

# Dynamic Change and Problems in Empowering Women in South Asia

—A Case of Empowering Women in Bangladesh—

南アジアの女性のエンパワーメントにおけるダイナミックな変化と今後の課題

—バングラデシュを事例として—

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## Abstract:

The purpose of this paper is to examine the dynamic changes in empowering women and existing problems in South Asian countries, particularly in Bangladesh. In the last two decades, there has been a tremendous improvement in empowering women in South Asian countries. The circumstances surrounding people in this region are changing dramatically. Economic and political globalization has given women in South Asian countries opportunities for employment and the capacity for improvement. However, considering economic, socio-cultural and political points of views, women in South Asian countries still have lower status, less control over resources and less participation in socioeconomic and political activities compared to their male counterparts. There are many female heads of state in South Asian countries, while millions of their less fortunate sisters toiling in fields and factories face higher risk of violence and continue to earn lower wages than males. What is unique about South Asia is that it has produced the highest number of women heads of state and heads of government. Despite this, it has not helped the situation for women. Due to the lack of women's direct participation in development activities they cannot improve their socioeconomic conditions. Therefore, even an increase in dynamic economic growth and higher food production has not played an effective role in reducing poverty of women. Empowering women in Bangladesh depends upon *the ownership and control of resources, participation in socioeconomic, cultural and political activities, and other factors* including involvement in decision making, mobility, as well as attitude, education, awareness and skill of the women in a society. Participation and contribution to the family and society is also important for empowering women in Bangladesh. Empowering women in Bangladesh means giving women of the country the power to rule and govern their own lives, away from traditional and social constraints. The women empowerment movement in Bangladesh focuses on giving women the power and authority they need to be men's equals. The traditional practices need to be discontinued. Women need to gain an equal power over their decision making process.

## 〈Keywords〉

Women Empowerment, Dynamic Change, Social Development

## 1. Introduction

Bangladesh is known as ‘The land of Bengal’, officially the People’s Republic of Bangladesh, is a country in South Asia. It is bordered by India to its west, north and east, Myanmar to its southeast. To its south, it faces the Bay of Bengal. Bangladesh is the world’s eighth most populous country with 160 million people. It is one of the densely populated countries and poverty is deep and widespread, but in recent years Bangladesh has reduced population growth, and improved health, education and women empowerment. ‘One of the important visible changes occurring in the public arena in Bangladesh in the last two decades is the increasing participation of women in public life. The diversity and proliferation of organized activities undertaken by women needs to be viewed in the wider context of sociocultural, economic, and political scenario prevailing in the country.’<sup>1</sup> The Constitution of Bangladesh upholds the necessity of equal opportunities between women and men. It sanctions positive measures for disadvantaged groups, particularly women. The Fourth World Conference on Women at Beijing in 1995 mobilized the women of Bangladesh including the Government and the Ministry of Women and Children Affairs (MOWCA).

Despite rapid economic growth in recent years, Bangladesh’s women in rural areas continue to face persistent poverty, growing income disparities and opportunities, and unequal distribution resources. In response to overcome these problems, the current government has been working relentlessly for ensuring women’s overall development by affording them equal and active participation in the mainstream socio-economic activities and removing the various impediments to their empowerment. ‘Bangladesh outperformed its neighbors India and Pakistan in the Gender Inequality Index (GII), a composite index that measures the cost of gender inequality to human development. It ranks 111th on the GII compared to 123rd for Pakistan and 133rd for India.’<sup>2</sup> According to the ‘*Global Gender Gap Report 2012 published by World Economic Forum*’, Bangladesh was ranked 8th globally in terms of political empowerment of women due to government’s pro-women policies.

To enhance socio-economic conditions of the rural women, government and NGOs (Non-Government Organizations) have been working since independence in 1971. Government has taken a wide range of policies to involve women in all its development programs. Organizing in groups, training, and credit facilities are provided by government departments to improve socio-economic status of women through skill development and increasing production. On the other hand, a huge number of NGOs are directly working with poor women in Bangladesh. With the collaboration of government, NGOs’ are making efforts to educate and empower women as well as increasing income through intensive training, motivating, providing credit and marketing facilities and legal supports to the poor women.

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1 ADB, ‘Country Briefing Paper Women in Bangladesh’ Manila, 2001, p.37

2 CRI, ‘Development of Women Empowerment in Bangladesh’ Dhaka, 2014, p.1

## 2. Evolution of WID-GAD, Gender and Development and Women Empowerment

Boserup's theories materialized in WID (Women in Development) approaches, later becoming the GAD (Gender and Development) approach. The first approach focused on the exclusion of women, with an emphasis on women's activities and roles in order to promote their rights, increase their participation in development and their economic empowerment. GAD, which believes that social reality is more complex, reveals that women's exclusion has its cause and effect on inequalities in gender relations and in the roles these relations assign to women and men. WID was an approach to development projects that emerged in the 1970s, calling for treatment of women's issues in development projects. It is the integration of women into the global economy by improving their status and assisting in total development.

'Development has also become engendered, beginning with the emphasis on women participation in development program to then put focus to gender creating the framework of GAD in the 1980's. GAD came to address gender as a social construction and stress the importance of changing social and political power distributions among men and women in order to combat inequality.'<sup>3</sup> The GAD emerged from a frustration with the lack of progress of WID policy, in changing women's lives and in influencing the broader development agenda. GAD challenged the WID focus on women in isolation, seeing women's 'real' problem as the imbalance of power between women and men. Women empowerment is the process by which women, both individually and collectively, become aware of the power relations operating in their lives. It is a cross-cutting strategy towards gender equality in all political decisions, in institutional structures and in the allocation of resources.

'In the 1980s empowerment was being advocated as a necessary ingredient for challenging and transforming unequal political, economic and social structures.'<sup>4</sup> 'Central to the concept of women's empowerment is an understanding of power itself. Women's empowerment does not imply women taking over control previously held by men, but rather the need to transform the nature of power relations.'<sup>5</sup> Women Empowerment is a 'bottom-up' approach of transforming gender power relations, through individuals or groups developing awareness of women's building their capacity to challenge it. The term 'empowerment' is now widely used in development policy and programs, but also specifically in relation to women. In spite of dynamic change in empowerment, the majority of the women in Bangladesh have yet to be empowered to actively participate in the social, cultural, economic, and political life of the country. Gender discrimination is still widening in all spheres and at all levels. The Constitution guarantees equal rights to all citizens, but in family matters such as marriage, divorce, custody, maintenance, and inheritance, laws discriminate against women.

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3 Linda Hultberg, *'Women Empowerment in Bangladesh'* Jonkoping University, 2008, p.11

4 Desai and Potter R. (Edit) Jane L. Parpart, *'The Companion to Development Studies'* New York, p.338

5 Hazel Reeves and Sally Baden, *'Gender and Development: Concepts and Definitions'* BRIDGE, 2000. p.37

### 3. The Government Initiative for Empowering Women in Bangladesh

The Sixth Five Year Plan (2011-2015) of the Bangladesh government, which is the national medium term development plan committed to transforming Bangladesh into a middle-income country by 2021 (also known as Vision 2021), considers women's engagement in political and economic activities as a cross-cutting issue with women's empowerment as one of the main drivers of transformation. The plan called for a more integrated approach and 'Women Empowerment' objectives included increasing women's participation in income generating activities; motivating women for greater participation in education and skills training programs, expanding credit facilities for women to encourage self-employment for improvement of their socioeconomic condition. 'One of the important visible changes occurring in the public arena in Bangladesh in the last two decades is the increasing participation of women in public life. The diversity and proliferation of organized activities undertaken by women needs to be viewed in the wider context of sociocultural, economic, and political scenario prevailing in the country.'<sup>6</sup> This massive organization of activities of the rural poor women significantly empowered them through their active participation in multifaceted social development activities.

To ensure the participation of women in mainstream economic activities, the government implements programs for the growth of women entrepreneurs, providing technical, vocational and income generating training for poor women, microcredit to create self-employment, connecting training programs with the market need and motivating women for greater participation for their improvement. These programs are strengthening women's empowerment. Training for the female public representatives and awareness building programs taken to increase participation of women in the electoral process and adopting a proper legal framework and policy infrastructure is helping women's advancement. 'Bangladesh has taken multi-sectoral approach: expanding education and employment opportunities for women; improving women social status; increasing political participation; social mobilization and community participation; disseminating health knowledge; and providing effective community based essential health services.'<sup>7</sup> This positive development has occurred due to specific government interventions focusing on female students, such as stipends and exemption of tuition fees for girls in rural areas, and the stipend scheme for girls at the secondary level. The current government committed to achieve the MDG 2015 of gender equality and empowering women as well as implementing the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the Beijing Platform for Action. The Constitution of Bangladesh also grants equal rights to women and men in all spheres of public life [Article 28 (1) and 28 (3)]. Bangladesh has already substantially achieved the MDG3 as it has secured gender parity in primary and secondary education at the national level. Thus, the UNDP has commented that '*Bangladesh has made significant progress in promoting the objectives of ensuring gender equality and empowerment of women.*' Besides the government's initiative, social and political empowerment has occurred through NGOs' activities, such as social entrepreneurship, non-formal

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6 ADB, 'Women in Bangladesh- Country Briefing Paper' ADB, Manila, 2001, p.37

7 UNDPa, 'Human Development Report 2013' United Nations, New York, 2013, p.80

education and providing health services. The government also is supporting women's economic activities and the dissemination of information technologies to women so that women can participate in their socioeconomic activities.

An initiative of the Ministry of Women and Children Affairs was established to empower rural women of Bangladesh. It's a business platform to support and facilitate the grass root women entrepreneurs to showcase and market their own arts, crafts, products and services. To promote the products of women entrepreneurs, an independent sales center was established at the Rapa Plaza of Dhaka. Disabled women entrepreneurs are also provided with stalls.



*Photo credit: The Daily Star, Dhaka, Nov. 2016*

According to the Global Gender Gap Report 2016, as shown in Table 1, Bangladesh has topped the South Asian countries in gender equality for the second consecutive year. It ranked 72nd among 144 countries in the Global Gender Gap Report 2016. The report placed India at 87th position while Sri Lanka at 100th, Nepal at 110th, the Maldives at 115th, Bhutan at 121th and Pakistan at 143th position. Bangladesh also topped the list of countries in the world for number of years with a female head of state. "Female head of state" is used to describe an elected female head of state or head of government. Bangladesh is also the South Asian region's top performer, recording progress this year on the political empowerment gender gap but recorded a widening of the gap on women's labor force participation and estimated earned income. Through the Global Gender Gap Report, the World Economic Forum quantifies the magnitude of gender disparities and tracks their progress over time, with a specific focus on the relative gaps between women and men across four key areas: health, education, economy and politics. Bangladesh's global rank in literacy rate is 110, health and life expectancy 103, women in parliament 74, women in ministerial position 124 and wage equality 122.

No country in the region has fully closed its educational attainment gender gap, and only one country, Sri Lanka, has fully closed its health and survival gender gap. However, the region is also home to Nepal, one of the top five climbers over the past decade on the overall index and on educational attainment, says the report.

**Table 1 Reducing Gender Gap in Bangladesh**

Name of Country	Position in Gender Gap
1. Bangladesh	72
2. India	87
3. Sri Lanka	100
4. Nepal	110
5. Maldives	115
6. Bhutan	121
7. Pakistan	143

Source: Table prepared based on Global Gender Gap Report 2016

## 4. Social Status of Women in Bangladesh

Socio-economic status of women plays a vital role in empowering women. In typical societies, women are marginalized and powerless and possess lower socio economic and political status compared to their male counterparts. In Bangladeshi male dominant Muslim society there is a long tradition of women staying at home and men working outside the home. Women in Bangladesh do always get raw deals in this male-dominated society. They are unwanted. Being born as a girl means facing maltreatment from cradle to grave. As a married person she is expected to produce a boy not a girl. Thus the life of a woman is an endless tunnel of darkness.

In the past, only a small percentage of women were involved in socioeconomic and political activities. But last three decades, there are many female heads of state in South Asian countries including Bangladesh. But millions of their less fortunate sisters toiling in fields and factories face higher risk of violence and continue to earn lower wages than male. What is unique about South Asia is that it has produced the highest number of women heads of states and heads of Government. But it has not helped to improve the quality of life of the women. However, in recent days the following factors are emerging to contribute empowering women in Bangladesh.

### 4.1. Demographic and Health Characteristics of Bangladeshi Women

Bangladesh is a country of 160 million population, of which 49.4 percent are women. Population growth rate is 1.57 percent. The sex ratio of the total population is 1.024 (1024 male per 1000 females) which is higher than global sex ratio. Bangladesh Government almost achieved MDG5 (Millennium Development Goals) and has committed to achieving (SDGs) (Sustainable Development Goals) by 2030, to improve maternal health, by reducing the maternal mortality ratio. 'The MDG 4 target for Bangladesh has been set to reduce the under 5 mortality ratio from 146 per 1,000 live in 1900 to 48 per 1,000 live births in 2015.'<sup>8</sup> The Ministry of Health and Family Welfare has developed various policies on new-born health, including antenatal care, delivery, postnatal care, and new-born care. Bangladesh, the eighth most populous country in the world with about 160 million people, has recently been applauded as an exceptional health performer. 'Improvements in the survival of infants and children under 5 years of age, life expectancy, immunization coverage, and tuberculosis control in Bangladesh are part of a remarkable success story for health in the South Asian country.'<sup>9</sup> In 2012, the Lancet attributes Bangladesh's success to a 'pluralistic' health system pulling in Government and NGOs that emphasized the role of women in delivering action on family planning, immunization, oral rehydration therapy, and tuberculosis and vitamin A supplementation. The role of gender equity, including the widespread education of girls, was noted in the report.

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8 NIPORT, 'Bangladesh Demographic and Health Survey 2011' Niport, Dhaka, 2011, p.121

9 The Lancet, 'Bangladesh: Innovation for Universal Health Coverage' The lancet, London, 21 November Issue, 2013



**Table 2 Population and Demographic Data (As of 2011)**

Indicators	Total (2000)	Male(2000)	Female(2000)
Population (million)	160 (123)	50.6 (62.7)	49.4 (60.4)
Life expectancy (Year)	69.9 (60.6)	68.9 (60.7)	71.1 (60.5)
Infant mortality rate per 1000 live births	35 (57)	36 (58)	33 (56)
U5M mortality rate per 1000 children	41 (80)	44 (58)	38 (66)
Maternal mortality rate per 1000 women	—	—	1.96 (4.4)
Total fertility rate per 1000 women	—	—	2.24

Source: 'Bangladesh Bureau of Statistics', Statistics and Information Ministry of Planning, 2013

Table 2 shows progress in infant, child and maternal mortality has been particularly striking, with an unprecedented reversal in the number of deaths among girls compared with boys. Bangladeshi women hold the key to success as infant mortality plunges and life expectancy climbs to 71.1 years. Bangladesh received the UN award for its remarkable achievements in attaining the Millennium Development Goals (MDGs) particularly in reducing child mortality. Prime Minister Sheikh Hasina received the award (19 September 2010).



*Photo credit: UN MDGs award report, NY, 2010*

#### 4.2. Education Situation of Women in Bangladesh

Education is the basic requirement for all development activities. In Bangladesh, women lag behind than their male counterparts. Another problem is the equitable access to education by rural students as a whole and by girls. In the past, the enrollment rate of girls was very low, based on the fact that the ratio between boys and girls had continued as 2:1. Similarly, 40 percent of urban adults are literate compared with only 20 percent of adults living in the rural areas. A gap between urban and rural boys and girls has existed for a long period. Rural students not only have a lower enrollment rate, but they had also a higher drop-out rate. One of the major reasons is, Muslim parents were less interested in sending their daughters to school, because most of the school teachers were male.

In 1990, 'The World Conference on Education for All (Jomtien)' presented a global consensus on an expanded vision of basic education. 'The Jomtien conference marked the emergence of an international consensus that education is the single most vital element in combating poverty, empowering women, promoting human rights and democracy, protecting the environment and controlling population growth.'<sup>10</sup> In Bangladesh, only 70 percent of girls were enrolled in primary school for every 100 boys even in 1990. But from 2002, as shown in Table 3, the enrollment ratios were same for girls as for boys, and girls were even higher than boys.

<sup>10</sup> Unicef, 'The State of the World's Children 1999' New York, 1999, p. 13

**Table 3 Trends in Net Enrolment Ratio (NER), 1990-2013**

Year	1990	1995	2000	2005	2010	2011	2012	2013
Total	60.48	75.75	85.52	87.20	94.80	98.70	98.70	97.30
Girls	50.76	73.86	85.83	90.10	97.60	99.40	98.10	98.20
Boys	69.43	77.53	85.22	84.44	92.20	97.20	95.40	96.20

Source: GOB, BANBEIS, Ministry of Education of Bangladesh and Directorate of Primary Education, Dhaka, 2014

The World Conference on Education for All (WCEFA) articulated the expanded concept of education as education that fulfills the basic learning needs of all- children at first level of education, youth who are out of school and adults requiring lifelong basic education support through a variety of delivery systems. Needless to say, for empowering women, there is no alternative to improving women's education to produce highly skilled trained manpower for the national development.

Since 1992, primary education has been universal and compulsory for children aged between six to ten years, and government also increased a substantial budget for education. 'Community participation at management level encourages parents to send their children to school. The supply of textbooks free of charge has increased enrollment in primary education. Curricula have been revised. Discriminatory concepts about boys and girls have been eliminated.'<sup>11</sup> Social mobilization program has been taken by the government and established schools in urban areas for working children. These schools hold classes at flexible hours to enable working children to attend. They offer schooling from grade I to V. This provides a linkage between non-formal and formal education. More female teachers were recruited at school. Gender issues have been addressed in the educational programs.

Today, Bangladesh has made significant progress in increasing equitable access to education, reducing dropouts, improving completion of the cycle, and implementing a number of quality enhancement measures in primary education. As shown in table 1, 'In terms of bringing primary school age children to schools, the country is well on track to achieving the MDG target as the net enrollment ratio in 2013 was 97.3 percent (Girls: 98.2 and Boys: 96.2 percent). The faster and relatively consistent growth in girls' enrollment via-a-vis boys has been an important driver of the observed improvement.'<sup>12</sup> Bangladesh has already achieved gender parity in primary and secondary education at the national level. It has occurred due to some specific public intervention focusing on girl students, such as scholarship and exemption of tuition fees for girls in rural areas, and the scholarship scheme for girls at the secondary level. This has contributed to promoting the objectives of ensuring gender equality and empowerment of women.

### 4.3 Women's Economic Empowerment Through Employment in Bangladesh

Many women living in Bangladesh are economically and socially disadvantaged, which prohibits just and equitable

11 Unesco, 'Towards Gender Equality in Basic Education: Major Challenge in Meeting Dakar EFA Goals' Bangkok, 2005, p.25

12 GED, 'Millennium Development Goals-Bangladesh Progressive Report 2013' GOB, Dhaka, 2013, p. 42



development of the society. Due to lack of education, skills and limited access to financial institutions, scarcity of job or self-employment opportunities for women prevents their economic and social independence, pressuring women-headed households in particular into special hardship. 'A country's legal framework and cultural norms play a significant role in determining women's economic opportunities and fair employment status. In addition, key issues such as education, health, and living conditions impact women's ability to excel and advance in the workplace.'<sup>13</sup> In Bangladesh, like other South Asian countries, traditionally there has been an obvious division of labor between women and men at the household level. Men are presumed to be responsible for earning the living for the family while women will take care of the household activities including child-bearing. The life patterns of most women are conditioned by age-old traditions and male dominated institutions governing the family, society and the economy.

'Over the last two decades, the scenario has changed considerably as women involved themselves in income-generating activities both within and outside home on an increasing scale. Two factors that contributed most to this transition are: the spread of microfinance endeavor of various NGOs and the expansion of the low skill export oriented textiles and garments industries.'<sup>14</sup> 'Economic empowerment of through employment industry and access to microcredit transformed their situation. The vast majority of women in the garment industry are migrants from rural areas. This unprecedented employment opportunity for young women has narrowed gender gaps in employment and income.'<sup>15</sup>

Rural women producing garments in city for export



Photo credit:

*The Daily Kaler Kantho, Dhaka, Dec. 2016*

## 5. Empowering Women Through Political Participation in Bangladesh

Bangladesh is a highly populated, agriculture dependent, and poor income region, often identified as the most deprived region in Asian countries. Including Bangladesh, 'South Asia comprises seven different sovereign nations, with diverse socio-cultural and ethnic populations, a range of religious faiths, legal frames, economic and political forces, all of which impact upon the lives of women in the region'<sup>16</sup> Since 1990s, Bangladesh has had a significant record of women as head of state and government and also implanted positive discrimination reserving a percentage of seats for women in the various political bodies of the country. The Union Parishad Election of 1997 is a milestone in the history of political empowerment of women in Bangladesh. The Government of Bangladesh enacted a law for direct elections to reserve seats for women in the union parishad elections. In 1997 through an

13 IFC, 'Fostering Women's Economic Employment' The World Bank, Washington, 2011, p.11

14 M Hossain & C. Tisdell, 'Social Economics, Policy and Development' UOQ, Australia, 2005, pp.7-8

15 UNDPb, 'Human Development Report 2013' United Nations, New York, 2013, p.81

16 Wilson Center, 'Women Leading Public Service and Political Participation in South Asia: New and Emerging Development' 2014, p.36

Act, the Government reserved three seats for women in local level elections. Although, in the local elections, women faced difficulties in campaigning, because some conservative groups tried to exploit religious sentiments to attract voters and to obstruct women candidates from holding public meetings and addressing the people.

Besides the government there are numerous awareness actions carried out by NGOs in an effort to boost women's political participation. Women's presence in the highest political representation is a dynamic change and have an agenda for gender equality. Since the World Conference on Women in Mexico in 1975 – which was a milestone in the battle for equality – Bangladesh has been at the forefront among the LDCs in addressing gender disparities. It has had a female head of state for longer than any other country in the world. In addition, the proportion of seats held by women in the national parliament doubled from 10 per cent in 1990 to 20 per cent in 2011.

**Table 4 Women's Participation in the Parliament of South Asia**

Country	Name of Parliament	Percent of Women	Last Election
Bangladesh	Parliament	19.83 percent	5 January 2014
Sri Lanka	Parliament	5.78 percent	20 April 2010
Maldives	People's Majlis	5.88 percent	22 March 2014
Nepal	Sansad	29.91 percent	19 November 2013
India	Lok Sabha	11.4 percent	February 2014
Pakistan	National Assembly	20.74 percent	11 May 2013
Bhutan	National Assembly	6.38 percent	13 July 2013

Source: Wilson Center, 'Women Leading Public Service and Political Participation in South Asia' 2014, pp.4-5

'In Bangladesh, quotas or reservations are seen as practically the only way through which women can get into the legislature, making women dependent on the quota system alone. 19.83 percent women were elected in the Bangladesh's National Parliamentary (Jatiya Sangsad) in January 2014 and there is good legislation the protection of women from violence'<sup>17</sup> Currently, in Bangladesh, both the Prime Minister and the Leader of the opposition, the Speaker of the parliament, and a good number of ministers are women. This is a significant meaning that over time women may achieve their rights in the political realm of the country. The constitution provides for formal equality for women and men with women being entitled to the same fundamental rights as men.

Article 10 of the constitution ensures the participation of women in all spheres of national life; Article 65 (3) provides for reserved seats for women in parliament and Article 9 provides for the special representation of women in local government. This is a significant women's mobilization in the country. Most women in power structures and decisions-making positions acknowledge this role has given more power and have raised their social status. At present they are claiming the implementation of the policy of equal and common law to the whole population.

<sup>17</sup> Bangladesh (Jatiya Sangsad), 'General information: Inter-Parliamentary Union' 2014, p.25

## 6. Government NGOs Collaboration for Social Development in Bangladesh

Besides the government's own initiative, it has long history of working in collaboration with development NGOs. Government's joint efforts with NGOs have significantly contributed to achieving many of the millennium development goals. Below are the names of some Ministry and Government units that NGOs have been closely working with;

*Ministry of Cultural Affairs*

*Ministry of Education*

*Ministry of Fisheries & Livestock*

*Ministry of Food and Agriculture*

*Ministry of Health and Family Welfare*

*Ministry of Primary and Mass Education*

*Ministry of Social Welfare*

*Ministry of Foreign Affairs*

*Directors General of Health Services*

*Department of Agricultural Extension*

*Ministry of Women and Children Affairs*

*Ministry of Youth and Sports*

*National Institute for Local Government*

*Bureau of Manpower Employment and Training*

*Ministry of Expatriate Welfare and Overseas Employment*

*Bangladesh Overseas Employment and Services Limited*

*Bureau of Manpower, Employment and Training*

The government's collaboration with NGOs varies according to their social commitment, the individual country's socioeconomic, cultural and political conditions. In Bangladesh, NGOs are playing the part as an intermediary between the government and beneficiaries of their development programs. 'Effective development strategies require a process of planning and implementation which enables local people and officials to equally express their needs and to share in deciding what is to be done.'<sup>18</sup> Due to the financial limitation, in many cases NGOs cannot carry out their programs, although they can access at the grassroots level. However, the NGOs approach gives the people access and opportunities to state their opinions, free flow communication between the top level and the grassroots level. Programs have succeeded through many NGOs when the beneficiaries' were given first priority in the development activities. Much of the debate entering between the government and NGO collaborations is concerned with the regulatory powers of the state. The fundamental issue relates to the rights of NGOs to pursue their

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<sup>18</sup> Karase Chanawongse, 'Rural Development Management' Khon Kaen University, Thailand, 1991, p.12

objectives. In Bangladesh, government and NGO collaboration has been working very well, based on their past experiences in development strategies.

## 7. Microcredit Impact on Empowering Women in Bangladesh

The Grameen Bank started its microcredit program in 1983, as a *Rural Bank*, since then all of its activities have focused on the rural poor women. In 1983, the Grameen Bank started its banking operational activities in 1,249 villages. “The Grameen Bank's success story in poverty alleviation in Bangladesh has resulted in widespread attempts of replications in many other countries, including the United States and Canada. The spread of the Grameen Bank idea around the world has drawn keen attention from researchers, policy makers and agencies.”<sup>19</sup> In the last three decades, the Grameen Bank expanded its rural microcredit credit all over the country and ‘now operates in 81,391 villages, almost covered all the villages in Bangladesh and providing bank services to its 8.66 million borrowers.’<sup>20</sup> Besides the Grameen Bank, the world largest NGO, BRAC (Bangladesh Rural Advancement Committee) and other NGOs also providing microcredit another 21 million borrowers in Bangladesh. Microcredit has grown to become an instrument to empowering poor women.

The purpose of microcredit loans is to make poor women aware of their latent potential and make them ready to actively participate in improving the overall development of the underprivileged people's life at the grassroots level. The Grameen Bank proved in Bangladesh and other parts of the world that if there is even a little opportunity, then the latent power of the poor women can be explored and their capacity building increased to reach the goal of social development of their own and subsequently improving their socioeconomic, cultural and political condition in the society. Empowering women in developing countries depends upon the ownership and control of asset, participation in socioeconomic, cultural and political activities are involved in decision making, mobility, education, awareness building and skill development of the women in a society.

Even participation and contribution to the family and society as whole is also important for women empowerment in the national development of a country. “Assets are more than just resources with instrumental value for economic purposes. The work of Amartya Sen, Anthony Giddens and Jurgen Habermas, Bebbington (1999) argues that assets also give people the capacity or potential to act, and thus are a source of engagement with the world.”<sup>21</sup> The socioeconomic status of women plays a vital role in empowering women. In typical societies, women are marginalized and powerless and possess lower socio-political and economic status compared to their male counterparts. Ownership of assets increases the socioeconomic status of a family or individuals. In Bangladesh, land is considered an important factor in holding socioeconomic and political power in society.

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19 AJE, ‘American Journal of Education and Society’ The University of Chicago Press, 1994, Vol.53, Number 1, p.15

20 Grameen Bank, ‘Monthly Reports’ Grameen Bank, Dhaka, September, 2015

21 Piera Waibel, ‘Putting the Poor First’ Greenleaf Publisher, United Kingdom, 2012, p.88

Since 1983, the Grameen Bank has been expanding its microcredit facilities to encourage self-employment to empowering poor women in Bangladesh through their direct participation in multifaceted income-generation activities. Today, there is a remarkable change occurred among the Bangladeshi rural women lifestyle. Over time, women's social development activities have also incredibly expanded their social networking atmosphere within and outside the community. Women's participation in socioeconomic activities is essential for their empowerment, but in Bangladesh very few women are found to involve themselves at different stages of planning to implementation. At the grassroots level, some women are unwilling to participate in any development activities organized or initiated by outsiders, they like to stay at home. Other women would like to participate but due to lack of motivation or support, they cannot participate in socioeconomic activities which may help empowering women.

The Grameen Bank, and the concept and methodology of microcredit that it has elaborated through its last three decades work, has contributed to increasing the chances to reduce the poverty level and empowering the poor and particularly women in Bangladesh and many developing countries. 'Access to credit was a significant determinant of the magnitude of economic contributions reported by women. Microcredit was linked with an increase in the asset holdings in their own names, showing an increase in their exercise of purchasing power. They also found that microcredit was linked with women's political and legal awareness. The borrowers have reported significantly higher levels of mobility and political participation. Some members reported higher involvement in major decision making. The empowerment was also linked with their enhanced contribution to family income.'<sup>22</sup> The Grameen Bank approach responded to the need for action by poor women who are outside the conventional capital system or do not have any access to the financial institutions.

Grameen system makes the borrowers familiar with the election process. They routinely go through electing group chairmen and secretaries, canter chiefs and deputy canter-chiefs every year. They elect board members for running Grameen Bank every three years. This experience has prepared them to run for public offices. They are contesting and getting elected in the local governments. 'In 2010, local government election 7,442 GB members contested for that year's reserved seats for women. Of the 3,059 members came out successful. In 2011, local government election got elected 13 Chairman out of 4,498 candidates. In the reserved seats for women 3,473 members got elected out of 13,494 candidates. They constituted 26% of the total members elected in these seats.'<sup>23</sup> The Grameen Bank microcredit programme approach in social development and self-employment have the potential to make an impact on poverty alleviation and empower poor women in Bangladesh. The Grameen Bank approaches place people at the mainstream of the social development through microcredit programme. These approaches enable women to

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22 Schuler, S.R., and Hashemi, S.M., 'Credit Programmes, Women's Empowerment and Contraceptive Use in Rural Bangladesh, *Studies on Family Planning*' 1994, Vol. 25, no. 2, pp.65-76.

23 Jamadar Naseer, 'Role of Grameen Bank Microcredit Program in Poverty Reduction' *Journal of Kanazawa Seiryō University*, 2014, Vol.48, No.1, p.83

take part in every stage of their own social development such as socioeconomic, cultural and political.

## 8. BRAC's Program for Gender Justice and Diversity

Bangladesh Rural Advancement Committee (BRAC) was established 1972, It has since grown to become one of the largest and most broadly based NGOs in the world, with a staff of exceeding 1.2 million and annual operating budget more than US\$1 billion (2015), of which less than 25 percent now comes from grants and donations.<sup>24</sup> BRAC's multifaceted activities are agriculture and food security, integrated development, microfinance, social enterprises and investments, targeting the ultra-poor, disaster, environment and climate change, health, nutrition and population, water, sanitation and hygiene, education, migration, advocacy for social change, community empowerment, gender justice and diversity, human rights and legal aid services. Managers at BRAC recognized early on that self-reliance for its target groups and self-reliance for the organization went hand in hand. All these programs are designed to optimize cost recovery while serving those need.

BRAC's Gender Justice and Diversity (GJD) program aims to strengthen the gender mainstreaming process. It enhances technical capacity and accountability mechanisms within the programs to improve the organizational culture. Developing gender capacity gives staff the space to raise their voices in favour of gender equality and justice. GJD initiates innovative cutting-edge models to close the existing gaps in equality within programs. Community-focused and interventions aim to transform prevalent social and gender norms around violence against women and girls, the valuation of women and girls, sexual harassment, sexual and reproductive health rights and child marriage. GJD is also actively involved in evidence-based advocacy through alliances and networks to influence national and global policies and legal frameworks.

BRAC empowers the poor, particularly women, by mobilizing communities to translate awareness into action. It gives women the tools to claim their entitlements, prevent exploitation, and play an active role in public life. BRAC approach strengthens rural communities by building community-based institutions to raise awareness and voice of the women. BRAC creates a platform for rural civil society and the local government to work together. This intervention contribute to gender equity, democratic governance and socio-political empowerment of the poor women. BRAC's education program has become the largest secular education system in the world. Its non-formal education schools are designed to give a second chance at learning to disadvantage children girls' and boys' ratio (70:30) left out formal education system with innovative teaching materials. In 2013, 'a total of 43,843 BRAC primary schools students (61.17 percent girls) took the primary school certificate exams. The pass rate was 99.97 percent (99.9 percent for girls), with 80.29 percent of students achieving A-and above.'<sup>25</sup> BRAC's complements the mainstream school system with innovative teaching methods and materials. This innovative approach has also

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24 BRAC, 'Annual Report 2014' BRAC, Dhaka, 2014, p.71

25 BRAC, 'Reaching for the MDGs- Bangladesh Report 2014' BRAC, Dhaka, 2014, p.38

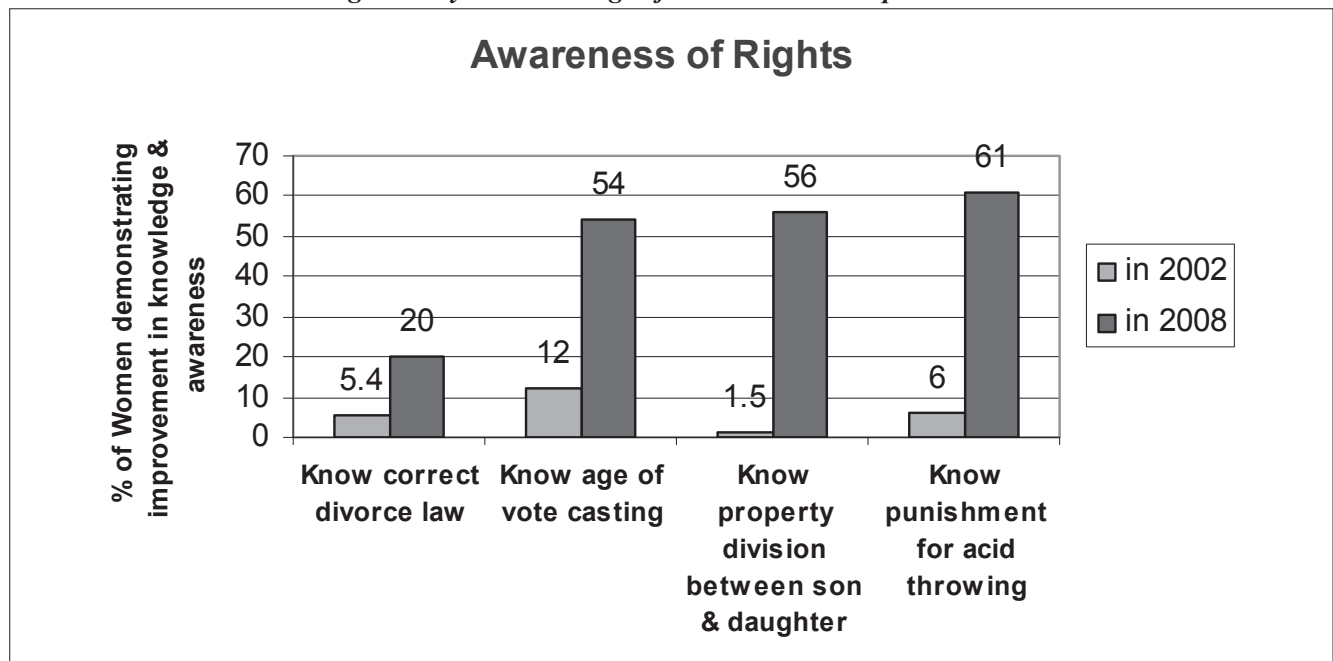


proved that it could tackle empowerment related programs.

### 8.1 BRAC's Empowering Women Through Awareness Building and Economic Activities

The Personal and Social Improvements graph compares between women demonstrating improvement in knowledge and awareness about their rights in 2002 and 2008. 'In 2002 5.4% women knew about correct divorce law while in 2008 20% knew the same. In 2002 12% knew about casting votes, in 2008 54% were aware. 1.5% women knew about property division between son and daughter in 2002 and 56% were made aware in 2008. Only 6% women knew the punishment for acid throwing in 2002 and in 2008, 61% women were aware.'<sup>26</sup>

*Figure 1 Dynamic Change of Women Social Improvements*



Source: Das and Misha, 'Targeting the Ultra Poor' BRAC, Dhaka, 2010, p.10

Besides providing education and awareness building BRAC also has been working for economic empowerment of rural women. An evaluation (BRAC: 2012) tracks 7,000 poorest women in the treatment and control communities who were simultaneously provided assets and training for over four years. BRAC finds the program transforms the occupational choices of the poor: treated women spend 92 percent more hours in self-employment activities, and 26 percent less hours in wage employment. This shift from insecure wage labor to self-employment is associated with a 38 percent increase in earnings. The eligible women, who were largely asset-less and illiterate agricultural laborers at the baseline, overtook the near-poor and begin to close gap with middle class women on dimensions such as occupational choice, regularity of earnings, household per capita expenditure.

<sup>26</sup> Das and Misha, 'Challenging the Frontiers of Poverty Reduction' BRAC, Dhaka, 2010, p.9

## **9. Problems of Empowering Women in Bangladesh**

Despite the dramatic change in women empowerment of Bangladesh. However, Bangladesh Gender Inequality Index (GII) world ranking is 115 (UNDP: 2013). Still there are a lot of obstacles to reach ideal women empowerment in Bangladesh. More than a decade of data has revealed that progress is still slow for realizing the full potential of empowering women in South Asian countries including Bangladesh. However, the following problems are identified through various field based studies and observation as problems of empowering women in Bangladesh are as follows;

### **9.1 Insufficient Programs and Lack of Coordination:**

Programs on women empowerment are formulated under national plan, which were implemented by different ministries or departments of government. The nature and extent of these programs are not well addressed for women, so their coverage is limited. Very often, they are overlapped and not well coordinated among the Ministries.

### **9.2 Lack of Women's Participation**

Women's participation in development activities is essential for their empowerment, but in Bangladesh, very few women are found to involved themselves at different stages of planning to implementation. At the grass root level most of the activities are imposed to the women for their development, some women are unwilling to participate in any development activities organized or initiated by outsider, they like to stay at home.

### **9.3 Lack of Women's Education**

Education is the powerful instrument to make a person empowered. However in Bangladesh the adult literacy rate of females are lower than males. Due to lack of proper education most of the female cannot involve themselves in employment, even in some cases they earn less wage as compare to male. Women are not also aware about their rights and position, even they cannot participate in development activities and cannot contribute in decision making due to lack of their educational attainment.

### **9.4 Lack of Organization**

Involvement in organization (social, economic, cultural, political) to create favorable environment for empowering women through providing collective supports to them. However, in Bangladesh very few organizations are available either at grass root or at national level provide adequate supports to the women. Some GO-NGOs formed group at village level but not enough to support to the women.

### **9.5 Lack of Proper Utilization of state law for Women**

Government has ruled out different laws for women which can protect women from violence, injustice and help

establish their rights in the society, however, law enforcing agencies are not always very much attentive to implement the law in favour of women.

### **9.6 Lack of Employment**

Unemployment is a crucial problem in Bangladesh. However, this problem is severe for women. In agricultural sector, especially in post-harvest operations, and family enterprises women are involved as unpaid labor, even in the industrial sector, except garments, very few women are involved in wage employment. In public sector a negligible number of women are getting jobs.

### **9.7 Lack of Skill Development Training**

Skill development training helps improve women's knowledge and enhance capability to do work more efficiently and effectively to increase their income. They also able to produce more. However, a very few organizations are available to train up women to develop their skill and knowledge to make them productive human resource in the society.

### **9.8 Misinterpretation of Religious Rules**

Religious rules were misinterpreted due to lack of in-depth knowledge, consequently it creates obstacles for women empowerment, example, Purdha for Muslim women is an example which has a misinterpretation in the society. It has already limited women's mobility.

### **9.9 Involvement in Politics**

There is a dramatic increase in women's' participation in politics. However, compared to their male counterparts, women still have very limited involvement in political activities. Either at national or local level their participation is low, without equal participation of women in politics women's empowerment cannot be ensured.

### **9.10 Lack of Access to Information and Modern Technology**

Available information and modern technology help women to produce higher output for their socio-economic development, as a result they are empowered. A very few women in Bangladesh are aware of information and modern technology. Even most of them do not have any access to the latest information and modern technology.

### **9.11 Limited Mobility and Communication Facilities**

Women's mobility is an important factor for their empowerment, however, in the rural Bangladesh, women's mobility is very much limited. They are confined mostly in their home. Due to lack of available communication facilities and also socio-cultural traditions limits women's mobility in a large extent.

### **9.12 Lack of Ownership and Control over Resources**

Very few women are found to own fixed resources like agricultural land, even those who owned land they do not have any control over their resources. In most cases women handed over their ownership right and control of resources to their male counterparts, or even to their sons in the family.

### **9.13 Lack of Awareness of Women**

Awareness building through motivation and training ensure women's empowerment in a society like Bangladesh, however, no extensive training programs are available either from Government or NGOs to expand a wide range activities to cover mass women in the country.

### **9.14 Lack of Access to Credit Institution**

Credit as capital for production is very much essential factor to increase economic resources of women. Some NGOs and very few government organizations provide credit to the rural women but their coverage is very much limited.

## **10. How to Overcome Existing Problems of Empowering Women in Bangladesh**

The following aspects can help overcoming existing problems of empowering women in Bangladesh:

1. To increase public initiatives to educate more women through creating opportunities for more scholarship and establishment of more educational institutes for girls students. Special quotas for female should be increased for women's employment in both public and private sectors.
2. Special and large scale training programs for female of different level of educational background should be initiated by both GO-NGOs to improve their skill and knowledge for increasing their production capability and also extend their marketing network, so that they can link them with the wide market.
3. Awareness building of men about women empowerment through education, motivation, training and extension work by GO-NGOs on their social and civil rights and responsibilities.
4. Either at Village or sub-district level a strong and well organized organizations should be initiated by government, from where women will get support for their overall development.
5. Introduction of special credit program for rural women or establishment of women's development Bank at local level.

6. Existing misinterpretations of religious law on women development which may be harmful for women, should be reviewed properly by learned religious leaders, and those should be circulated for motivating both men and women.
7. Women should be involved in politics at different levels, and at the same time elected women representatives should be given more and specific responsibilities which will enable them to participate in all development activities.
8. Rural women, are mostly involved in farm activities with or without wages, but there should be wide employment opportunities for women at non-farm sectors and they must be given equal opportunities and equal wage rates like men.
9. To ensure social security of women which will increase their mobility.
10. To ensure women's participation either as planner, or implementer or as beneficiaries in poverty alleviation or women development program, or in any other development programs through GO-NGOs.
11. To ensure women's ownership and control over resources, and participation in production, especially on agricultural land.
12. Monitoring of programs implemented for women's development should be ensured by government authority at different levels, so, that impact of programs on women's socio-economic development towards their empowerment should be properly reviewed.

## **11. Recommendation and Concluding Remarks**

Based on the above analysis of voice as a pathway to empowering women. 'The conceptual framework that emerges from the above is that the strength and impact of 'empowerment' depends crucially not just on individual attribute but also on support from the environment including both the immediate environment of the household/family, and also the role of women's groups or other collectives.'<sup>27</sup> It is also an important part of the activism of women's groups that they offer space for women to discuss personal problems and offer solidarity and support to deal with them. Considering the Bangladeshi women's direct and indirect involvement in agriculture and their lack of rights to hold homesteads and/or land, encompassing land-titling, inheritance rights, and use their rights, through the policy dialogue and project level interventions (loans and technical assistance), especially in rural development.

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<sup>27</sup> Firdous A. & Maheen Sultan, 'Mapping Women's Empowerment' UPL, Dhaka, 2010. P.57

In the urban sector, supportive infrastructure and services for women workers are urgently needed.

The constitution of Bangladesh upholds the necessity of equal opportunities between women and men. It sanctions positive measures for disadvantaged groups, particularly women. The Government has already undertaken several noteworthy efforts toward integrating the women's agenda into the broader policy and plan framework including implementation of the Beijing Platform for Action. The main intention of this study is to examine the present condition of women empowerment in Bangladesh. Evidence shows that in the last two decades women have been improving their empowerment through education, health, income and political participation.

This study also explored how the government and NGOs collaboration approach have played an important role to empowering women, it may concludes that the collective approach in education, health, employment and political participation have the potential to make an impact on empowering women in developing world. The NGOs approaches place people at the mainstream of the social development through their development activities. These approaches enable poor women to take part in every stage of their own development such as socioeconomic, cultural and political as well. A tripartite approach would be an alternative or a new path in women empowerment. The government has the countrywide administrative power, NGOs have nationwide network and their workers living with people at the grassroots level in the rural areas, and the corporates have enough fund, skills and marketing knowledge. To improve the poor women socioeconomic condition through active and effective involvements are needed by the respective government, NGOs and Corporates as well.



To ensure empowerment of the women in the country, commitments have been made to provide income opportunities and access to education, health facilities, financial institution and political participation for all in the shortest period of time. Without strong governmental will and social commitment, improving the lives of the poor women in the country through only providing social welfare would be a very difficult task. The government could emphasize social development strategies which ensure the women's participation at the grassroots level of society in the current and future development of the country. Due to the financial limitation of the government in Bangladesh and other developing countries, a tripartite (Government's, NGO's and Corporate's collaboration) approach for social development would be an alternative idea. The Government has the administrative power, NGOs have nationwide social network and their workers living at the grassroots level in the rural areas, and the corporates have skills, money and marketing knowledge.



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