poverty alleviation through enforcing higher investment in social sectors leading to increased human capital formation and improved living standard indicators; and
- (iii) poverty alleviation through promoting targeted income and employment-generating programs designed to provide support to the extremely vulnerable segment of the rural poor which may otherwise be left out of the mainstream of the market-based development process.

The Palli Karma-Sahayak Foundation [Rural Employment Assistant Foundation (REAF)], established in the recent past, represents an initiative of the government for undertaking nation-wide programs for alleviation of poverty of the landless and the assetless people in rural areas.

The Foundation does not provide loans directly to the landless and assetless but uses various organising bodies as conduits to pass on aid. It provides assistance to these organisations to enhance their expertise in employment creation and to strengthen their institutional base through loan programs (Ahmed and Siddique, 1996:176).

The Palli Karma-Sahayak Foundation has an innovative and effective approach to poverty alleviation which favours a "learning approach" and does not intend to promote any single model.

A wide array of other government institutions are engaged in the implementation of targeted poverty alleviation programs. The most prominent among them is the Bangladesh Rural Development Board (BRDB): up to 1993 the two-tier BRDB cooperatives had enrolled 3.5 million persons and since its inception in 1982, BRDB has disbursed Tk.9,772 million. BRDB's *modus-operandi* is based on the 'Comilla Model' which had a high potential for poverty alleviation. "Recent evaluations, however, indicate that this potential remained mostly unrealised. A major conclusion of these evaluations is that BRDB is too 'projectised'. This has caused BRDB to become an overly bureaucratic organisation with a sluggishness that is not in conformity with the management style that originally brought success to the model. Monitoring and evaluation apparatus in BRDB is weak. Most of the studies agree that BRDB can be turned into a successful institution for rural development and poverty alleviation if its objectives are clarified and it is granted organisational independence." (Ministry of Planning, Planning Commission and Ministry of Finance, 1994).

The Food For Works (FFW) program provides employment to the rural poor during lean periods. In 1991-92, 6,000 FFW schemes generated 72 million person days of employment. The Vulnerable Groups Development (VGD) program, which is designed for destitute women, is projected to reach over 85,000 beneficiaries during 1992-94. The Local Government Engineering Department (LGED) plays a major role in generating income and employment for the rural poor through rural infrastructure development works. LGED is also involved in urban poverty alleviation through Slum Improvement Projects (*Ibid.*).

#### Non-Government Organisations (NGOs)

There has been a phenomenal growth of NGOs in Bangladesh over the last two decades. According to the estimates of the Department of Women's Affairs of the Government of Bangladesh, during 1992 a total of 1,288 women related NGOs were registered in Bangladesh. Most of these organisations began their activities to help the distressed and destitute. However, with the progress of time, it became clear that charity was not an appropriate solution. The destitute needed access to education, healthcare facilities and employment. The NGOs therefore "followed an integrated development approach with various sectoral programs on women in development activities such as health and family planning, adult education, vocational and skill training and income generating activities" (Chowdhury et.al., 1993). Their experience and expertise in various aspects of development, can be used as an important internal resource for national development in general and poverty alleviation in practice (Task Force, 1991).

It has been argued that while NGOs usually supplement government efforts, in some cases they introduce a parallel system causing wastage of resources (BARD, 1992). On the other hand, some NGOs are found to have efficient management. As such the most important consideration is to develop an effective method for ensuring government and NGO collaboration and areas delineated (*Ibid.*). In an evaluation of the poverty alleviation programs carried out in 1990, BIDS states that given that neither institutional framework has come to be clearly superior there is a need for broad-based co-ordination of various poverty-alleviation programs whether sponsored by the government or the NGOs (BIDS, 1990).

Of all the NGOs which are involved in improving the status of women in Bangladesh, the *Grammen Bank*, <sup>5</sup> *Gonoshasthaya Kendra* (People's Health Centre) and Bangladesh Rural Advancement Committee (BRAC) are the largest. These organisations are engaged in various activities including distribution of credit to vulnerable women in the rural areas, provision for female

education in both urban and rural areas and introduction of primary health care which has direct bearing on the well-being of women.

The *Grameen Bank* began its operation in 1976 as a small village credit society. It introduced an innovative approach in providing credit for employment, income-generating activities and creating assets for poor women. Its clients are destitute people who cannot provide collateral. The *Grameen Bank* has been a major success story in Bangladesh. It has "established the fact that the poor are credit-worthy and that poor women are able to repay their loans...." (SAARC, 1992).

The Bangladesh Rural Advancement Committee (BRAC) is an organisation that has devoted the largest part of its efforts to women. BRAC was formed in February 1972 immediately after the War of Liberalisation. Initially it was involved in the resettlement of refugees by organising relief and rehabilitation efforts for war victims. Gradually, it became involved in more comprehensive programs aiming at poverty reduction of rural Bangladesh. The landless, the marginal farmers, fishermen and poor artisans and destitute women became BRAC's primary target group. Its work on poultry is an example of income generating activity for women. In the late 1970s the poultry scheme provided training to 400 women in homestead chicken farming with the Ministry of Livestock and Poultry; BRAC subsequently developed a vaccination program. Another example of income generating activities for the rural poor is BRAC's Homestead and Roadside Plantation programs which assists poor women in planting fruit and fuel trees for household and commercial use.

Gonoshasthaya Kendra (People's Health Centre) was established in Savar in 1972. It provides primary health care services and income-earning opportunities to women from poorer households by providing them with vocational training, with special emphasis on non-traditional skills such as metal work, carpentry, bakery etc. It allows women to perform non-traditional economic activities which are generally performed by men and thus reduces their economic dependence on men. The activities of the centre improved the well-being of the women of the area which it covers. They have access to integrated and low-cost health services resulting in decreased mortality (SAARC, 1992:80 and Kabeer, 1994:235).

A number of international organisations are also engaged in Bangladesh of which UNDP, UNICEF, CIDA, NORAD, USAID, AusAID are noteworthy. It is not the intention here to examine the detailed activities of these international bodies which generally play a role in influencing the policies of the Government of Bangladesh on alleviation of poverty, particularly of women, by

providing them with greater opportunities of participating in mainstream economic activities and of promoting their health and education.

#### CHANGING STATUS OF WOMEN IN BANGLADESH

The total population in Bangladesh increased by nearly 44 per cent from 76.4 million to 109.9 million between 1974 and 1991. During this time the female population increased 45 per cent, from 36.8 million to 53.4 million, whereas the male population rose 43 per cent from 39.6 million to 56.5 million. It is interesting to note from the Census figures that the proportion of female population to male population has increased over the years although the proportion of female population to total population is still lower (48.6 in 1991) compared to that of male (51.4 per cent in 1991). It should also be noted that the ratio of men to women is higher in urban areas than in rural areas indicating that more women live in rural areas compared to men. However, with the passage of time more and more women are migrating to urban areas (BBS, 1974, 1981 and 1991).

Available statistics show that women have a shorter life than men in Bangladesh. In 1974, women in age groups 40-49 years and 50-59 years represented 45 per cent of the population and this slightly increased to 46 per cent during 1981 and remained so during the next decade. At ages 60 and over, 43 per cent of the population were women during 1974 and by 1991 this had increased by 1 per cent. (BBS, 1994).

#### Marital Status of Men and Women

Women in Bangladesh enjoy a dual status in terms of getting married. Love marriages are few. Most marriages are arranged by intermediaries (generally known as *ghataks* in Bangladesh) in consultation with the male guardian (either father or elder brother) of the families concerned. Marriage is almost universal for women. The presence of an adult unmarried woman in a family is highly discouraged by society. Only a small minority of educated women who live in the urban areas and are able to earn their own livelihood are fortunate enough to delay their marriage and can marry at a time of their own choice. Early marriage is a common phenomenon. However, the mean age at marriage in Bangladesh has increased over the years: between 1974 and 1993 the mean age at marriage of males increased from 24 to 25.6 years; the mean age at marriage of females has increased from 15.9 to 18.4 years (BBS, 1995:103). The gender gap of mean age at marriage is noticeable (the mean age at marriage of males is about 7 years higher than that of females). Another noticeable change which has taken place in Bangladesh is that the percentage of never married

females at 10-24 age group significantly increased between 1974 and 1991 (BBS, 1995:102). This is an unusual trend given the socio-economic and cultural conditions in Bangladesh. First of all, increased urbanisation is partially responsible for the delayed marriages of women. Women who are involved in urban activities may sometimes defer their marriages for various reasons. Second, the education of women also encourages late marriages. It is important to mention here that literacy of women in both the rural and urban areas has increased between 1974 and 1991. However, improvement in the literacy rate of women (aged 5 years and over) is much lower in the rural areas (17.5 per cent in 1991) compared to that in the urban areas (44.2 per cent in 1991). Education enhances women's self-esteem as it increases their "feeling of self-respect and independence". A large number of educated women remain unmarried rather than pay dowry for getting married. Third, the participation of females in the labour force has also increased over the years and employment of women contributes to delayed marriages. Fourth, inability of poor parents of girls to meet the greedy demand for dowry by the parents of boys has also contributed to the increase in the percentage of never married females. This is very true for most of the people living in the rural areas.

Women are more likely to be faced (than men) with the risks of losing a partner (BBS, 1994:2). Women generally get married at a much younger age (7-8 years) than men, and this contributes to the large number of widows compared to widowers. According to one estimate, "on an average, a woman is married at 17 and has seven pregnancies in her life time. By the time she reaches 50 years, her chances of being either widowed or divorced is 25 per cent, whereas for men of the same age group it is slightly less than 1 per cent." (Ahmad, 1995:16).

The presence of large numbers of divorced and widowed women are mostly noticed amongst the poor in Bangladesh. Consequently over the years, the number of women headed households has gone up although households are normally headed by men. Women headed households are common and dominant amongst many families due to outmigration of the male members: a large number of male members of rural families work in urban areas. Those who work at relatively low wages can hardly afford to take their families with them as housing is expensive in urban areas, therefore they leave their families in the rural areas. In such circumstances the headship of the household goes to the women by default. Many of those migrating overseas also cannot take their families with them, sometimes for an indefinite period.



#### **Education and Training**

Bangladesh has provisions for both traditional and western education. Traditional education mainly involves religious and informal vocational training offered by the family members. Religious education may be received either from the mosques or *moktabs* (informal religious schools run by the clerics known as *mullahs*) or from the formal institutions known as *Madrasas* run by the government. People trained in the formal religious institutions receive a mixture of both religious and general education which they can receive up to postgraduate level. However, most women receive religious education either by hiring religious teachers at home or by joining the *moktabs* which only teach the basics of religious education. Higher religious education is mostly received by men in Bangladesh. The informal vocational training (such as sewing, cooking, cultivating lands, harvesting, etc.) is mostly given by family members.

The western system of education was introduced in Bangladesh during the second half of British administration, and was mainly used to educate local people for running the administration. Very few women came forward to receive such education in those days. However, in the post-independent Bangladesh, the western system of education has taken many facets. People can now receive an education in arts, commerce, social and pure sciences, medicine, engineering, and agriculture.

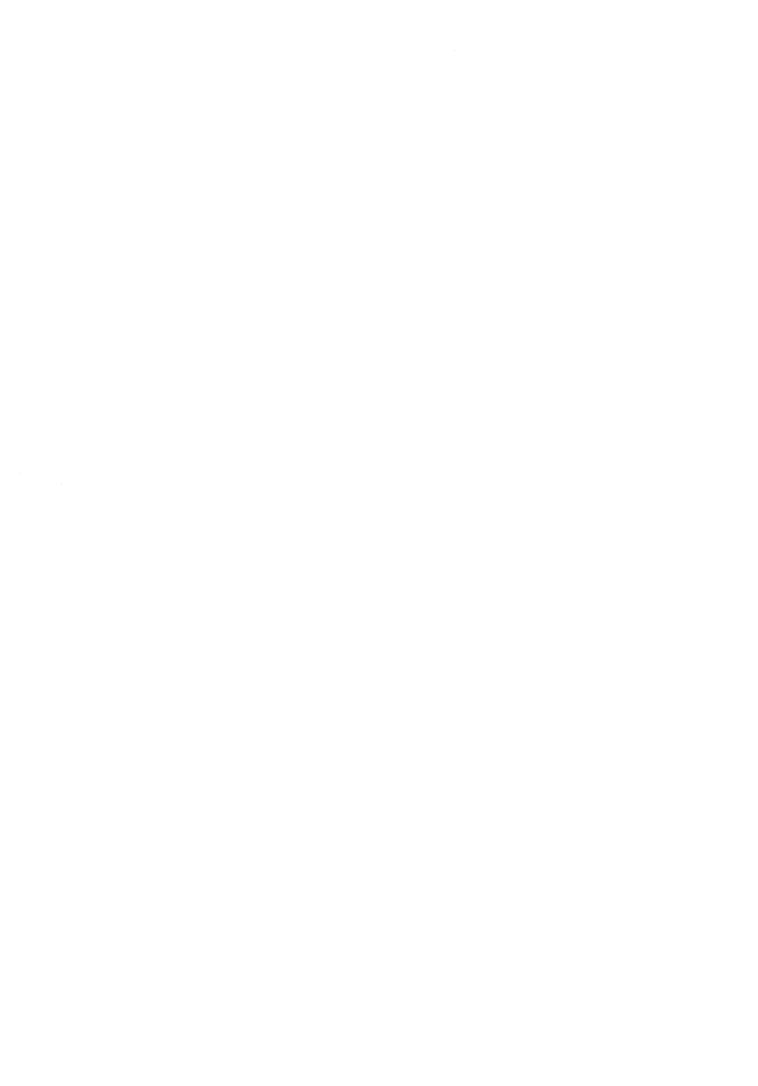
Women living in urban areas and belonging to educated and rich families find it easier to receive higher education. They are smaller in number but highly successful in their marriages and careers. They also enjoy good status in their family and in society. By contrast the vast majority of women who belong to poor families in the urban areas are not fortunate enough to receive a good education and eventually become a burden on their family. They find it difficult to enter the job market, and also in getting married for the same reasons.

Women in the rural areas do not find it easy to get western education for a number of reasons. First, as mentioned earlier, providing education to girls is not considered economic by the guardians as they are supposed to live with their in-laws after marriage. Second, institutional and cultural factors act against female education. The widespread belief in the male dominated society is that women are there to perform only household duties such as cooking, cleaning, harvesting, rearing children etc., and do not need formal education. Third, the class conflict between the rich and the poor also affects the education of rural women. The rich in rural areas who enjoy considerable authority and high socio-economic status in the eyes of the poor, feel insecure when they find girls from poor families receiving formal education and trying to assert independence for

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themselves and their families. In recent years, a number of NGOs which are engaged in spreading general education amongst rural women in Bangladesh have been facing opposition from the mullahs who exercise considerable religious authority over the ordinary and simple rural people. They go to the length of declaring (in other words giving fatwa) that receiving western education is unIslamic and amounts to an act against Allah. As Amnesty International stated: "Nongovernmental organisations (NGOs) which set up income generating programmes, education and health care for the rural poor, particularly women, have been targeted by Islamists as such organisations are seen by them to make women deviate from their Islamic life-style. Several of the NGO health centres and schools have been damaged or destroyed and people associated with them have been attacked." (Amnesty International, 1994:1). One of the explanations for such activities by the clerics given by the Coordinating Council of Human Rights in Bangladesh (CCHRB) is "that economic considerations may partly motivate clerics to issue fatwas against NGOs, as traditional religious schools are losing students to the non-formal education programmes of NGOs like BRAC." (*Ibid.*:9). However, the mullahs are not alone against the NGOs: the village money lenders also do not like them. CCHRB rightly observes that "money lenders in villages, who together with the clergy and others are members of the local elites, are losing business to NGOs like the Grammen Bank which provide low interest loans." (Ibid.). This unholy alliance between the clerics and the money lenders in rural Bangladesh has become a major obstacle to the provision of secular education to women in rural Bangladesh.

Despite many of the difficulties outlined above, the progress of female education in Bangladesh has not been unimpressive since the country became independent. The educational status of women can be explained with the help of a number of indicators such as literacy of women, enrolment of women in primary and secondary schools and in colleges and universities. UNICEF statistics on comparative literacy rates by sex and location provide evidence that between 1974 and 1991 the literacy rate of females aged 5 years and over living in the rural areas increased from 13.2 per cent to 17.5 per cent. The corresponding rate in the urban areas is quite high and it went up from 33.3 per cent to 44.2 per cent during the same period. However, the gender gap in this respect is still high both in rural (16.5 per cent in 1991) and urban areas (16 per cent in 1991). A much higher gender gap in the literacy rate is noticed for persons aged 15 years and over. Although the literacy rate of both males and females aged 15 years and over living in both rural and urban areas increased between 1974 and 1991, the literacy rate for males living in the rural areas in 1991 was 42.1 per cent compared to that of 20.4 per cent of females. Thus, the discrepancy in the



literacy rate between men and women in the rural area is about 22 per cent. Similarly, the discrepancy in the literacy rate in the urban areas is about 25.2 per cent (Data International, 1993).

Available evidence suggests that a significant number of girls studying in primary school do not go for further studies at secondary and higher secondary levels. Although one will notice an upward trend in the enrolments of girls in secondary schools, only 33.48 per cent of all secondary students were girls in 1990. Similar features are noticed with respect to enrolments of women in the general colleges between 1972-73 and 1989-90 (Hossain, 1993:37-38). The gender gap is still very high. It should be noted here that primary education alone is not enough to improve the status of women in Bangladesh. One significant characteristic of urbanisation is that it requires the expansion of the industrial sector, requiring a higher educational level of workers.

#### The Labour Force

The total civilian labour force (aged 10 years and above) in Bangladesh witnessed a significant increase between 1974 and 1990-91, expanding nearly 133 per cent from 21.9 million in 1974 to 51.1 million in 1990-91 (Hossain, S, 1993:42 and BBS, 1995:21,23). This unusual increase between 1985-86 and 1989 was mainly due to the introduction of a new and broad definition of an economically active population in 1989. The Bangladesh Bureau of Statistics (BBS) uses two definitions of "economically active population": usual and extended. The usual definition includes persons of age 10 years and above who are either employed or unemployed during the reference period. It does not include persons working less than 15 hours a week without pay or profit in the family farm/enterprise mainly in agro-based rural household activities. It should be noted here that this definition excluded the vast majority of women and some men who were engaged in the rural areas in various agricultural and other activities. In its 1989 Labour Force Survey (LFS) the BBS used an extended definition of the economically active population.

In this definition, persons of age 10 years and above who are either employed or unemployed during the reference period and persons who engage themselves in agro based rural activities such as ploughing/irrigation/sowing, weeding/hoeing, harvesting/collection, threshing/clearing, husking/drying, vegetable/spices growing, processing and preservation, cattle rearing, poultry rearing, and any other activities which would cover in a better way the activities of women in the agricultural sector are considered as economically active population. Consequently, the number of women in the economically active population of Bangladesh has increased quite dramatically since 1989. The size of the female labour force increased by about 7 times between

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1985-86 and 1989, but by 1990 this trend was halted: the size of the female labour force decreased from 21 million in 1989 to 20.1 million during 1990-91. Between 1985-86 and 1990-91 the male labour force increased moderately (*Ibid.*). It is interesting to note how recognition of the farm activities done by women by the statisticians can dramatically improve the status of women. In reality, the gender gap in terms of economically active population remained quite high (10.9 million) during 1990-91.

#### The Employment Pattern

Although women constitute about 49 per cent of the total population, they are not represented in many occupations (except agriculture). The practice of women working outside the home is not yet universally accepted in Bangladesh. In rural areas, in particular, the local elites feel threatened when they find women working in other than agricultural professions. Ironically, women's agricultural and household activities are hardly recognised by the society. However, when they work as wage/salary earners, their economic status improves, which again improves their overall status in the family. There are many problems with the employment of women as wage/salary earners. First, many families do not have the financial ability to send their children for formal education, which is needed to get employment outside the agricultural sector. Second, as mentioned earlier, families which can afford to send their children for formal education in primary and high schools are least concerned about the education of their girls. They are only happy to see that the girls get some minimum level of religious education before their marriage. Consequently most rural women do not possess even the minimum qualifications for skilled, or semi-skilled jobs. Third, the opportunities for higher education are mostly available in urban areas. Even here, very few families can afford to provide their children with the desired level of education. Fourth, the opposition of religious leaders, as mentioned earlier, is another obstacle to women's education and employment. All these factors put women in an unequal footing in terms of employment and education.

# **Employment of Women in Agriculture**

The majority of women in Bangladesh live in rural areas and are mainly engaged in various agricultural and household activities. Data in the following table indicate the type of agricultural activities which are performed by Bangladeshi women. During 1989 about 37 million people were engaged in agriculture, of which 18.2 million (49.3 per cent) were males and 18.7 million (50.7 per cent) were females (Government of Bangladesh, 1995:23). Women in Bangladeshi agriculture are

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mainly engaged in the post harvest operations such as husking/drying/cleaning processing and preservation which are carried out within the homestead. They also perform some other activities such as vegetable/spices growing and poultry farming. Most of the field activities are carried out by males. However, with the increase in the number of poor households in rural Bangladesh and with the beginning of commercialisation of agriculture, a large number of women are now being engaged in wage-based agricultural activities such as irrigation, ploughing and harvesting, which compel them to work outside the homestead, i.e., in the field. In some activities such as cattle farming, women's participation is almost equal to that of men (*Ibid.*).

#### **Employment of Women in Major Non-Agricultural Activities**

The opportunity for women to work outside agriculture depends on a number of complex factors of which women's education, the development strategy and policy of the government relating to women and social attitude towards female employment are noteworthy.

Women's involvement in non-agricultural activities would require them to move from rural to urban areas. However, Boserup argues that economic development does not always require rural-urban migration. It may simply require "movement of population from agricultural to non-agricultural occupations." (Boserup, 1970).

Table 3: Employment of Women in Major Non-Agricultural Sectors of the Economy: Employment by Sex and Major Economic Activities (excluding agriculture) in Bangladesh: 1986

Activity	Persons engaged					
,	Total	Male	Female			
Total	7,207,395	6,353,126	854,269			
	(100.00)	(88.15)	(11.85)			
Manufacturing:	3,093,722	2,449,552	644,170			
	(42.92)	(33.99)	(8.94)			
Wholesale and Retail Trade: Restaurants and Hotels	2,377,435	2,291,913	85,592			
	(32.99)	(31.80)	(1.19)			
Finance, Insurance, Real Estate and Business services:	289,516	275,749	13,767			
	(4.02)	(3.83)	(0.19)			
Community, Social and personal Services:	1,446,653	1,335,913	110,740			
	(20.07)	(18.54)	(1.54)			

Source: Estimated from BBS (1995), Statistical Pocketbook of Bangladesh 1994, Ministry of

Planning, Dhaka, Table 4.17, p. 130.

Note: Numbers in brackets represent the percentage.

Table 3 demonstrates the gender inequality by major economic activities in Bangladesh. Out of 7,207,395 persons employed in all establishments only 854,269 (11.85 per cent) were females. Under-representation of women is noticed in almost every sector of the economy. While 34 per cent

of men were employed in the manufacturing sector, the corresponding figure for women was only 9 per cent. Women are also least represented in finance, insurance, real estate and business services sectors (0.19 per cent against 3.83 per cent of men). A similar pattern is noticed in other major economic activities.

Employment in the urban sector is mostly dominated by men in Bangladesh. During 1986 about 44.33 per cent of the persons employed in major economic activities were engaged in the urban areas of Bangladesh, of which women constituted only 3.83 per cent. Men also dominate the rural sector employment, where out of 4,012,478 persons in 1986, 578,016 or 8.02 per cent were women.<sup>12</sup>

#### Men and Women in Politics

Political empowerment of women enables them to directly participate in the decision-making process at various levels of the government (from parliament to the *Union Parishad*). Since the responsibilities of allocation of resources and implementation of various development policies and programs lie in the hands of the politicians at various tiers of government (such as *Union Parishad*, *Thana* Council, District Council and the parliament) it is important that women get involved in the decision-making process of these bodies. Unfortunately the participation of women in the political activities of Bangladesh is very low. Data in Tables 4 and 5 depict a contrasting picture of women's participation in Bangladeshi politics. Table 4 demonstrates that women constitute over 47 per cent of eligible voters in Bangladesh. However, Table 5 reveals that between 1973 and 1991 the percentage of women candidates in various national elections of Bangladesh ranged from 0.3 to 1.5 only.

Table 4: Eligible Voters: Male and Female

in Terms of Percentage: 1979-81

Voter	1979	1986	1988	1991
Male	52.22	52.68	52.90	52.99
Female	47.78	47.31	47.10	47.02

Source: Chowdhury, Najima (1994), "Women in Politics", Empowerment: A Journal of Women for Women, Women for

Women, Dhaka, p. 44.

This hopeless situation of women's participation in national policy-making may be explained by a number of complex socio-economic and cultural factors. First, women's involvement in politics is hardly acceptable by the society in Bangladesh. The examples of Khaleda Zia and Hasina Wazed are exceptions in the sense that they became politically involved to protect the image of their



respective parties. They were involved in politics not because of the fact that they are women, but because of their relations with past leaders of Bangladesh, namely, the late President Ziaur Rahman (husband of Khaleda Zia) and Bangabandhu Sheikh Mujibur Rahman (father of Hasina Wazed), the founder of Bangladesh. Otherwise, female participation at high level politics in Bangladesh is very low as is evident from Table 6. Second, women's ability to participate in the political decision-making is highly restricted due to limited number of educated women who are interested in politics, lack of resources required to contest the election and lack of self-esteem. Third, most of the women are not able to exercise their voting rights according to their wishes. Males normally decide who to vote for and women simply follow. In some exceptional cases, if a woman votes against the wishes of her husband, it might lead to the breakdown of the marriage. <sup>13</sup>

Table 5: Women's Participation in the National Elections

Year	Women	Women won in	Women won	Total number of	Reserved	Proportion of women
	candidates	direct election	in by-election	women elected	seats	in Parliament (%)
1973	0.3	0	0	0	15	4.8
1979	0.9	0	2	2	30	9.7
1986	1.3	5	2	7	30	10.6
1988	0.7	4	0	4	na	na
1991	1.5	8	1	9	30	10.6

Source: UNDP (1994), UNDP's 1994 Report on Human Development in Bangladesh: Empowerment of Women, Dhaka, March, Table 5.2.

Table 6: Female Participation at Ministerial Levels

Periods		Full min	ministerial rank			State/deputy ministers				T	OTAL	
	N	√len	W	omen	N	Men	W	omen	ı	<b>M</b> en	W	omen
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1972-75	33	100	0	0	17	89	2	11	50	96	2	4
1975-82	63	97	2	2	38	90	4	10	101	94	6	6
1982-90	85	97	3	3	48	98	1	2	133	97	4	3

Source: Chowdhury, Najima (1994), "Women in Politics", Empowerment: A Journal of Women for Women, Women for Women, Dhaka, p. 47.

Lower representation of women in national, regional and local politics should not be ignored by the policy-makers in developing countries. It is a serious problem and needs urgent attention. Political discussions significantly influence the allocation of resources and implementation of various programs which have direct bearing on the change in the status of women. Hence women's participation in the political decision-making process of Bangladesh is crucial.

#### **CONCLUSION**

It appears that in spite of various attempts to reduce poverty amongst women by various governmental, non-governmental and international organisations over the past 25 years, women in

Bangladesh still remain far more disadvantaged than men; and a very considerable number of women are still absolutely poor. The level of women's participation in employment, education and other important socio-economic and political activities is still very low. A vast majority of women in Bangladesh are still passive partners of economic development.

Reduction in women's poverty is impossible without economically empowering them. This mostly depends on the level of their education as women cannot be economically independent without proper education. Although the number of women receiving formal education and working in various formal and informal sectors in Bangladesh has increased since 1971, the incidence of poverty among women has remained high over the past 25 years. Secular and vocational-oriented education for women must be given top priority, if need be, by a reallocation of substantial development funds in Bangladesh's national economic plans. All empirical evidence confirms that there is a definite inverse correlation between the number of children borne by women and their level of education. Fewer child-births would surely release women from the drudgery of rearing too many children and becoming slaves to domestic chores. Education would also make women more conscious of their health-care needs and with fewer children in a family, give them the taste of a freer life-style. A sense of freedom is the first step to emancipation of women, and a big step to escape from the poverty-trap.

Opposition to emancipation of women is of course based on social customs and attitudes. The Bangladesh Government can legislate to offer equal status to women, but legislative measures in themselves are inadequate to change age-old social customs. The government must take a firm and effective stand to curb the activities of the religious fanatics and other extremist groups who are opposed to secular education and emancipation of women. In this respect the view of the British Overseas Development Assistance (ODA) Minister, Baroness Chalker, is noteworthy: "men have to change the way they think and the way they behave. At the same time, women need support to gain independence to think for themselves... and to help themselves." (Jahan, R et. al.,1995:136)

The responsibility of women's organisation involved in promoting the causes of women in Bangladesh is also very important. The organisations such as the *Bangladesh Mahila Parishad*, and *Women's for Women* must play their due role to promote the causes of women. They are in a position to monitor the progress in implementing various national and international projects which are specifically designed for promoting the interests of women and create pressure on the government to take the necessary steps.

In brief, there is no easy way to alleviate women's poverty. What is needed for an improvement in women's economic status is a complete change in social attitudes to females and a recognition of their legitimate place in the society as equal partners of men.

Politicians, social and religious reformers, feminists and foreign donor agencies cannot bring about any sustained and radical change in women's economic wellbeing. Alleviation of women's poverty is conditioned by economic reality. In the longer term modernisation and a structural change in the Bangladesh economy would hold the key to the reduction of women's poverty.

## **ENDNOTES**

- 1 US\$1.00 = Tk.40.00 (September 1996).
- During 1989 monthly household educational expenditure in Taka for girls and boys in the rural areas were respectively 7.7 and 21.0. The corresponding figures in the urban areas were 37.0 and 55.9. (BBS, 1994:16).
- During 1989 monthly household medical expenses in Taka in rural areas were 18.8 for women against 24.0 for men. In the Urban area the corresponding figures were 27.5 and 31.3. (BBS, 1994:16). Similar bias in favour of boys is also noticed in India where boys are 40 times more likely to be taken to a hospital when ill. (Todaro, M P, 1994, p.152).
- During 1989, 59 per cent per cent of women received winter clothes compared to 84 per cent of men. During the same period, 55 per cent of women received footwear compared to 82 per cent of men. (BBS, 1994:16).
- 5 Strictly speaking, *Grameen Bank* is not an NGO as the Government of Bangladesh holds some of its shares.
- The mean ages of men and women in 1991 were respectively 23 and 22 years indicating that on average women are one year younger than men. (BBS, 1994:10).
- For details, see, Data International, 1993, Table III.2 and Hossain, 1993, Indicators 31 and 32.
- The proportion of women headed households went up from 7 per cent in 1984-85 to 8 per cent in 1989 (BBS, 1994:13).
- 9 There is an Islamic University in Kushtia which caters the demand for such education in Bangladesh.
- For all this, see, Data International, 1993, Table III.2; and Hossain, S, 1993, p.36.)
- Estimated by calculating the difference between the literacy rates of male and female in rural urban areas in 1991.
- 12 Estimated from BBS, 1995, Table 4.17, p. 130.
- The author came to know one case where voting against the candidate supported by the husband resulted in divorce.

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- <sup>2</sup> During 1989 monthly household educational expenditure in Taka for girls and boys in the rural areas were respectively 7.7 and 21.0. The corresponding figures in the urban areas were 37.0 and 55.9. (BBS, 1994:16).
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