

# GENDER INTEGRATION IN COOPERATIVES

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**Gender Integration in Co-operatives**  
**Report of the Country Survey**  
**BANGLADESH**

# Gender Integration in Co-operatives

## Report of the Country Survey

**BANGLADESH**

By

**Ms. Mabud Fatima Kabir**

334:3-055.2  
Kabir



**ICA Regional Office for Asia & the Pacific**  
**New Delhi, India**

## **Human Resource Development Project International Cooperative Alliance**

*Head Office :*

15 Route des Morillons  
CH-1218, Grand Saconnex  
Geneva, Switzerland  
Tel : (41)22-7984121  
Fax : (41)22-7984122  
Tlx : (45)415620 ICA CH

*Regional Office for Asia and the Pacific*

43, Friends Colony (East)  
New Delhi- 110065, India.  
Tel : (91)11-6835123  
Fax : (91)11-6835568  
Tlx : (81)31-75025 DICA IN

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## PREFACE

The ICA Regional Office for Asia and the Pacific (Earlier called South East Asia) launched a special Women's Programme during the Women's decade (1975-1985). This programme, headed by a Women specialist, had been able to create an awareness and conditions for enhancing women's participation in co-operatives.

The Programme in particular achieved success in the areas of influencing cooperative authorities to provide positive legal environment for women's participation in cooperative leadership and business. Many co-operative movements established women's committees at various levels and also incorporated representatives in their management committees. Many training activities were organised at the national and regional levels by the Women's Section of the ICA ROEC.

However, due to the financial constraints faced by the ICA during the mid-eighties, the Regional Women's Programme as well as many other programmes had to be curtailed. After completion of the restructuring process, we are now in a position to look back and start re-thinking on the gender issues with a new outlook.

The concept of Women in Development (WID) has undergone substantial changes during the eighties. When the feminist movement was subject to re-assessment, many new WID approaches have emerged. Approach of gender planning has become popular at present with a broader concept of gender. This change is also due to the results of evaluation on the women's position in the society after the UN Women's Decade. Many have felt that the approaches introduced during this period have either become obsolete or have not shown results as expected in the process of global socio-economic changes. Therefore, UN agencies as well as many international NGOs have revived their WID programmes, keeping gender issues in mind.

As for the co-operative movements in the Region, the same situation is visible. Many co-operative movements continue to adopt the WID strategies introduced in nineteen seventies. Therefore, it has become vital to access the current WID situation in co-operatives in terms of concepts, strategies and the cost benefits of the existing programmes. Any future planning for WID programmes or Gender Planning mechanisms in co-operatives should be based on such an evaluation.

The Human Resource Development Project, established in 1990 by the ICA incorporated gender issues as a priority field. With a view to launch an effective

programme in the future, a study has been undertaken covering 14 countries in Asia and the Pacific, which are representative of developed and developing economies. The studies have been carried out by specialists on gender issues on a common format and guidelines provided by the ICA ROAP. These country studies would provide a macro level situation in the respective countries.

The country study will form an important basis for future planning for the ICA ROAP and for respective countries. I am happy that we are able to share the findings of the country studies with those who are concerned with gender issues in cooperatives. The ultimate hope we have is that the gender integration in cooperatives would bring about more productivity and strength to them by utilising human resources to the optimum.

I would like to thank the country researchers, cooperative movements and the staff of the HRD project at the ICA ROAP for undertaking the ground work for future gender programmes in cooperatives.

*New Delhi*  
*August 18, 1992*

**G.K.Sharma**  
Regional Director

## FOREWORD

This publication series of country studies on Gender Integration and Women in Cooperatives covers 14 developed and developing countries in Asia and the Pacific. On the other hand, the studies are representative of open, mixed and centrally planned economies.

The country research had the following objectives :

- to assess as to what extent the gender integration has taken place for economic and social development and the activities of cooperatives of the country given,
- to assess the level of participation of women in decision making and activities in co-operatives,
- to compare the level of socio-economic developments of a given country with gender situation,
- to identify the socio-cultural and economic factors hindering gender integration in development with special emphasis on co-operatives,
- to identify critical areas for future strategies for promoting gender awareness and gender participation, resulting in gender integration in co-operative development,
- to create awareness among the authorities and all concerned in gender issues on the level of development a given country has shown and the gap which exists in co-operatives.

The ICA ROAP engaged the services of competent and independent researchers through the national co-operative unions and some of them through other sources. A format was designed and used in order to ensure the conformity to the set of objectives laid down and to facilitate the data processing process. The methodology consisted of data from primary sources, authoritative documents and interviews by random samples.

We have tried to analyse the data collected through country reports and identify common features as well as special features in the region in the field of gender integration in co-operatives. We have also attempted to highlight the common and contradictory conclusions made by the researchers. A Regional Overview of gender integration has been published separately embodying these summaries.

Our sincere expectation from the publication of the country studies and the overview is to create an awareness of all co-operative movements and governmental and inter-governmental agencies to assess the present gender strategies in co-operatives and improve upon their planning mechanism for ensuring the equal participation of gender in co-operative development.

I would like to thank all country researchers who undertook the task within a in a short time and with limited resources and sources of information. National level co-operative organisations and the ILO Co-operative Project in Indonesia supported the project through consultation and their resources. We appreciate their common interest for the cause.

Mr. P. Nair, Desk Top Publisher and Secretary of the HRD Project, did the computer-based DTP work. Mr. S.S. Kukkal, a renowned artist in Delhi prepared the cover page. Document Press made the printing job very attractive. I would like to note our appreciation to them for their devoted work.

New Delhi  
August, 1992

**W.U.Hcrath**  
Advisor-Human Resource Development

## CHAPTER - I

# General Features of Bangladesh

### *1.1 Historical Background*

A few centuries ago, Bengal was known as a legendary land of plenty. Siraj-ud-dowla was the last independent Muslim ruler of Bengal. After his defeat at Plassey in 1757, the sovereignty of the people of this land passed into the hands of the British. The British colonial rule lasted for 190 years.

In 1947 the British partitioned India, and Pakistan became a sovereign state as the home of Muslims in the Sub-continent. That part of Bengal which constitutes Bangladesh today, became part of Pakistan and was known as East Pakistan. West Pakistan came to dominate the new nation's government and economy, and the Bengalis of the East felt being exploited. This feeling through conflicts and a war led to independence in December 1971, when for the first time Bangladesh appeared on the world map as a free and sovereign state.

### *1.2 Geographical Area and Territorial Waters*

Located in the eastern part of South Asia, Bangladesh lies across the Tropic of Cancer between 20° 34' and 26° 38' north latitudes, and between 88° 01' and 92° 41' east longitudes. It is surrounded by Indian territory on the west, north and east except for a small strip of frontier with Burma on the southeast. The Bay of Bengal constitutes the southern boundary.

Bangladesh has an area of 143,999 sq. km (55,598 sq. miles) for a population of 108 million. Nowhere else in the world are so many people concentrated in such a small area. Four out of five people live in rural areas, and more than half of them do not own any land. The limits of territorial waters are 12 nautical miles, but the area of high seas extending to 200 nautical miles from the coastline is within the economic zone of the country.

### *1.3 Physiography*

Most of Bangladesh is relatively flat, lying in the deltaic plains of the Ganges-Brahmaputra-Meghna river system. The only significant uplands occur in the northeast and southeast of the country with average elevations of 200m and 600m respectively. The elevations in much of the deltaic region is only 10m or less above the sea level. The most significant feature of the landscape is provided by the rivers, which have moulded not only its physiography but also the way of life of its people. The numerous rivers and canals form a maze of interconnecting channels, and include some of the mightiest rivers in the world, such as the Brahmaputra, the Ganges or Padma and the Meghna.

There are three main categories of soils: the old alluvial soil, the new alluvial soils and the hilly soils which have a base of sandstone and shale. The new alluvial soils, found mainly in the flooded areas are continuously enriched by heavy silts deposited by the rivers, which swell up during the summer seasons due to monsoon rains and melting of snow in the Himalayas.

### *1.4 Climate*

Bangladesh has a tropical monsoon climate marked by sweltering heat and high humidity for most part of the year. The average annual temperature ranges from 18.9° C to 29.0° C. The annual rainfall ranges from 160cm to 200cm in the northwest, 200cm to 400cm in the south and southeast and 250cm to 400cm in the northeast.

There are mainly four seasons: the Summer (Mar-May); Monsoon (Jun-Aug); Autumn (Sept-Nov); and Winter (Dec-Feb). The rainless winter is the most pleasant with temperatures lying between 26.5° C and 13.5° C, and only in rare cases going down to 5° C or less but never touching the freezing point. In the summer and monsoon seasons, tropical cyclones, thunderstorms and tidal bores are common, and often cause great devastations.

### *1.5 Land and Natural Resources*

The country has extremely fertile soils and a climate that permits cultivation of crops round the year. About 63 percent of the land area is cultivable and the ratio of population to cultivated land area is 1190 per sq. km in 1991. Considering that 40 percent of the cultivated land can produce more than one crop per year, this ratio of people to cultivated land is not exceptional in case of Bangladesh. However, floods can lead to considerable losses of crops in some years. Cyclones represent an extremely serious hazard for people living in coastal areas and

offshore islands, but their impact on the overall economy is not very serious. Compared to infant mortality cyclones are minor killers.

The hilly soils support dense forest growth. The total forest area covers about 14% of the land area and produces valuable timber, bamboo, cane and raw materials for paper and pulp industries. Plantation of rubber has been undertaken in the hilly areas and extraction of rubber has already started. The biggest forest is the Sundarbans, in the mangrove swamps along the southern seaboard.

Pasture lands are scarce but the country is rich in fish wealth. Tropical fishes of many kinds abound in the innumerable rivers, canals, tanks and lowlying areas and in the paddy fields that remain under water for about 6 months in a year. Rice and fish constitute an average Bangladeshi's principal diet. Shrimps and lobsters are commercially cultivated in the coastal areas mainly for export to foreign countries.

Mineral resources are very rare, and this applies even for the hilly areas at the eastern borders of the country. The most important discovery so far has been of natural gas, with an estimated recoverable reserve of 8.5 trillion cubic feet. There are prospects for finding more gas and probably also oil. Coal deposits have also been found but these are yet to be exploited. The single hydroelectric project at Kaptai in the Chittagong Hill Tract has installed capacity of producing 230 m. w. electricity.

### *1.6 Flora and Fauna*

The country has a varied and abundant plant life because of the humid tropical climatic condition and fertile soil. Villages are virtually buried in groves of mango, jackfruit, pineapples, banana, bamboo, coconut, araca nut, palm, date palm and many other useful trees. Herbs and shrubs are common everywhere. Among the more common flowers are the Marigolds, Bengal roses, Gardenia, water lilies, Indian Tuberose and many varieties of jasmines. The king of the Chittagong hills is the Gurjan tree (*Dipterocarpus turbinatus*), which may be upwards of 60m high and 4.5m in girth. The vegetation in the Sundarbans comprises mainly of Sundari (*Haritiera fomes* or *minor*), Gewa (*Excoecaria agallocha*) and Goran (*Cerriops roxburghiana*) trees.

About 200 species of mammals, 750 species of birds, 150 species of reptiles and 200 species of marine and fresh water fishes are found in Bangladesh. Sundarbans is the home of the famous Royal Bengal Tiger, leopards, spotted deers and monkeys. Of other wild mammals, elephant, bears, other types of deers, and boars are worth mentioning.

Among the birds, the house crow is very common, along with the sparrow.

magpie robin, cuckoos, owls, hornbill, parrots, mayna, warblers, kingfisher, hawks, wood peckers and common game birds. There are also crested serpent eagles, ring tailed fishing eagles, herons, hoopoes, storks, ducks and wild geese. Some of the birds are seasonal and migratory types. Among the reptiles are the sea turtle, river tortoise, mud turtle, crocodiles, pythons, krait, cobra and many other types of snakes.

### *1.7 Political and Parliamentary Systems*

There is a unitary form of government, formerly Presidential type and now moving towards a Parliamentary system. Under the new system, the President will be elected by the Jatiya Sangshad (National Parliament) and not by adult franchise. The Prime Minister as the Head of the Government and the Council of Ministers will be accountable to the Jatiya Sangshad. Under the unicameral legislative system, the Jatiya Sangshad is sovereign and vested with all powers to make laws for the country. It consists of 300 members directly elected by adult franchise. The members of the Jatiya Sangshad elect another 30 female members.

The most influential groups in Bangladesh are the bureaucracy, the army, the urban elite and the rural elite. The student community played important roles in the Language Movement of 1952, the Liberation War of 1971 and Movement for Democracy of 1991. Students still play an important role in politics and often form a major interface between national politics and the masses. Other interest groups with influence are the urban middle class and some labour unions, especially the union of the transport workers. The peasants, the rural poor and the women count very little on the political scene.

In the prevailing unstable political situation, with weak links between the national level and the rural masses, and with dependency on foreign aid as a dominating factor, patronage has become an all pervasive phenomenon. The politician is expected to deliver benefits to the electorates in order to be re-elected. The bureaucrats enjoying powers under changing regimes have become very powerful partners in the patronage system. The elites and the middle classes need the bureaucrats in order to obtain benefits for themselves or for their communities. Patronage and corruption often go hand in hand. The patronage system is also an obstacle against genuine industrial entrepreneurship.

### *1.8 Civil and Local Administration Setup*

The executive heads of Ministries or Divisions of the Government are not the Ministers but respective permanent Secretaries who work under the guidance of the Ministers. Under each Division, there are one or more attached



Departments and other sub-ordinate offices. While the ministries are primarily responsible for policies, planning and strategies, the attached Departments and sub-ordinate offices are primarily responsible at the national level for administration and management and for implementation of programmes.

There are four administrative divisions of the country, each under a Divisional Commissioner. Divisions are sub-divided into Zilas (or districts), of which there are 64 at present. There is a Deputy Commissioner in each Zila for administration. Each Zila consists of several Upazilas (sub-districts) where there is also a Police Station. Presently there are 460 Upazilas. The administration in each Upazila is headed by an elected Upazila Chairman who is assisted by a Upazila Nirbahi Officer (the chief executive officer at the Upzila level) and other officers of the government. There is also a Upazila Parishad (or Council) with elected members and government officers as members. It acts as a local government at the upazila level.

Other local government bodies elected by the people exist in urban and rural areas. Such bodies in the urban areas are called Pourashavas (or Municipalities) and in the rural areas these are called Union Parishads (Union Councils). Two women members are nominated to each of these councils as members. There are also Zila Parishad (District Council), which were previously headed by a Member of the Parliament, but are presently being headed by the Deputy Commissioner.

### *1.9 The Judiciary*

The highest judiciary in the country is the Supreme Court headed by the Chief Justice. It comprises of the Appellate Division and the High Court Division. There are both criminal and civil courts at Zila and Upazila headquarters. Special courts or tribunals (such as labour courts, family courts, etc.) exist for adjudication of relevant disputes. For metropolitan areas of Dhaka, Chittagong, and Khulna, Metropolitan Magistracy has been set up in recent times.

### *1.10 Communication Systems*

The country has about 2800 km of railroad, 12,300 km of paved road and 8500 km of perennial or seasonal major waterways. The rivers are the life-line of the nation which provide the cheapest means of transport, but progress in mechanization in water transport system has been rather slow. In recent times, the development of road transport has received greater attention. There are two sea ports in the country, namely Chittagong and Mongla, and many river ports and terminals including one in Dhaka, the capital city.

Dhaka has an international airport and Bangladesh Biman, the national

airline connects 23 cities in Asia, Europe and Africa. Biman also operates regular internal air services between Dhaka and other local cities. A number of foreign airlines also operate their international services with a link to Dhaka.

The country has a network of Radio and Television broadcasting services. An extensive telecommunication system connects the capital city with other places within the country. Telecommunication lines have also been established with other countries of the world through two satellite tracking ground stations at Betunia (in the Chittagong Hill Tracts) and at Talibabad (near Dhaka).

# The Economy

## *2.1 The Economy: An Overview*

Today Bangladesh is a very poor country. With per capita GDP at US\$ 168, it is one of the poorest in the world. The economy of the country has not grown rapidly since independence, but not badly compared to many other least developed countries. GDP (at constant market prices) rose on the average by about 4.5 percent per year between 1972-73 and 1984-85 and about 3.48 percent per year between 1984-85 and 1988-89. After marginally negative growth for two successive years, there was a big growth of 9.7 percent in agriculture in 1989-90 and that year the annual production of cereals reached 18.5 million tonnes. In 1990-91, cereal production is expected to be more than 19 million tonnes, which is very close to self-sufficiency.

Almost two thirds of the country is cultivable land, mostly very fertile, and the climate permits up to three crops annually. Thus in spite of high population density, Bangladesh has enough land to feed its population much better than now and still have a surplus of agricultural products for export. The average yield of cereals per acre (about 700 kg) is still very low. This can be improved with the application of modern farm technology and control of water as technically possible. Seen in this perspective, Bangladesh is not as poor in natural resources as generally assumed. The country's other most valuable resource is its hardworking, resilient and intelligent people.

The performance of manufacturing industries are rather disappointing; on the average there was only 4.3 percent growth annually between 1985-86 and 1990-91. The slow advance in manufacturing is mainly due to a relative stagnation of the traditional jute and cotton textile industries. Ambitious plans to expand production of machine tools and engineering goods have not been fulfilled. The productions of chemical fertilizers, pharmaceutical, and in recent years ready made garments for export, have achieved remarkable growth. Electrical generation capacity, transmission and distribution networks have been expanded rapidly, and so have natural gas production and distribution. Government services, urban housing and construction have expanded rapidly in recent years. A ten percent

annual increase in manufacturing output should be a modest goal for Bangladesh, but it would take some fundamental change in managerial attitude and abilities in the country and a more massive input of foreign capital and technology to reach such a target.

The balance of payment situation remains precarious for Bangladesh. Exports have risen but slower than imports of which foreign aid pay for about half. Traditional exports such as jute and jute goods which still account for nearly half of all commodity exports have risen very slowly. Two non-traditional exports, namely, frozen food (mostly shrimps) and ready made garments represent almost all the growth of such new exports. Remittances from Bangladeshi wage earners abroad, especially in the Middle East, remain an important source of foreign exchange.

The Government's financial situation has remained weak. Most of the development programmes are still financed to the extent of 70 percent or more by foreign aid and the share of internal financing for developmental efforts is progressively becoming less. As exports are not growing fast enough to meet the country's increasing import demand, more and more of foreign aid is utilized as commodity aid, which also adds up as revenue to the Government budget. In most cases of foreign aid there is a lag of one or more years between commitment and disbursement. Yet in recent years, the disbursement of foreign aid has been to the tune of about US\$ 1.6 billion per year. Public foreign debt accumulated over the last 20 years (since independence in 1971) amounted to US\$ 10.6 billion in 1989-90 and this was 50.6 percent of the GDP for that year.

Simultaneous growth in agriculture and industry is needed together with more investments in transport and energy infrastructure, but the level of growth and investments will depend much more on domestic mobilization of human and material resources and improvement of management than on the inflow of foreign aid. Much of the foreign aid is wasted or misused and also tend to help the richer sections of the people. Direct foreign investment is better than foreign aid, but there are still many obstructions and political opposition against massive foreign investment.

## *2.2 Economic Structure and Growth*

The structure and development of the economy from 1985-86 to 1989-90 are summarized in Table 2.1. In this Table Agriculture includes crops, forestry, livestock and fisheries; similarly, Trade and other services include storage, banking, insurance and miscellaneous other services. Public administration also includes defence.

Table 2.1 : Sectoral Share (%) of Gross Domestic Products at Constant Prices (1984-85 to 1990-91).

Base Prices : 1984-85 = 100

Sectors	1985-86	1986-87	1987-88	1988-98	1989-90
Agriculture	41.34	39.84	38.43	39.25	39.15
Industry	9.69	10.04	9.82	8.96	9.17
Construction	5.40	5.53	6.04	5.39	5.55
Power, gas & Water	0.62	0.73	0.82	0.99	1.09
Transport & Communication	11.10	11.83	11.93	11.49	11.51
Housing Services	7.87	7.81	7.83	8.30	8.11
Public Administration	3.76	3.89	4.08	4.30	4.20
Trade & Other Services	20.22	20.33	21.05	21.32	21.22
GDP at constant mkt. prices	100.00	100.00	100.00	100.00	100.00
GDP (in million Taka)	424593	442347	455135	466603	497527
Population (mill.)	101.7	104.1	106.6	109.1	111.2
Per capita GDP(Tk.)	4175	4249	4269	4276	4474

Source : Bangladesh Bureau of Statistics (BBS).

There have not been any striking changes in the structure of Bangladesh's economy during the last 20 years since independence. The fall in the share of agriculture (from 55% in 1972-73 to 39% in 1989-90) in the GDP is a normal feature of development. It has not been matched by a corresponding growth of the industrial sector as might have been hoped, but rather by a rise in the services sectors. The share of industry, construction, power and gas together in GDP was 13.3 percent in 1972-73, 15.97 percent in 1984-85 and 15.81 percent in 1989-90, indicating very little growth in these sectors. The share of industrial manufacturing remained almost stagnant between 9 to 10 percent of GDP during the five year period of 1985-86 to 1989-90. The sector-wise rate of growth of GDP at constant market prices from 1985-86 to 1989-90 is shown in Table 2.2.

**Table 2.2 : Sector-wise Growth Rate (%) of GDP at Constant Market Prices (1985-86 to 1989-90).**

Base Prices : 1984-85 = 100.

Sectors	1985-86	1986-87	1987-88	1988-89	1989-90
Agriculture	3.28	0.40	-0.77	-0.02	9.72
Industry	2.58	7.92	0.63	2.79	7.25
Construction	1.73	6.81	12.28	4.88	3.24
Power, gas & Water	12.45	21.78	16.26	23.80	16.62
Transport & Communication	3.19	11.09	3.72	4.27	4.26
Trade & Services	6.44	4.77	6.56	5.11	4.35
Housing	3.05	3.28	3.21	3.27	3.31
Public Administration	20.46	7.82	7.92	6.93	2.64
GDP Growth (%) at constant prices	4.34	4.18	2.89	2.52	6.63
Per capita GDP Growth (%)	1.67	1.77	0.47	0.16	4.60

*Source : Bangladesh Bureau of Statistics, quoted in Bangladesh Financial Survey 1990-91. Ministry of Finance, Government of Bangladesh, Dhaka, 1991.*

### 2.3 Balance of Payments and Foreign Trade

Bangladesh suffers from a chronic deficit in the balance of payment account. Rough calculations suggest that balance of payment deficit corresponds to a net loss of resources equivalent to about 7 percent of GDP per year, and this is mostly covered by foreign aid. Foreign aid as grants or credits (mainly from IMF and ADB) have added to the supply of foreign exchange. Bangladesh has not yet taken up foreign commercial bank loans or credits to any significant extent. The situation in respect of the balance of trade and foreign exchange reserve is shown in Table 2.3.

Imports would rise further if domestic production and GDP were to grow faster than in recent years. If policies are not changed, that would create greater needs for foreign aid to support the balance of payments. A more self-reliant development strategy might permit better growth and development without a corresponding increase in imports, but there is no sign of any such strategy.

**Table 2.3 : Balance of Trade and Foreign Exchange Reserves of Bangladesh**

	1985-86	1986-87	1987-88	1988-89	1989-90
Import	2365	2620	2986	3375	3759
Export	818	1074	1231	1292	1524
Balance	-1547	-1546	-1755	-2083	-2235
Foreign Aid (Net)	1306	1595	1640	1668	1809
GDP	15591	17548	18855	18908	21037
Foreign Trade as % of GDP	20.41	21.05	22.36	24.68	25.11
FE Reserve(end of June 1990)	476	715	856	913	520

*Source: The Financial Survey 1990-91. Ministry of Finance, Government of Bangladesh, Dhaka, 1991.*

Capital goods and materials for capital goods constituted 3.5% of the export and 32.5% of the import in 1988-89. Export and import of commodities in 1988-89 by broad economic categories are shown in Table 2.4.

**Table 2.4 : Export and Import of Commodities in 1988-89**

Category	Taka in Million	
	Export	Import
Food and Beverages	7520	22423
Industrial Supplies	17997	41285
Fuel and Lubricants	520	11304
Capital Machinery & Equipment	1220	11846
Transport Equipment & Accessories	231	5428
Consumer Goods	15137	2319
Others	61	470
<b>Total</b>	<b>42686</b>	<b>95075</b>

*Source : Foreign Trade Section, Bangladesh Bureau of Statistics.*

In 1989-90, the total outstanding public foreign debt amounted to US\$ 10,653.0 million, of which US\$ 9,782.2 million (or 91.83%) was medium or long term debt. This was 50.6 percent of the GDP for that year (US\$ 21037.6 million). Considering that the public foreign debt was only 5.6 Percent of GDP in 1973-74 and 28.6 percent in 1979-80, the rapid rise of foreign debt as a percentage of GDP is alarming. In 1990-91, the total amount payable on account of foreign debt (including both principal and interest) was US\$ 666.9 million. This is 17.6 percent higher than US\$ 567.1 million which was payable on this account in the previous year (1989-90).

The precarious situation in respect of balance of trade and foreign exchange reserve over the years has adversely affected the rate of exchange of foreign currency in terms of the local currency (Taka). Whereas the average exchange rate of US\$ was only Taka 15.00 in 1977-78, it became Tk. 20.00 in 1981-82, Tk. 25.00 in 1983-84, Tk. 30.00 in 1985-86, and about Tk. 36.00 in 1990-91. Presently (September 1991), the official exchange rate for US\$ is Tk. 37.59. In recent years, remittances from Bangladeshis working abroad has eased the foreign exchange constraints to some extent. Such remittances amounted to Taka 24960 million (US\$ 761.0 million) in 1989-90 and was expected to be Taka 28210 million (US\$ 773.00 million) in 1990-91.

#### 2.4 Money Growth and Consumer Prices

The fluctuation of the foreign exchange rates along with increasing money supplies out of proportion with the GDP growth rates have caused an inflationary pressure which has continued over the years. Trend of money supply is shown in Table 2.5.

**Table 2.5 : Trends in Money Supply**

Date	Currency in circulation	Demand deposit	Time deposit	Money Supply
June 1981	9351	12342	22032	43725
June 1982	9057	12645	25485	47187
June 1983	11581	15060	33610	60251
June 1984	16259	20297	48725	85281
June 1985	20479	23802	60525	104806
June 1986	19531	29748	74102	123381
June 1987	20749	31863	90903	143515
June 1988	24312	22977	105029	152318
June 1989	26156	28451	136174	190781
June 1990	31883	31804	159289	222976

*Source : Bangladesh Bank.*



Average annual consumer price indices for urban and rural families in the Dhaka region are shown in Table 2.6. In this Table, general indices based on prices of food, fuel and lighting, clothings and footwear, housing and other household requisites have been shown with the prices of 1973-74 as the base (as 100). The weightage for food in the urban area is taken as 63% and that in the rural area as 72%.

**Table 2.6 : Consumer Price Indices in the Dhaka Region.**

(Base : 1973-74 = 100)

Year	Urban	% Rise over Previous Year	Rural	% Rise over Previous Year
1973-74	100		100	
1981-82	297	16.47	261	-
1982-83	326	9.76	282	7.28
1983-84	357	9.51	315	11.70
1984-85	397	11.20	356	13.01
1985-86	436	9.82	389	9.27
1986-87	481	10.32	420	7.97
1987-88	536	11.43	454	8.09
1988-89	579	8.02	480	5.73
1989-90	633	9.32	506	5.42
March 1991	698	10.27	562	11.07

*Source : Bangladesh Bureau of Statistics.*

## 2.5 Government Budget and Finances

Government has a key role in the economic and social life of Bangladesh, but its direct impact on everyday life of the great majority of people, especially in the rural areas, is in reality very small. However, its potential role as an agent of change is very substantial. Nearly two thirds of the investments in the economy are carried out in the public sector. On the other hand, government revenue and expenditure account for only a modest share of the GDP.

**Table 2.7 : Central Government Revenue and Expenditure**

Taka in million

Heads	1986-87	1987-88	1988-89	1989-90	1990-91 (R.E.)
<b>Revenue Budget</b>					
Receipts	47170	51460	58222	67782	78220
Tax receipts	38530	43670	48328	57813	63828
Non-Tax receipts	8640	7790	9894	9969	14392
Rev. Expenditure (Net)	39560	47300	61700	67400	73102
Surplus/Deficit	7610	4160	-3478	382	5118
<b>Development Budget</b>					
Total Expenditure	38499	40471	45589	51027	61210
Domestic Resources	9479	3677	-4917	-6100	7706
Foreign Assistance	35655	40966	41019	50300	53504
Total resources	45134	44643	36102	44199	61210
Resources Balance	+6635	+4172	-9487	-6828	--

*Source : Ministry of Finance, Government of Bangladesh*

In most years the recurrent budget has been in surplus, and has thus contributed to financing part of the Annual Development Programme (ADP). But bulk of the ADP (80% - 90%) is financed by external assistance. The share of foreign aid in financing the ADP has risen considerably in recent years. A summary of the central government finances is given in Table 2.7.

In recent years, Bangladesh has become increasingly dependent on foreign aid from various sources. It has been strongly argued by prominent local economists that aid has created a powerful and rich group of intermediaries and tend to strengthen the position of the rural and urban elite. Moreover, aid tends to make the economy more dependent on imports and the country and its government has got locked into dependency on the donors. Such dependence, by its very nature, limits the country's initiatives and ability to try out its own solutions for development. Substantial part of the foreign aid is utilized as commodity aid and food aid (together about 40%) and also as Technical Assistance (about another 20%). As a result, only a smaller part of the foreign aid is actually utilized as real capital investment. Table 2.8 shows the total foreign

assistance received by Bangladesh during the period 1985-86 to 1990-91 both as grants or as loan.

**Table 2.8: Disbursement of Foreign Assistance during 1985-86 to 1990-91**

In million US\$			
Year	Grant	Loan	Total
1985-86	545.6	760.3	1305.9
1986-87	661.5	933.7	1595.2
1987-88	823.8	816.6	1640.4
1988-89	672.9	995.6	1668.5
1989-90	765.9	1043.7	1809.6
1990-91 (estimated)	738.7	1093.6	1832.3

*Source : Ministry of Finance*

Table 2.9 shows the break-up of the foreign assistance received during 1988-89 to 1990-91 along with expenditures incurred for debt service payments which is increasing from year to year.

**Table 2.9 : Foreign Aid Disbursement and Debt Service Payments  
(1988-89 to 1990-91)**

In million US\$			
Head	1988-89	1989-90	1990-91 (estimated)
<b>Disbursement</b>	1668.5	1809.6	1832.3
Food Aid	226.9	187.5	266.9
Commodity Aid	537.7	456.7	405.8
Project Aid	903.9	1165.4	1159.6
<b>Repayment (Total)</b>	293.1	301.7	360.0
Principal	170.1	185.6	225.0
Interest	123.0	116.1	135.0
<b>Net Assistance</b>	1375.4	1507.9	1472.3

*Source : Ministry of Finance*

It is difficult to foresee how the government could increase its tax revenues and mobilize more domestic resources for financing development expenditure. Government may be able to raise more non-tax revenues by raising prices and tariffs on goods and services sold by government owned industries and public utilities. Another step may be outright disinvestment and selling off of public sector industries to the private sector. Some such steps have already being taken but the results are not very satisfactory. Nevertheless, it seems unavoidable that for years to come, foreign aid will be needed in increasing amounts not only to finance development expenditure but also partly to finance increasing recurrent expenditures generated by development efforts.

## *2.6 Agriculture and Fishery*

Agriculture contributes nearly 40 percent to the GDP. It also supplies raw materials to many local industries and the market of their products also depend on agricultural production. Nearly 60 percent of export earning also comes from export of agricultural raw materials or products of agro-based industries. Nearly 63 percent of the adult male and 10 percent of the adult female population in rural areas are employed in agriculture. But almost 88 percent of the rural population depend in one way or other on agriculture for their income and/or employment. In fact, the key to improvement of living standard and removal of poverty in Bangladesh depends to a great extent on the development of the agricultural sector.

Practically all land in Bangladesh suitable for agriculture is already utilized. So far, about 40 percent is double cropped and about 8 percent is triple cropped. Land holdings in Bangladesh are severely fragmented. Inheritance in accordance with Moslem law leads to splitting up of holdings and to fragmentation. Landlessness is accelerated because smallholders cannot survive on their land and are forced to sell. In most of the rural areas, 40 percent or more of the farmers are actually landless farmers and another 40 percent of the house-holds do not possess enough land to ensure their subsistence. There is scarcity of both land and employment; the competition for these shapes the lives of peasants in Bangladesh.

The small farmers often supplement their incomes by working for others. They also have the willingness to use their lands more intensively, but are not able to do so because credit facilities are inadequate. Large farmers on the other hand prefer to rent out land, rather than to farm it intensively themselves. For the very poor households, mostly landless, the male often work as hired farm-worker

or on a rented land; women often abandon their observance of purdah and work for more well-to-do house-holds; and the children may work as domestic servants or temporary farm hands. However, the income from the work of women and children is low; often they receive only food for themselves to eat after a full day's work. Medium sized farmers (owning 1-3 acres of land) who control almost half the farmland, are perhaps most likely to increase productivity in future, in view of the constraints on the small farmers.

Government policies have aimed at raising farm output and incomes partly by providing more material inputs (irrigation, HYV seeds, fertilizers and pesticides), and partly by improving credit facilities. The total irrigated area has been increased from 3.8 million acres in 1979-80 to 5.8 million acres in 1987-88, while consumption of chemical fertilizers has gone up from 1.3 million tons in 1984-85 to 2.2 million tons in 1990-91. Inputs were heavily subsidized earlier, at considerable expense to the government, but since 1985 these have been gradually reduced or totally withdrawn. Because of this, the use of fertilizers and pesticides has gone up unevenly. The impact of reduced subsidies on overall output is difficult to analyze, but there are strong proponents and opponents of reduced subsidies.

Nearly 90 percent of food-grain needed is locally produced. With favourable market prices and better inputs, it is not at all difficult for Bangladesh to be self-sufficient in food in the near future. However, for maintaining self-sufficiency on a long term basis, it is also necessary to check population growth. Should Bangladesh succeed to reach self-sufficiency in food grains, it would lose most of the food aid, with severe consequences for the Food for Work Programme which assist the poorest. The well known French agronomist Rene' Dumont concluded that the actual agricultural production in Bangladesh could at least be trebled. A World Bank report estimates that under full irrigation and drainage, rice production could reach more than 50 million tons at the beginning of the next century (present output 18 million tons).

Cereals account for about three quarter of value added in crop farming, jute contributing another 4 to 5 percent. In recent years the acreage under jute cultivation has fallen drastically and it may be reduced further. Other important agricultural products are oilseeds, pulses, potato, wheat and tea. Crop farming represents close to four fifths of the GDP originating in agriculture including livestock, fisheries and forestry. The changes in output of the main crops along with the import of foodgrains are shown in Table 2.10.

Contribution of the Fisheries sub-sector is very substantial in Bangladesh.

economy. About 3.5 percent of GDP and 12 percent of export earnings come from fisheries. There is 4.3 million hectares of inland water catchment area in the country and nearly 48000 sq. nautical miles in the Bay of Bengal which is suitable for fishing. In 1987-88, the total amount of fresh fish caught was 827,000 MT, of which 599,000 MT was fresh water fishes and 228,000 MT was marine fishes. In that year, the total area of commercial shrimp farms (in coastal areas) was 94,010 hectares and the production of shrimps was 17,889 MT. In 1989-90, a total of 23,339 MT fishes or fish products was exported, earning Taka 4787.7 million in foreign exchange.

**Table 2.10 : Acreage, Output and yields of food grains and Jute and Import of Foodgrains**

	1974-75	1979-80	1984-85	1989-90
<b>Rice :</b>				
Area (mill. acres)	24.19	25.10	25.26	25.89
Output (mill. MT)	11.29	12.54	14.62	17.86
Yield (Kg per acre)	466.7	499.6	578.8	689.8
<b>Wheat :</b>				
Area (mill. acres)	0.31	1.07	1.00	1.46
Output (mill. MT)	0.12	0.82	1.46	0.89
Yield (Kg per acre)	376	768	876	608
<b>Jute :</b>				
Area (mill. acres)	2.19	1.90	1.67	1.34
Output (mill. Bales)	6.15	6.03	5.11	4.64
Yield (Kg per acre)	2.80	3.18	3.06	3.46
<b>Import of Foodgrains</b>				
Rice (mill. MT)	0.36	0.67	0.69	0.30
Wheat (mill. MT)	1.93	2.06	1.90	1.23

*Source: The Financial Survey 1990-91. Ministry of Finance, Government of Bangladesh, Dhaka, 1991.*

## *2.7 Manufacturing Industries*

Manufacturing industries have grown only slightly faster than the overall GDP and still contribute less than 10 percent to GDP. Within industrial manufacturing, nearly half to value adding originates in small and cottage industries, especially from the operation of handlooms.

Manufacturing will have to grow much more rapidly for the per capita income to rise so that the population can come out of the present level of abject poverty. Moreover, in a country where virtually all cultivable land is already under the plough, the rapidly increasing labour force and the increasing numbers of unemployed can be productively employed only in manufacturing industries. Import substitution of tradable goods is crucial for the country's unfavourable balance of payments situation. The development of manufacturing industries could only justify further expansion of the service sectors.

Most manufacturing units in Bangladesh operate at low levels of technology and management efficiency. Private enterprises do appear to be more flexible and dynamic than those in the public sector, which are run under cumbersome bureaucratic routines, but public enterprises are in general better organized than most private ones. Under protection of import controls and taxes, domestic manufacturing covers most of the demand for most consumer goods, with the important exception of goods from metal working industries, basic chemicals and electronic goods. Imported high quality goods often limit the market for local products in most industries.

To remedy this situation, improved efficiency and performance in domestic industries is needed. On ideological grounds or pragmatic judgement, it is alleged that this can only be achieved by exposing protected local industries to competition from abroad and by privatising public sector enterprises. In reality, this may not be the central issue; better management and increased competition at the local level may be the key.

Information on the growth of manufacturing is patchy and published statistics are incomplete. Taking 1981-82 as the base (100), the general quantum index of industrial production reached 127 in 1985-86 and 151 in 1988-89. Basic indicators of industrial statistics for the year 1985-86 are shown in Table 2.11.

**Table 2.11: Basic Indicators of Statistics for Major Industries for the year 1985-86**

Indicator	1985-86
1. No. of establishments	4473
2. Fixed assets (Million Taka)	30293
3. Number of workers :	
Total	466636
Male	452414
Female	14222
4. Total persons engaged :	
Total	497657
Male	480627
Female	17030
5. Products (Million Taka)	71419
6. Industrial Cost (Mill. Taka)	45916
7. Taxes Paid (Million Taka)	5265
8. Gross output (Million Taka)	75483
9. Gross value added (Mill. Taka)	29567

*Source : Bangladesh Bureau of Statistics.*

The prospects for further growth vary considerably from one industry to another. Jute is still an important commodity for export and jute manufacturing is by far the largest employer of labour in large scale manufacturing industries. Jute goods face severe competition in world markets with synthetics. Further, modern material handling methods reduce the use of gunny bags. The volume of production of some major industrial products in recent years is shown in Table 2.12.

The ready-made garment industry is a success story of the industrial sector. Exports exploded from US\$ 3 million in 1980-81 to US\$ 116 million in 1984-85, and to US\$ 722 million in 1990-91. By the end of 1991-92, exports are likely to reach US\$ 1.0 billion. Employment has reached more than 500,000 of whom the great majority (nearly 80%) are women. The industry has become a most effective vehicle of social changes for the underprivileged women in Bangladesh. Even though the women working in garment industries are exploited by their employers and are underpaid compared to workers in other industries, they are



better off than many of their sisters who are still unemployed or underemployed. Many of them have truly been liberated from either begging or prostitution and generally from a hopeless future in urban slums or villages.

**Table 2.12: Major Industrial Production (1988-89 and 1989-90)**

Product	Unit	1988-89	1989-90
Jute goods	'000 MT	502.2	529.1
Cotton yarn	'000 MT	63.26	67.41
Cloth	Mill. m	68.07	73.38
Rayon	'000 MT	1.19	1.21
Sugar	'000 MT	190.0	183.8
Cement	'000 MT	344.0	337.4
Paper	'000 MT	41.78	46.65
Newsprint	'000 MT	47.78	50.00
Fertilizer	'000 MT	1589.4	1618.5
Steel	'000 MT	86.0	75.0
Electric cables	'000 MT	3.08	4.31
Processed Tea	Mill. kg	41.62	42.12
Motor cycle	Nos.	6603	8513
Television	Nos.	18410	18907
Bus/truck/car	Nos.	1746	2388

*Source: Bangladesh Financial Survey 1990-91. Ministry of Finance, Government of Bangladesh, Dhaka 1991.*

On the average, there is 35 per cent value addition in the garment industry. It sounds incredible that such spectacular success of earning billions of Taka has been attained without even slightly touching the benefits derived from foreign aids. The facility of 'back to back' LC has provided all the where-withal to the foreign exchange value addition. If the appropriate fabrics were manufactured in the country, another US\$ 600 million could be earned which is presently being spent towards importing fabrics for the garment industry. Even then, between the garment industry and remittances of nationals working abroad, the total foreign exchange earned in 1990-91 was equivalent to US\$ 1564 million. This figure exceeds the net foreign assistance received by the country in that year (see Table 9) by US\$ 92 million.

By allowing clothings from Bangladesh to be imported freely, the industrialized countries could do more for the emancipation of Bangladeshi women and for improving their miserable conditions than through any alternative or costly combination of project aids and programmes. The garment industry vividly illustrates the potential for development even in a country as poor and underdeveloped as Bangladesh is to-day. If the rich countries were willing, they could help Bangladesh to get on its feet through their trade policies alone, and then massive foreign aid would not be needed.

Another sector which has shown rapid development in recent years is that of pharmaceutical manufacturing industries. At present the country is nearly self-sufficient in formulation of finished drugs, but basic pharmaceutical are still mainly imported. The value of products manufactured by the pharmaceutical industry reached nearly Taka 6500 million (US\$ 186 million) in 1989-90.

Small handloom units employ around 800,000 people, mostly in the rural areas, who constitute approximately one third of total employment in manufacturing. Many women are employed in the handloom industry playing various supportive roles. Most handlooms are 'pit-loom' and wages or owners' incomes are very low. If pit-looms are replaced by semi-automatic looms, wages and productivity would rise, but employment would probably decline. At present there are about 260,000 operating looms producing mainly mass consumption goods, namely sarees and lungis.

Policy options to promote rapid industrial growth in Bangladesh are limited. Immediate requirement is to improve the operation of existing units and to set up industry to manufacture fabrics and other requisites of the garment industry. Excessive protection, where it is counter-productive, should be reduced. Assistance should be provided for managerial and technological improvements to the existing industries. Shortage of capital severely restricts new investments. Withdrawal of restrictions and further liberalization of policies may facilitate more direct investments from foreign entrepreneur.

Lasting industrial growth needs solid foundations, and these must be sought in industries with high added values in relation to output and capital invested. Such opportunities exist in metal working, electronics and basic chemicals industries. Today more than 90 percent of the domestic demand for goods from such industries is met by imports. It is in these areas that there are extensive opportunities for import substitution. Electronics and chemicals industries are particularly suitable because these do not demand heavy quantities of metals of which Bangladesh is very deficient. But they are not easy to exploit, partly because they demand advanced technological and management skills, and partly also because the domestic market for individual goods is still very small due to

very low purchasing power of the people. Rapid development of the agricultural products can only put money in the hands of the vast majority of people, thereby raising the purchasing power of the population in general.

This is why at this stage advances in critical industries should be sought mainly through small scale operations in the private sector. The big “white elephants” in the public sector engineering and chemical industries are ample proofs of how difficult it is to profitably run large enterprises with a very narrow home market. The long term growth of the industrial sector in Bangladesh will never be ensured unless the metal engineering, chemicals and electronic sectors begin to grow rapidly. It is in these areas that greater attention should be concentrated.

### *2.8 Role of Women in Economics*

Women do play a crucial role in the economic and social life though most of them are not counted as members of the labour force. The Labour Force Survey of 1985-86 shows a net rate of labour force participation of only 10.6 percent for females. The figure is so low because women’s work in households (their own and others) and their role in post-harvesting activities are not counted though such works are indispensable parts of the economic system. However, more important for women is their increasing role as wage earners in areas ranging from road maintenance and construction works to the newly developed garment industries.

With landlessness rapidly increasing in the countryside, many women are forgetting their knowledge of traditional skills related to agriculture when they do not have the opportunity to practise them. Moreover, crop processing which was a major source of employment for them in the past is rapidly being taken over by increasing millions of mechanized thrashers and rice mills rendering millions of poor women unemployed. In this situation, women in growing numbers are seeking employment in field cultivation.

A growing number of women and girls from landless families are now joining the labour force outside agriculture. They have become increasingly involved in earth cutting, brick breaking and other construction works as well as in sewing, embroidery, basket making and other handicrafts. With small scale productions in informal sectors, it is often difficult for women to find marketing opportunities without help; women’s co-operatives can be very useful for this purpose. The putting-out private entrepreneurs in many other small scale manufacture, including hand made cigarette (*bidi*) making.

More permanent job opportunities offering women a reasonable wage are badly needed. Skilled female labour has recently been recruited in significant

numbers in the fast expanding garments industry which alone now employes more than 400,000 female workers. Female participation in the labour force is rapidly increasing and the World Bank envisages it to increase from 12 percent in 1985 to about 25 percent in year 2000. For females, it would imply net annual additions to the labour force jumping from 380,000 in 1985-90 to 720,000 in 1995-2000.

The difference between a development strategy and a social welfare approach tends to get obscure when one deals with women's issues. By making women the target of special programmes, it also tends to take them outside mainstream economic development efforts, although most issues relevant for socio-economic development are just as class specific as gender specific. For improving the social position of women, access to the general labour market is most important. Education of women, as from the primary school level onwards, is a key element in this process. There is also the need for raising women's understanding of their own rights and potentialities within the existing social system.

## Population

### 3.1 Demographic Data

In terms of population size, Bangladesh is the eighth largest country in the world, although occupying only 1/3000th part of its local land space. The present population is 108 million. Every year nearly 2.4 million people are added to the existing population. According to the projection of the Bangladesh Planning Commission, the population of Bangladesh is likely to reach 137.3 million by the turn of the century, and 154.5 million by the year 2010.

The rapid increase in population is, in fact, a phenomenon of the latter half of the present century, resulting partly from high fertility rate and partly from rapidly declining mortality. By now the size and density of the population have reached an explosive stage in Bangladesh. There is a compelling need to contain the population growth to make developmental efforts meaningful and sustainable. As may be seen from Table 3.1, about 41 percent of the population is below the age of 15 years, and women of reproductive age (16-45 years) constitute about 45 percent of the total female population.

**Table 3.1 : Male and Female Population of Bangladesh by Age Groups (1990)\***

(In thousands)

Age	Male	Female	Total
0-05	8535	8013	16548
06-15	15238	14440	29678
16-25	13060	12182	25242
26-45	12941	12681	25622
46-60	5280	4693	9973
61 +	3159	2783	5942
Total	58213	54792	113005

\* Projections based on Population Census 1981, BBS.

Source : Statistical Year Book of Bangladesh, BBS, 1990.

Approximately 15 percent of the population live in urban areas. There are 89 large and medium size towns (having pourashavas or municipality councils) and hundreds of other smaller urban settlements. The population of the capital city of Dhaka was 3.5 million in 1981. The population by age group, sex and residence is shown in Table 3.2.

**Table 3.2 : Population by Age Group, Sex and Residence (1990).  
(Projections Based on 1981 Population Census)**

(In thousands)

Age	Urban		Rural		Total
	Male	Female	Male	Female	
0-05	1240	1219	8433	8318	19210
06-15	2447	2272	14990	13853	33562
16-25	1922	1532	7623	8246	19323
26-45	2655	1700	10329	10629	25313
46-60	803	528	4268	3667	9266
61 +	489	347	3060	2435	6331

*Source : Statistical Yearbook of Bangladesh, 1990 (rearranged).*

According to recent surveys of the BBS, the mean age at marriage for male was 24.8 years and that for female was 17.6 years in 1988. During the same year, it is estimated that a total number of 1.14 million marriages took place in the country giving the ratio of 11.02 marriages per 1000 population per year. Recent statistics on marital status by sex and age are not yet available. Table 3.3 shows the distribution of population by marital status, age and sex as enumerated in the 1981 census.

**Table 3.3 : Distribution of Population by Marital Status,  
Age and Sex in 1981 (Census Report)** (In thousands)

Age	Never Married		Married		Widowed		Divorced	
	Male	Female	Male	Female	Male	Female	Male	Female
Under 10	14632	14319	-	-	-	-	-	-
10-14	6162	5043	63	381	-	-	-	-
15-19	3851	1256	274	2628	3	32	1	101
20-45	2873	268	10304	11827	66	757	12	188
46-60	54	26	3799	2123	69	108	3	11
61 +	184	11	2424	309	233	1429	2	4

Source : Statistical Yearbook of Bangladesh, 1990 (rearranged).

Based on the census report of 1981, the percentage distribution of the population by religion is as follows:

Muslim	:	86.7 percent
Hindu	:	12.1 percent
Buddhist	:	0.6 percent
Christian	:	0.3 percent
Others	:	0.3 percent
Total	:	100.0 percent

Distribution of disabled persons by types and sex is shown in Table 3.4.

**Table 3.4 : Distribution of Disabled persons (1982)**

Types	Number			Percent		
	Male	Female	Both Sex	Male	Female	Both Sex
Blind	65682	48692	114374	16.01	17.69	16.69
Crippled	97986	49167	147153	23.89	17.86	21.47
Deaf & Dumb	73545	56326	129871	17.93	20.47	18.94
Mentally Defective	45570	33724	79294	11.11	12.25	11.57
Others	127434	87334	214768	31.06	31.73	31.33
<b>Total</b>	<b>410217</b>	<b>275243</b>	<b>685460</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Source : Statistical Year Book 1990, BBS.

### 3.2 Family Planning

According to the Planning Commission's recent (1990) estimate, the Crude Birth Rate (CBR) and Crude Death Rate (CDR) are 36.3 and 13.8 per 1000 population respectively, compared to corresponding 1985 figures of 39.0 and 15.0 respectively. Thus it may be said that presently the population growth rate is 2.25 percent per year, which is still rather high. The male : female ratio in respect of births is 1.00 : 0.93 (Source : BBS).

The Total Fertility Rate (TFR), however, has declined from 5.6 in 1985 to 4.8 in 1989 (Bangladesh Fertility Survey, 1989). According to the same source, the Contraceptive Prevalance Rate (CPR) has increased from 25 percent in 1985 to 33 percent in 1989. Even then, the overall effect of reduction of fertility is not yet very perceptible.

A better measure of fertility is indicated by the Net Reproductive Rate (NRR). To attain a stabilization of the Bangladesh population ( $NRR = 1$ ), the CBR level requires to be brought down below 15 per 1000 population. The objective of achieving the target of  $NRR = 1$  by the year 2005 has been set in the Fourth Five Year Plan (1990-95), but in view of the current CBR of more than 36 per 1000 population, this is rather highly ambitious. Even if the population growth rate is sufficiently controlled in the near future, those already born will continue to add every year for a long time to come to the number of women in the reproductive age, thus keeping up a high level of fertility.

Percentage of use of various family planning methods among married couples (women under 50 years of age) in 1989 is shown in Table-3.5.

**Table 3.5 : Percentage of Use of Family Planning Methods by Married Couples (Women Under 50 Years) in 1989**

(In thousands)		
Contraception Method	No. of users (in '000)	Percentage among users
Oral Pills	1898	26.0
Injectables	379	5.2
IUD	554	7.6
Tubectomy	2208	30.2
Vasectomy	423	5.8
Condom	730	10.0
Others	1108	15.2
Total	7300	100.0

Source : Bangladesh Fertility Survey, 1989.



**Strong political commitment at the highest level of the Government with a liberal inflow of external assistance has been a driving force for the population programme in Bangladesh. Knowledge about contraception and of at least some contraceptive methods is almost universal now. The Government has identified the population problem as a crucial problem and gives a very high priority to its population programme. There now exists a largely favourable attitude amongst the general population toward the programme. The demographic effect of increased CPR has just begun to emerge, especially among the educated urban classes.**

## Health

The burden of disease, death and population growth hangs heavily on the people of Bangladesh. A pernicious combination of poverty, unemployment, illiteracy, malnutrition, poor sanitation and social apathy, combined with the demographic trap have created a very scary and sluggish developmental scenario in the health sector.

However, over the years, there have been some improvements in the overall health status, but problems of vast dimensions still remain unsolved. Based essentially on Primary Health Care (PHC) concepts and strategies, the infrastructure for health and family planning (H&FP) services has been rapidly expanded over the last two decades. Though accessibility to PHC has increased, the range and quality of such services in the rural areas are still very limited. Complementary to GOB's effort, a large number of NGOs and other private bodies have come forward to deliver H&FP services. But compared to the public sector, the contribution of the private and non-governmental sector in delivering health care services to the people is still very little.

Life expectancy at birth in 1988 is estimated to be 55.9 years for male and 54.4 years for female. There has been some improvement in the infant mortality rate which now (1989) stands half of the total mortalities still occur among children below the age of 5 years. The maternal mortality rate was 5.6 per 1000 live births in 1989 as against 6.0 in 1985. The main cause of morbidity and mortality among both children and adults are communicable diseases, which are mostly preventable.

Average daily calories intake per capita has decreased from 2098 Kcal in 1975 to 1900 Kcal in 1990, which is far below FAO prescription of 2332 Kcal for an average adult per day. Disparities in per capita calories intake for women is 20 percent less than that of male. Widespread malnutrition among pregnant women is a major cause for low birth weight. The prevalence of night blindness, iron deficiency anaemia, iodine deficiency goitre and protein calorie deficiency syndromes among the rural population are still rising. About three-fifths of children under 5 years and three-quarters under 12 years suffer from second or

**third degree malnutrition.**

**Supply and local production of essential drugs have improved in recent years but still very inadequate. Most of the essential vaccines (for EPI), contraceptive drugs and devices, as well as pharmaceutical substances in bulk are still imported. Major constraints in the functional area of delivering health and family care services lie in the realm of management and utilization of human and other resources, as well as paucity of funds for further development. The allocation for the H&FP sector (for both revenue and development expenditures) was Tk. 6610 million, which was 4.2 percent in the combined national budgets in 1989-90 (2.7% for Health and 1.5% for FP). Thus per capita government's expenditure on health and family planning was Tk. 73.**

**Primary level H&FP services are provided at the Union level Health and Family Welfare Centres (UHFWCs) and at the Upazila Health Complexes (UHCs). At present there are 351 UHCs and 3700 UHFWCs. The total number of hospital beds at the upazila level and below is only 8300. Secondary level health care and FP services are provided at the district level through 57 district hospitals (total beds = 3650) and 64 Maternal and Child Welfare Centres (MCWCs). At the tertiary level, health care services are provided through 8 Medical College Hospitals and 5 post-graduate or specialized institutes with attached hospitals.**

**For manpower development, besides the medical colleges and institutes mentioned above, there are two Dental Colleges, one Nursing College, 38 Nurses Training Centres, 8 Medical Assistant Training Schools, 2 Paramedical Institutes and 12 Family Welfare Volunteers' Training Institutes. Selected health indicators for 1989 presented in Table 4.1.**

Table 4.1 : Selected Health Indicators for Bangladesh (1988-89)

Indicator	Unit	National	Male	Female
1. Life expectancy at birth	years	55.4	55.9	54.4
2. Infant mortality rate (0-1 year)	per 1000 live births	113	120	105
3. Child mortality rate (1-4 years)	per 1000 pop. 1-4 yrs.	13.5	12.3	14.7
4. Maternal mortality rate	per 1000 live births	5.6	-	-
5. Crude Birth Rate	per 1000 population	36.3	n.a.	n.a.
6. Crude Death Rate	per 1000	13.0	n.a.	n.a.
7. Population Growth Rate	per cent per year	2.25	-	-
8. Total Hospital Bed	number	34196	-	-
9. Persons per hospital bed	ratio	3200	-	-
10. Persons per physician	ratio	5300	-	-
11. Average adult calorie intake	Kcal	1900	n.a.	n.a.
12. Low birth weight babies	Per cent of newborn	50	-	-
13. Malnutrition in children*				
(a) Under 5 years	Per cent	70	n.a.	n.a.
(b) 5-11 years	Per cent	80	n.a.	n.a.
(c) children at risk	Per cent	50	n.a.	n.a.

(approx.)

\* Based on Gomez classification of low weight-for-age.

Sources : (a) BBS; (b) Ministry of Health and Family Planning; (c) UNICEF

## Housing

Bangladesh is one of the least urbanized areas in South Asia. There are only four major cities, and another 85 towns of varying sizes. The houses in the towns and cities are mainly of one or two stories. Some high rise buildings are now coming up in Dhaka.

The rural area throughout the country is so thickly populated that it is difficult to distinguish any well-defined pattern of settlement. There are, however, some characteristic features. The flooding of most of the low lands and fields during the rainy seasons makes it necessary to build homes on higher grounds, natural or artificially raised. Settlements are generally scattered, but in the southern and northern parts of the country continuous strings of settlements along roads are more common. In the Haor basin of Sylhet and in the Chittagong Hill Tracts, settlements occur in nucleated or clustered pattern.

In the villages, most houses consist of thatched bamboo huts. A homestead is composed of several such huts built along the sides of a rectangular courtyard which is used for threshing of paddies and drying of foodgrains. Usually there is also a pond nearby. The housing by materials of wall and roof in rural and urban areas are shown in Table 5.1.

As may be seen from the Table, only 0.75 percent of houses in the rural areas are made of brick and cement, while most others are made of fragile materials such as straw and bamboo. In the coastal regions and offshore islands which are prone to cyclonic storms and tidal waves almost every year, fragile bamboo huts are blown off even with a little storm, causing much damages and death. It was seen during the last major cyclone in 1991, that wherever there were brick and cement buildings, people could use them as shelters and save their lives.

Building materials are scarce and very expensive. Firstly, there is no stone in the country because it is a vast alluvial plain. There are only two cement factories, one based on imported limestone from India and the other on imported clinkers. Local production of cement is inadequate, and much of it has to be imported. Prices of bricks, cement, steel rods, etc. are so exorbitant that most people can not afford to build a pacca house of their own.

**Table 5.1 Household in Dwelling Units by Material of wall and roof by residence, 1987**

Roof Material	Wall Material				
	Total	Straw, Bamboo	Mud,unburnt Brick	C.I.Sheet Wood	Cement Brick
<b>NATIONAL</b>					
Total Households	14785048	9370581	2957239	1718691	738537
Straw, Bamboo	8768975	6720353	1933904	95410	19308
Tiles	350723	73447	214230	29955	33091
C.I.Sheet, Wood	5248878	257681	809105	1593326	269666
Cement	416472	-	-	-	416472
<b>URBAN</b>					
Total Households	2041933	1075182	223856	255139	487766
Straw, Bamboo	818931	689467	108830	11619	9015
Tiles	55787	20159	18057	6774	10797
C.I.Sheet, Wood	846124	36556	95959	236746	146863
Cement	321091	-	-	-	321091
<b>RURAL</b>					
Total Households	12743115	8295399	2733383	1463552	250771
Straw, Bamboo	7950044	6030886	1825074	83791	10293
Tiles	294936	53288	196173	23181	22294
C.I.Sheet, Wood	4402754	2211225	712146	1356580	122803
Cement	95381	-	-	-	95381

*Source : Statistical Year Book, 1990 (B.B.S.)*

The Government policy in respect of housing is confined to providing residential facilities to low and middle income groups in the urban areas. The Third Five Year Plan (1985-90) objectives in public sector housing included construction of 3300 housing units in urban areas, development of housing plots in Dhaka and rehabilitation of 6000 homeless families in cluster villages all over the country.

**In fact, two thirds of Bangladesh remain under water for about six months. The research and development activities so far undertaken by the House Building Research Institute (HBRI) could not bring about significant changes in the cost structure of building materials or change in technics for construction. No tangible research has been undertaken for rural construction on the basis of indigenous local materials. Against this backdrop it is envisaged to conduct research and promote development of low cost building materials and construction techniques of low cost houses which are durable and affordable to low income families. Efforts will be made to evolve design of rural houses which are suitable for flood and cycloneprone areas of Bangladesh.**

Housing in private sector, especially in Dhaka is developing very fast. In recent years many multi-storied residential flats have been constructed on a commercial basis in Dhaka. A semi-government organization, namely the House Building Finance Corporation helps in private residential building construction by way of extending long term loans at normal rates of interest.

## Educational Environment and Gender Issue

### 6.1 An overview

Social scientists, economists and Bangladesh watchers have come to the conclusion that if we cannot develop our educational situation by formal and non-formal approach, especially for women who compose about 50 percent of the population, the desired goal of 'development' and 'poverty alleviation' would remain ever beyond our reach. Quoting from the speech of the President of Bangladesh in the South and Central Asia Regional Conference on Education for All held in Dhaka in December, 1989, "Without learning there is usually no justice. Where ignorance dominates, injustice rules. And when injustice rules because ignorance dominates, prosperity and progress only remain distant dreams,"--prevailing in the country are so much connected with one another. Table-6.1 shows the situation of adult literacy prevailing in Bangladesh and the progress made in this respect since 1961.

**Table-6.1 : Sex-wise Literacy Rates in Urban and Rural Areas in Bangladesh (in percentage)**

Region	Sex	1986	1974	1961
National	Both sex	23.8	20.2	16.3
	Male	31.0	29.9	29.3
	Female	16.0	17.2	10.7
Urban	Both sex	40.7	37.7	37.5
	Male	48.6	45.7	46.4
	Female	30.3	27.9	24.8
Rural	Both sex	20.6	18.5	15.1
	Male	27.3	25.7	22.8
	Female	13.7	10.9	7.0

*Source : Census Reports, 1961, 1974 & 1981.*



The development of a nation and its quality of life directly vary with the literacy rate which determines its ability to effectively use its human resources for national development. Speaking about "Education" in the context of development and advancement of the society, the full picture of the situation cannot be found merely from the indicator of literacy rates in the country. Quoting official documents (Table-6.1) that 23.8 percent of the people (above 5 years) in Bangladesh were literate in 1986 or that 84.0 percent of the female population of the country in that year were illiterate, no doubt shows the colossal magnitude of the problem of illiteracy in the country. But it does not reflect the complexities involved in providing education and enlightenment to the masses.

## *6.2 Formal Education System*

In Bangladesh there is a five-year Primary education (Class I to Class V : age 6+ to 10+), followed by a three-year Junior Secondary (Class VI to Class VII : age 10+ to 14+) and a two-year Secondary education offered in High Schools (having classes upto X). A two year Higher Secondary education (H.S.C.) is conducted in Intermediate Colleges/Intermediate sections of Degree Colleges.

After H.S.C., students can pursue, in accordance with their ability and aptitude, higher education leading to Pass/Honours Bachelor's Degrees (duration 2 year/3 years) in the Degree Colleges or the Universities. Post-graduate or Master's Degree Courses are available in the Universities. The duration of Degree courses is four years after H.S.C. in Engineering and Agriculture, and five years after H.S.C. in Medicine.

Besides the above general system of education, there is another system known as the Madrasah education. This offers traditional Islamic instruction along with general education on languages, science, mathematics, social studies, etc. at appropriate levels for boys and girls. Madrasah student can take admission in general universities or in Islamic University or in the Islamic Centre for Vocational Training and Research (ICVTR) for higher education.

## *6.3 Gender Integration in Formal Education*

Previous National Five Year Plans (excluding Fourth Five Year Plan) stressed education of women to fit their role as mothers and housewives. It is rarely suggested that they should receive education because it is a fundamental right of every individual. A brief picture of the education status of women and its development trend in Bangladesh has been drawn in Table-6.2.

**Table 6.2 : Sex-wise Literacy Rate in Different Census Years (in percentage)**

Sex	1901	1911	1921	1931	1941	1951	1961	1974	1986
Male	10.0	13.9	15.3	15.8	18.8	33.3	29.3	29.9	31.0
Female	0.6	1.0	1.8	2.9	7.4	11.3	10.7	15.7	16.0

*Source : Census Reports.*

It is evident from Table 6.2 that it has taken 86 years for Bangladesh to achieve a 16.0 percent women literacy rate, a rate attained by men in 1931. Women had been lagging behind men over all the years. Equality of status between sexes will not be achieved unless special measures are taken to counteract the current trend.

#### *6.4 Primary Education*

Despite significant improvement in overall enrolment, female enrolment constituted only 28 percent of the total age-group population in 1989 (Table 6.3). This is, however, a sign of marked improvement compared to previous years. But overall enrolment, especially girls' enrolment, cover only a marginal segment of the target population. There is a wide variation between the sexes in primary age-group participation.

While the age-group participation ratio for girls between 1985 and 1989 varied from 44.4 percent to 58.2 percent, the same for boys varied from 64.6 percent to 70.7 percent. Not only does the female enrolment constitute a smaller proportion in the schools compared to the school-age population, there also exists an acute gender-wise imbalance in the age-group participation.

The increase in female enrolment could not cope with the increasing number of out-of-schoolers in the country. Out of the 8.8 million school-age girls in the country in 1989, nearly 4.6 million or 55.8 percent were out of the reach of formal school system in 1986 compared to 2.9 million boys (35.4%) of the same age. Although the percentage of out-of-school girls declined over five years (1985-89), the absolute number of out-of-school girls has not decreased significantly. There were 3.7 million out-of-school girls in 1989.

It is supported by various reports that female enrolment increases with increased number of female teachers. Presently, 189032 teachers are working in 45348 Primary Schools of whom only 36353 (19.23 percent) are female. The Primary Teacher Recruitment Rule stipulates appointment of male and female

teachers in a ratio of 50:50. As a result of this, the numbers of female teachers in primary schools is increasing. Government is now considering a proposal for changing this ratio to 60:40 for female and male teachers respectively.

**Table-6.3 : Age-Group (6 to 10) Population and Participation Rate at the Primary level in Bangladesh (1985-89).**

Year	Sex	# Age-group Population	Enrolment		Out of school	Drop-out % Per year
			Number	Percent		
1985	Male	8278	5352	64.6	2926	} 22.0
	Female	8037	3568	44.6	4469	
1986	Male	8476	5477	64.6	2999	} 18.4
	Female	8229	3638	44.2	4591	
1987	Male	8675	5615	64.7	3060	} 13.6
	Female	8422	4460	52.9	3962	
1988	Male	8879	6342	71.4	2537	} N.A.
	Female	8620	4943	57.3	3677	
1989	Male	9088	6425	70.7	2663	} 7.0
	Female	8823	5137	58.2	3680	

# Age-group population calculated on the basis of 1981 census.

Source : Educational Statistics, 1990, Ministry of Education.

### 6.5 Secondary Education

Female drop-outs at the Secondary School level is a subject of much discussion and concern. It is, however, very difficult to extract the number of actual drop-outs from class VI to Class X because of the influx of new entrants in each class, especially in Class IX, the termination point of Junior High Schools being Class VIII. The drop-out rate of female students in the Secondary level is about 86 percent (BBS). The enrolment picture is also depressing. Of the estimated 7,068,000 girls of Secondary School age (10-14) in Bangladesh, only 12.33 percent are attending schools (calculated from Education Statistics, 1990 and Statistical Year Book, 1990). Of 103794 teachers at the secondary level, only 10391 (10.0%) are female (See table 6.6).

## 6.6 Women in Universities

The increase in female enrolment in Universities in recent years is visible. Still there are variations and a lowering tendency in terms of proportional percentage of female enrolment. The maximum was in 1982-83, when it was 18.51 percent of the total enrolment in all 6 Universities (Table 6.4). It declined in subsequent 5 years. Remarkable and sustained increase in female enrolment is seen in all the Medical Colleges, and this is separately placed in Table 6.4. From this Table it can be seen that the percentage of female teachers in Universities is almost static. The percentage of female teaches in Medical Colleges, however, increased (from 16.9% to 23.6%) over the years 1982-88.

**Table-6.4 : Number of Female Teachers and Students in General Universities, University of Engineering & Technology and Agricultural University: 1982-83 to 1986-87.**

A. Universities						
Years	Teachers			Students		
	Total	Female	female%	Total	Female	female%
1982-83	2484	217	8.74%	39699	7348	18.51%
1983-84	2706	226	8.35%	40541	6869	16.92%
1984-85	2606	226	8.67%	40581	6869	16.93%
1985-86	2705	238	8.80%	41780	7294	17.46%
1986-87	2725	242	8.88%	42468	7525	17.72%

B. Medical Colleges						
Years	Teachers			Students		
	Total	Female	female %	Total	Female	female %
1982-83	603	102	16.91%	8176	1751	21.41%
1983-84	634	99	15.61%	7779	1938	24.91%
1984-85	704	108	15.34%	8088	2216	27.39%
1985-86	768	108	14.06%	8268	2255	27.22%
1986-87	780	168	21.54%	8396	2256	27.00%
1987-88*	780	186	23.60%	8396	2364	28.15%

\* Collected from Statistical Year Book 1990, BBS.

Source : Bangladesh Educational Statistics 1987, Ministry of Education.

It is interesting to note from Educational Statistics 1987, that female enrolment in all the Universities and Medical Colleges are gradually increasing every year, except in the Dhaka University which is the country's largest University (20,000 students). Within the period of 1982-87, among the four General Universities, female enrolment increased in three (average 4.07 percentage points) but the same had decreased (by 4.33 percentage points) in the Dhaka University.

This is not a good sign for the nation. Probably, the rate is declining in the Dhaka University due to session loss or female students' insecurity in the University campus. Occasional violence and political disturbances often compel Dhaka University to remain closed for months. Another reason for declining admissions in the Dhaka University may be the inadequate facilities for accommodation of female students. The present trend of increasing violence in other educational institutions may also affect women enrolment there.

### 6.7 Madrasah Education

There are about 21,550 Madrasahs in Bangladesh. The Madrasahs along with nearly 131,640 Mosques constitute an education sub-system based on religion. Altogether 5873 Madrasahs (including two Govt. and others Non-government) are affiliated with the Government and managed by the Madrasah Board. Table 6.5 displays the percentage of Female Students and Female Teachers in the Madrasahs in 1990. Females constituted 8.34 percent of the students and 0.78 percent of the teachers. The only one Islamic University and the Islamic Centre for Technical and Vocational Training and Research (ICTVTR) do not accept female students or teachers.

**Table 6.5 : Number and percentage of Female Teachers and Students in Madrasahs, 1990.**

Institutions	Students			Teachers		
	Total	Female	Female%	Total	Female	Female%
Dakhil Madrasah	615,358	59,058	9.57	56,896	592	1.04
Alim Madrasah	157,410	10,539	6.69	12,633	41	0.32
Fazil Madrasah	183,516	6,636	3.61	13,790	38	0.27
Kamil Madrasah	40,712	720	1.76	2,287	-	0.00
Ebtaday Madrasah	552,192	52,327	9.47	131,641	-	0.00
<b>Total</b>	<b>1,549,188</b>	<b>128,280</b>	<b>8.34</b>	<b>85,606</b>	<b>671</b>	<b>0.78</b>

Source : Educational Statistics 1990, Ministry of Education, Govt. of Bangladesh.

According to the Educational Statistics 1990, there are also 58,124 Maktabas (Formal Basic Religious educational Institutions) attached to Mosques where 552,192 students (male and female) are attending and where the Imams (one who leads the prayer in the mosque) are teaching. All of these are run and managed by respective communities with their private initiatives and resources.

### *6.8 Technical and Vocational Education*

Under the Technical Directorate of the Ministry of Education, there are 105 technical vocational institutes including 4 institutes of technology imparting technical education and training at various levels. Women participation in those institutions in respect of teachers or students are very poor. Out of 2039 teachers and 18851 students, only 52 (2.55%) and 1146 (6.07%) respectively are women (Ref : Educational Statistics of 1990, BBS). There is only one Polytechnic Institute for women.

Technical and vocational education is vitally important for women to enable them to utilize employment opportunities. In developing technical education and training for women, government should give highest emphasis on training in garment manufacture and electronics. Establishment of an electronic industries can provide employment to large number of women as in the garment industries.

### *6.9 Examination Results of Women in Higher Education*

We have seen that though the integration of women at primary level is reasonably good in terms of enrolment, their drop-out rate is very high at secondary level. But they are doing well in higher education in comparison to boys. A girl stood first among all the successful candidates facing Public Service Commission for Bangladesh Civil Service (BCS) competitive examination in 1991. Girls are also often securing first positions in higher examinations (B.Sc. & M.Sc). Even in Secondary School Certificate Examination, girls' performances in general are better than boys. Secondary School Certificate Examination results of Rajshahi Board (result published on 27 September 1991) shows that out of 103931 candidates only 29103 (28 percent) were girls, but percentage of successful candidates is 70.28 for girls and 62.19 for boys.

### *6.10 Reasons Behind Poor Enrolment in Primary School*

Women literacy rate increased in 25 years from 10.7 percent in 1961 to 16.0 percent in 1985. During this span of time, population became more than double, leaving vast number of women out of education. It is not only that the national

**planners** or the Government failed to plan or to execute a balanced gender **integration** in education, but several other variables and factors are also **responsible**. Following are some of the major impediments :

- (a) **Poverty** of parents is found to be a major cause for non-participation of rural children in education, the sex-wise percentage for girls and boys thus incapacitated being 46.5 and 41.5 (Educational Statistics 1987) respectively. Though primary education is free in Bangladesh and books are also supplied free of cost, the poorest families can not bear the expenses to buy other educational materials, dresses, shoes, etc. for sending these children to the school.
- (b) The second major cause for non-enrolment and drop-out is also related to poverty. The children start their family helping role around 5-7 years of age when they are supposed to start schooling. Around 8-10 years, most of them start participating in various kinds of productive works. Educational Statistics 1987 reported that the percentage of children drop-outs from schools just to help their parents in their works is 22 percent for boys and 12 percent for girls.
- (c) 'Pardah' (segregation of the sexes) for girls in Muslim families does not seem to be a hinderage in primary school age group (5-9), but it is considered a major drop-out factor in female secondary education. This assumption is supported by a comparison of female literacy rates among three major religions in Bangladesh. Among Muslim, Hindu and Christian population of 5 years and above, percentage of literate female population are 15.3, 20.8 and 35.30 respectively (Ref: Population Census 1981).
- (d) Due to the segregated status of women in the society, they are brought up with separate set of values, and segregated education is also preferred by most parents. However, co-education is common and accepted by the society. Different micro studies have shown that female enrolment rate increases with the increased rate of female teacher appointment at schools. In this respect, the present picture is very much disappointing especially at primary level (see table 6.6).
- (e) One of the major causes for girls not attending schools is the prevailing tradition and culture, where girls are counted as non-productive liabilities of the family. Even in comparatively solvent families in villages, preference for education is given to the male child. Other main reasons are illiterate family environment, non-adjustable school environment and distant location of schools (especially different for girls), and lack of interest for education due to failures or repetitions.

Table 6.6: Number of Teachers and Students in Educational Institutions by Sex in 1989

Educational Institutions	Teachers			Students			Institutions		
	Total	Female	Female %	Total	Female	Female %	Total	Female	Female %
Primary	189032	36353	19.23	11561330	5136512	44.42	45348	225	0.51
Secondary	103794	10391	11.36	2828036	871769	33.17	7890	138	1.74
Colleges (HSC & Degree)	17637	2362	13.39	790340	194312	24.58	817	98	12.00
Madrasah	79135	617	0.78	960336	74438	7.75	5687	-	0.00
Universities	2901	337	11.60	48780	10914	22.37	7	-	-
Technical Inst.	2754	82	3.34	22005	1578	7.17	22	1	4.50

Source: Educational Statistics 1990.



### 6.11 Budget For Education

Budget is an estimated cost for one year; It often does not reflect the actual expenditure incurred during that year. The education programme in Bangladesh involves only 1.69 percent of the GDP. In other Asian countries, the average expenditure for education is 3.5 percent of GDP. Table 6.7 shows public sector budget for the education sector in comparison to national budget during 1985-1990. There was a total budget deficit of Tk. 6096 crore, Tk. 4745 crore, Tk. 4261 crore, Tk. 4503 crore and Tk. 3519 crore during these years respectively.

**Table 6.7 : Total Budget of the Government of Bangladesh and that of Education (1985-90)**

Year	National Budget of GOB			Educational Budget of Govt. of Bangladesh				
	Revenue (Actual)	Development (R.E.)	Total	Revenue (Actual)	Development (R.E.)	Total	% of GOB Budget	% of GDP
1985-86	4129	4095.50	8224.50	507.60	181.70	689.30	8.38	1.47
1986-87	4714	4513.40	9227.40	741.80	214.60	956.40	10.36	1.77
1987-88	5252	4650.60	9902.60	818.90	251.50	1070.40	10.80	1.79
1988-89	5780	4595.30	10375.30	959.90	257.60	1217.50	11.73	1.84
1989-90	6944	5102.75	12046.75	970.19*	303.90	1274.09	10.57	1.69

\* Actual expenditure collected from Planning Commission.

R.E. means Revised Estimate.

Source: World Bank Report No. 9379 - BD, April 1991.

**Table 6.8 : Amount of expenditure per student in various level in 1989-90.**

Type of Education	No. of Students	Gross expenditure (Taka in Crore)		Expenditure per Student (in Taka)
		Revenue	Development	
Primary	11,561,330	492.71	162.16	566
Secondary	2,628,036	201.10	25.32	861
Colleges	790,340	117.66	8.85	1,600
Universities	48,780	90.42	27.74	23,608
Technical/ Vocational Institutions	122,005 (approx.)	25.20	35.00	27,375

Source : Educational Statistics 1987 (BBS).

: Statistical Year Book 1990

In Table 6.8, funds used per student from primary to higher education levels in 1989-90 is shown. Leaving largenumber of school age children (about 6.2 million) out of school, expenditure for primary education per school going child was Tk. 566. The expenditure gradually increases at higher levels and is as high as Tk. 23,608 per University student and Tk. 27,357 per graduate level technical student.

Government has declared that education would be free of cost for girls upto class VIII from 1990 as a step to promote universal primary education and gender integration in education by 2000 AD. A proposal for giving stipend to girls upto the eighth grade was also under consideration, but due to non-availability of funds it could not be implemented. Government is planning to provide other inputs to accelerete female education, but so far none have taken a concrete shape.

### *6.12 Special Education for Women*

There is no special education only for women in the formal education sector. Nursing Education, under the Ministry of Health, is specially organized for women. In the only one Nursing College (Degree) and 42 Nurses Training Centres (Diploma) of the country, there were 4120 students in 1989 of which 4046 (98.2 %) were female. Family Planning and Maternal and child Health (MCH) care programme of the said ministry provides special education and training to some 17,466 female Family Welfare Assistants and Visitors (FWA/ FWV). Proposals have been made for the introduction of an optional pre-nursing course as part of general education for girls at the secondary level of education.

### *6.13 Special Education (Early Childhood) for Children*

One of the major reasons for drop-out of children at primary level is their illiterate home environment and the consequent adjustment problem of children an unknown school environment. There is no single institution (except BACE in very limited area) concerned with early childhood education. BACE has a programme on Feeder Schools. In its feeder schools, drop-out is less than 1.0 percent (NFUPE project of BACE, A case study, 1989) and enrolment of feeder school children in Primary School is 100 percent. The project covers only one Union, with a population of about 40,000. Government is considering some preparatory activities in the field of childhood education in terms of identification of possible focal points institutions, individuals, management and co-ordination.

There is a provision for setting up 200 Satellite Schools, basically contributing to formal primary education system, but functioning as feeder schools. Mosque-based Maktabs, offer great potential for basic pre-primary education to children

under 6 years for smooth transition to formal primary schools. These can provide increased access to a large number of children, especially girls belonging to disadvantaged families. Ministry of Education is considering to involve the maktabas for imparting Pre-primary Basic Education. UNICEF has committed nearly US \$7.1 million for development of 'Maktab Based Pre-primary Education' during 1990 - 95. If private education institutions offer opportunities pre-primary education, those will also be encouraged to establish and run as feeder schools.

#### *6.14 Adult Education*

To provide basic education to all citizens of Bangladesh is a responsibility of the Government under Article 17 of the Constitution, wherein it is stated that:

“The state shall adopt effective measures for the purpose of -

- (a) establishing uniform, mass-oriented and universal system of education to such stage as may be determined by law;
- (b) relating education to the needs of society and producing properly trained motivated citizens to serve those needs;
- (c) removing illiteracy within such time as may be determined by law.”

Moreover, the endorsement of the “World Declaration on Education for all” (held at Jomtein, Thailand, in March 1990) by the Government of Bangladesh obliges it to pursue the course of action charted out in the Declaration to ‘Meet Basic Learning Needs’ of all the deprived illiterate masses.

#### *6.15 Government Mass Education Programme*

In all the Five Year Plan documents since independence in 1971, some observations on non-formal education for the vast illiterate masses were made. Under the Second Five Year Plan (1980-85) the Government adopted a nationwide Mass Education Programme (MEP) with an ambitious aim of spreading literacy among 10 million people in the age group 11-45 years. Unfortunately the programme was suspended during 1982-83 before its full implementation. Again in the Third Five Year Plan (1985-90), a Mass Education Programme (MEP) was launched by the Ministry of Education in 1987. Under this object, the potential and scope of mass education through nonformal method outside the formal education system began to be exploited for the first time.

The aim of the project is stated as :

- (a) establishing a viable institutional and organizational framework for the implementation of both current and future Mass Education Programme: and

(b) increasing the rate of literacy from current level of 30 percent (11-45 years) to 60 percent by 2000 AD. The target of two million new literates by June 1990 will be achieved by adopting the following strategies :

- implementation of Mass Education Programme through Upazila Parishads; and
- providing a subvention to NGOs and coordinating their activities through a Government channel.

Progress Report placed in the GOB Mass Education Project Review Workshop held on 13-15 March 1989 reported the total output of the project as enrolment of 33,600 students under Government Programme through Upazila Parishad and 66,225 student by NGOs affiliated with the project (see Table 6.9).

**Table 6.9: Progress Report on Mass Education Programme 1989**

Implementation Media	No. of student enrolled	Total No. of Teacher	Total No. of Centre
Through Upazila	33,600	840	840
15 Small NGOs	31,277	325	364
* 6 Big NGOs	34,948	1,433	1,393
** METSLO	Male 33,640 Female 33,677	2,219	2,219
<b>Total</b>	<b>167,142</b>	<b>4,816</b>	<b>4,816</b>

Source: (a) *Review Workshop Report, March 13-15, 1989 by MEP*

(b) *\*Review of Mass Literacy Activities of 6 selected NGOs in Bangladesh, UNICEF, Jan. 1990.*

(c) *\*\*Evaluation Report, METSLO, Nov. 1989.*

Within the framework of MEP, assistance was provided by UNICEF to six big NGOs for running mass education programmes of their own. This subvention programme was evaluated in January 1991. The achievement in term of enrolment, establishment of learning centres and recruitment of teachers are placed in Table-5.9. Units cost per learner varied from Tk. 1,260 to Tk. 113. The course duration was 24 months for BRAC, and 12 months for 3 NGOs and 6 months for 2 other NGOs. Except BRAC, the qualitative output of the UNICEF funded programme as reported in the Evaluation Report, was not satisfactory. In the project under BRAC, within 18 months, most of the learners achieved literacy equivalent to Class III level of formal primary education, and many of them were

able to continue their education in formal primary schools from Grade IV. Though, the achievements of the GOB part of the MEP was not very satisfactory, it was thought that NGOs could probably solve the problem of drop-outs by involving the communities. MEP also had developed a general curriculum for Adult Non-formal Education System. Training need of the teachers are being assessed by the project.

#### *6.16 Mass Education through Small Local NGOs*

Government Mass Education Programme provided for involvement of larger NGOs, but under it there was hardly any opportunity for grass-root level small local NGOs to be involved.

A separate pilot programme under the name of Mass Education Through Small Local Organisations (METSLO) was therefore mounted as a part of the larger Mass Education Programme. The METSLO project with an estimated expenditure of Tk. 124.00 lac (US\$ 399,940) was funded through a UNDP grant outside their Fourth Country programme. Being essentially exploratory and of a pilot nature, the effort was given a separate entity to ensure greater flexibility and to facilitate participation of many small local organisations in the task of eradication of illiteracy. The project officially started in August 1988 for a period of 15 months. Bangladesh Council of Mass Education (BCoME), a federation of 67 small NGOs were the implementing agent of the programme. For monitoring and supervision the GOB (MoE), Donors and BCoME constituted a Steering Committee at the central level, as provided under the Project Document.

This project was evaluated in November 1989. The out-put in terms of both quantity and quality of learners were remarkable. Against targeted enrolment of 50,000 learners, METSLO enrolled 63,317 learners (33,640 male and 33,677 female in 2219 centres). Altogether 36 Small NGOs of grass-root level participated in METSLO. Out of the total enrolment, 43,134 qualified as neo-literates by appearing in two examinations ('Test-A' for alphabetization and 'Test-B' for functional literacy and basic numeracy). The project also addressed the issue of maintaining and improving achieved level of functional literacy, once it attained, by installing 500 mini-libraries at the grassroots level. Leaving aside the number of those who have attained literacy, the real impact of this pilot project has been in the creation of local awareness and enthusiasm for education through involvement of local communities. According to the Evaluation Report of METSLO, 'this is a commendable social achievement of this programme which can not be measured just by numbers'. Though there is no special adult education programme in the Country for women only, female participation in non-formal education programme is almost equal to that of man.

### *6.17 Present Situation of Literacy*

Among one billion illiterate population of the world, Bangladesh represents 80 million. Adult education vis-a-vis mass education projects are going on since 1982 as ornamental projects of the Ministry of Education. Preliminary reports based on 1991 census shows that national literacy rate has increased from 23.80 percent in 1981 to 24.82 percent as on 30 September, 1991. There was no change in the male female ratio of literacy compared to that in 1981 (i.e. 31 % for male and 16 % for female). From 1987 to 1991, a total of Tk. 262.40 million was allocated for MEP, but it could utilize only Tk. 80.878 million and made only 820,000 people literate. A sum of Taka 70.00 million was also spend in 1981-82 for making 700,000 people literate. Thus, the total contribution of government during this period (1981-90) for increasing literacy by one percent is Tk. 150.878 million and total output is 1.2 million persons made literate. 'Per head' literacy cost incurred by the Government is Tk. 124.69, whereas the same cost incurred by BRAC was Tk. 1620.

Experience around the world is varied as regards management of Mass Literacy Programmes and use of non-government organisations for its operation. In Government programmes as planned and conducted in Bangladesh, there is neither much room for trying out non-conventional methods, nor much scope for community participation for rapid expansion of mass literacy. Experience of innovative approaches is thus limited. Searching for new ideas in these fields, METSLO has proved itself a success, and at the same time it opened up a new dimension for national planners to explore.

The Fourth Five Year Plan (1990-95) document did not clearly identify non-formal education as a separate sub-sector. It only mentioned the ongoing mass education programme. There is need for a broader national framework for non-formal education as a sub-sector, with components like pre-primary education for under 5 years, non-formal basic education for adolescents, and functional literacy for youths and adults. The Government alone would never be able to carry out the task of mass literacy under the present system; participation of private sector, NGOs and target communities is a sine equal non for the success of such a National framework.

## Women and Employment

### 7.1 Women in Labour Force

The Labour Force Survey (LFS) of 1985-86 put the civilian labour force (10 years and above) at 31.0 million, of which only 3.3 million (or 10.6 %) were employed or unemployed women. From 1981 Census Report, it may be seen that the total labour force was 25.9 million at that time, of which only 1.5 million were women (0.2 million in urban and 1.3 million in rural areas). During 1981 and 1985-86, the official count of female labour force showed a 120 percent growth in contrast to male labour force growth of only 13.5 percent. During this period, the female labour force growth in urban areas was much more (233 %) than in rural areas (100 %), indicating in recent years, a rapid increase of female employment in urban wage earning labour force. Table-7.1 is based on official (LFS) estimation of female participation in the labour force in 1985-86, along with women engaged in housework.

**Table 7.1: Participation in the Labour Force (1985-86)**

(In million)

Economic Category	Urban		Rural		National		
	Male	Female	Male	Female	Male	Female	Total
Employed (full or part-time)	4.0	0.6	23.4	2.5	27.4	3.1	30.5
Unemployed	0.1	0.1	0.2	0.1	0.3	0.2	0.5
Housework	-	2.5	-	22.4	-	24.9	24.9
Inactive	1.3	1.1	6.9	5.1	8.2	6.2	14.4
Population 10yrs & above	5.4	4.3	30.5	30.1	35.9	34.4	70.3

Source : BBS. Statistical Yearbook of Bangladesh 1990.

While the female population above 10 years in 1985-86 was 34.4 million (or 48.9 % of total 70.3 million population above 10 years), only 3.1 million of them (i.e. 9.1 %) has been showed in the LFS as employed in the labour force of the country. This is a gross under-statement. The cause of undernumeration of women in the LFS lies in the definitions used. A large number of women are engaged in household work or part-time\*work in agriculture, but these works were not counted as part of the economically active labour force, which according to these surveyers probably meant only wage earning labour. A recent suvey commissioned by the UNDP (Agricultural Sector Review of 1989) indicates that over 54 per cent of rural females have agriculture as their primary occupation after housework and are very much countable as part of the labour force. Some 60 percent of landless and virtually 100 percent of female headed families reported female working activities as a major source of their income.

### 7.2 *Distribution of Employment by Sex and Occupation*

According to LFS of 1985-86, of the employed women, only 11.0 percent were engaged in agriculture (including fisheries and forestry). This again is an understatement. Among the employed women, the largest category was service workers (38.4 %), followed by production workers (26.3 %). One remarkable feature is that only 0.1 percent of employed women were working in administrative or managerial work. Altogether, there are only about 8000 women employed in administrative or managerial work in Bangladesh.

**Table 7.2 Percentage Distribution of Employment by Sex & Occupations (1985-86)**

Occupation	Female Employment		Male Employment	
	% of total Population	% of Female Employment	% of Total Population	% of male Employment
Technical/Professional	0.3	3.3	2.4	3.1
Administrative/Management	0.02	0.1	0.8	1.1
Clerical Works	0.3	3.3	2.3	3.0
Sales Work	0.4	4.4	9.5	12.5
Service Work	3.5	38.4	2.0	2.6
Agriculture/Forestry/Fishery	1.0	11.0	47.6	62.5
Production/Tranportation	2.4	26.3	3.8	5.0
Undefined	1.2	13.2	7.8	10.2
<b>Total</b>	<b>9.1</b>	<b>100.0</b>	<b>76.2</b>	<b>100.0</b>

*Source : Labour Force Survey, 1985-85. BBS.*



According to the ILO Year Book of Labour Statistics (1987), the crude activity rates of males and females in Bangladesh in 1986 was 53.6 for males and 6.4 for females, as compared to 60.7 for males and 38.8 for females in Japan in the same year. According to LFS of 1985-86, of the total women employed, 58.1 percent were employees, 17.1 percent were self employed or employers, 13.2 percent were day labourers, 11.4 were unpaid family workers and 0.2 percent undefined. The percentage distribution of employment by sex and occupation, as estimated in the LFS of 1985-86 is shown in Table 7.2.

### 7.3 Unemployment by Age Group and Sex

Unemployment records are not properly maintained in Bangladesh. According to LFS of 1985-86, only 0.5 million people were unemployed in the country and among them 0.2 million were women. This is probably a gross understatement. However, the unemployment rates by age groups and sex as reported by LFS of 1985-86 are shown in Table 7.3. Unemployment by level of education and sex are shown in Table 7.4.

**Table 7.3: Unemployment Rates by Age Group and Sex (1985-86)**

Age Group	Urban		Rural	
	Male	Female	Male	Female
10 - 19	4.0	4.0	1.2	7.7
20 -29	3.0	3.5	1.3	3.0
30 & Over	0.2	0.8	0.2	0.9
Total	1.5	2.6	0.7	3.4

*Note : Population 10 years and above.*

*Source : Labour Forces Survey, 1985-86. BBS.*

**Table 7.4: Unemployment Rates by Level of Education and Sex (1985-86).**

Level of Education	Urban		Rural	
	Male	Female	Male	Female
No education	1.0	0.1	0.1	0.3
Below Class X	1.2	0.4	1.3	0.2
Secondary Level	1.9	0.2	0.9	3.5
University Graduates	1.1	1.0	2.9	2.5
Madrasah & Other ed.	1.9	33.3	1.1	-
Total	1.5	2.6	0.7	3.4

*Source: Labour Forces Survey, 1985-86. BBS.*

Many women from better off families do not seek wage earning employment even though they could probably get one. The social milieu in general and the prevailing environment in working places in particular are responsible for such apathy. It is mainly for this reason that the unemployment rates even among educated women are seen to be more than that among males in both urban and rural areas (Table 7.4).

#### 7.4 Percentage Distribution of Wage Earners by Sex

The average monthly earnings of female wage earners (including salaried persons) in 1985-86 was only Taka 499.56 (US\$ 16.65 in the then exchange rate), whereas the national average of the same for both sexes was Taka 832.56 (US\$ 27.75). The percentage distribution of wage earners by monthly earnings and sex in 1985-86 is shown in Table 7.5.

**Table 7.5 : Percentage Distribution of Wage Earners by Monthly earnings and Sex (1985-86)**

Monthly Earning (in US\$)	National		Urban		Rural	
	Male	Female	Male	Female	Male	Female
Less than 10\$	6.4	39.9	3.6	35.5	7.1	41.3
\$11 - \$20	73.1	51.8	42.3	47.8	80.1	53.1
Above \$21	20.5	8.3	54.1	16.7	12.8	5.6
Average Monthly Earnings in US\$	29.99	16.65	50.25	23.23	25.31	14.56

*Source : Labour Forces Survey, 1985-86. BBS.*

#### 7.5 Average Daily Wage Rates

Wage rates paid to female wage earners are generally lower than those paid to males. Several factors depress female wage rates. One is the low level of marketable skills of women as a result of their backwardness in education and technical training. Another is the low demand for female labour. A third factor is the abundant supply of persons (both male and female) for jobs that hired women do. Given the bleak prospect of finding a job, many needy women are often obliged to work for very low wages. With the informal nature of the labour market, in many cases women are not in a strong bargaining position about their wages.

Rates of wages paid to women vary for agricultural and non-agricultural work and are consistently lower (by 50-60%) than for male workers. The average daily wage rate of agricultural day labourers in 1987-88 was Taka 31.15 per day; the rate for non-agricultural day-labourers varied from Taka 35.00 to Taka 55.00, depending whether one was skilled or unskilled.

### 7.6 Gender Participation in Public Services

The Government is the largest employer in the country. In 1976, the Government declared that a 10 percent quota for women candidates will be reserved in recruitment to all categories of public services subject to their fulfilment of basic qualifications. It is doubtful whether this quota system has led to any increase in employment of women in the public sector. The share of women in public services are still far less than 10 percent. Male-female participation in Government administrative services (excluding Autonomous Bodies and public Corporations) as on 01 January 1987 is shown in Table 7.6. As may be seen from this Table, the share of women in such Government jobs in 1987 was only 6.52. If autonomous bodies and nationalized industries under public sector are included, this share is even less, and is only 4.86 percent.

**Table 7.6 : Gender Participation in Government Services  
(excluding Autonomous Bodies & Public Corporations) as on January 1, 1987**

Service Category	Male	Female	Total	(Total in number)
				Female as % of Total
Class - I	26575	1208	27783	4.35
Class - II	10109	327	10436	3.13
Class - III	389951	37308	425259	8.77
Class - IV	19078	4110	194890	2.11
<b>Total</b>	<b>615415</b>	<b>42953</b>	<b>658368</b>	<b>6.52</b>

*Note: Class I & II includes only Gazetted Officers. Class III and Class IV includes staff and manual workers.*

*Source: Ministry of Establishment, GOB (Quoted from the book, "The Fifty Percent" by Salma Khan. University Press Ltd. Dhaka, 1988.*

Even before the quota system was introduced in 1976, more than 6 percent of jobs in regular Government jobs (excluding autonomous bodies and nationalized industries) were occupied by women (Ref: Salma Khan. *The Fifty Percent*).

University Press, Dhaka, 1988) who had obviously been recruited on the basis of merit alone. It is clear from this fact that women are not getting much advantage out of the quota system and it has yet to go a long way before it can really produce a major impact on gender participation in public services.

The Bangladesh Army, Navy and Air Force have a strength of nearly 150,000. But except for some lady doctors, nurses and Telephone operators, there are no other female employees in the armed forces. In the Police Force which is nearly 80,000 strong, there are only 236 women out of whom 125 are officers.

## Gender Participation in Politics

### *8.1 Political History of Bangladesh*

Bangladesh was born through a bloody strife and had to cope with a completely shattered economy to begin her course in history in 1971. The Constitution of 1972 adopted during the Awami League regime soon after independence, provided for a secular, multi-party parliamentary democratic system with a Prime Minister as the Head of the Government and directly accountable to the Parliament. The Awami League enjoyed very substantial support from urban and rural middle classes and from students and intellectuals. It aimed to establish a socialistic form of economy in the country. Awami League's relationship with the bureaucracy and the army was somewhat strained because it was aiming to politicize administration and was deliberately keeping the army small, both in men and in funds. Adding fuel to the fire, its own para-military internal security force (Rakkhi Bahini) encroached on the powers and privileges of the army.

By 1974, support faded from the Awami League because of the patronage and nepotism it built up, and the corruption, black marketing and smuggling in which it allowed its own ranks to indulge in (as part of the patronage system). To overcome resistance, the Awami League changed the Constitution in 1974 and went for a single-party system and a Presidential form of Government. However, the strained relationship it developed with the army eventually became the cause of its downfall. In August 1975 Sheik Mujib (the supreme leader of Awami League and the President of the Republic) and a few weeks later other prominent leaders of Awami League were killed by army officers.

After the autumn of coups and counter coups, General Ziaur Rahman gradually emerged as the new strong man in Bangladesh politics with the support of the army behind him. He gained some popular acceptance and changed his Martial Law Regime to a civilian one, controlled by his Bangladesh National Party (BNP). The BNP opted for a mixed economy and initiated a privatization process of nationalized industries. There were notable accomplishments, but

Gen. Ziaur Rahman was constantly under threat from opposing army factions. The BNP built up support in the rural areas little by little. President Ziaur Rahman was killed by army officers in Chittagong in May 1981. After another year General H.M. Ershad, the then Chief in Command of Army became ambitious and took over power in 1982 under Martial Law.

Ershad followed Ziaur Rahman's model of building his own political party under the name of Jatiya Party (JP), but was not successful. This may partly be due to the fact that the forces he could rally were those already organized by Ziaur Rahman in BNP, and after his death, under the leadership of his widow. The army, the bureaucracy and the urban and rural rich seemed to support Ershad's regime, but not the students, the intellectuals or the middle classes and the poor. Parliamentary elections were held, apparently with a great deal of fraudulent polling practices, and Ershad was never able to wear the democratic mantle which he so much desired. Meanwhile, the privatization process was carried further, and with administrative decentralization, formal politics was further removed from the villages. The Upazila System was an extension of the bureaucracy down to the subdistrict level and brought about a paternalistic system which is more conducive to patronage.

Opposition politics against Ershad intensified with the main unifying factor of removing Ershad from power and abolishing the role of the army in politics and administration. There were much differences of opinion between the Awami League and the BNP regarding strategies and conduction of opposition. Finally, in 1990, it was again the student community which created pressure on all the political parties and led the united struggle for democracy that overthrew Ershad's regime. Chief Justice Shahabuddin took over as Acting President and the army agreed to detach itself from politics. An impartial election for the Parliament was held on 17 February 1991, in which the BNP came up as the largest single party winning a very slim majority of seats. Awami League was the second largest party. General Ershad is now in prison awaiting trial for various charges of corruption and abuse of powers. His party (Jatiyo Party) is the third largest in the Parliament. The fundamentalist Jamat-i-Islami party holds the fourth position in respect of parliamentary seats in the Parliament.

After the elections, Begum Khaleda Zia (widow of Ziaur Rahman) became the Prime Minister and Sheikh Hasina Wazed (daughter of Sheikh Mujib) became the Leader of Opposition. The BNP and the Awami League co-operated in the Parliament to pass a bill amending the Constitution for reversion to the Parliamentary Form of Government, which has been introduced in the country after a Referendum on this issue held on 15 September 1991. A new cabinet of Ministers was formed on 19 September 1991 with 40 members. Other than the

Prime Minister, two other women members of the Parliament are also included in the Cabinet of Ministers; one as a State Minister in charge of Ministry of Cultural Affairs; another as State Minister in the Social Welfare and Women Affairs Ministry which is headed by a male Minister.

In the past, Bangladeshi authorities have often been responsible for infringement of civil rights through extensive use of arbitrary arrest and imprisonment of opposition political leaders and workers. Such powers are applied through the Special Powers Act of 1974. Pursuant to this Act, detainees may be held indefinitely without trial. The newly established 'Democracy' may not breathe well in the country unless this Act is repealed.

### *8.2 Elections for the 5th Parliament*

It was for the first time in the history of Bangladesh that elections were held under an interim government headed by Justice Shahbuddin Ahmed, who was chosen by all parties as the Acting President for his strong image of impartiality. Soon after assuming office, the Acting President set 27 February, 1991 as date for the 5th Parliamentary elections within 90 days of dissolution of Government according to the Constitution. Seventy six political parties participated in the elections.

This election was quite different in comparison to the previous two elections where rigging, malpractice of false vote casting and hooliganism were rampant. National and foreign observer teams were satisfied with this election and Commonwealth Observer Team made the following comments - "the elections were free and fair and a model one for other nations. ....held in a democratic manner, as a victory of the people".

### *8.3 \*Women Membership in Political Parties*

BNP : Role of women in this party was quite remarkable during its past history and in the last election. However, gender integration at the top level of management in the party is not very satisfactory. Out of 17 members in the BNP's Standing Committee (supreme in command), Begum Khaleda Zia, Chairman of BNP is the only woman (5.8 percent). The Central Committee of BNP which is formed with 180 women (4.44 percent) members. They are holding good positions in the committee : Chairman, 2 Vice-Chairmen and one Joint Secretary are women; three other women members hold the posts of Women Affairs Secretary, Publicity Secretary and Information Secretary. All nominated women Parliament Members are ex-officio members of the Central Committee.

In all district BNP Committees, at least one woman member from the district BNP Women Front is included. There are two Chairmen and two Vice-Chairmen of District BNP Committees who are women. District Women Front of BNP consists of 31 members. They were very active and took vital role in various movements during Ershad regime. The majority of BNP in the Parliament is supposed to be partly due to majority of women votes cast in its favour. But the women front is still very much urban based. Though BNP has got much opportunity to organise rural poor women under their political banner, there is neither any room for them in BNP, nor any plan to utilise those vast masses for involving them in the national development process; they are only exploited by politicians for their own interests and motives. This is true about all other major political parties in the country.

**Awami League:** The main stream of Awami League was formed in 1949 and its women front took official shape in 1957. At that period, Bangladesh was a part of Pakistan and was known as East Pakistan. Immediately after inception of the women front of Awami League, Martial Law was enforced in the country in 1958 and all party activities was banned. During 1964-66 when the 6-point movement of Awami League was gaining great support from the people, few women were enrolled in the Awami League Central Committee. Begum Sajeda Chowdhury, the General Secretary of Awami League ascended as a national leader through long struggle within the party and the country. Chairman of Awami League Sheikh Hasina Wazed, entered into politics in 1964-66, as a member of the Awami League Student Front. During the killing of Sheikh Mujibur Rahman (1975), she was staying in Vienna with her husband who was working there at that time. After coming back to Bangladesh in 1981, she was elected as the Chairman of Awami League.

Gender integration at the policy making level of Awami League gives a better impression in comparison to that of BNP. In the party's Presidium (supreme in command), there are 12 members of which 3 are women (25 percent). The second policy making level of Awami League is the Working Committee where there are 7 women (14.28 percent) out of 49. Four women members (28.57 percent) are holding important posts in the Awami League Secretariat which consists of 14 members. They are holding the posts of General Secretary, Agriculture Secretary, Women Affairs Secretary and the Labour Secretary.

Women leaders of Awami League have developed their political careers through involvement in politics for a long time and they are intellectually better accomplished than those in BNP. Though gender integration in Awami League at policy level is good, women's activities are stereotyped and city based. Attempts



have never been made by the party to organise under its banner the vast majority of women living in rural areas.

#### 8.4 Role of Women as Voters

The total number of voters registered in 1990 voters' list is 6,22,04119 of which total women voters are 2,91,07555 (46.79 percent of the total). Exact number of female votes cast in the last election (or any election) is not known, because the Election Commission does not maintain any record on it. A private election observation team was organized by Co-ordinating Council for Human Right of Bangladesh (CCHRB) with the help of 34 non-political NGOs. CCHRB observes in their areas spoke to several women voters and found that women voters were much interested to cast their votes. In 926 centres out of 1389 centres surveyed, CCHRB observers found that women voters had decided to go to vote on the day of election, hoping that the election would be free and fair. In 55 centres some women voters feared violence. Table 8.1 shows women voters' opinion before the voting.

**Table 8.1: Survey of Women Voters' Opinion**

Opinion	No. of centres
Decided to vote	926
Feared violence on election day	55
Decided not to vote	54
Would decide on election day if they will go to vote	126
Dependent on guardian's decision	22
No answer	206
<b>Total centres</b>	<b>1389</b>

*Source : Election Observation Report, CCHRB.*

#### 8.5 Role of Women as Election Candidates

The total number of nomination papers submitted were 3838 for 300 Parliament seats. Ultimately 2774 were allowed by the Election Commission to contest in the elections. Among those who contested were 32 women nominated by 12 political parties and 2 independent women candidates. Thus there are in total only 34 women candidates (1.47%) who took part in the last elections for 41

Parliament seats. Begum Khaleda Zia, the leader of BNP, contested for 5 seats and won all of them. Sheikh Hasina Wazed, the leader of Awami League, contested for 3 seats but won in only one. Begum Sajeda Chowdhury, general secretary of Awami League contested in two but won only in one. Among the remaining 31 women candidates only Motiya Chowdhury, a candidate for Awami League won a seat in the last elections. Some key statistics on women participation in politics and Parliament is placed in Table 8.2.

### 8.6 Women in Politics

The present Prime Minister and the Leader of Opposition in the Parliament are both women. This does not in any way reflect a sudden upsurge in the social position of women in Bangladesh. On the other hand, it reflects the working of the patronage system wherein relationship with prominent people still count very much in the choice of leaders and in social mobility in general. The seclusion of women (or Purdah) from public activities, the prevailing discriminatory inheritance laws, the dowry system, poor literacy rate and many other traditional practices prevent women from actively participating in politics or in national development programmes. The general pauperization process during the last decades has caused deterioration rather than any improvement of the social position and security of women in Bangladesh.

**Table 8.2 : Some Statistics on Women Participation in the Election to the 5th Parliament**

Number of women candidates nominated by 12 Political Parties to contest in election	32
Number of women contesting as independent candidates	2
Women candidates nominated by their parties to contest in more than one seat	3
Number of seats where women candidates contested	41
Percentage of women candidates contesting in the election	1.47
Number of seats where women candidates won	7
Percentage of women candidates who achieved victory	2.22
Number of women candidates who succeeded in the election	3
Reserved seats for women in Parliament (by nomination)	30
Percentage of women representation in Parliament (by nomination)	10
Number of women representative in Cabinet of Ministers	3
Percentage of women representation in Cabinet of Ministers (Total Ministers : 40)	7.5

*Source : Election Observation Report, CCHRB*

## *8.7 Women's Position in Trade Union*

The trend of the labour movement until independence of Bangladesh was by and large 'modelled on the theory of British Trade Union Congress, were established more to safeguard the interests of employers, rather than those of the employees. After independence, 80 percent of the industries were nationalised. Trade unions are not so well-organised as to compel employers to pay workers their due shares or to influence national legislatures to pass suitable legislations for enhancing the rights of the workers. At present, the unions mainly practice "bread and butter unionism" which implies that they are concerned only with the job-interests of their members. Deprived of true idealism and too much concerned with the narrow interests of small sections of the community, the trade unions have lost their great social significance.

A worker is usually a recent immigrant from rural life and is therefore unused to the discipline and authority relationship of the industrial environment. He has difficulty in identifying himself. It is difficult to make a worker conscious about his rights only through membership of a trade union, especially in a condition where there are too many workers for too few jobs.

By the end of 1990, there were 23 Labour Federations and 3789 Trade Unions registered in Bangladesh. None of these trade unions are exclusively for women. As reported by GOB Labour Directorate, women membership in the existing trade unions is almost nil. According to the Labour Force Survey (LFS) 1990, the present labour force is 4.85 million of which only 0.46 million are women (9.61 percent) and 0.26 million (5.39 percent) are children. Only 1.6 million workers (33.37 percent) are members of trade unions.

Women labour force participation in the country is mainly in garment industries (90 percent) and in tea plantation (51.28 percent). Recently large number of women are also taking part in road/building construction works as hired labourers. Due to their participation as hired or payroll employee in these industries, women are unable to participate in trade unions or to organise themselves. Trade unions are weak because these are organised under political banners to serve particular political parties and their motives. Big parties in power or in opposition share power in the parliament; they support or belong to the employers' classes rather than the worker's. The politicians use workers for building their carrier. On the other hand, workers also join trade unions for their personal benefit, and not for any national interest. This vicious links between trade unions and politics is not only hindering the growth and development of true trade unionism, but also hindering industrialisation of the country.

Leaving aside the question of gender integration in trade unions, it may be said that trade unionism since the independence of Bangladesh, is still in a nascent state. What shape it would take in future can not yet be said.

## Legal Environment and Gender Issue

### 9.1 Constitutional Provisions

The fundamental principles of state policy obliges the Government to promote participation of women in all spheres of national life. Bangladesh is a signatory to the convention on the elimination of all forms of Discrimination Against Women (1979) and the World Plan of Action for Ensuring Equility, Development and Peace Formulation by the United Nations during the Decade of Women. The reservations provided that Articles 2,13(a) and 16(1)(c) and (f) regarding equal inheritance, divorce, child custody and marriage would not be binding on the country because they may conflict with 'Sharia Law' (Personal Law based on the Quoran and Hadis).

The constitution of Bangladesh grants equal rights to women in all spheres of life except in the areas which are governed by the Personal Law. The right to vote is guaranteed to both men and women. The constitution embodies fundamental rights relating to women in Article 27, 28 and 29 as follows :

27. All citizens are equal before law and are entitled to equal protection of law.
- 28.(i) "The State shall not discriminate against any citizen on grounds of.....sex....."
- 28.(ii) "Women shall have equal rights with men in all spheres of the State and of public life".
- 28.(iii) "No citizen shall on grounds of .....sex.....be subjected to any.....restriction ....."
- 28.(iv) "Nothing in this Article shall prevent the State from making special provisions in favour of women and children".
- 29.(ii) "No citizen shall, on grounds of ..... Sex .....be ineligible for, or discriminated against in respect of any employment or office in the service of the Republic".

Article 28 (iv) and 29 highlight the realization of women's backwardness and

vulnerability; these provisions have been made to empower the Government to take “affirmative action” with respect to ensuring ‘equal rights’ to women.

## 9.2 Civil and Criminal Laws

In the areas governed by civil and criminal laws, the Muslim women in Bangladesh are, with some exceptions, treated the same way as men. But several important areas of their lives such as marriage, divorce, inheritance and guardianship or custody of their children are still governed by religious laws which treat women quite differently from men, and generally as subordinates.

In matters of family laws, people are governed primarily by the religious laws of the community to which they belong. Since the vast majority of the population of Bangladesh is Muslim, this discussion will confine itself to Muslim Family Laws as they are followed in Bangladesh. Besides, the laws in respect of vital registrations (birth, death, marriage and divorce) shall also be discussed.

## 9.3 Existing Legislations

**(a) Subject :** Registration of births, deaths, marriages and divorce.

- (1) The Bengal Births and Death Registration Act, 1873.
- (2) Birth, Deaths and Marriage Registration Act, 1886.
- (3) The Municipal Administration Ordinance, 1960 (amended in 1969 and 1975).
- (4) Paurashava Ordinance, 1977.
- (5) Muslim Marriages and Divorces (Registration) Act, 1974.

**Status:** The Laws are scattered and applicable to specified Communities. In practice (1) and (2) are not operative, and in respect of (3), no municipality has yet framed the required bye-laws as stipulated in the Ordinance. At various times, many different agencies have been authorized for registration of birth, and deaths, but no agency maintains a regular register of births and deaths. Because of this deficiency, the legal age of marriage under the existing laws can not also be enforced.

**(b) Subject :** Minimum age of marriage and dowry prohibition.

- (1) The Child Marriage Restraint Act, 1929 (Sarda Act).
- (2) The Muslim Family Laws Ordinance, 1961.
- (3) The Muslim Marriages and Divorces (Registration) Act, 1974.
- (4) Dowry Prohibition Act, 1980.

**Status:** The minimum age of marriage for muslims under the Sarda Act (as amended by section 12 of the Muslim Family Laws Ordinance of 1961) is 18 for males and 16 for females. These provisions are openly violated and such violations do not render the marriage invalid or illegal. The maximum penalty for violation of the Sarda Act is imprisonment for one month or fine of “one thousand rupees”. The Marriage Registrars (Kazis) under the Muslim Marriages and Divorces (Registration) Act of 1974 are not obliged to ensure whether the parties involved in a marriage have attained the minimum age required.

In the absence of obligatory birth and marriage registrations, the minimum age of marriage as required under the laws cannot be enforced. As a result, the average age of marriage of rural women still remains in the range of 14 to 15 years.

‘Dowry’ is neither required nor sanctioned by law, but it is very common. Disagreements over ‘dowry’ are a major cause of violence against newly married women who often fall prey to their husbands’ cruelty for non-fulfilment of the dowry by their parents or guardians. Although the Dowry Prohibition Act of 1980 made the taking and giving of dowry an offense punishable by fine and imprisonment, the law cannot be effectively enforced. Further, in most cases of giving or taking of dowry, no one complains officially under the relevant Act.

#### *9.4 Ownership of Property by Women*

Women can own property in Bangladesh, under both secular and religious laws. Islamic law regulates inheritance in great detail. The precise rules surrounding their inheritance are extremely complex, but in general they inherit one-half of the share that a corresponding male relative inherits. Thus, a daughter inherits half of what a son would inherit, and so on. It is quite common, however, for girls to let their brothers have their share in an inheritance. Under the Muslim Law, the wife (or wives taken together) get one-eighth of the husband’s property if there is a child and one-fourth if there is no child after her husband’s death. A husband, on the other hand gets exactly double (one-fourth or half) from the estate of the wife. If a person dies leaving no living son, his brothers and their sons have a legal right on part of his property.

There has been a demand from the women activist groups to modify the Inheritance Law and for giving equal right of inheritance to both sexes. But the issue has not been strongly brought into focus because of the apprehension that it may create conflict with religious groups. The laws of inheritance in Islam have been dealt in detail in ‘Sura Nissa’ of the Holy Quoran (Chapter 4, Verses 2:11).

“But implementation of all these laws is subject to prior fulfilment of the ‘Wasiyat’ (specific instructions of the deceased) and repayment of the debt, if any, in full”. This is laid down in the Holy Quoran in the verses succeeding the above verse relating to inheritance. The Holy Book has clarified the meaning of the word ‘Wasiyat’ in many of its verses (for example; Sura Mayeda, Chapter 5, verses 109 and 110; Sura Bakara, Chapter 2, verses 180, 181 and 182). The following lines are being quoted from verse 182 of Sura Bakara. “But if anyone fears partiality or wrong doing on the part of the testator, and makes peace between the parties concerned, there is no wrong in him.” Because of such restrictions, the system of making a will is not practised, and not considered valid under the existing Islamic laws.

In view of deprivation and subordinate status of women in the matter of property inheritance, it is appropriate that the Government initiate legal measures immediately to rectify the present situation, which is against fundamental human rights. If parents and the State think that giving equal property rights to women is justified, then according to The Holy Quran, there will be no “wrong doing” in doing so. It may be mentioned here that in Indonesia and Turkey, Muslim women inherit the property of their parents equal to their brothers and share all property belonging to the family equally with their husbands, thus having equal legal status with men in these matters.

### *9.5 Other Issues*

Muslim men may marry upto four wives. Under the Muslim Family Laws Ordinance (1961), however, a second marriage requires permission from an Arbitration Council, which is supposed to investigate whether the prior wife or wives have given consent and whether the proposed new marriage is ‘necessary and just’. A man may divorce his wife by simply uttering ‘Talak’ (meaning ‘I divorce you’) three times. No consent or judicial procedure is required, and no alimony or other payment is required to be provided to the wife apart from the amount mentioned in ‘mehar’. If the marriage is not properly registered, even the claim of ‘mehar’ is invalid. The Muslim Family Laws Ordinance (1961) provides for a thirty-days notice period and review by the Arbitration Council. Whether this procedure is followed or not, the divorce becomes final ninety days after the husband has pronounced it, or following the next child birth if the wife is pregnant at the time of divorce.

The Family Courts Ordinance of 1985 confirms the differential practice applicable in cases where a wife seeks to divorce her husband. While a husband does not need to go to court, a wife must litigate in this forum, which calls for an unnecessarily long procedure. The new law is, therefore, not much of an

improvement since women already had to seek dissolution of their marriage in court under the Family Law Ordinance of 1961.

Induced abortion is permissible only for saving the life of the expectant mother. Non-therapeutic abortions, even when self-induced, is a criminal offence punishable under the Penal code of 1860 (Section 312-314) with imprisonment and fines. Yet the practice of induced abortion by unqualified abortionist is quite common, and nearly 10,000 women die every year as a consequence of complications due to induced abortion. In economic terms, it is also very costly because a large proportion of beds in the hospitals remain occupied by patients suffering from complications of illegally induced abortion. Manstrual Regulation (MR) is, however allowed and even promoted by the Government, on the ground that pregnancy is unconfirmed in such cases.

Under Islamic law, a woman is not recognised as the guardian of her children. This responsibility always rests with a male relative-the father in case of divorce, or another male relative in case of his death. However, Islamic law and custom give the mother physical custody of children upto certain age-usually longer for girls than for boys, the father always having the obligation to support his children. In practice, arrangements for children in case of death or divorce vary, reflecting in part the economic circumstances of the family. Among the poor, a woman abandoned by her husband may be left with full responsibility for her children, especially for daughters, thus putting her in great difficulties in finding support for them. Many studies indicate that the divorce rate among the poor has increased in recent times. Rape is also more common now-a-days.

Cruelty to Women (Deterrent Punishment) Ordinance 1983 provides for punishment by death/transportation/R.I. for 14 years for kidnapping or abduction of women for unlawful purposes, trafficking in women and for causing death or attempting to cause death or causing grievous hurt to a wife for dowry. In recent years, many women have become victims of acid throwing. The Penal Code (Second Amendment) Ordinance 1984 provides for capital punishment for voluntarily causing grievous hurt to a victim by acid throwing.

The protectiveness towards women is perceptible in the Criminal Procedure Code and Civil Procedure Code where women are exempted from arrest for debt and appearance in the Court. Provisions of some preferential treatment regarding women's employment in the labour force is also there. Also there is a provision that For example, no deduction can be made from a woman's wage for breach of contract. These no doubt show some concern of the law regarding women's vulnerable position in the society but they also limit the opportunity and scope of women being treated as equals in all spheres of life.



## 9.6 Labour Laws

Labour Laws in Bangladesh provide a number of benefits for women employees such as (i) women employees are entitled to maternity leave six weeks before and six weeks after delivery, (ii) where more than 50 women are employed, the employer is obliged to provide child care facilities, (iii) women are exempt from night work in factories and from being made to work overtime with some exceptions for nurses and women working in the export-processing zone (EPZ). In practice, however, women workers enjoy few of these benefits, mainly due to the apathetic and selfish attitudes of employers.

A striking example is in the garment industry where women workers, mostly employed on a casual or temporary basis, are obliged to work beyond normal working hours at unreasonable low wages. According to laws, the words 'casual' or 'temporary' relate to the nature of the work. Garment industry employers, however, tend to choose these terms to define the status of the women in their employment thereby curtailing their rights. Casual or temporary workers are not entitled to many benefits and their jobs can be terminated without any notice. Due to this unstable working environment, these workers cannot form any Trade Union or any other association for achieving their rights.

Another example of non-compliance with Labour Laws is the employers' reluctance to provide child care facilities for children where more than 50 women are working. In garment industries, where women constitute nearly ninety percent of the total labour force, no such facility is available. A survey report (ICOMP-BACE Survey Report on training need for women workers of garment industries, May 1988) showed that 48 percent of the women workers in garment industries are married and among them 47.05 percent have two children, 21.45 percent have three children and 15.62 percents have more than three children. No facilities are available for taking care of these children.

The Constitution of Bangladesh entitles women to seek and hold employment. Jobs are routinely offered either as "women's" or as "men's". The Bangladesh Government has introduced a regulation reserving 10 percent of new entry level government jobs for women. The Government has also enacted labour legislation with special provisions for women. Among the new regulations is one which allows only two fully paid maternity leaves to a woman government employee in the course of her whole service life. Though it has been done to promote family planning among such employees, it may be construed as an infringement of one of the basic rights of a woman employee and also as a violation of the ILO Convention. However, the labour laws do not yet provide high priorities for women in the industrial work force. Even the existing laws which are directed towards special protection of women workers, are not properly implemented.

## Socio-Cultural Environment and Gender Issue

Bangladesh is one of the poorest country of the world, and the overwhelming majority of women are the poorest of the poor. An estimated 8 million women are seeking employment in labour market and migrating from here to there for survival. The Fourth Five Year Plan draft document depicts the situation of women as - "The discrimination in the treatment of male and female starts at birth and continues through the different phases of life. Gender inequality is established through socio-economic inequality and distribution of authority and assets between sexes as determined by the family organization and stratification of society. Though the Bangladesh Constitution embodies the fundamental rights of the women and forbids any form of discrimination on the basis of sex, women's legal position has remained weaker compared to men specially in areas governed by the Sharia laws".

### *10.1 Religion*

The people of Bangladesh practice a variety of religions like Islam, Hinduism, Christianity and Buddhism, though the religion of 86.6 percent (1981 census) of the people is Islam. In Bangladesh, Islamic ethos have mingled with native culture of 'Bengal' in shaping its cultural heritage. The social environment is very much influenced by religious values. The discussion on socio-cultural and legal environment that create gender discrepancy as narrated in this report mainly focuses on the muslim majority.

The patriarchal nature of social system influences the life of woman in Bangladesh and regulates the role and relative status of women. In terms of prestige, power and esteem accorded to a person, the women in Bangladesh are placed quite low and are definitely disadvantaged. The discrepancy in the treatment of male and female starts at birth when a male child is welcomed to the world by 'Azan' (offering thanks to God through a prayer call), but not a female child. From the time of her birth, a female child gets discriminatory treatment from the family and is considered as a 'liability' compared to the male child who is considered as a 'valuable asset,' and this continues throughout her lifetime.

In the predominantly Muslim society, 'Pardah' or seclusion denies her access to many opportunities. According to Islam (Al-Quran, Sura Nur; Chapter 18, verse 24:30 and 31), 'Pardah' obliges both men and women to maintain a respectable distance (physical and mental) from the opposite sex. The rural 'Samaj' (rural community based power structure) applies this stricture only against women and compels them to remain inside home. 'Pardah' has become an unavoidable tradition and part of the culture. In the name of religion, women are not only forced to remain totally outside the power structure, but also mostly away from various social and religious activities. For example, women in Bangladesh are not allowed to enter a Mosque for prayer or for other purposes. Further, they are not allowed to take part in various religious activities, such as 'Jummah' (Friday congregation for prayer), 'Eid congregation, Janaza' (funeral prayer), etc. In spite of these discriminations and various social oppressions from which they have suffered for ages, their minds are so conditioned that they continue to maintain and practice traditional beliefs and values of the society with all sincerity and solemnity.

### *10.2 Social Environment*

In rural areas, a woman's freedom of movement is severely restricted by the 'Samaj' (or society), which governs the lives of rural people in various ways. This rural institution plays a critical role in the resolution of conflicts within the community through a local court called the 'Salish'. The 'Samaj' lays down the codes of 'proper' behaviour for its members and censures those who are not complying. The 'Samaj Patis' (local social leaders) are mainly the representatives of the rural elite or the powerful class. Women, even though they are represented in the union level local self-government (by nomination), are never represented in the community level 'Samaj' or 'Salish'.

In rural Bangladesh, the male members of a household feel proud if no woman of their families comes out of the boundary of their home. Even if women are allowed to visit other places, they have to wrap up their whole body by a covering dress, called the 'Burkha'. Most women in rural areas are not allowed to move along without a male escort. Sometimes for a grown up woman, the escort is a 10-12 years old boy. The socio-economic segregation keeps women away from income earning activities strengthening her subordination to male authority. Irrespective of her status, a woman always has to remain under the guardianship of man-a father, husband, son or even a distantly related male, depending on the situation.

Social, cultural and religious traditions emphasize women's reproductive and domestic role. To fulfil this 'sacred' role, a daughter is married off as soon as she

reaches puberty and immediately locked into a high fertility pattern. A close look reveals that a female child is often not merely a child. In many cases, she steps into womanhood as a child bride, a child wife and a child mother in quick succession. Millions of adolescent girls are caught up in the grip of this vicious cycle and repressed helplessly under a ruthless social grinding machine. Commonly, a woman experiences 10-12 pregnancies in her reproductive life span, out of which the average number of surviving children is 3.2. The mother of a male child has more security and higher status in the family and in society in general compared to a mother of a female child, the unmarried, childless, widowed or divorced women. A woman herself perceives the birth of a male child as an insurance against future insecurity in the event of desertion, divorce or widowhood.

The custom of 'dowry' has become a curse for the poor and middle class families. The status of a woman in marriage is degraded further due to this custom. Under the traditional Muslim law, the bridegroom has to pay 'mohar' or dower, i.e. an agreed sum of money or its equivalent in gold or other valuables at the time of marriage or upon dissolution of the marriage. In most cases such demands for 'mohar' is only a paper work written in the 'Kabin' (marriage contract form). The agreed amount mentioned in the contract is seldom paid in cash by the husband. Instead he begs exemption from the wife on the first night of marriage for not paying the same. Still this system used to be somehow prestigious for the girl. Now a days, the situation is totally reversed. The bridegroom demands money or material benefits from the bride's family as 'Jautuk' or 'dowry' (among the Muslims, locally called 'Ijjat' meaning an honorarium for the bridegroom).

Originally 'dowry' was a traditional Indian custom especially with the Hindus, where girls are not entitled to have any share of their fathers' property. It was unknown amongst the muslims in many areas even a generation ago. The new bride used to come to her peasant husband's household as a labour asset. This has changed for the landless and is changing for the small peasantry as well; a woman has come to be regarded as an economic burden, not an asset, both in her father's family before her marriage and also in her husband's family after the marriage. This is the main reason why the dowry system has become widespread as a compensation and the amounts involved are also rising. With the increased rate of landless and homeless population, the demand for 'dowry' has now crept among the Muslim families leading to degradation of women in marriage. In recent times, the dowry system has led to many social and family tragedies. In extreme cases, brides may be tortured to death by their husbands and their in-laws in their attempts to get the promised dowry or in their annoyance over not getting it.

### 10.3 Marital status

Marriage is not only a sacrament, but also a civil contract in Islam. In Bangladesh marriage is virtually universal (Table 10.1). According to 1981 census, less than one percent of women aged 40-44 had never married. The corresponding figure for men is just under 2 percent. The median age at marriage has risen steadily over the past 50 years. For women, it has gone up from 12.6 years in 1931 census to 16.8 years in 1981 census; for men from 19.0 years to 23.9 years over the same period. The trend is encouraging. Vital Registration Survey of Bangladesh Bureau of Statistics 1981-84 shows that the mean age at marriage of male and female have risen further and are 24.8 and 17.6 respectively.

**Table 10.1 : Percentage distribution of population aged 10 years and above by marital status : 1981**

Age Groups	Male			Female		
	Never Married	Currently Married	Widowed/ Divorced	Never Married	Currently Married	Widowed/ Divorced
Total	42.8	55.9	1.3	23.7	63.4	12.9
10-14	9.9	1.0	-	98.0	7.0	-
15-19	93.3	6.6	0.1	31.3	65.4	3.3
20-24	59.7	39.9	0.4	5.1	90.9	4.0
25-29	21.2	78.3	0.5	-	94.4	4.3
30-34	6.3	93.1	0.6	1.0	92.9	6.1
35-39	2.3	97.0	0.7	0.4	89.8	9.6
40-44	1.9	97.1	0.7	0.7	81.9	17.4
45-49	1.2	97.5	1.3	0.3	74.5	25.2
50-54	1.7	93.6	2.0	1.4	62.3	36.3
55-59	1.2	96.2	2.6	0.7	54.4	44.9
60+	0.7	90.7	8.6	0.5	32.9	66.6

*Source : Bangladesh 1981 Census*

Marriage terminates relatively early, especially for women. The 1981 census shows 17.4 percent of women aged 40-44 as widowed, divorced or separated, with the percentage rising to 66.6 percent of women aged 60 and above. Other evidences suggest that the real rate of divorce or desertion by husband is much higher particularly among the working classes. At age 40-44, only 1 percent of

men are listed as widowed, divorced or separated; among men aged 60 and over, the figure is only 8.6 percent. Widowhood is very common due to large age differences with husbands, which can sometimes exceed even 40 years. With increased labour migration, many men abandon their wives in the villages and marry again in the cities. In the prevailing social milieu, compared to men, women face far more traumatic change in their lives from desertion, divorce or widowhood. The stings of such tragedies are extremely painful, much of which is beyond statistical analyses. Over the years, life expectancy of people has risen substantially and this also has increased the percentage of widowed women.

#### *10.4 Family Size*

In the past, 'joint family' was the normal form of family organization in Bangladeshi culture. It means sons remaining in their father's household with their wives and children, and brothers often remaining together even in the absence of parents. Widowed or abandoned daughters, sisters and even destitute kin women could find shelter and social security in such families. But presently, due to poverty, migrations, change of livelihoods and socio-economic changes, joint families are breaking up very rapidly. Members are more inclined to struggle for themselves, and to disown the burden of taking care of distant family members. Micro studies show the percentage of nuclear families varying from 60 to 75 (ICDDR, B Demographic Surveillance System - Matlab, Vital events and migration, vol. 14 1983). Poverty, urbanisation and migration are accelerating the trend of forming nuclear families, making it the normal family organization in Bangladesh.

#### *10.5 Women in Work*

Whatever the family size, the wife is always responsible for household management. Such works include food processing and preparation, cooking, fuel gathering, cleaning, washing, rearing of children, raising of poultry, cultivation of vegetables, tending of domestic animals, post-harvest agricultural activities like husking and storing of rice, seed preservation, stripping jute fibres and assisting male members in other agricultural works. None of these works when provided by women family members is quantified in money terms. Cooking and other kitchen works take the largest single amount of working time of rural women.

Most of the productive working hours of women are thus spent on unpaid family works. Studies carried out in villages indicate that 85 percent of the working hours of men are spent for earning wages, whereas of the total work-time of women, 81 percent is allocated for working at home. Those who are

landless, often work in non-farm labour, usually in the poorer paying informal sector. Most women generally have no time left for wage earning activities outside their homes. Women rarely get any help for their household works from their adult male counterparts. But the children (specially girls) often act as helping hands to them by looking after younger children, fetching drinking water, collecting fuels, etc. Participation of children in household and agricultural works is one of the main causes of low literacy rate in Bangladesh.

While this description of rural women is accurate in general, there is a good deal of variation in terms of women and gender division of tasks, particularly between areas and ecological zones. Irrespective of status or areas, child rearing is the most vital responsibility of women in Bangladesh. The general consensus is- "if the child spoils, it is all because of the mother; and if the child grows up properly, all the credit goes to the father". The reason for such beliefs is not difficult to find. The women in rural areas are always over-worked and with their 4.8 fertility rate, they cannot take proper care of their children.

Let us think about a child of 2 or 3 years old. When she/he tries to find security in the warmth of a mother's lap, situation compels her/him to sacrifice that for a new comer. Thus the child remains uncared for during most part of the day. Along with other household tasks, the mother feeds and cloths that child, but hardly gets time for proper caring or for fulfilling his/her thrust for love, which is a vital requirement for a baby for growing up as a proper human being. In joint families, this problem was less, as there were grand mothers or grand fathers or aunts to take care of the child. If father takes some care of that child, automatically he/she would not spoil. Unfortunately, the poor fathers also do not have time or do not care to make time for such works. Thus poverty does not lead to scarcity of money alone; it has also taken away much of love from poor families of Bangladesh. With the disappearance of love from their lives, children are mercilessly being thrown into a hostile world as they grow up.

### *10.6 Decision Making*

In joint families, father or grandfather's decision was supreme and the ultimate verdict for the family, even for very personal affairs such as, marriage, divorce, choice of careers, education or choice of friends. Also in nuclear families, major decisions are made by male members - husband, brother or son. Working indirectly, women probably are able to have a considerable influence in certain areas of decision making, even though it is formally the responsibility of their husbands or sons. Such areas include marriage of their children, major purchase or selling, schooling of their children and obtaining or granting a loan. A survey conducted by Tin Myaing Thein (Evaluation of The Female Education Scholar-

ship Programme Supported by The Asia Foundation, December, 1989) reported that husbands of educated women have more respect for their wives and allow them bigger roles in family decision making. There is little direct evidence on what influence a woman's income or education has on her role in family decision making.

### *10.7 Resource Access*

Information on ownership and control of assets by women is extremely difficult to obtain on a national scale. Most lands and other assets are owned/controlled by men. Families headed by women tend to be mostly at the lowest economic level. Kristen Westergaard's study on pauperization (*Pauperization and Rural Women in Bangladesh* by Kristen Westgaard, BARD 1983) based on observation in two villages near Comilla, reveals that all female-headed families in the area are landless. Though Islam grants right of property ownership to women, due to their lower socio-economic status, their legal rights can hardly be exercised. Even in financially better-off families, women seldom claim their share of inheritance. Less than 10 percent of the women she surveyed had claimed their share of inheritance, and only about 3 percent still owned it. Of those who said, they planned to claim their shares (another 10 percent), several said they would do so only if their family agreed (Table 10.2). In families headed by males, which is by far the majority, husbands, brothers, and older sons still tend to have the major power to decide how resources are to be used or disposed of, regardless of who legally owns them.

There is a shadowy area of female-controlled resources (mainly financial) which is kept largely hidden from men, but can apparently be quite important for the family or in village economy during difficult times. Because the Bangladeshi culture expects men to make most decisions, women often tend to camouflage their influence over the ways resources are used so as not to violate cultural norms.

Life of village women are plagued by early marriage, plurality of their husband's marriage, desertion by husband, illiteracy, socio-economic backwardness and religious customs. These are determining factors working against woman's status in the family and society. Islam permits marriage of widows. It is mainly due to poverty and socio-economic insecurity that many rural women are compelled to marry 2/3 times, though it degrades their position and status in the society. With the death of her husband or absence of an able son, a woman from the poorest strata runs the risk of becoming a destitute or a prostitute. She either marries again or is forced to go outside the homestead to seek a means of livelihood.



**Table 10.2: Frequency of Muslim Women taking their due share of Parental property in two villages in Comilla District.**

Category of household (Acres)	Female respondents (No.)	Women taken Share* (No.)	Women who will take share (No.)	Reason for not taking share		
				Father has no land (No.)	It is not good (No.)	Father/brothers not giving (No.)
Landless	49	2(0)	6	18	18	5
0-0.5	37	1(0)	3	6	20	7
0.51-1.0	30	6(3)	4	11	8	1
1.01-2.0	28	2(1)	4	3	17	2
2.01-3.0	17	1(0)	0	0	15	1
Above 3	18	2(2)	2	0	14	0
Total	179	15(6)	19	38	92	16

\* No. in parentheses refer to No. of Women who still possess the land.

Source: Kristen Westgaard. "Pauperization and Rural Women in Bangladesh, A Case Study". BARD, 1983.

Rural-urban migration independently by women are also increasing rapidly. With the increased numbers of floating women and girls, their vulnerability to sexual abuse and prostitution is also increasing. In the course of a study, Z. R. Khan and H. K. Arefeen (The situation of child prostitution in Bangladesh, 1990) realised that the magnitude of child prostitution in the country is increasing rapidly following the increase of poverty and landlessness. Women of very poor families often enjoy comparatively greater freedom and control over their lives than women of relatively higher income groups. It is mostly the poorest women who can leave their rural homes and independently migrate to urban areas seeking new works or jobs. However, their access to services that can equip them to acquire knowledge, obtain essential social benefits or overcome gender-specific constraints in employment still remains limited.

Thanks to social and economic transitions, social values are changing these days. Women of middle and lower middle-classes are now increasingly facing the crucial dilemma of abandoning traditional customs and accepting challenges of migration and job seeking out of their homes. It is most important for political leaders, national planners and educated woman groups to build awareness about the actual situation of these poor, migrated and floating women in our society.

Notions which contradict realities of present day conditions of women should be challenged through the dissemination of knowledge and creation of awareness. For attaining the desired gender integration in productive employment, new rules and regulations are needed, as well as programmes for properly utilizing the potential labour force that the women folk represents. In the absence of a rapidly evolving industrial revolution, women co-operatives in various forms could help increase women employment and also national economic development.

### *10.8 Gender Constraints of Educated Women*

Women of higher and higher middle classes in Bangladesh, though very slim in number, are also subject to rapid social transitions. Because of their education and economic dependence on their families, their movements and freedom of choice in life are more restricted. Being conscious of their social status, they are unable to be vocal about their hardships and miseries even to their near and dear ones. Many of them are really destitutes under a facade of social pretence. In desperation, some of them are now looking for income earning careers. Some of them are also joining various organisations, seminars and workshops and clamouring for women liberation and for equal rights at all level. They are still mostly branded with particular organisations or political parties and are not able to focus on the common issue of eradicating social oppressions against women. In a country like Bangladesh, where 84 percent of the women are illiterate and women are subject to widespread repression, the foremost duty or responsibility of all educated women is to organise themselves under a common forum for a common cause. Neither the man folk nor the Government can change the present miserable situation of women. The earlier the educated women folk realise it, the better for them to be able to organise themselves to repay their debts to all women of Bangladesh and to their womanhood in general.

## Gender Participation and Environment

### *11.1 Women's Relationship with Environment*

According to a United Nations estimate women accounts for over half the food produced in developing countries and for more than three fourth of the family food supply. As in other developing countries, women of Bangladesh also pay a crucial role in environmental management. As farmers, stock breeders, suppliers of fuel and water, they interact most closely with the environment. They are the managers - and often the preservers - of natural resources. In rural areas, where men migrate to the cities in search of jobs, the number of rural households headed by women increases. Thus women are increasingly making decisions - on production, and use of land, fertilizers and pesticides that affect the environment in many ways.

Women are equally important in water management. In rural areas women are the main collectors and users of water for their households. They are immediately affected by degraded water systems and have vital interest in good water quality. Their role in watershed protection and in water quality are the key to the water ecological system.

The same is true in the management of trees and forests. Women are responsible for the care and maintenance of household trees and plantation. They are also the main gatherers of domestic fuel for cooking. Forests constitute an important resource in many ways. They provide fodder, medicinal plants, wild fruits and raw materials for mats, baskets, ropes and fences. As major users of forests, women are well aware of their value and of the need to limit the rate of their exploitation.

In Bangladesh, population pressure contributes to environmental degradation, putting unprecedented strains on food and natural resources. Natural resources are being consumed faster than they can be regenerated. The population factor puts a special burden on women; high fertility rates often mean high infant, child and maternal mortalities, and also poor health, malnutrition and heavy domestic chores for women. Data from all over the worlds show that as

female education, health, employment and legal rights improve, birth rates also decline. Any programme improving the status of women will lead to lower birth rates and lower pressure on the environment.

### *11.2 Projects for Women Involvement in Environment Issues*

The complex link of women with the environment points out the need of environmental projects for women in the developing world. Government and donor agencies are increasingly aware that women should be involved in planning and carrying out environmental projects. Bangladesh also has taken various projects for creating awareness among women regarding environmental deterioration and the need for conservation, though these are not on a priority basis.

During SFYP, a rural oriented health service was adopted in which MCH, family planning, nutrition, immunisation services, family health education and environmental sanitation were major components of health, population control and awareness creation programmes for women participation. Family planning services have a nation-wide coverage. Over 40,000 field workers of various categories are offering family planning and MCH services from door to door. In spite of a large number of women being involved in this programme as workers or as clients, their knowledge is rather meagre about the consequence of environmental degradation and its relations with population control.

Recently, the Rural Water Supply and Sanitation (RWSS) project of GOB (funded by UNICEF) is involving and training women for maintenance of tube wells. Gender participation in 'Integrated Approach' (IA) projects on environmental sanitation and water supply has been taken as a national policy. The objectives of such projects include creation of awareness among women and mobilisation of the community as a whole. Government through NGOs are involving rural women in a "Bio-gas and Modern Oven Project". Involvement of NGOs for providing technological training and imparting basic knowledge to women on environmental issues might play a vital role in protecting the environment and thereby in sustaining 'our common future'.

## Institutions Dealing with Gender Issues

### *12.1 Gender as a Theme*

Gender issues refer to the whole matrix of roles - economic, social, political and cultural, played by women and men in a given context. They also mean examining wider development issues considering who stands in what position on the basis of class and sex. In many cases, 'gender' is used as an alternative to the customary word 'sex'. This is rather misleading. 'Sex' is related to biological attributes but gender is related to social aspects as well. Thus sex and gender are not the same. 'Gendering' is that process through which a girl is shaped into 'femininity' and a boy into 'masculinity,' in order to enable them to adjust with the ethos and needs of a given society.

A variety of development plans and models have emerged, but unfortunately they have not yielded positive socio-economic changes. The gap between women and men, as well as between different segments of the population are still widening. Proper development should be based on an appropriate dynamic of distribution : its benefits should accrue to all individuals irrespective of class and sex.

### *12.2 Government Policy for Women in Development (WID)*

Salute to the Government of Bangladesh for inclusion of WID Sector for the first time in the Fourth Five Year Plan (FFYP). This is hopefully a positive step for rectification of some imbalances that exist in respect of women in this country. The FFYP aims to bring women in the mainstream of development and planning activities. The Plan recognises that in group-based planning at the local level, women play a creative role in the generation of employment, income, savings, investment, as well as in family planning, literacy, tree plantation, health and sanitation. Special programmes would be undertaken during the FFYP period for women on a priority basis in order to integrate them in the overall planning process.

The Fourth Plan observes that the problems of better-off women are substantially different from those of relatively poorer background, and there have to be different approaches to solve their problems. The focus of the Fourth Plan would be on the development of the poor and disadvantaged women. For this purpose, special attention will be paid for integrating these women in income generating activities through provision of institutional credit at their door steps. Greater opportunities will be provided to help them organize themselves and for participation in the bottom-up planning process.

Experience has shown that poor and disadvantaged women can play pioneering role in development by getting themselves organized in functional groups wherever such opportunity is made available. This has been the case with the Grameen Bank, the Swanirvar Credit Programme, NGOs and with BRDB co-operative experiments. Under the drive of a decentralized participatory process envisaged in the Fourth Plan, the rural women, particularly the poor and the disadvantaged, may get far greater opportunities to organize themselves in productive functional groups.

One of the most important precondition for the success of women development is to develop their consciousness about inter-sectoral linkages and dependence. WID programme planning has been attempted on the basis of inter-sectoral cooperation, assuming support and commitment of the relevant sectors.

### *12.3 Government Plan and Objective for WID*

The First Five Year Plan (1973-78) did not visualize the role of women in economic development separately. There was no Women's Affairs sub-sector or a separate budget allocation. In later years, the special importance of women in development was realized. A Women's Affairs Division was created in the President's Secretariat in 1976, when a few women specific projects were started.

In the Two Year Plan (1978-80), women's development received separate and special treatment and Tk. 109.1 million was allocated for women's development programme. The main emphasis in this Plan was on women's vocational training, agricultural based rural development programmes, establishment of cottage industries, production and sales centre and creation of facilities for working women and their children. Only Tk. 46.2 million was spent for this programme during the TYP period.

In the Second Five Year Plan (1980-85) Tk. 310.0 million was allocated for Women's Development programme. The SFYP emphasised on training and creation of employment opportunities for women. The plan recommended establishment of 204 skill training and production centres with an ultimate

objective of creating diversified avenues of income generation for women. In the SFYP period, Tk. 192.6 million was spent for the above programme.

**Table 12.1: Financial Allocation For Programme Under Women's Affairs in Different Development Plans**

Plan Period	No. of Schemes	Sector Allocation	% of Public Sector Plan Allocation
1. First Five Year Plan (1973-78)	5	26.75	.06%
2. Two Year Plan (1978-80)	7*	109.10	.19%
3. Second Five Year Plan (1980-85)	15	310.00	.19%
4. Third Five Year Plan (1985-90)	20	500.00	.20%

Source : Plan documents. \*5 Spillover and 2 New

The Third Five Year Plan (1985-90) made a more elaborate programme on women's development and emphasised the need for women's participation in the mainstream socio-economic activities. In the TFYP, a sum of Tk. 500.00 million was allocated for Women's programmes. A project was undertaken for raising awareness about the need for women's development in the name of "Advocacy Awareness and Strengthening of Information Base for WID." This is still under implementation. Financial allocations for women development programmes under the FYPs are placed in Table 12.1.

During the TFYP, nearly 60,000 women were trained under the Women Affairs sub-sector in different vocational skill. In other human resource development activities, about 200,000 women were given non-formal education and about 20,000 women were provided with credit facilities for self-employment. Some special training facilities for women were also organised under different sectoral programmes. In this plan period, 5 hostels for career women, 35 day-care centres for working mothers' children, one legal aid cell and one employment information centre were established. Tk. 400.00 million is estimated to have been spent for women's programming during the TFYP period. Some of the projects undertaken in the TFYP spilled over to the Fourth Five Year Plan (1990-95).

#### *12.4 Objectives of Fourth Five Year Plan*

In previous Five Year Plans, programmes/projects for women development were taken up in an isolated fashion. As a result those programmes/projects could not always bring about desired results. The Fourth Five Year Plan aims to integrate all women development into a macro framework with multi-sectoral involvement. The following objectives are envisaged for the women's sub-sector in the FFYP :

- to increase women's participation as beneficiary and agent particularly in education, health and family planning, agriculture, industries, trade, services, environment and natural resources sectors;
- to increase female literacy rate from 16 percent to 30 percent;
- to increase women's share in the public sector employment from 6 percent to 15 percent;
- to improve the nutritional intake of female population and to increase the access of medical services for both mothers and non-mothers;
- to alleviate poverty among the women and young girls living below poverty line;
- to expand vocational skill development facilities for women specially in non-traditional areas;
- to expand credit facilities for women to enable them to take up self-employment both in rural and urban areas;
- to expand accommodation facilities for job seeking/working women and day care centre/services for the children of working mothers;
- to deal with special concerns of women relating to destitution, violence and legal aid requirement, and take measures to redress;
- to take measures for overall development of children with special emphasis on girl child; and
- to create a gender-responsive development awareness in general and positive self-image of women in particular.

#### *12.5 Strategies for Bringing Women into the Mainstream of Development Process*

The Fourth Plan recognizes the important role that women have been playing in the production process in Bangladesh and wants that this role be further enhanced. For bringing women into the mainstream of development process, the Plan distinguishes women into two groups; the relatively poor and



the relatively better-off. The poor and the disadvantaged women are exploited on two accounts; as members of poor and disadvantaged groups irrespective of gender, and also as women. For better-off women, the discrimination mainly relates to gender. The strategies for bringing these two groups into the mainstream of the development process have to be different.

Women organizations also play a critical role in increasing women's consciousness about their rights and privileges. This process would be complemented by a number of steps such as :

- (a) Increase opportunity for female education (the government has already made female education free upto Class VIII in non-municipal areas in addition to making primary education free and compulsory).
- (b) Since muslim marriages in Bangladesh are regulated by Muslim Law and since there exist progressive elements (e.g. Marriage is a civil contract with right of divorce for both the parties on breach of this contract by either party, the right to inherit property of father, husband and son etc.) in favour of women in these laws, it is necessary to educate the muslim women about their rights and privileges under these laws in a systematic way over a time-bound period.
- (c) In recent years women rights and privileges have also been enhanced by appropriate amendments in civil laws and enactment of new laws (e.g. Muslim Family Laws). These laws/legal provisions should also be given wide publicity.
- (d) The mechanism for enforcement of these laws would have to be strengthened. In this respect, the educated women can play an important role in helping the relatively poor women in protecting their rights and privileges by going to the rural areas and educating them.
- (e) In the field of employment, particularly in the private sector, the women (as well as the children) are discriminated against in terms of wage payments. Particular efforts would have to be made for implementation of minimum wage legislations in every Upazila and Municipal area.

Women can not be integrated into development process unless they as a class are developed. WID would aim to develop women as a complete person, to give them opportunities to realize their full potentials and establish themselves in their legitimate positions in the society through education, training, employment, political participation, etc.

Indicators of women's health and nutrition adequately reveal the vulnerability and disadvantaged situation of mothers and children. Child survival and

development issues, therefore, would form a major component of all WID programmes.

Improving maternal nutrition and food intake during pregnancy and adequate health measures to reduce child mortality rate would be taken up by the Ministry of Health and Population and other relevant ministries and agencies of the Government. Child survival and development programmes being multi-sectoral issues, close coordination and monitoring would be required between the Ministry of Health and Population control and other agencies undertaking child development programmes. The Ministry of Women Affairs is responsible for overall development of women.

The general strategy would be to undertake sectoral/multi-sectoral programmes within the macro-framework of the plan. Special programmes of women concern, such as destitution, violence and legal aid requirement would be designed and implemented under Women's Development Sector.

Because of the multisectoral nature of women's programme, coordination among the concerned Ministries and Agencies would be extremely important. For ensuring active participation of different ministers and agencies, a 'National council for Women's Development (NCWD) would be formed.

#### *12.6 Programme and Targets of FFYP*

The following development programmes will be undertaken under the Women's Development sector during FFYP :

- a) Skill Development training Programme : Skill development training facilities will be expanded to give wider coverage to unemployed women. Major areas of training will be on poultry, dairy, livestock, food processing, plumbing, masonry, electronics and in other selected non-traditional areas. Under this programme, 100,000 women will be trained in different trades during the FFYP period.
- b) Women's Credit Programme : A broad based women's credit programme will be undertaken to provide credit facilities to trained women for self-employment. Under this programme 50,000 women will be provided with credit facilities.
- c) Poverty Alleviation Programme for Women : Under these programmes, destitute women will be organized, trained and credit facilities will be provided for collective or individual income generating activities. Food for work programmes will be organised in special poverty stricken areas. 100,000 poor women will be provided training and credit facilities under this programme.
- d) Job Seeking and working Women's Accommodation Facilities : Program-

mes to expand accommodation facilities for job seeking and working women will continue in FFYP.

- e) Day-care Service for children of Working Mother : Existing Programme of Day-care Services for children of working mothers will be expanded in FFYP.
- f) Special Women's Concern Programmes : To deal with special concerns of women relating to destitution, violence and legal aid requirement, special programmes/projects would be designed and implemented.

Programme, specific to particular sectors, would be implemented under those sectors and would be funded from the concerned sectoral allocations. For Ministry of Women's Affairs, programme wise allocation are given in Table 12.2.

### *12.7 Government Institutions Dealing with Women's Development*

#### **(a) The Social Welfare and Women Affairs Ministry**

The Ministry of Women Affairs (MWA) redesignated as Ministry of Social Welfare and Women's Affairs in 1982, have launched various projects through its attached department and agencies for increasing women's participation in nation building programmes. The MWA is providing credit, training and other organisational facilities to 1200 women organisations registred with the Women Affair Department. The department itself has created some job opportunities for women; out of its 922 employees, 533 are women. The orgasitional framework of MWA is shown in Appendix 2.

**Table 12.2 : Programme-wise Allocation in the Public Sector (at 1989-90 Price)**

(Taka in million)		
Sl. No.	Programmes	Allocation
A.	Spill over Project from TFYP	250.0
B.	New Programmes :	
1.	Skill Development Training Programmes	82.0
2.	Women's Credit Programmes	82.0
3.	Poverty Alleviation Programmes for women	164.0
4.	Working women's Hostel Expansion	82.0
5.	Day-Care Services Expansion Programme	82.0
6.	Special Women's Concern Programmes	138.0
Total		880.0

*Source : Draft Fourth Five Year Plan (1991-95).*

The basic functions entrusted with the Ministry of Women Affairs are :

- Matters related to women's status and their legal rights.
- Attending to the problems of women.
- Looking after the welfare of women including employment opportunities for women.
- Organising women in a manner that they may become effective citizens of the country and participate actively in socio-economic development.
- Motivating women to carry out their responsibilities towards themselves, their families and society at large.
- Formulating policies on women affairs and taking measures for children's welfare in collaboration with concerned authorities and agencies.

The functions of MWA are of very general nature entrusting it to deal with anything relating to those issues. In reality the MWA is functioning more as an implementing agency and has failed to play the advocacy and advisory role at the policy level and coordination at the implementation level. Each ministry, department or organisation formulates its own policies without any direct link with the MWA, resulting in overlap and duplication of programme while leaving important gaps in women development as a whole.

#### **(b) Women's Co-operatives of BRDB**

Bangladesh Rural Development Board (BRDB) is primarily working to develop cooperatives under the Integrated Rural Development Programme of Local Government and Rural Development (LGRD) Ministry since 1974. The BRDB has a women's co-operative programme which is an important step towards increasing the economic ability and earning capacity of rural women. Detail of these co-operatives has been discussed in Chapter-II, Section 13 of this Report.

#### *12.8 NGOs Dealing with Gender Integration*

There are over 11,000 Non-governmental Organisations (NGOs) of different types and sizes in Bangladesh, and many of them have programmes related to women and children development. A good number of NGOs organised by women are also registered with Women Affair Directorate and Co-operative Department. But it is most unfortunate to note that 63 percent of women's NGOs are urban based. Most NGOs follow the conventional target group approach dealing with only limited aspects of development, and that too, covering very small geographical areas. Not many of those programmes appear to grasp the real

nature and severity of the problems faced by women and the extreme low status assigned to them. The wide range of interventions that are needed to bring them into the mainstream of national development are lacking.

Some renowned NGOs (such as Swanirvar Bangladesh, BRAC, Prosika, Concern Women, etc.) are working for women's development providing education, income generation and organisational facilities to them. Through such programmes, women are gradually becoming conscious about their position and rights. But NGOs, specially aimed at removing existing gender discrimination are very few in number. The programme of two such NGOs the Swanirvar Bangladesh and USHA are dealt in detail in this section.

### *12.9 The Swanirvar Bangladesh*

Swanirvar Bangladesh, a national NGOs is an exceptional organization in the country. Among other things, it caters to specific gender issues in the design of its organizational structure, as well as in programming. The Swanirvar village organization consists of 5 distinct socio-economic groups of equal status, one of which is solely for women; others are for farmers, the landless, youth and people of specific vocations (like weavers, carpenters, fisherman, shop-keepers, etc.).

Organisation of Women : Like others, the women's group has its own separate organisational set up with its own chairperson, secretary and committee members, as well as its own savings fund. In the society or in the family, women are relegated to a subordinate position to men, but as members of the Women's Committee, they enjoy an independent status, can discuss freely their own problems and also decide for themselves what they would like to do. But the Women's Committee is not isolated from the rest of the organisation as they have the right to send 2 representatives chosen from amongst themselves to sit in the Village Development Committee and take charge of two functional responsibilities, usually health and family welfare and cottage industries. Four other groups send 9 nominees to take care of other functional responsibilities (organizational chart of Swanirvar Bangladesh is placed in Appendix-3a and 3b).

The Village Development Committee comprises of equitable representation from all five socio-economic groups, treated on equal footing, and is responsible for 11 sectoral tasks for the whole community in an integrated manner. The chances of subordination of the women practically disappear under such arrangements. Between January 1987 and August 1991, out of the 3853 Village Development Committees organized, 3374 Women's Committees are reported to be functioning with 89,894 members having a savings of Tk. 5.215 million of their own (reference : Total Village Development Report of August 1991 given in Appendix-4).

Standing Committee on Women Affair : On the question of special dispensations having bearing on gender issues, it is to be noted that a prominent organizational arm of Swanirvar Bangladesh is its Standing Committee on Women's Affairs comprised of highly competent and devoted female sociologists, economists, educationists, social workers and professionals. Continuous studies on monitoring, policy analysis and programme formulation are carried on self-assessment and for advising the National Executive Committee of Swanirvar Bangladesh for appropriate actions. A package of such actions includes a large training programme called "Training of Village Women in Management Skill for their Self-employment and Income Generating Activities". Increasing awareness, literacy, skills and leadership development are parts of normal activities under the Total Village Development Programme of Swanirvar Bangladesh which has a special focus on the needs of women and other disadvantaged members of the society.

Organisation of Training for Women : The project made a special effort aimed at training of 50,000 women at different levels, selected from 500 village with the following objectives :

- improvement of leadership and managerial capabilities of women engaged in employment creation activities at various levels;
- expansion of opportunities for women to participate in income generating activities; and
- improvement of capabilities of women to gain access to and make use of facilities which would assist them in self-employment.

The project which was funded by the UNDP provided training to 305 trainers and 51,197 village women at union level (102 % of target) as well as upgraded trainings to 7413 selected women at upazila level (98 % of target), 2248 at district level (90 % of target), 564 at divisional level (101 % of target) and 237 entrepreneurs at national level (169 % of target). Besides, a large number of women were also trained in diversified trades, such as mushroom culture, bee-keeping, tailoring, sewing, electrical wiring, goat raising, duck rearing, etc., in addition to providing training to rudimentary micro-enterprises for income generation.

Of the 51,197 village women who had received basic training, 8371 had also been receiving small bank credits under Swanirvar programme prior to the training, while another 6,957 received new loans after completion of their training. This has increased the number of loan recipients among trainees 30 percent. In the 500 villages covered under this programme, women formed 639 committees and created a savings of Tk. 2.543 million of their own. Some 4062

women were given credit from the group savings, thus raising the total number having access to credit to 19,390. The income that the women were able to derive due to the training and supply of credit was a decisive factor in raising their status, allowing them to play a more positive role in their families. It also helped in changing the attitude of their family members. Involving in profitable economic activities, they are now adopting better practices in personal hygiene, health care, education, family welfare, and the like.

**The Credit Programme:** Under the Swanirvar Credit Programme, small loans without collateral are given by the nationalised banks to the landless and economically disadvantaged villagers after they are organized and trained by Swanirvar workers. It is a very important programme that has benefitted women enormously. Apart from Grameen Bank, this is the largest programme in the country to help the poor. Maximum beneficiaries of this programme have been women as may be seen from Table 12.3 and Table 12.4 which have been compiled from records on the coverage of women through special credit programmes of different agencies.

**Table 12.3 : Coverage of Women Through Special Credit Programme**

Programme	Period (upto)	Women Covered (in '000)	Cumulative loans (Min. Taka)	Per Capita Savings (Taka)	Repayment Rate (%)
<b><u>Government</u></b>					
BRDB Women's Program	June '88	122	91	126.6	62
BRDB Rural Poor Program	June '88	147	99	127.0	75
Ministry of Social Welfare and Women's Affairs	1985	96	30	-	-
BSCIC Womens Entrepreneurship Development program	1987	9	15	-	73
<b><u>Quasi-Government</u></b>					
Swanirvar (women's program)	June '88	300	460	187.4	75
Grameen Bank (women's program)	Feb. '90	620	4,511	680.0	98
<b><u>Non-Government Organisation</u></b>					
BRAC (women's program)	1988	173	73	153.7	97
Proshika (women's program)	1985-87	38	9	164.9	78

*Source : Credit for Women, A Review of Special Credit Programme in Bangladesh, Dhaka, by Mahbub Hossain and Rita Afsar. BIDS (1988) and UNDP/GOB, Co-operative Sector study, Vol. III; Impact of co-operatives on Income, Employment and Poverty Alleviation, Dhaka (October 1988), but updated where possible from current annual reports.*

**Table 12.4 : Credit Coverage & Targeting FY 86-88**

Programme	Member Index	Sex Index	Village Coverage	Ownership Index	Principal Occupation		
					Farming (b)	Non-farm(c)	Non-stated
BRDB	12.9	9.1	-	-	52.7	18.6	21.7
BSCIC	11.1(a)	20.4	-	72.9(a)	0.0	94.7	5.3
Swanirvar	2.0	64.6	10.6	73.7	44.8	55.2	0.0
Grameen Bank	1.8	84.0	10.2	95.0	15.7	42.7	41.6
BRAC	0.7	53.8	2.6	-	-	-	-
Proshika	0.2	29.3	3.0	-	-	-	-
Bangladesh(d)	100.0	7.6	100.0	28.2	65.6	23.3	11.1

**Note :**

1. (a) Applied to % of Sc. I Covered by BSCIC's activities; landownership refer to under one acre; (b) Includes agricultural labour; (c) Includes houses earnings & others; (d) Refer to rural areas only;
2. Occupational classification based on LFS, 1984-85.
3. Member Index - Membership percentage to economically active population in 1984-85.
4. Sex Index - Percentage of female in total membership.
5. Village Coverage - Percentage of villages covered, 1985.
6. Ownership Index - Percentage of membership with less than 0.5 acre of land.

Source : World Bank Report No. 7946-BD (Poverty and Public Expenditure, An Evaluation report of selected Government Programme on the Poor) October 1989.

Upto June 1988 disbursement of credit to 300,000 women under Swanirvar was Tk. 460 million. The statement of Credit Coverage and Targeting for 1986-88 under various programmes (vide Table 12.4) shows that whereas the Sex Index indicating the percentage of females in total beneficiaries, for the whole of Bangladesh was only 7.6 percent, that for Swanirvar was 64.6 percent, surpassed only by Gramin Bank's record of 84 percent. Referring to a more recent statement of the Swanirvar Credit Programme disbursement for August 1991 (vide Appendix-4), it may be seen that the total disbursement rose to Tk. 948 billion to 527,778 loanees, of whom estimated 70 percent were females.

**The Organisation:** The Swanirvar Bangladesh established in 1975 in response to flood disasters, is now one of the biggest national NGOs. The word 'Swanirvar' means self-reliance. The Swanirvar Programme is directed towards making the



nation self-reliant by achieving self-sufficiency at all levels of society, starting from the family. The broad objective of SB is integrated rural development through community participation. More specifically, it aims at social and economic development of the people through increased awareness and participation. Total village development emerged as a core of the Swanirvar Programme, mainly based on income generation including credit operation amongst disadvantaged groups, combined with activities in health, sanitation, cottage industries family planning and literacy for the masses. Working through volunteers in some 15,000 villages in 138 upazilas, it aims to build leadership capacity through organized groups of landless, women, youth and vocational workers. The volunteers act as group mobilizers and liaise between the groups and service agencies at union and upazila levels.

**Position of Women in Swanirvar:** Approximately 60 percent of the SB members are women from the disadvantaged families. A benchmark survey conducted by SB shows that out of 25000 respondents (SB women members), about 88 percent are from landless or near landless (0.40 acres) families. Since the families do not have minimum agricultural land required for producing crops to meet annual consumption needs, they have to depend on non-farm activities. Two thirds of the families had annual income below Tk. 12,000 and out of them 50 percent had annual income below Tk. 7500. A large number of these women were engaged in "micro-enterprises" and survived on a day to day basis through marginal activities, such as homestead agriculture, livestock, and poultry breeding, fishery, forestry and other off-farm activities. The survey showed that 12.6 percent of the respondents were chief earners of the family and another 57.2 percent were co-earners. Women earners contributed on an average annually a cash income of between Tk. 2000 to Tk. 4000. Several women worked as labourers on a part-time or seasonal basis in homesteads of others and received payment in kind or meagre cash wages. Even that meagre income was essential for the survival of these families.

### *12.10 USHA*

Unity for Social and Human Action, popularly known in its abbreviation as USHA was established in 1985. Its focus was, from the very beginning, on class and gender relations. USHA is an institute committed to search of an alternative approach of development. It has undertaken a range of programmes including workshops, training, field practices and publications - all of which are designed to be mutually complementary and directed to challenge the perceived inequalities between classes and sexes.

USHA intends to build social awareness on a large scale through sensitizing

people on class and gender issues and thereby initiate a process of unbiased development. It aims to stem the process of increasing polarisation of opportunities and resources between the sexes and to eliminate the discrimination of one by the other.

**Training Activities:** USHA offers training-workshops on Gender Relations and development to the 'agents of change and development' to enable them to address the concept efficiently in their respective fields of operation. It involves development activists of different levels and media people. USHA organised 29 training workshops for its GDF members in 1989-90. Out of total 561 participants from 87 affiliated organisations, 235 (41.88%) were women. The focus of the training-workshops are:

- Women and men and the stages they have to pass through.
- Historical evolution and the position of women and men in different societies.
- Social system analysis in the context of Bangladesh.
- Nature and amplification of class exploitation and gender discrimination both in productive and reproductive systems.
- The biological difference and division of labour between women and men.
- Socialisation - how individuals are shaped through society.
- Gendering - how maleness in men and femaleness in women are constructed.
- Qualities necessary for an 'agent of change and development' in approaching gender issues in our socio-cultural contexts.
- Different roles and needs of women and men and comparative studies of variations.
- Human rights and legal construction of gender.
- Health, women and the poor : with special emphasis on reproductive issues.

**Gender and Development Forum (GDF):** The GDF is the outcome of gender relations and development training workshops undertaken by USHA. GDF is an ideological net-work of 87 NGOs all over the country committed to dealing with 'class and gender' in development. It is aimed to act collectively. In all, four forums have so far been formed : two in south, one in north Bengal and other one in Dhaka. The meeting of GDF takes place once in every three months with the objective of reviewing past activities to draw insights from them and to determine possible course of actions. Concerned activists of USHA attend these meetings and play the role of facilitators.

**Field-practice and Research:** USHA has its own field area in the Tangail district. This area constitutes the nucleus around which all the activities of the organisation revolve. Efforts at the field level are geared to test the validity of conceptual issues and also to provide a new impetus in making 'development' more meaningful to both male and female members of the community. Initially, women were organised into 'Jotes' (groups) and were engaged in various income earning activities from their own savings. Women themselves realized later the need for organising and mobilizing their 'male heads' for improving the consciousness about gender issue. The level of consciousness and understanding in women and men did not significantly vary. The organised women-members argued that until their male counterparts are adequately aware of the issues, all efforts towards achieving equality and just rights and elimination of gender discrimination will be defeated.

No evaluation or survey was carried out to assess, how far USHA has achieved its objectives. But the organisation has made itself very wellknown due to its unusual objectives and approach. It was revealed from the discussions with USHA officials, that through persistent efforts, it has been able to convince both women and men that the present division of labour, predicated on gender discrimination, is not only illogical, but also grossly exploitative.

#### *12.11 Role of Grameen Bank*

The Grameen Bank (literally meaning The Village Bank) is a government sponsored Bank for the poor. It is renowned nationally and internationally for its successful credit operations among the landless and the poor. Since its inception in 1976, upto December 1990, it has disbursed Tk. 7590.6 million as loans to 867538 beneficiaries out of whom 791,606 (91%) are poor village women. These women from 19,536 villages are organized in small groups and have received small loans upto Tk. 2000 each. It may be seen from Table 12.3 and Table 12.4 that involvement of Grameen Bank regarding credit to poor women is much larger than any other organisation. The repayment rate of Grameen Bank loan is reported to be nearly 98 percent. The performance of the Grameen Bank is in some respect even better than that of BRDB or Swanirvar Bangladesh, but its per capita cost is much higher as compared to that in case of the others (Ref. Table 17.1). However, in case of Grameen Bank, rural organization or infrastructure building is not a major objective; with BRDB or Swanirvar Bangladesh, that is a major objective.

#### *12.12 Problems with Government Institutions*

The Government is still the main channel and instrument for Women's

Development Programmes. The role of NGOs is only supplementary and complementary. Though the Government's effort in this field is substantial, probably due to complexities of the tasks involved, interests and involvement of government agencies in the upliftment process and women is still rather limited. Lack of coordination between different agencies, inadequate efforts in organizing individual women in groups or co-operatives, rigidity of set administrative practices and procedures are major limitations with government institutions. However, the BRDB of late has started promoting Mahila Samabay Samities (MSSs) and Mahila Bittahin Samabay Samities (MBSSs) for women and landless women in addition to their traditional Krishak Samabay Samities (KSSs) for farmers.

### *12.13 Future Prospects*

General backwardness and poverty impede women's development in Bangladesh. A major constraint is imposed by the cultural environment of a conservative society which has traditionally come to think of the women's place as confined to the homestead. In the face of increasing landlessness and deepening poverty, the pressure on poor rural women is to go out of their homes either to seek wage employment or engage in some other kinds of gainful economic activity. If the dilemma can be resolved and the women decide to get out of their homes to earn a living, they find themselves ill-prepared for the world, lacking knowledge and skill, having no access to necessary services and unable to overcome gender specific constraints to labour force participation. Unless these problems are properly addressed, women would not be able to derive sustainable benefit from development efforts or to improve their conditions effectively or to participate meaningfully in national development. Above all, women need an 'Institution of Their Own' where they can belong. It does not matter who provides it - the Government, the private sector or the NGOs.

## CHAPTER - II

# The Cooperatives : Background to the Cooperative Movement

### *13.1 Brief History*

The Co-operative Movement in the Indian sub-continent first started during the British rule in the year 1904. The British Indian Government introduced the Co-operative Act, 1904 for improving the economic condition of poor farmers. There was no provision for organizing non-agricultural Co-operatives under that Act. Later in 1912 this Act was amended, providing for non-agricultural co-operatives. Village Co-operative Societies formed under that Act, followed the 'Raiffeisen type' of co-operatives with unlimited liabilities. These Primary Co-operatives were backed by a Central Co-operative Bank with headquarter in the provincial capital and branches at the district, sub Division and Upazila levels. In order to strengthen the Co-operative movement, a Co-operative Department headed by a Registrar was set up as a government agency.

The development process of the Co-operative movement was adversely affected by a number of factors such as the economic depression of 1930s, abolition of settlement Board (1937) and the second world war in 1939-45. The following built-in weaknesses were identified as obstacles in the way of development of Co-operatives under the said Act:

- Co-operatives were organised by the Government and controlled by the Government;
- Lack of co-operative education and management training of the members;
- Organisational defects;
- Co-operative Societies were dominated by groups with vested interests, particularly the rich farmers of the area;
- Unlimited liabilities of the members;

- Credit without supervision of proper utilisation;
- Top-down planning;
- Inadequate government support for proper nourishment, etc.

### *13.2 The Multipurpose Co-operative Society*

Due to these causes, the co-operative movement became stagnant. The co-operators lost their confidence on the management. The Co-operative Societies Act 1940 was enacted to improve the situation. Under this Act, village co-operatives with unlimited liabilities were liquidated and Union Co-operative Multipurpose Societies (UCMPS) were started in that place.

To meet the requirements of credit and other inputs to farmers, the government tried to convert credit co-operatives into multipurpose co-operatives as quickly as possible. Most of the multipurpose cooperatives again deteriorated to a state of insolvency by 1958. In addition to defects identified earlier, the Union Multipurpose Co-operative Societies suffered from the following other defects :

- The co-operatives were fully captured by the rich farmers and other vested groups;
- The co-operative fund was mostly misused and often misappropriated by dishonest leaders and officials;
- Poor landless people and poor rural women were hardly allowed to become members.

After independence, a national co-operative Society, namely “The Bangladesh Jatiyo Samabay Union (BJSU)” was established in Bangladesh as an apex organisation of the Co-operative societies. Its main functions were as follows:

- To arrange special education for Co-operative members and to help in building Co-operative leadership.
- To safeguard the interest of Co-operative members and for lobbying with the government for increased supply of necessary inputs and services to the Co-operatives.
- To help in building up self-managed and self-reliant Co-operatives.

### *13.3 The Comilla Co-operatives*

In the early sixties, the Bangladesh Academy for Rural Development (BARD) began some experiments with a view to organise small farmers into their own co-operatives through an internal process of creating self-awareness among

them. This was being done under the leadership of Dr. Akther Hamid Khan, the first Director of BARD and a legend in the history of co-operative movement in Bangladesh. The programme researchers identified the following three basic constraints in the field of agricultural and rural development :

- (1) lack of effective administrative infrastructure;
- (2) lack of adequate physical infrastructure; and
- (3) the lack of organisation among the vast majority of small farmers.

In order to overcome these constraints, Comilla co-operatives were based on four institutional programmes, viz, Upazila Training and Development Centre (UTDC), Rural Works Programme (RWP), Upazila Irrigation Programme (UIP), and Two-Tier Co-operative System (UCCA-KSS system). The above four programmes, known as the “Comilla Approach” laid down the foundation of a very successful co-operative movement in this part of the sub-continent.

#### *13.4 The Two-Tier Co-operative System*

The ‘Two-Tier Co-operative’ or popularly known as the ‘Comilla model’ of Co-operative is a basic concept of the ‘Comilla Approach’. Under this system, small farmers are organised into their primary co-operatives at the village level (1st Tier). These village co-operatives are federated at the upazila level which is the lowest administrative unit of the Government, as well as of the co-operatives (2nd Tier). The Upazila Central Co-operative Associations (UCCA) provides the necessary financial and organisational assistance to the Primary Co-operatives. The Upazila Training and Development Centre (UTDC) is also located at the upazila head quarter. The UTDCs provide necessary training to model farmers of the Primary Co-operative Societies (PCS) and to village extension leaders. The UCCAs and the UTDCs are linked with local government institutions at the upazila level, especially the Upazila Parishad. All the upazila departmental heads are also ex-officio members of the Upazila Parishad. They supply necessary inputs and extension services to members of the co-operative societies.

#### *13.5 Goals and Means of the Comilla Co-operative System*

Dr. Akhter Hamid Khan, the founder of the Two-tier Co-operative system, set the following four principal goals for the development of co-operative as a movement. He also mentioned four fundamental means (principals) to achieve it.

- Goals: (1) To increase agricultural production;
- (2) To increase more employment for poor farmers;

- (3) To increase collective self-reliance among the poor farmer; and
- (4) To protect the farmers from the clutches of unscrupulous moneylenders and traders and thereby to obtain fair prices for their produced goods.

Means: (1) To hold regular 'weekly meeting' of the co-operative society;

- (2) To deposit thrift savings regularly;
- (3) To use improved methods for agriculture; and
- (4) To use agricultural inputs and extension services more effectively.

### *13.6 Lessons Learnt from Comilla Co-operatives*

The 'Comilla approach' gave a new dimension to the co-operative movement in Bangladesh. It is a 'hard programme' where "discipline" is a must. It needs specialized people for specialized jobs, starting from planning, programming and decision-making at various levels, down to person to person contact at the community level at the bottom. The Comilla Co-operative has also developed built-in mechanisms for 'producing', and at the same time 'protecting' the interest of co-operative farmers.

Co-operatives organised by BARD have demonstrated ably their effect on increasing agricultural production, in the dissemination of new techniques at the village level at a low cost, and their capacity to organise and mobilise savings among people of small means. A most important factor for the success of UCCA/KSS Two-Tier system was that it offered all inputs and support services to the farmers at a single point. The farmers had to take only one step to receive credit, fertilizer, pesticide, irrigation equipments etc. and they were also assured of a fair price through marketing of their surplus products at the UCCA. Lessons learnt from Comilla Co-operative may be enumerated as follows:

- (a) approach of Co-operative movement should be bottom-up rather than top-down;
- (b) the co-operatives and the local government institutions must work together;
- (c) Government should help the co-operatives by arranging various inputs, such as training, credit and fund for building physical infrastructures, rather than controlling these directly;
- (d) women, the fifty percent population of the country should be involved in rural development programmes through separate women co-operatives;
- (e) training of co-operative leaders and their catalytic agents should be a continuous process; and above all,



- (f) one must have a firm faith that simple village people can bring miraculous results, if institutional arrangement for participatory development can be promoted and that they can also generate a good amount of capital by themselves through savings out of their small incomes.

### *13.7 Comilla Co-operatives as a National Programme*

During early sixties, the Two-Tier Comilla Co-operative system started organising farmers in the Comilla area for only agricultural development. Subsequently it was felt that, leaving aside the non-agricultural activities for others or outside the co-operative arena would not help comprehensive rural development which is so much needed. Gradually, the landless, the truck and bus drivers, youths and women were organized to form their respective co-operatives. Under the able leadership of Dr. Akhter Hamid Khan, these co-operatives created a tremendous impact on the community and the economy of the region as a whole.

That made the Government interested in the Comilla model of Co-operatives and it wanted to replicate the system throughout Bangladesh. Consequently an 'Integrated Rural Development Programme' (IRDP) was initiated in 1974. In 1982, IRDP was converted into an autonomous Board (Bangladesh Rural Development Board or BRDB) with sufficient authority and power for implementing the two-tier co-operative system in the country. Co-operative Department of the Government was still sponsoring traditional co-operatives. Thus two types of co-operatives, viz. Government Co-operatives and BRDB Co-operatives started functioning in the country side by side. The structure of BRDB is shown in Appendix 5 at the end of this Report.

### *13.8 Functions of Two Types of Co-operatives*

Initially, co-operatives were being organised by the two agencies separately. Later on the functions of the Co-operative Department and BRDB were re-organized and broadly divided to avoid overlapping. The government co-operative department was entrusted with the following tasks :

- (a) Audit, inspection and registration of all types of co-operatives.
- (b) Supervision of the development works of all specialised co-operative societies and other urban co-operatives.

On the other hand, the following functions were assigned to the BRDB :

- (a) All development works in connection with agricultural, landless and Women co-operatives in rural areas all over the country; and
- (b) Registration of the landless (male/female) co-operatives.

## Present Status of Cooperatives in Bangladesh

### 14.1 Co-operative Societies in Bangladesh

BRDB co-operatives started functioning from 1974. Before that time, the Co-operative Department of GOB had organised 61141 co-operative societies of which 464 were central co-operatives, at sub-division level and 9 were apex banks and agencies at the national level. Approximately 3.8 million members were organised through these co-operatives. Statistics (see Table 14.1) depicts a painful picture of the loan situation in 1973-74 in those co-operatives. Only 13.91 percent of the loan was being recovered from the co-operators, leaving a huge amount of outstanding of loan of Tk. 2295.5 million.

**Table 14.1: Situation of Government Co-operatives in 1973-74.**

No. of national coops	-	9	Loan issued	-	Tk. 1364.1 (million)
No. of central coops	-	464	Loan recovered	-	Tk. 0190.4 (million)
No. of primary coops	-	60668	Loan outstanding	-	Tk. 2295.5 (million)
Total No. of coops	-	61141	% of Loan recovered	-	13.95
Total members (approx)*	-	3885961	% of loan recovered against loan outstanding	-	8.29

*\*Calculated on the basis of no. of societies dropped-out 1980*

*Source : Statistical Year Book 1980, BBS*

Table 14.2 and Table 14.3 shows the present position of co-operatives in Bangladesh, including their varieties, total members, loan disbursed and loan recovered upto 31 March, 1991. At the reporting time (March '91), a total of 7,051,651 males and females were organised through various types of co-operatives in the country. From a study of these Tables the following observations can be made:

- (a) From a total of 3.88 million members of traditional co-operatives in 1973-74, the number has decreased to 3.43 million (11.6% decrease) in 1991.
- (b) Traditional co-operatives are still existing all over the country; BRDB is also working in 449 upazilas out of total 464 upazilas, which almost covers the whole country.
- (c) The total membership of BRDB co-operatives is now 2.71 million (as in March 1991).

**Table 14.2 : Number of Government Co-operatives and BRDB Co-operatives as on June, 1991**

Types of Cooperatives (Primary)	Number of Societies	Total members	Male members	Female members	% of the Total
<u>Govt. Cooperatives</u>					
Land mortgage Banks	55	56651	52269	4382	7.73
Union Multipurpose Societies	3794	1210312	1160268	50044	4.13
Fishermen's Societies	3126	353442	348414	5028	1.42
Agricultural Society	20828	970976	939432	31544	3.24
Weaver's Societies	2084	350720	339807	10913	3.11
Sugarcane Societies	619	114162	110575	3587	3.14
Milk producer's Societies	198	32881	32625	256	0.77
Women's Societies	651	338870	--	338870	100.0
<u>BRDB Cooperatives</u>					
Agricultural Societies	54836	2025219	1988499	336720	1.81
Bittahin Samabay Societies (MSS)	11510	375439	364093	11346	3.00
Mohila Bittahin Societies (MBSS)	452	26583	--	26583	100.0
Mohila (women) Samabay Societies	9288	281521	--	281521	100.0
Other Samabay Societies	943	914875	881782	33093	3.61
<b>Total</b>	<b>108376</b>	<b>7051651</b>	<b>6217764</b>	<b>833887</b>	<b>23.86</b>

Source : *Qutly. Report on co-operative, June, 1991, R.C.S. Office.*

**Table 14.3 : Basic Statistics on Capital Growth in  
Government Co-operatives and BRDB Co-operatives**

Major Components (Taka in million)	Government Cooperative	BRDB Cooperative	Total	% of the total	
				Govt.	BRDB
<b>Share Capital:</b>					
Central	81.928	277.774	359.702	22.77	77.22
Primary	283.865	270.243	554.708	51.23	48.77
<b>Savings:</b>					
Central	93.676	389.966	482.642	19.21	80.79
Primary	340.066	397.183	739.241	46.28	53.72
<b>Reserve Fund:</b>					
Central	75.719	137.035	292.754	53.19	46.80
Primary	99.284	34.078	133.371	74.44	25.55
<b>Loan Received:</b>					
Central	3758.347	8880.236	12638.583	29.74	70.26
Primary	4049.043	8786.743	12845.786	31.60	68.40
<b>Loan Disbursed:</b>					
Central	3703.259	8880.033	12583.303	29.95	70.06
Primary	4049.809	8786.743	12836.552	31.54	68.45
<b>Loan Realisation:</b>					
Central	2957.067	6583.707	9540.774	31.00	69.00
Primary	3210.990	6524.323	9735.313	33.00	67.00
<b>Loan Repaid:</b>					
Central	2931.119	6572.111	9503.230	30.80	69.16
Primary	3204.692	6518.392	9723.084	33.00	67.00

*Source : Qutly. Report on co-operative, March, 1991, R.C.S. Office.*

## 14.2 Status of Women's Co-operatives in Bangladesh

### (a) The Development of Two-tier Co-operatives

Women's co-operative in Bangladesh was first tried at Comilla by the Kowtali Thana Central Co-operative Association (KTCCA), a pilot project of the BARD. The KTCCA established its Women's Programme in 1957-58 and began to organize women into co-operatives. At the initial stage, women were allowed to

join the male dominated co-operatives where they played very passive roles and remained there only as sleeping members.

The BARD continuously strengthened its Women's Programme Faculty with a view to emancipate and improve the lot of rural women through village co-operatives. The BARD also carried out a series of experiments and undertook research projects on women's programme on subjects like thrift deposit, health and nutrition, kitchen gardening, women's leadership, family planning, mother and child care, income generation, etc. The experimental projects involving women were found in most cases, extremely successful. On the basis of experiences gathered, separate women's co-operative societies were started to be formed from 1962-63. Soon after the inception of separate women's co-operatives, it was observed that these co-operatives, in general were performing better than the male ones. Within the women's co-operatives, poor and landless women co-operators were found even more loyal to the organisation and achieving better results than rich and middle class women co-operators. The Integrated Rural Development Programme (presently BRDB) opened its women's programme division in the year 1974-75 and started organising women's co-operatives following the two-tier system of 'Comilla Approach' in ten selected upazilas with financial assistance from the World Bank and CIDA.

The project was named by "Strengthening Population Planning through Rural Women's Co-operatives" and among the objectives stated in the first project document was "the full participation of women in the process of national development, which includes a thorough understanding of family planning practices and services". The ongoing project is now more than 15 years old and entered into the Fourth Plan period from July 1990. The project was initiated and supported by the Bangladesh Population Control Programme, and population control still remains its objective in the Fourth Plan period (1991-95).

#### **(b) Development of Women Co-operatives under Co-op. Department**

The government Co-operative Department initiated a Women's Co-operative Development Programme in the five year plan of 1965-70 as a small component of the scheme called "Development of Co-operative Union for Women Education" under the extension cell of the Co-operative Directorate. Though the original scheme had provision for 19 Lady Organisers for each district, the final scheme provided positions of 4 Lady Organisers, one for each division. These organisers were responsible for establishing contact with women's organisations for formation of women's co-operatives. After liberation in 1972-73, there was increased growth of Women's Co-operatives under the supervision of the government co-operative department. Most of these Government spon-

sored women's co-operatives were engaged in production of handicrafts. In 1974-75 the World Bank supported population projects (through Social Welfare Department and the Bangladesh Women's Rehabilitation and Welfare Foundation) made provision for organisation of women's co-operatives with women trained in vocational trades at Union and Upazila level training centres. The lady organisers of the co-operative department assisted these departments in organising women's co-operatives. Thus like general co-operatives, two types of women's co-operatives also started functioning side by side - one organised by the Government Co-operative Departments and the other by the BRDB.

## Present Situation of Women's Cooperatives

### *15.1 BRDB Mohila Samabay Samity (MSS) Project*

BRDB has been trying since 1975 to change the socio-economic condition of rural women by organising them through co-operatives. During 1975-80, the women programme was introduced in 10 upazilas. During the second phase (1980-85), the programme was expanded to 40 upazilas. After successful implementation of the first and second phases, this programme was further extended to another 60 upazilas. The third phase was successfully completed in June, 1990. At present this programme is ongoing in the fourth phase (1990-95) in 100 upazilas with financial assistance from the World Bank and Canadian CIDA.

The main objective of the project stated in the fourth Project Proforma is "to improve the quality of life of the rural women through participation in the productive and income-generating activities and motivate them in adopting family planning". More specifically the objectives are described below:

- 1) To organise the rural women through co-operatives;
- 2) To form their own capital through shares and savings;
- 3) To create opportunities for participating in income generating activities through credit programme with a view to increasing income;
- 4) To develop skill of the rural women through various training so that they can participate in productive economic programmes;
- 5) To give literacy and to educate on primary health care and nutrition; and
- 6) To develop leadership among the women so that they can themselves identify their problems and also can find out the solution.

### *15.2 Organisation of Mohila Samabay Samity (MSS)*

One of the main feature of the BRDB/MSS has been to establish viable organisations at the village level called Mohila Samabay Samity (women's co-

operative societies) and link them with other upazila level Government institutions. Training, resources and services are channelled from the UCCA and UTDC through village co-operative societies to rural women. MSS are an essential link in the process of providing necessary information and resources to the grass-root level.

A co-operative society must be registered to be a legal entity and to be eligible for loan, other resources and services. Assistant Registrar, co-operative Societies are responsible for registration of all type of co-operative societies at upazila level including MSSs. To make the registration of MSSs easier, these societies are now being registered by the UCCAs. About 94 percent MSSs are registered. Most of the MSSs started with a minimum of 15 members as per requirement of the bye-law. This has since been changed and a minimum of 10 women can form a MSS. Information from 12 UCCAs show that (Ref T. Abdullah's report on women's co-operatives 1988) out of 524 UCCAs, only 76 or (15 %) are inactive. There should be regular assessment of all MSS and inactive societies should better be dropped or weeded out.

### 15.3 Achievement of the Project

During first two phases the project surpassed its targets in all aspects of its activities. By June, 1985, 1655 MSSs with 69,839 members were formed in 40 upazilas over a target of 1200 MSSs and 48,000 members. Co-operative share capital and savings was over taka one crore. Third plan target is to organize 1620 new MSSs and enroll 64,800 new members. Table 15.1 shows that most of the targets for 1989-90 have already been achieved.

**Table 15.1 : Progress of BRDB/MSS Programme in 1989-90**

S. No.	No. of items	1989-1990		Cumulative Progress
		Target	Progress	
1.	Upazila to be expanded	--	--	100
2.	Society to be formed	300	92	3,581
3.	Member enrolment	10,000	7,743	1,35,282
4.	Share deposit (in lac)	13.50	13.42	89.50
5.	Savings (in lac)	40.00	46.59	283.67

*Source : BRDB Annual Report, 1988-89*



### 15.4 Capital Formation

Capital formation represents a combination of total shares and savings of all members. Co-operative membership requires that a member purchase a minimum of one share of Taka 10.00 and make regular savings deposit. Those women who can not afford to pay Taka 10.00 at one time to purchase a first share, are allowed to make a down payment of Taka 5.00 and then pay the rest on instalment basis within a year. Shares are transferable, that is, it can be sold to either a regular co-operative member or to a potential member. Regular savings are also a requirement for active membership in the MSS. Bye-Laws require that at the weekly meetings, at least 25 paisa (i.e. taka 0.25) must be deposited by each member in their savings accounts. Presently MSS weekly savings varies between Taka 2.00 to Taka 5.00 per member. Shares and Savings Capital can be used by the MSS for "productive activities such as credit for loans, equipments, training, marketing and income generating activities. This fund can not be used for payment of any salaries or audit fees without the permission of the cooperative registrar". The target of capital accumulation by the members set in the third P.P. (1985-90) and actual achievement is given in the Table 15.2.

**Table 15.2 : Capital Formation over the Target in Third Phase (1985-90)**

(Taka in Lac)

Capital Formation	Existing upto June 1985	Target in third P.P. (1985-1990)		Cumulative target achieved at the end of the third P.P.	Percentage achieved over the Target
		Target upto June 1990	Total upto 1990		
Share	24.00	31.86	55.86	89.50	160.22
Savings	79.08	96.21	175.29	283.67	161.82

Source : BRDB Annual Report 1984-85 and 1988-89.

The target for third P.P. period was set on the basis of purchase of one share by each member each year and savings deposit of Taka 30.00 per member per year. Total amount of share purchased was Taka 89.50 lacs against the target of Taka 55.86 lacs and amount of savings deposited was Taka 283.67 lacs against the target of Taka 175.29 lacs.

### 15.5 The Loan Component

During first P.P. there was no provision for credit in the scheme. Bank credit was not available for women's co-operatives (MSS) because most of the women did not own land to provide surety for bank loan. The scheme provided for material aid of Tk. 4.00 lac which was used to disburse credit among MSS members. Gradually because of more demand for credit, additional amount of Tk. 15.00 lakh was used as credit from the project fund. As of June, 1979 a total of Tk. 18.10 lacs was given as loans in 356 MSSs and loan repayment was almost 100 percent. Because of the success of the MSS credit programme, the second P.P. allocated a sum of Tk. 35.00 lacs as revolving credit fund in addition to Tk. 19.00 lacs provided in the first project. Later on an agreement was made with the Sonali Bank for providing bank credit to MSS. At present Sonali Bank interest rate to UCCAs is 10 percent but reach individual borrowers at 17 percent.

The loans are available to MSS under following terms and conditions:

- a) The MSS have registration and are affiliated to UCCA.
- b) The MSS must have regular share and savings deposit.
- c) The MSS must repay 100% of all loan due for repayment.

For the most part, credit is given to individual members for individual enterprises, but the process for lending and repayment of loans involve the co-operative as a whole. The amount of loan disbursed increased from Tk. 47.99 lac in 1980-81 to Tk. 198.65 lac during 1985-86 and Tk. 189.32 lac in 1987-88. Between July 1989 to June 1990, a total of Tk. 428.15 lac loan was disbursed by the Sonali Bank to 60 UCCAs under the project. Loans are utilised for various income generating projects. About 80 percent of loan were given for non-farm projects and another 15 percent for agricultural projects.

**Table 15.3: Trend of Loan Disbursement (1981-1990)**

(In lac Taka)			
Year	Target of Loan	Achievement amount	% of loan increased by 5 years
1981-82	N.A.	47.99	--
1986-87	297	198.65	24.15
1987-88	350	137.12	-30.97
1988-89	400	189.32	72.42
1989-90	8372.72	428.15	44.21

Source: BRDB Annual Report, 1989-90 and Women's Cooperatives in Bangladesh, 1988, Ms. T. Abdullah.

Table 15.3 shows the trend of loan disbursement in recent years. Upto June 1990, a total of Taka 1723.54 lac has been disbursed as loan to MSS members (BRDB Report, 1989-90) of which Tk. 1217 lac has been realised (70.61%). Excluding loans that are not yet mature for repayment, the actual loan realisation in MSS project is nearly 96 percent. The maximum amount of loan that can be disbursed to an individual member has been increased from Tk. 1000 to Tk. 3000, depending on the capability of the member and fulfilment of loan criteria.

The requirement for obtaining fresh loan in the case of individual member and MSS is that 100 percent of loans taken earlier must have been repaid. For UCCA, 90 percent of last year's loans and 100 percent of previous years' loans must have been repaid. This eligibility criteria at individual MSS and UCCA levels probably needs some revision to make the system more realistic. BRDB records show that out of total loans overdue, 45 percent is previous years' overdue loans. Discussions with the BRDB staff reveal that, in order to secure fresh loans, many UCCAs have to use other funds or borrow from elsewhere to repay Sonali Bank loans. As such, the high rate of repayment to Sonali Bank may not reflect the actual financial situation of the UCCA. Changes in average number of membership and their shares and savings from 1985 to 1989 is shown in Table 15.4.

**Table 15.4 : Membership, Shares and Savings of MSS during 1985-90**

Major Components	1985 July	1989 June	% increased (1985-90)
Average members per MSS	33	37.77	87
Average share per member (Taka)	41	66.16	62
Average savings per member (Taka)	102	209.7	206
Average capital per MSS (Taka)	4666	21451	460

*Source : BRDB Annual Reports 1984-85 and 1989-90.*

### *15.6 Training Component of MSS Project*

Among various activities under the BRDB Women's programme, training is an important and successful component. In order to increase the skill of rural women co-operators, different types of training on various subjects is imparted through government and private institutions. At the UTDC, regular training sessions for 5 leaders women co-operators from each MSS are held on co-

operative management, family planning and other programmes. Besides, the women leaders also receive training on various other subjects, such as poultry, farming, tailoring, handicrafts, health and nutrition, fisheries, and other income generating pursuits, as well as on women rights, leadership and raising of consciousness.

Through discussions with a group of trainees at KTCCA, Comilla, it was learnt that attendance is high, not because the subjects discussed are interesting, but because these rural women now have a socially sanctioned trip away from the village to attend formal classes, meet Government officers and carry on discussion with women from other villages. The training provided by these regular sessions not only contains information communicated by experts, but also a pooling of knowledge among rural women and introduction to existing services at the upazila. This provides an opportunity for women to approach the officers, and make demands or complaints. They also bring feed back information from the villages to the upazila officers about what is missing or needed. In addition, these frequent trips from the village also provide opportunities for women to carry on business transactions directly, to sell directly what they have produced, to learn about market prices or to buy their daily necessities from markets without depending on others. These training sessions help in the development of leadership capacity among women co-operators.

Though attendance of women co-operators in the weekly training sessions at UTDC is very high (reported 85 to 90 %) in comparison to that of the male, the training does not often contain subjects related to women's present situation and gender constrains they face every day. Trainings on income generation for rural poor women need further strengthening so that they can earn good profits from their small investments. Diversification of skill training including training on sale and marketing of products is much needed at this moment.

### *15.7 Achievement of Social Target and Family Planning*

Family Planning is an important component of BRDB Women's co-operatives. Most of the headquarter and upazila staff have received training on family planning. The External Evaluation Unit (Population Planning) of the Planning Commission reports (October 1982) that 43 percent of the Women's co-operative members were satisfied with the family planning lessons given in their respective MSSs.

In 1989-90, there were nearly 1.35 lac members in 3581 MSSs in 100 upazilas. According to the BRDB Annual Report of 1989-90, 81,853 (or 72%) among them are eligible couples and 67,647 (or 79% of the eligible couples) had

accepted one or other method of contraception. Compared to this, the national Contraception Prevalence Rate (CPR) among all eligible couples in the country in 1990 was only 35 percent.

### *15.8 Literacy Achievement*

The initial project (1974-75) did not demand or put any target for imparting literacy to the co-operators. It was included in the programme as it was seen that literate masses could be handled better in a credit programme. In 1980, BRDB started a women's literacy programme on an experimental basis jointly with Village Education Resource Centre (VERC), an NGO specialized in promotion of literacy. Initially five MSSs of Gazipur upazila was taken. In 1981, the programme was extended to another 10 MSSs. With the successful completion of that programme, during 1981-87, the literacy programme was extended to another 17 UCCAs with support from CIDA.

In June 1989, a total of 8700 women were enrolled in literacy classes. Drop-out rate was only 0.5 percent. It is reported that, by now 72 percent can read and write well, and among them three-fourth have also learned simple arithmetic. A recent evaluation by VERC in six sampled UCCAs shows that 62.7 percent learners are adequately literate and out of them 33.3 percent have attained a high level of literacy. Nearly 36 percent of learners were partially literate and only one percent was illiterate. In 1990, 30 more UCCAs have come under the literacy programme, and 4,500 illiterate co-operative members were made literate. In addition to VERC, other NGOs have been given the responsibility to conduct women's literacy classes in selected UCCAs.

### *15.9 Mohila Bittahin Samabay Samity (MBSS) of BRDB*

Mohila Bittahin (assetless) Samabay Samity (MBSS) organized in RD-12 project under Rural Poor Programme (RPP) of BRDB started in April, 1984 with financial assistance from Canadian CIDA. The objective of the project is same as RPP, that is "to contribute to the generation of employment and earning capacity of the rural poor through provision of credit, training and technical assistance to specialized co-operatives for landless farmers and women". In RPP, target group is defined as people owning not more than 0.5 acres (excluding homestead) of land and earning their livelihood from casual labour. Since women rarely own land, MBSS target group is defined simply as "rural poor women" including widows, divorced, separated and destitute women who often do not own even a homestead.

The project entered into its second phase (from 1989 to 1995) for another 6

years with financial commitment of Taka 10987.69 lac. It will be functioning in 139 upazilas of 6 greater districts. To overcome the constraints experienced during the first phase, some measures have been taken in the second phase, as follows:

- MBSS should form a separate organisation of the landless. To improve/maintain the standard of the societies and to ensure homogeneous membership of the co-operatives, expulsion process has been adopted, entry of undesired members from outside the target group has been stopped.
- It introduced its own training plan and management of RD-12 with a view to improve management and professional competence of the target group.
- To ensure the development of professional competency among members, arrangements were made to provide technical knowledge by forming Technical Resource Team at six areas.
- To overcome the limitations of the banking system, a Revolving Credit Fund was created under a credit programme with funds received from Canadian CIDA.
- MIS system has been introduced, along with arrangement for installing computers for an effective monitoring and management.
- There will be a joint effort of CIDA and BRDB (RD-12) for efficient management.

#### *15.10 Present Status of MBSS*

As on June 1990, a total of 2647 MBSS were formed with 61093 members against the target of 375 MBSSs and 11250 members. Nearly 86 percent of MBSSs have been registered. Average member per MBSS is 23 and most have achieved the targeted membership. Table 15.5 shows details of organisation of MBSS, membership enrolment, share capital and savings. A comparison of these indicators could be made with the BSSs of the RPP programme.

During the period, the members of MBSS had accumulated a total of Taka 31.26 lacs as share capital and Taka 105.0 as savings deposit. Average share capital per MBSS member is Taka 51.17 and savings Taka 171.86, where the same for BSS members are Tk. 58.00 and Tk. 151.27 respectively. A gender discrepancy may be observed in loan disbursement, which shows that only 33.37 percent of loan has been disbursed to MBSS members against 56.13 percent of BSS members, whereas loan repayment by MBSS members had been as high as 105 percent.

**Table 15.5 : MBSSs/MSSs Under RD-12 Project Showing  
The Present Status and Achievement Over The Target in 1989-90.**

Components of BRDB MBSS/MSS under RD-12	Project Target	Target in 1989-90			Cumulative Achievement
		Target	Achieved	% Achvd.	
<b>Number of Coops.</b>					
a) BSS	10,000	625	525	84.0	4241
b) MBSS	6,000	375	430	114.66	2647
<b>Number of Members</b>					
a) BSS	3,00,000	18,750	13572	72.38	1,07,963
b) MBSS	1,80,000	11,250	10259	91.19	61,093
<b>Savings (Tk. in lac)</b>					
a) BSS	694.21	68.25	36.15	52.96	163.32
b) MBSS	416.51	40.95	28.93	70.65	105.00
<b>Shares (Tk in lac)</b>					
a) BSS	133.54	13.12	8.93	68.06	62.75
b) MBSS	80.10	7.88	5.97	75.76	31.26
<b>Loan Disbursement (Tk in lac)</b>					
a) BSS	}	720.00	404.15	56.13	493.93
b) MBSS	8372.72}	720.00	240.27	33.37	296.20
<b>Loan Realised (Tk in lac)</b>					
a) BSS	--		98.65	94.00	103.20
b) MBSS	--		76.27	105.00	80.80

*Source : BRDB Annual Report, 1989-90 and The Office Source.*

### *15.11 Growth in Capital Formation in MBSS*

Table 15.6 shows that during last three years (1987-88 to 1989-90), there has been growth of 21.87 percent in MBSS formation and 19.96 growth in membership. There has been considerable growth in share capital (77.76%) and savings (164.4%). Among all RPP societies under RD-12 project (see Table 15.5), 56.58 percent members are women. In most areas, women have surpassed the target leaving other BSS members far behind them.

**Table 15.6 : Growth in MBSS, Members, Share and Savings during 1987-88 to 1989-90**

Major Components	1987-88	1989-90	Overall Growth	
			number	percentage
MBSS	2068	2647	581	21.87
Members	48896	61093	12197	19.96
Share	24.31	31.26	6.95	77.76
Savings	63.87	105.00	41.31	164.40

*Source : BRDB Annual Report, 1989-90 and Women's Co-operatives in Bangladesh, 1988, Ms. T. Abdullah.*

#### 15.12 Other Women's Co-operatives of BRDB

BRDB has adopted an extensive programme to provide services and assistance to women through special developmental projects by organising women co-operatives, specially for the landless and poor. The present position of important BRDB women's co-operatives is shown in Table 15.7.

**Table 15.7 : Women's Co-operatives of BRDB.**

Status	WP	RD-12	NRDP	UNICEF	NWRDP	Total
PWCS	3548	10,071	1,424	1,193	1,324	17560
PWCS members	136,892	241,440	43,490	45,886	38,695	506403
Capital (in lac)	440.33	537.48	136.30	143.47	92.98	1350.56
Loan issued (in lac)	2242.26	807.35	554.00	233.00	1541.04	5377.65
*Loan realised (in lac)	1693.07	788.35	311.12	123.00	899.15	3814.69
% of loan realisation out of realisable loan	94.66	98.0 (105%)**	89.00	100.0	86.00%	93.53

*Notes: WP - Women's Programme; RD-12 - Rural Development 12 Project; NRDP - Nwakhali Rural Development Project; UNICEF - UNICEF Project; NWRDP - North-West Rural Dev. Project.*

*Source : BRDB Office. \*Percentage of the matured loan. \*\* MBSS loan realisation position.*



Table 15.7 also shows the progress of BRDB women's co-operatives. The average loan realisation in these projects is above 93.53 percent. In other small projects (Barisal Irrigation Project, Karnaphuli Irrigation Project, etc.), loan realisation from women's co-operatives is 98-99 percent. It may be noted from the table 15.7 that MBSS co-operatives under RD-12 project is the best amongst all the others where loan realisation is 105 percent. It appears from the above table that after repayment of loan, a sum of Tk. 1562.96 lac remained in the field against a savings deposit of Tk. 1562.96 lac remained in the field against a savings deposit of Tk. 1350.56 lac. The co-operatives could therefore easily invest upto 20 times of their own deposited money and thereby earn substantial incomes. BRDB could safely extend further credit to women co-operatives against their own capital.

#### *15.13 Reasons Behind The Progress of RD-12 Project*

From discussions with BRDB personnel, it appears that the MBSS co-operatives under the RD-12 project has created a positive impact on co-operative programming. BRDB hopes that, if MBSSs can maintain this growing trend for another 4/5 years, these co-operatives may attain a state of self-sufficiency. The reasons behind their success as stated, are as follows:

- The donors have an access to the mechanism of project implementation through their 'Resource Team Office' and can supervise and monitor the project very closely. They can provide necessary technical assistance and guidance to the implementing agency (BRDB) as and when needed.
- The promotion of project staff depend on 'efficiency' of the persons concerned, and not on 'seniority' alone.
- The project chiefs are entrusted with sufficient 'hiring and firing' authority and there is accountability at all the tiers of the programme.
- Incentive is tagged with project implementation procedures for all concerned people at all the levels.
- Training component of the project has been strengthened by establishing "Training Resource Team" in six districts.
- The project is giving emphasis on women's co-operatives (MBSSs) and women supervisors.

#### *15.14 Present Situation of Traditional Co-operative (RCS)*

The first plan for development of women's co-operatives under the Co-operative Department was adopted in November 1976. A separate scheme called

“Development of Women’s Co-operatives” was approved by the Planning Commission. The duration of the project initially was 18 months from January 1977 to June 1978, then extended upto June 1979. Total project cost was Tk. 15.00 lacs of which 80% was establishment cost.

Within the stipulated period, 1412 primary co-operative societies (PWCS) were formed with 45698 members as against target of 797 PWCS and 8,000 members. During this period members accumulated Tk. 3.7 lacs as share capital, Tk. 2.63 lacs as savings and 13.00 lacs as working capital-all of which surpassed the set targets. The Bangladesh Jatiyo Mahila Samabay Samity (BJMSS), a national women’s co-operative was established in May, 1978 as the apex body of women’s co-operative societies. Sixteen Central Women’s Co-operative Societies (CWCS) were formed as per target.

**Table 15.7: Development trend and the present situation of the Traditional Co-operatives.**

Position of Societies	1974-75	1979-80	1984-85	1989-90
No. of Societies				
CWCS	3	38	43	40
PWCS	508	1848	1301	714
No. of Members				
CWCS	N.A.	750	731	630
PWCS	24482	63594	50352	36216
Share Capital (Taka)				
CWCS	N.A.	44525	69000	71000
PWCS	31135	588126	738000	852000
Savings (Taka)				
CWCS	1980	31981	71000	90000
PWCS	174596	344893	1027000	1059000
Loan disbursed (Tk.)				
CWCS	--	486400	-	-
PWCS	-	-	-	-
Loan Outstanding (Tk.)				
CWCS	-	104510	259000	260000
PWCS	-	314823	760000*	168000

*\*The loan with accumulated interests for agricultural co-operators was condoned by the Govt. in 1980.*

*Source : Co-operative Annual Report 1975,1980,1985,1989-90.*

The second development scheme for women's co-operatives under the Co-operative Department, namely "Development of Small Industries for Women's Co-operatives in Bangladesh" was adopted for 1980-83 (3 years) with an estimated cost Taka 49.39 lacs. The RCS was in charge of implementation and the BJMSS was in charge of women co-operators in cottage industries and handicrafts. Achievement in training on various trades was 80 percent at national level, 91 percent at central level and 42 percent at primary level.

During 1983-90, BJMSS submitted a number of schemes for development of women's co-operatives but none of these received approval. Lady supervisory staff recruited under previous schemes have since been absorbed under the general scheme of the Co-operative Development. At present there is no female staff in RCS department specially assigned for development of women's co-operatives. The desired leadership never developed in BJMSS, probably due to government's interference from time to time with the management of BJMSS. BJMSS still runs a production cum sales centre, for which they receive small grants from the Co-operative Development Fund Authority. The overall development and the present situation of the traditional co-operatives are placed in Table 15.7.

As may be seen from Table 15.7, in June 1990, there were 714 PWCS with 36216 members, on an average 51 members per society. The members have accumulated Tk. 8.52 lac as share and Tk. 12.08 lac as savings. Thus, share capital and savings per member is Tk. 23.52 and Tk. 27.36 respectively. From discussions with the members of primary, central and national level women co-operators under RCS, it appears that these co-operatives were growing upto 1980, but after that period, the programme was suffocated. There is no fault on the government's side to start a new co-operative movement through a new agency, but the fate of existing ones needs to be sorted out first. Rural people, specially poor women, feel helpless when they observe that extra inputs and support are being provided to the members of sister organizations (e.g. BRDB co-operatives and NGO credit programmes) while they suffer. In this situation, Government should have formulated a policy as to how these women could be brought into the mainstream of development through a unified co-operative programme. An in-depth evaluation of the present situation and status of these co-operatives should be done by involving a third party.

## Other Special Issues in Cooperatives

### *16.1 Legal Provisions in Co-operatives of Bangladesh*

The Co-operative Act and Rules framed by the British Colonial Government remained in force in Bangladesh since 1904. When the Two-Tier co-operatives (Comilla Model) were introduced in early 60's, it was felt that their needs and aspirations were not consistent with the outdated Co-operative Act and Rules. On repeated demands by co-operative members, the Government amended the Co-operative legislations by an ordinance and a new Co-operative Act and Rules were introduced in 1984 and 1987 respectively. In the previous legislations there was no special provisions for any special group. The new legislations have special provisions for women and landless (male and female) co-operators in order to protect their rights and to promote co-operatives movement among them. The major amendments are as follows:

#### **(a) General Amendments**

- Previously, the Chairman and the Vice Chairman of a Co-operative Society used to be indirectly elected by the members of an elected Managing Committee. Under the new Rules (clause 15.3) they are to be directly elected by general delegates in the Annual General Meeting.
- Under the new law election of the office bearers are held once every two years instead of one year as was done previously. The new law provides that one can hold an office for a maximum period of six years if the members elect; formerly one could hold an office for only three consecutive years.
- The old Rules did not permit a separate block within the operational area of a co-operative society for electing a member of the Managing Committee. The new Rules (Clause 15.1) allows allocation of as many area blocks as there are members electing the Managing Committee.
- There was no provision in the previous Rules for collection of Registra-

tion Fees and Renewal Fees from the CCSs and PCSs. Under an Amendment in 1990, such fees were introduced. But, the landless (MSS and MBSS) Co-operative Societies are exempted from paying such fees.

- The new law allows a person to join only one PCS as member at the grass-root level. This has restricted duplicate enrolment and enjoyment of credit benefits from more than one society.

#### **(b) Special Rules for Women**

- Only ten women can form a co-operative society instead of fifteen, which was binding in the past. This has facilitated the formation of women's co-operative societies.
- To protect the interest of poor and illiterate women in male dominated landless co-operative societies, the new law has made provision for appointment of one third of the office bearers from amongst landless women by government nomination. This has specially been added in the Rules as women members generally do not like to go through elections. This, has helped the women members to develop their leadership qualities.
- The usual value of a Share is Tk. 10. The new legislation has allowed poor and landless women to deposit only Taka 5.00 as initial share for joining a co-operative society.

#### **(c) Special considerations for Women**

- The Government has specially allowed the Women's Programme of BRDB to receive credit from Banks at a very low rate of interest (5 percent only) for disbursing credits among women co-operators.
- The Government again has specially exempted women co-operators from paying 5 percent service charge against the credit obtained from Bank.
- Government is considering to exempt MBSS/MSS/BSSs from paying the newly imposed Registration and Renewal fees.

The Government has made these necessary changes in Co-operative legislations from time to time as needed. This shows the Government's keen interest and efforts for developing the co-operative movement. With the change of time, new legislations would be needed for smooth functioning of the co-operatives. Changes are needed in the present Audit System. Early decision require to be taken about the fate and future of traditional co-operatives of the co-operative department. In 1983, the Government circulated a proposed ordinance regarding

amalgamation of traditional co-operatives with BRDB co-operatives. Unfortunately this ordinance never came into force. The Government should enact a new legislation to protect the interest of poor co-operators who are members of the traditional co-operatives. Before doing so, the present situation of these co-operatives should be investigated through an impartial third party.

### *16.2 Gender Integration in Co-operatives*

Earlier, the Co-operative Movement had neglected the participation of the women force. After the Liberation in 1971, women started joining the co-operatives in large numbers and a separate women front came into being in the co-operative movement. So long they only joined male dominated co-operatives, their role and presence were negligible. But there were exceptions.

(a) **The 'Karika'**: With a view to open a sales centre for marketing of products by co-operators, one co-operative, namely the 'Karika' was formed at the national level in 1974. Any PCS/PWCS could be a member of Karika. There are three categories of members in Karika - PCSs/PWCSs, individual members and 12 patron members. The new Management Committee formed on 14 February 1991 consists of 12 members where including the chairman and the vice-chairman 9 are women. Among its 72 member primary societies, 63(87.5%) are PWCSs; out of twelve individual category members, 9 (75%) are women. Karika management complains that Co-operative Department. There had been only 3 elections of the management committee (including the present one) and on two occasions, the elected Management Committees were headed by women Chairman. Most other times, the government appointed Ad-hoc Committees headed by men.

(b) **Gender integration in BRDB Co-operatives**: Recognising the existing socio-cultural constraints and rural women's lack of experience and opportunities for participating in general public affairs, BRDB projects also encouraged the formation of separate women's co-operatives. This was thought to be a step towards women meeting other women, discussing problems together and acquainting themselves with available resources, services and the process of development. BRDB women's co-operatives have in general, turned out to be successful (see section 15). In mixed co-operatives, women have, so far not been very successful. But with acquired skills and experience, women are able to hold their own in joint co-operative societies with men to be more able "partners" in the development process. In fact, more women co-operative representatives are joining the MSSs as Directors in the UCCA Management Committees and taking active roles in programme management. Some of these women co-operators have also become nominated members of the Union Parishad (local self-government

body) and taking active parts in integrated rural development activities.

**(c) Employment Status of Women in Co-operatives:** The present employment status of women in co-operatives is very poor as may be seen from Table 16.1. Women's position at the management level in BRDB co-operatives and offices is better than in government co-operatives and department, but still not very satisfactory or proportionate with the number of PWCSs and their members (see Table 14.2). Women employment is only 2.13 percent and 1.70 percent in BRDB co-operatives and RCS co-operatives respectively. However, women employment in BRDB offices is impressive. Among the 1502 female employees (24.43%) in BRDB, 737 (49.0%) are working in BRDB/RD-12 project and 479 (32.0%) are working in women's programmes. It is reported by BRDB officials that the RD-12 project (MBSS/MBS) is developing as the best project of BRDB and may add a new dimension in the field of the co-operative movement. One wonders, whether the presence of more women in this project is a contributory factor for its success.

**Table 16.1: Women's Employment in Co-operatives**

Organisations	Mgt. Committee Members			Paid Employees		
	Male	Female	%female	Male	Female	% Female
RCS/PCSs	305377	6820	2.18	3467	59	1.70
BRDB/PCSs	711216	64960	8.37	4490	96	2.13
BRDB Offices	--	--	--	4586	1502	24.43
RCS Deptt.	--	--	--	4524	25	0.55

*Source : Annual Report, 1988-89, RCS; RCS Office & BRDB Office.*

### *16.3 Leadership Development*

Women leadership in the co-operative movement at the top level is not very impressive. But their leadership in the UCCA Management Committees, is growing slowly and is already noteworthy. Election of women members as Directors of UCCA Management Committees is one such indication. In a random survey conducted in 1988, it was found that in 29 UCCAs about 10 percent Directors were women. Ten women Directors contested elections and won their positions. Three female Directors hold office of vice-chairman; eight UCCAs have females as Directors for the last 7-10 years and eight others have

them for last 4-6 years. The nomination of a woman co-operator as Director in each UCCA under existing rules, is likely to help consolidate women's rights and position.

#### *16.4 Women Role in Decision-Making in Co-operatives*

Given the high value the society places on preserving the dominance of males, it is extremely difficult to pin down the role of women in decision-making in any sphere. Due to low literacy or illiteracy prevailing among women and the segregated role played by them for generations, their minds are conditioned. They remain subordinate and submissive even when wrong decisions are taken against them. However, in co-operatives, the situation of women in the decision-making process is slightly better, compared to their more subordinate role in this respect in the family or in the society in general.

**(a) Decision Making at The National Level:** There is no national advisory committee for co-operatives, but the BRDB Management Board consisting of 29 members is considered an apex body for co-operatives at the national decision-making level. The Minister for Local Government and Rural Development is the Chairperson, and the Secretary of the said ministry is the vice-chairman of the Board. The Director General of BRDB acts as the secretary of the Board. There is no women among the other 24 members of the Board representing different government agencies and ministries, four elected members of the Co-operative Federation and one member from the Bangladesh Jatio Samabay Union (BJSU).

The BJSU, the National Co-operative Union and The Bangladesh National Co-operative Federation are the 'Apex Bodies' of the Government Co-operatives and the BRDB Co-operatives respectively. A parallel National Co-operative Society - the BJMSS (affiliated with the BJSU) is also existing, representing women co-operatives registered under the RCS department. These Apex Bodies' are responsible in planning, programming and decision-making at the national level in respect of the co-operative movement in the country. There is no forum at the national level for women co-operatives under the BRDB; also there is no female representative among the 12 members of the Management Board of the Bangladesh National Co-operative Federation which represents BRDB co-operatives.

Role of the BJSU and BJMSS as national umbrellas of the co-operative movement is extremely weak and their linkages with the PCs or PWCSs are very feeble. Along with the Government's apathetic treatment, the poor leadership of BJSU and BJMSS is probably the main cause of stagnation of the co-operatives they represent. It was found from office records of the BJMSS that its



management was severely interfered with by the RCS department from time to time. During the last ten years, most of the time the leadership of this national body was in the hands of Ad-hoc committees appointed by the Co-operative Department.

In the elections of the Management Committees of BJSU and BJMSS, presence of member societies is always very poor. As reported by the Chairman of the Central Women Rehabilitation Co-operative society of Rangpur, out of 40 CWCS members, only a few were present in the last AGM held in February 1991 for electing the MC of the BJMSS. In this situation, the Government also has no other alternative step but to appoint an Ad-hoc committees for management. However, BJSU or BJMSS as national bodies have never played any significant role in decision-making or planning at the national level. It may be noted that national leadership of all the co-operative organisations were more or less confined in the hands of a small group of 20 to 25 persons, who captured and dominated the top leadership posts for all these years.

From the co-operators point of view, without a democratic leadership it would not be possible to develop the co-operative programme as a vigorous movement all over the country. It appears that the present BJSU leaders (members of the present Management Committee elected in October 1990) is quite competent to fight for right causes of the organisation. Very recently the BJSU has won a case in the Court of Law against the Government regarding the dissolution of the elected committee and appointment of an Ad-hoc committee in its place. This simple example underscores the conflicting relationship between the co-operators and the Co-operative Department.

**(b) Decision-Making Role at Administrative Level:** The BRDB Women's Division is headed by a Women Joint Director and 67.77 percent of the staff (479, out of 735) are women. One Assistant Rural Development Officer (female) is in charge of organising women co-operatives and implementing the project in the field. These female officers of BRDB are the key personnel for taking decisions regarding implementation of the women co-operative programme of this Division. Status of women in important projects of BRDB is impressive in comparison to their status in other government departments or agencies, probably with the exception of the attached departments of the Ministry of Health and Family Planning. Women workers in the BRDB programme have made themselves acceptable to rural women as a symbol of liberty; they have inspired many rural women to join the programme and to make it successful.

There are only 4 women working at the decision-making level in the co-operative department. These are the lady supervisory staff recruited for supervising women's co-operatives organised by RCS, since absorbed under the general

scheme of the co-operative department. At present there is no staff in the RCS office specially assigned for women's co-operatives.

**(c) Decision-Making Role at PWCS Level:** Women co-operative members are gradually developing as leaders in their own primary co-operatives (PWCS) and also at the upazila level(UCCA), and contributing substantially in the decision-making process at those levels. Total number of women's co-operative (PWCS) in BRDB are about 18,000. All of these are managed by women co-operative leaders. As reported and indicated by concerned BRDB officials, the standard and performance of the PWCSs are often found to be better than PCs. Women co-operative leaders are more law abiding and disciplined than their male counterparts. Their loan repayment rate (about 100%) indicates their efficiency and active role in decision-making and business planning. Most of the PWCS members are poor and illiterate, but appropriate handling of their small amount of money and timely repayment of the loan prove their efficient decision-making capacity. Increased rate of women's participation in UUCAs as Directors and their regular attendance in weekly training sessions help them to take appropriate decisions about the utilisation of loan money. At the same time, as they are increasingly contributing to their family incomes, their status and decision-making power within their own families are also improving significantly.

A group of 30 women members of BRDB/MSS, participating in a one-month training course on Primary Health Care at KTCCA, Comilla, were interviewed by this author about their decision-making role in the family. All of them informed that they shared their opinion with their husbands, fathers or sons regarding obtaining loan and investment of loan money. Discussion with them left the impression that, at the beginning of their involvement in the programme they were very much influenced by their male family members in these matters. Later on their position in decision-making had improved.

**(d) Development of Decision-Making Capability:** Women get no opportunity for public mixing in the society to which they belong. There are no special forums or social clubs for rural women to gather for ventilating their views or for exchanging their ideas. Only through such exchanges could their self-confidence and decision-making capability be increased. The weekly regular meeting/training for the BRDB women's co-operative members at the UTDCA is not only imparting necessary skill and knowledge to them, but also providing a common forum for sharing their opinion, discussing their problems and prospects and for planning their future course of action. This is available only for BRDB Co-operative members. The Annual General Meeting of the UCCA, held once in a year also acts as a forum for rural women co-operators for raising their decision-making capabilities.

To demonstrate their achievement, and strength to the public in general, women co-operators also arrange special rallies from time to time at the upazila and district headquarter. According to the opinion of a BRDB staff (women division), these rallies create tremendous impact in the community and play a very positive role for women's emancipation by bringing them in front of the public. Even rural 'Samaj Patis' (social leaders) give full support to make these rallies successful. The number of such rallies needs to be increased as a part of the co-operative movement for women and for inspiring and motivating rural women.

### *16.5 Women Presence in The Weekly Meetings*

Weekly meetings of the BRDB co-operative system is vital for the functioning of the co-operatives. For women members, the purpose of such meetings is manifold. These are a regular forum for the women to discuss their problems, develop production plans and learn what was communicated to the leaders at weekly UTDC training. Above all, these meetings are the only public functions where they can freely join with full support from their families. Savings are also collected in these meetings. These meetings provide members with a sense of belonging to a group and of their group strength. This author attended one weekly meeting of a primary women co-operative society (Changini women's co-operative society) at Comilla in 1991. No earlier information was given to them about the visit. But out of 45 women members, 31 were found present and all of them deposited their weekly savings. The society had also introduced a weekly lottery draw (something worth only Taka 10/12) among the members for encouraging them to attend the weekly meetings. There was also a bonus gift system for members for one who wins the lottery three times.

Proceedings of only 6 meetings were recorded in the new register and average attendance in those meetings was about 43 percent. According to BRDB officials, attendance in such meeting are even lower in other places. The reasons identified are:

- rural women do not know how to conduct meetings;
- they need guidance to conduct weekly meetings effectively;
- limited activities (only savings and loan contributions) do not attract members to attend weekly meetings regularly; and
- women members always remain overworked specially during the harvesting season when they hardly can make time to join the meetings.

### *16.6 Role of Co-operative in Changing the Quality of Life*

One major shortcoming of all national programmes in Bangladesh is the non-

availability of records for measuring its effect on the quality of life of the beneficiaries. The standard of life - as is known, is commonly measured in terms of 'per capita' income which neither indicates the quality of life, nor the level of happiness in a society. A simple method for measuring the improvement of quality of life (according to Huq) is as per equation below:

$$\text{Quality of Life} = \text{Literacy Rate} + \text{Life Expectancy} \\ + \text{Inverse of Child and Maternal Mortality Rates.}$$

To calculate the improvement of quality of life within a particular period as a result of the co-operative movement by applying this equation is not possible as the required data are not available anywhere. In Bangladesh, the per capita income is only US\$ 170 as stated in World Bank Report 1988. But 20 percent of the people living below the poverty level are using only 7 percent of the national income. On the other hand, the 20 percent of the rich are enjoying 45 percent of the national income. In a situation like this, increment of per capita income would not reflect the change in the physical or cultural quality of life. This author once tried to investigate the improvement in quality of life in co-operative areas by distributing a set questionnaire (the tabulated questionnaire enclosed vide Appendix 6) among the participants of 30 primary co-operative societies. Twenty respondents filled-up the questionnaire from their 'Village Information Book'. Nine of the respondent co-operatives started functioning in 1960, seven from 1980-81 and four from 1990. The findings indicate changes in the physical quality of life of the co-operators in the following aspects:

**(a) Change in Physical Quality of Life:** There are 33.91 km roads in the whole operational area of twenty co-operatives, but the condition of the roads have not improved in recent times in terms of quality or length. Previously there were 30.71 km road, of which only 2.95 km were 'pacca' (metalled); at present, there is only 3.56 km 'pacca' road. Before co-operatives started functioning, there were only 12 'pacca' buildings among the 295 co-operative members. This has now increased to 71 among 6634 co-operative members. Presently 1016 households are using electricity where none of them had electricity during 1960-70.

**(b) Environmental Quality of Life:** The findings show that among 1027 co-operative families in the area, there were only 101 sanitary latrines before co-operatives started. Presently they have 325 sanitary (including semi-pacca) latrines. This number covers only 31.64 percent houses of the co-operators against the national coverage of 7 percent in 1991. The literacy rate among the co-operators has increased from 19.56 percent to 57.50 percent over the last thirty years. This is a vital indicator for measuring the quality of life of the co-operators. Along with the 25 educational institutes of life of the co-operational

area, the co-operators are running 7 primary schools of their own. The EPI coverage is now nearly 75 percent against the national coverage of 65 percent in 1990. Earlier it was practically zero. This is also a significant indicator in measuring the quality of life, as it is likely to reduce infant mortality. With respect of drinking water, there are now 253 tubewells in the co-operative areas for 25,819 population. The ratio of tubewells to persons served is 1:102, whereas the national ratio is 1:131. It is also notable that the co-operatives have engaged 437 (30.5%) women in self-income earning projects and 72 women as paid employees (36 are temporary).

**(c) Socio-cultural Quality of Life:** The above indicators, however, do not reflect whether the co-operative movement has brought any change in the quality of socio-economic and cultural life of the co-operators. This Reporter attended a three day (3-5 September, 1991) 'Annual Evaluation and Planning Conference' at BARD for 30 PCS under the Comprehensive Village Development Project of BRDB and met another group of women trainees from MSS project of BRDB at KTCCA, Comilla and discussed about social attitude towards some system that affect women, such as 'dowry'. The 'Village Information Books placed in the conference were checked and found that the co-operatives could not arrange a single marriage without 'jautuk' (i.e., 'dowry'). The women participants were looking pale when stating that the situation had deteriorated in recent times. The male participants expressed the opinion that now-a-days it is impossible to arrange any marriage without involving 'dowry'. Some of them thought that 'jautuk' or 'dowry' is a curse in the society. But, according most of them, to provide some 'ijjat' (literary meaning honour) to the bridegroom is an honorable deed and quite acceptable. In fact, they were in support of that system though there is no difference between the words 'dowry' and 'ijjat' - they lead to the same things. It is the same 'old wine in the new bottle'. From such mentality of the male co-operators, it could be easily said that, women have not only to achieve economical solvency, they have to go a long way to reach the desired level of liberty and emancipation.

**(d) Economic Quality of Life:** It was revealed from further discussins with the participants (both male and female) that little change had taken place in their financial solvency. Actually they are being deprived in many ways by the existing market system. All of them are taking loan in their personal capacities and utilising that loan in producing agricultural farm products or non-farm agricultural products. When the local market becomes saturated with the supply of their increased products, the price suddenly drops sharply and they do not get expected return of invested capital. On the other hand, with the change of seasons, the prices of agricultural products increase from 250 to 500 percent. That increased price of products never reach them. This is partly due to lack of physical facilities

for marketing in the existing co-operative system and also because of the fact that they are not able to store the products due to financial constraints of their own. Thus, the major share of profit goes to the middlemen agents existing between the farmers and the consumers. This was identified as the main reason why co-operators are loosing their interests in agricultural productions. From this observation one may can conclude that, so long co-operators are not able to create their own marketing mechanisms and ability to store their products, the existing monopoly marketing system captured by agents shall never be changed. Unless their actual financial condition improves, their quality of life and socio-cultural conditions can also not improve.

## Future of the Cooperative Programme

A growing poverty is griping the Bangladesh society and throwing its poors further below the subsistence level. It is estimated that, on an average, 3500 families are becoming landless every week in Bangladesh. It will never be possible to alleviate the poverty that is prevailing, especially that of the women, unless fruitful employment of the people is ensured. The co-operative movement is probably the best and the shortest means to overcome the problem.

Unfortunately in Bangladesh, it has never been tried to develop the co-operative spirit as a movement. Political attention has never been focussed on co-operatives as a people's institution to act as the prime mover in the process of national development. The co-operative programme has grown up like other programmes of the Government. The institutional strength needed for a comprehensive co-operative movement has mostly been missing.

The co-operators are receiving loans in their personal capacities - not the co-operatives. Individual members may earn small profits from their investments, but the co-operatives are hardly left with any capital for commercial or industrial investments of their own. In countries where the co-operative movement has developed successfully, a good share of the wholesale and retail markets are dominated by co-operatives. For example, in Britain, nearly 70 percent of the wholesale market and about 33 percent of the retail market for agricultural products are controlled by the co-operatives (Ref.: British Co-operative Statistics, 1981). In Bangladesh, the co-operatives have no control over the market.

Because of these reasons, the financial situation of even the most successful co-operatives in Bangladesh is not very encouraging. Many constraints stand on their ways which do not allow them to gather strength and to grow as self-sufficient organisations. Mr. Md. Yasin, the founder of "The Didar Primary co-operative Society", Comilla, who received "Ramon Megassasy Award" in 1988 for his impeccable leadership and contribution towards the success of the co-operative movement, was recently compelled by the co-operators to resign as Chairman and Member of the Management Committee of his co-operative as he could not distribute dividends among them for the last 2/3 years. While this is the

situation with one of the best co-operatives in the country, one can easily imagine about the condition of others.

From October 1990, the Government has imposed Registration/Renewal fees on co-operators. It shows that a good amount of money shall be collected from the co-operators by the Government, in the form of audit fee, registration fee, renewal fee, taxes and duties. The Government is not charging any such money from the beneficiaries of NGO groups. While poor co-operators are being burdened with various types of taxes, duties and fees imposed on them by the government, hundreds of NGOs and their beneficiaries are enjoying tax exemption benefits. It does not mean that people are exempted from paying charges by the NGOs; the benefits might be going to the NGOs themselves. If the Government wants the co-operatives to succeed as a self sustaining organizations, it must restrain itself from collecting excessive charges from them.

It has been mentioned earlier that the NGOs' efforts for poverty alleviation or women development are only supplementary and complementary to those of the Government. The links and liaison of NGOs with local government bodies are very feeble. It is simply impossible to cover the whole population with NGOs' programmes or by the activities of any other quasi-government-organisations (like Grameen Bank or Shahnirvar Bangladesh). Starting from 1976 to 1991, the Grameen Bank has mobilised only 867,539 people in only 28 percent villages in the country, whereas the co-operatives have organised 7,051,651 members (of whom 914,875 have been organised by BRDB) all over the country by June 1991 (Table 14.2 and Table 15.7). The costs per member or household in case of NGOs, quasi-government organisations and BRDB have wide margin of differences as may be seen from Table 17.1.

**Table 17.1 : Comparison of Cost Per household/per member Incurred By Different Organisations (1989).**

Organisations/NGOs	Cost per household (Taka)	Cost per member (Taka)
RDRS	2616	1962
BRAC	1432	936
Gramin Bank	429	383
Prosika	411	308
Swanirvar Bangladesh	22	22
BRDB	199	173

*Source : ADB Project Report on Non-farm Employment Creation for Women in Bangladesh, TA. No. 1155-BAN, August, 1989.*

*Note : Only abbreviations in case of some NGOs have been used.*



The above facts not only inspire the concerned people of BRDB but also make others interested in the co-operative programme. It can well be said that co-operatives in this country have not failed; rather they have been progressing significantly and playing a vital role in poverty alleviation and women development. Though women co-operatives, for the first time many rural women have been enabled to join the mainstream of development and even to prove their superiority over their male counterparts in terms of performance. The co-operative programme has taken a leading part for gender integration in development.

The two-tier co-operative system is a successful means to develop leadership among rural men and women at the grass root level. The MBSS/BSS project is showing promising results and it may soon open a new dimension in alleviating poverty from the country. It may also turn out to be a major vehicle for mobilizing rural women for development through the co-operative system. The reasons behind such observations are as follows :

a) Increasing landlessness and poverty are causing rapid social transformation and throwing increasing number of rural women into a limited job market. The situation may be controlled only by imparting skill training to women and organizing them in co-operatives.

b) The two-tier co-operatives or the 'Comilla approach' work through Government functionaries who still constitute the most powerful institution in the country. BRDB works by involving all public agencies at the upazila level. The co-operators get involved with the upazila administrative system through UCCAs and take it as their own. But the groups under Gramin Bank or NGOS (only exception is Shawnirvar Bangladesh, which tries to work through the govt. institutions) work in isolation, bypassing other government institutions. For women development and emancipation, the regular training at UTDC is an important component in two-tier co-operatives. The co-operators, specially the women, develop a sense of belonging to the upazila public administration through this process. This leads to their attachment to the developing process of the country as a whole.

c) Government sponsored co-operatives (BRDB/RCS) can work, piercing through the rural power structure by keeping close touch with local government bodies. With this method, resources, services and other inputs provided by the government can safely reach households through the co-operatives. This system can be greatly enhanced by involving co-operatives in a more extensive development programme.

d) The existing local government institution at the union level (the Union Parishad) can not by itself spread the message of commitments and dedication or

distribute commodities available for the people at the grass-root level. Co-operatives are the most appropriate vehicles to carry these messages to the common man and also for returning the necessary feed back from the people to the policy level. Once properly organized, the co-operatives serve as a local common forum or institution of the people, most suitable for mobilizing their development zeal and efforts.

Political commitment is an essential key to the success of the co-operative movement in any country. Since liberation in 1971, Bangladesh has been proceeding through social chaos and political disturbances without a uniform sense of direction. Still then, it can be said that the co-operative movement, especially involving women and landless co-operatives of BRDB, has developed remarkably, though maintaining a very low profile. The women's co-operatives have gathered much valuable experience, and by now have attained a position to start a more intensive women's programme.

The following impediments stand on the way of successful implementation of the co-operative programme in Bangladesh:

- (1) Co-operative is a 'Hard Programme' where discipline needs to be enforced strongly in all spheres of activities; unfortunately, this is still missing.
- (2) Though the terms of responsibilities of BRDB and RCS Department have clearly been defined by the Government, some conflicts still exist in the field. Existence of two types of co-operative in one country under the auspices of the same government is anomalous. Such a situation hampers the unity and progress of the co-operative movement as a whole. The Government should immediately find out a way for amalgamation of the two types of co-operatives into one form.
- (3) The number of professionals and specialised personnel in BRDB for running such a specialised package programme is still inadequate.
- (4) Bureaucracy and the all pervading bureaucratic environment hinders smooth and efficient functioning of co-operatives. There is a lack of total administrative support for the co-operative societies at the local level.
- (5) The top-down policy maintained in the co-operative sector do not allow co-operators to be involved in planning, implementation and supervision of their own co-operatives through active participation.
- (6) The lack of a total political commitment on the part of the Government in supporting the co-operative institutions as the main vehicle for rural development. Various services and inputs from the Government are not usually channeled through co-operative institutions.

- (7) Poor co-operation and coordination of the LGRD Ministry other concerned ministries working for women development and removing the causes of poverty through the development programme.
- (8) Frequent political interferences in co-operative affairs for attaining cheap political benefits. For example, every 5/6 years, the Government exempt agricultural loans of farmers upto a certain level in fulfilment of political commitments of leaders made during elections. By doing so, the Government gives punishment to good and law abiding co-operators who are repaying loans in time, while rewarding defaulters.
- (9) There is no single advisory body or council at the national level for advising the Government on policies in respect of co-operatives. Women are not adequately represented in existing apex bodies.
- (10) Insufficient arrangement for co-operative education and training for the general co-operative members. Recently, the Government stopped financing for training of the general members at UTDC, and this may retard the progress of co-operatives, specially the women's Training provides good strength to women co-operators in fighting against poverty and winning their struggle for emancipation.
- (11) There is lack of proper accountability at different tiers of co-operative societies. Corruption prevails at all levels of co-operative activities. Many societies are dominated by vested interest groups. (Corrupt officers and corrupt co-operators should be punished. If necessary, new service rules should be enacted for this purpose.)
- (12) Gender integration in the co-operative system is still very inadequate. Very few women are employed at higher tiers of the organization, and this hinders further development of women's co-operatives and better gender integration.

In a developing country like Bangladesh, where the people have very little respect for hard discipline, have little regards for law and where corruption is rampant, co-operative societies are bound to suffer. Corruption and the co-operative movement can not go side by side. To overcome this situation, a strong political commitment, a firm belief in co-operative movement and a "Missionary Zeal" are needed on the part of national leaders. The present democratic government is committed to enforce discipline in all spheres of national life and to establish a corruption free society in the country. Let us hope that the co-operative programme in Bangladesh will find a better environment for development and growing up as a movement in the coming years.

A pernicious combination of poverty, unemployment, over-population,

illiteracy and social apathy have created a scary and sluggish development scenario in Bangladesh. In the midst of national problems of vast dimensions, women's specific problems and issues are often sidetracked. In this generally discouraging environment, women's co-operatives are playing an exceptionally pioneering role in enhancing women's participation in the development process. The women who constitute the neglected fifty percent of the population in Bangladesh would only be too eager to find co-operatives as their very own organization, and the co-operative programme as their own programme of emancipation.

## CHAPTER - III

# Conclusions and Recommendations

### *18.1 Policy Approaches to Bangladesh Women*

The Government of Bangladesh has only recently included WID as a distinct sub-sector in its Fourth Five-Year Plan (1991-95). WID issues have a multisectoral involvement. Co-operation and coordination needed for smooth implementation of WID programmes are still missing. At the policy level of the Government, women issues including practical gender needs (PGN) and strategic gender needs (SGN) are discussed and given some weight. But in reality, there is not yet a strong political or cultural pressure on the Government to meet those needs urgently. Backwardness of the womenfolk and the socio-cultural traditions of the country are responsible for this unfortunate situation.

Though increasing number of women are getting educated and coming out of their homes to take part in economic, social and political lives, there is neither unity among them, nor any common forum or leadership to uplift and fight for women's causes. Unless women from all levels of the society can organize and create a strong social pressure, Government alone can never change the present miserable situation of women. In terms of Moser's classification of different policy approaches to Third World women (Ref.: Moser, 1989), Bangladesh stands somewhere in the middle of the scale in respect of WID.

WID issues with limited popularity are just coming into limelight, mainly to help extremely poor women to increase their productivity at a personal level. Women's poverty and destitution are seen as a problem of underdevelopment, not of subordination. They are encouraged to earn an income, particularly in small scale income generating project. This helps to isolate poor women as a separate category with tendency only to look for a productive role as means to personal survival. Such limited aid to women can be life-saving but hardly emancipating.

Popularity of women's programmes with bilateral and multilateral donor agencies is probably playing a role in determining local policy approaches. It is a matter

of consolation to see WID issues highlighted in public documents. But one wonders, what might happen to them when prompting from abroad ceases.

The co-operative programme plays a better role by organizing women, helping to promote their collective strength and self-confidence. Unfortunately, women's co-operatives are still mainly confined to very small-scale individualized projects, and only among the very poor women. If women co-operatives had better leadership and access to larger capital, they could probably expand into wider fields, and actually turn into a women's movement. The intimate links of co-operatives with the Government at times leads to dependence rather than self-reliance. Political and economic autonomy should be a prime objective of WID, and not only reducing inequality with men.

### *18.2 Summary of the Findings*

**People and the Economy:** With a population of 108 million, Bangladesh is the eighth largest country in the world, although occupying only 1/3000th part of its total land space. Four out of five people live in rural areas, and more than half of them do not own any land. With a per capita GDP at US\$ 168, Bangladesh is one of the poorest countries in the world. In recent years, Bangladesh has become increasingly dependent on foreign aid from various sources. Most of the development programmes are financed to the extent of 70 percent or more by foreign aid. Such dependence, limits the country's initiatives and ability to try out its own solutions for development.

Agriculture contributes nearly 40 percent to the GDP. Nearly 63 percent of the adult male and 10 percent of the adult female population in rural areas are employed in agriculture. The key to improvement of living standard and removal of poverty in Bangladesh depends to a great extent on the development of the agricultural sector.

Much of the working time of women in Bangladesh is spent in household works including rearing of children. For the very poor farmers, mostly landless, the male often work as hired farm worker or on a rented land; women often abandon their observance of purdah (segregation of sexes) and work for more well-to-do households. Under pressure of poverty, increasing number of women are now seeking employment in non-agricultural sectors.

The Labour Force Survey of 1985-86 shows only 10.6 percent participation of women in the labour force. The figure is so low because women's work in households (their own and others) and their role in post-harvesting activities are not counted though such works are indispensable parts of the economic system. The socio-economic segregation keeps women away from income earning activities, strengthening her traditional subordination to the male authority.

**Educational Environment and Gender Issues:** Preliminary reports based on 1991 census shows that national literacy rate has increased from 23.80 percent in 1981 to 24.82 percent as on 30 September, 1991. There was no change in the male female ratio of literacy compared to that in 1981 (i.e. 31% for male and 16% for female). It shows the colossal magnitude of the problem of illiteracy in the country.

Equality of status between sexes in terms of education has not been achieved and women had been lagging behind men over all the years. Female enrolment in primary schools constituted only 28 percent of the total age-group population in 1989. Out of the 8.8 million school-age girls in the country in 1989, nearly 4.6 million (or 55.8%) were out of the reach of the formal school system. Not only does the female enrolment constitute a smaller proportion in the schools compared to the school-age population, there also exists an acute gender-wise imbalance in the age-group participation. Women constitute 19.23 percent of primary school teachers and 11.36 percent of secondary school teachers. Women participation in technical and higher educational institutions in respect of both students and teachers are very poor.

Since 1987, there is an on-going mass education programme outside the formal education system. The total output of this programme upto 1990 was only 1.2 million persons made literate which is not very encouraging.

**Women Employment and Gender Issues:** Wage rates paid to female wage earners are generally lower than those paid to males. The average monthly earnings of female wage earners (including salaried persons) in 1985-86 was only Taka 499.56 (US\$ 16.65), whereas the national average of the same for both sexes was Taka 832.56 (US\$ 27.75). Rates of wages paid to women vary for agricultural and non-agricultural work and are consistingly lower (by 50-60%) than for male workers.

Several factors depress female wage rates. One is the low level of marketable skills of women as a result of their backwardness in education and technical training. Another is the low demand for female labour. A third factor is the abundant supply of persons (both male and female) for jobs that hired women do. Given the bleak prospect of finding a job, many needy women are often obliged to work for very low wages. With the informal nature of the labour market, in many cases women are not in a strong bargaining position about their wages.

More permanent job opportunities offering women a reasonable wage are badly needed. Skilled female labour has recently been recruited in significant numbers in the fast expanding garments industry which alone now employs nearly 500,000 female workers. Female participation in the labour force is rapidly increasing and it is envisaged that it may reach about 25 percent or more by the year 2000.

For attaining desired gender integration in productive employment, new rules

and regulations are needed, as well as programmes for properly utilizing the potential labour force that the women folk represents. In the absence of a rapidly evolving industrial revolution, women co-operatives in various forms could help increase women employment and also promote better gender integration in the national development process.

**Legal Environment and Gender Issues:** The constitution of Bangladesh grants equal rights to women in all spheres of life except in the areas which are governed by the Personal Law (Personal Law based on the Quoran and Hadis). The constitution embodies fundamental rights relating to women in Article 27, 28 and 29.

In the areas governed by civil and criminal laws, muslim women in Bangladesh are, with some exceptions, treated the same way as men. But several important areas of their lives such as marriage, divorce, inheritance and custody of children are still governed by religious laws which treat women quite differently from men, and generally as subordinates. A daughter inherits only half of what a son would inherit. If parents and the State think that giving equal property rights to women is justified, it can be done without violating religious sanctions, as has been done in some other muslim countries.

Muslim men may marry upto four wives. Under the Muslim Family Laws Ordinance (1961), however, a second marriage requires permission from an Arbitration Council. No consent or judicial procedure is required when a man wants to divorce his wife. The Family Courts Ordinance of 1985 confirms the differential practice applicable in cases where a wife seeks to divorce her husband. Under Islamic law, a woman is not recognised as a legal guardian of her children.

Labour Laws in Bangladesh provide a number of special benefits for women employees, but they can hardly enjoy them. Employers often bypass these laws by hiring women employees as casual workers. Among the new regulations is one which allows only two fully paid maternity leaves to a woman government employee in the course of her whole service life. It may be construed as an infringement of one of the fundamental rights of woman. The enforcement of existing labour laws which are directed towards special protection of women, needs strengthening.

**Socio-cultural Environment and Gender Issues:** The patriarchal nature of social system influence of life of a woman in Bangladesh from her cradle to the grave. 'Pardah' or segregation of sexes has become a tradition and part of the culture which denies her access to many opportunities. The rural community based power structure ('Samaj') applies this stricture against women and compels them to remain inside home.

Social, cultural and religious traditions emphasize women's reproductive and domestic role. To fulfil this 'sacred' role, a daughter is married off as soon as she



reaches puberty and immediately locked into a high fertility pattern. A female child often steps into womanhood as a child bride, a child wife and a child mother in quick succession. Millions of adolescent girls are caught up in the grip of this vicious cycle and repressed helplessly under a ruthless social grinding machine. Commonly, a woman experiences 10-12 pregnancies in her reproductive life span, out of which the average number of surviving children is 3.2.

In recent times, the custom of dowry has become a curse for poor and middle class families. Through this custom, the status of a woman in marriage is further degraded. This system was practically unknown amongst the Muslims even a generation ago. The new bride used to come to her peasant husband's household as a labour asset. This has changed for the landless and is changing for the small peasantry as well; a woman has come to be regarded as an economic burden, not an asset, both in her father's family before her marriage and also in her husband's family after the marriage. The dowry system is causing many social and family tragedies. Although the Dowry Prohibition Act of 1980 made the taking and giving of dowry a punishable offence, the law cannot be effectively enforced.

Marriage is virtually universal but it is often terminated relatively early, causing misery for many women. Widowhood for women is also very common due to large age differences with husbands. Over the years, life expectancy of people has risen substantially and this also has increased the percentage of widowed women. With increased labour migration, many men abandon their wives in the villages and marry again in the cities. In the prevailing social milieu, compared to men, women face far more traumatic changes in their lives from desertion, divorce or widowhood.

In the past, 'joint family' was the normal form of family organization in Bangladeshi culture. Poverty, urbanisation and migration are accelerating the trend towards nuclear families. Whatever the family size, the wife is always responsible for household management. None of these works when provided by women family members is quantified in money terms. Women rarely get any help for their household works from their adult male counterparts.

Life of village women are plagued by early marriage, plurality of their husband's marriage, desertion by husband, illiteracy, socio-economic backwardness and religious customs. These are determining factors working against woman's status in the family and society. Rural-urban migration independently by women are also increasing rapidly. With the increased numbers of floating women and girls, prostitution is also increasing rapidly. It is mostly the poorest women who can leave their rural homes and independently migrate to urban areas seeking new works or jobs. However, their access to services that can equip them to acquire knowledge, obtain essential social benefits or overcome gender-specific constraints in employment still remains limited.

**Gender Integration in Politics:** There is a unitary form of government, formerly presidential type and now Parliamentary. The Parliament (Jatiya Sangshad) is sovereign and vested with all powers to make laws for the country. It consists of 300 members directly elected by adult franchise. In the general election held in February 1991, only 3 women were directly elected as members. The members of the Jatiya Sangshad elect another 30 female members.

The leader of the house and the leader of the opposition in the Parliament are both women. Other than the Prime Minister, two other women are also included in the cabinet. Women participation in the leadership of the ruling and major opposition parties are far from being equitable. The seclusion of women and many other traditional practices prevent women from actively participating in politics.

**Role of Co-operatives Dealing with Gender Issues:** Traditional co-operatives were functioning in the country since 1904, but their role in the development process was not very remarkable. Under the leadership of Dr. Akhter Hamid Khan, the first Director of BARD, the 'Two-tier Co-operative', (popularly known as "The Comilla Approach") laid down the foundation of a very successful co-operative movement in the early sixties. The Government amended the Co-operative legislations by an ordinance and a new Co-operative Act and Rules were introduced in 1984 and 1987 respectively. The new legislations made special provisions for women and landless (male and female) co-operators in order to protect their rights and to promote co-operatives among them.

The traditional co-operatives were organised under the Government Co-operative Department. After the initial success of new co-operatives formed under the able leadership of Dr. Akhter Hamid Khan, the Government became interested in the Comilla model of Co-operatives and wanted to replicate the system throughout Bangladesh. Consequently an 'Integrated Rural Development Programme' (IRDP) was initiated in 1974 under the Local Government and Rural Development (LGRD) Ministry. In 1982, IRDP was converted into an autonomous Board (Bangladesh Rural Development Board or BRDB), with sufficient authority and power for implementing and supervising the two-tier co-operative system in the country. Traditional co-operatives under the RCS Department still continues to function. Thus two types of co-operatives are functioning in the country side by side.

Women's co-operative in Bangladesh was first tried at Comilla by the Kowtali Thana Central Co-operative Association (KTCCA), a pilot project of the BRDB. On the basis of experiences gathered, separate women's co-operative societies were started to be formed from 1962-63. It was observed that these co-operatives, in general were performing better than the male ones. Within the women's co-operatives, poor and landless women co-operators were found even more loyal to the organisation and achieving better results than rich or middle class women co-

operators. The BRDB has now a women's co-operative programme which is playing an important role in increasing the economic ability and earning capacity of rural women.

**BRDB Women's Co-operatives:** The BRDB opened its women's programme division in 1974-75 and started organising women's co-operatives following the two-tier system of 'Comilla Approach' in ten selected upazilas with financial assistance from the World bank and CIDA. Women Co-operative Societies (Mohila Samabay Samity or MSS) is the main feature of the BRDB women's programme. These primary co-operatives at the village level are linked with upazila level government institutions through UCCAs. During first two phases, the project surpassed its targets in all aspects of its activities. By June 1990, a total of 3581 MSSs with member enrolment of 135,282 women had been organized. A total of Taka 1723.54 lac had been disbursed as loan to members, of which Tk. 1217 lac had been realised (70.61%). Excluding loans that were not yet mature for repayment at that time, the actual loan realisation in MSS project is nearly 96 percent. By then, the members had accumulated Taka 89.50 lac as share deposit and Taka 283.67 lac as savings.

Bittahin (assetless) Samabaya Samities (BSSs and MBSSs) were organized under the RD-12 project of BRDB in 1984 with financial assistance from Canadian CIDA. Since women rarely own land, MBSS target group is defined simply as "rural poor women". The project entered into its second phase (from 1989 to 1995) for another 6 years with financial commitment of Taka 10987.69 lac. It will be functioning in 139 upazilas in 6 greater districts. By June 1990, a total of 2647 MBSSs were formed with 61093 members.

During the period 1989-90, the members of MBSS had accumulated a total of Taka 31.26 lac as share capital and Taka 105.0 lac as savings deposit. A gender discrepancy is observed in loan disbursement, which shows that only 33.37 percent of loan has been disbursed to MBSS members against 56.13 percent to BSS members, whereas loan repayment by MBSS members had been as high as 105 percent. In terms of loan repayments, the women have surpassed the targets leaving male BSS members far behind them. Among various activities under the BRDB Women's programme, training is an important and successful component.

Family Planning is an important component of BRDB/MSS co-operatives. According to the BRDB Annual Report of 1989-90, 81,853 (or 72%) among them are eligible couples and 67,647 (or 79% of the eligible couples) had accepted one or other method of contraception. Compared to this, the national Contraception Prevalence Rate (CPR) among all eligible couples in the country in 1990 was only 35 percent.

Literacy was included in the programme as it was seen that literate masses could be handled better in a credit oriented programme. A recent evaluation shows that

62.7 percent learners are adequately literate and out of them 33.3 percent have attained a high level of literacy. Nearly 36 percent of learners were partially literate and only one percent was illiterate.

**RCS Women's Co-operatives:** The Government Co-operative Department initiated a Women's Co-operative Development Programme in the five year plan of 1965-70. After liberation in 1971, there was increased growth of Women's Co-operatives under the RCS Department but it was not sustained. By June 1990, there were only 714 PWCS with 36216 members. The members have accumulated Tk. 8.52 lac as share and Tk. 12.08 lac as savings.

The Bangladesh Jatiyo Mahila Samabay Samity (BJMSS), is a national women's co-operative established in may, 1978 as the apex body of traditional women's co-operative societies under the RCS Department. Between 1983-90, BJMSS submitted a number of schemes for development of women's co-operatives but none of these received approval. A strong leadership never developed in BJMSS.

**Gender Integration in Co-operatives:** Before 1971, the Co-operative Programme neglected the participation of women. So long they only joined male dominated co-operatives, their role and presence were negligible. After Liberation in 1971, women started joining the co-operatives in larger numbers and a separate women front came into being in the co-operatives. Recognising the existing socio-cultural constraints and rural women's lack of experience and opportunities for participating in general public affairs, BRDB encouraged the formation of separate women's co-operatives from 1974.

BRDB women's co-operatives have in general, turned out to be successful. Women co-operative members are gradually developing as leaders in their own primary co-operatives (PWCS) and also at the upazila level (UCCA), and contributing substantially in the decision-making process at those levels. Some of these women co-operators have also become nominated members of the Union Parishad (local self-government body) and taking active parts in integrated rural development activities. Total number of womens' co-operative (PWCS) in BRDB are about 18,000. All of these are managed by women co-operative leaders. But employment status of women in co-operatives is still very poor. It is only 2.13 percent and 1.70 percent in BRDB co-operatives and RCS co-operatives respectively.

Due to low literacy or illiteracy prevailing among women and the segregated role played by them for generations, their minds are conditioned. They remain subordinate and submissive even when wrong decisions are taken against them. However, in co-operatives, the situation of women in the decision-making process is better, compared to their more subordinate role in this respect in their families or in the society in general.

The BRDB Management Board consisting of 29 members is considered an apex

body for all co-operatives at the national decision-making level. There is no women representative in this Board from BJMSS. Also there is no female member in the Management Board of the Bangladesh National Co-operative Federation which represents BRDB co-operatives. As a result, there is no forum at the national level for women co-operatives in the country.

**NGOs Dealing with Gender Needs:** Of many NGOs of different types and sizes working in Bangladesh, only a few appear to grasp the real nature and severity of the problems faced by women. Some NGOs (e.g. BRAC, Swanirvar Bangladesh, Pro-sika, Concern Women, etc.) however, are working for women's development providing education, income generation and training facilities to them.

Under the Swanirvar Credit Programme, small loans without collateral are given by the nationalised banks to the landless and economically disadvantaged villagers. Among its 527,778 beneficiaries, nearly 70 percent are women. The Grameen Bank is a government sponsored Bank for providing loan to the rural poor. Among its 867,549 beneficiaries, nearly 91 percent are women. However, in case of Grameen Bank, rural organization or infra-structure building is not a major objective, and the per capita cost is rather higher than with BRDB or Swanirvar Bangladesh.

### *18.3 Methodology Followed*

This study has been conducted mainly on the basis of secondary data and calculative findings rather than conceptual assessments. Processing and utilization of available data involved a number of steps leading to indepth observations. The main objective throughout was to assess women's situation and gender integration in development programmes in Bangladesh. The situation including the problems/prospects of co-operatives was taken up as a special issue.

A major constraint often faced in the process of preparation of this Report is the non-availability of reliable data in many areas. Even where data is available, figures and numbers from different sources are often found to vary widely. A national census was conducted in 1991, but the results are yet to be published. As a result of this, some basic information had to be based on 1981 census or on extrapolations. The narrowness of the available database has imposed unavoidable limitations on the scope of this Report.

Recent data, specially those for 1989-90, were collected from various sources, and then compared and collated. In places, previous data which carry relevant information, have also been shown side by side for comparison. While recent data on individual groups of co-operatives are generally available, unified data on all co-operatives are not regularly published.

The Report is broadly divided into three parts. Chapter I deals mainly with the basic background information on existing socio-economic situation and gender issues including women's participation in national development programmes. Traditional approach of the Government and alternative new approaches of some selected NGOs in respect of gender needs and integration in the development process have also been discussed.

Chapter II deals with co-operatives in greater detail. The present situation and future perspectives of women co-operatives have been highlighted. As women's co-operatives are part and parcel of the general co-operative programmes, it is difficult to separate them from the others. All co-operatives, women's or general, have common problems and a common future. For this reason, while discussing problems and formulating recommendations, co-operatives have been treated as a whole. Chapter III covers conclusions and recommendations.

Recommendations have been made, basing mainly on discussions held with leading personnel in the Government, BRDB and RCS offices, and also with NGOs and co-operators in the field. Personal comments or assessments are mainly based on findings. A large number of published documents and literature have been consulted; a list of references is included at the end of the Report.

#### **Method of Data Collection**

- (a) Review of available relevant documents and literature published by BBS, BRDB, RCS, BJSU, BJMSS, Bard, and others.
- (b) Analysis of published BBS data and data from various micro studies.
- (c) Unstructured personal observations from field visits. Such visits included: 2 CWCS/RCS at Comilla and Rangpur; attending a training session for 90 BRDB/MSS trainees at KTCCA at Comilla; visiting a KSS (Changini Samabay Samity) and its women front in Comilla; Karika office and display centre in Dhaka; and Swanirvar development areas in several parts of Bangladesh.
- (d) Detail examination of office records and Attendance Register of Changini women's co-operative for survey of activities and attendance in meetings.
- (e) Structured interview of 30 co-operative leaders at BRDB with a questionnaire for assessment of community development through co-operatives.
- (f) Personal interviews of BRDB and RCS officials and functionaries at their headquarters and at local levels.

#### *18.4 Recommendations*

- (1) The great majority of women in Bangladesh have little or no chance to defend their interests. Education of women being a key element in the process of their development, needs specially to be strengthened from the primary school level onwards. Much larger number of women teachers should be employed at all levels to ensure an equitable ratio between the numbers of male and female teachers.
- (2) The eradication of illiteracy among women cannot be achieved through the formal education system alone. Mass literacy programmes involving communities, NGOs and the private sector should be launched on a national scale.
- (3) Existing laws discriminating against women should be changed. Equal pay or wages to working women should be enforced. An all out effort is needed to create optimum opportunities for women's employment in income earning jobs.
- (4) The ten percent reserved quota for women in public services should be increased as it is not producing desired effects. Some categories of jobs should be kept exclusively reserved for mostly women.
- (5) Special programmes should be developed for women on a priority basis in order to increase their access to training facilities that can equip them to acquire knowledge to overcome gender-specific constrains in employment. New rules and regulations are need to be enacted.
- (6) Vast number of women that are coming out to seek jobs in the present competitive job market should be well cared for and protected by enforcing laws, so that they should not be unduly exploited by the employers.
- (7) There should be a total political commitment on the part of the Government for developing and supporting the co-operative institutions as the main infrastructure and vehicle for rural development.
- (8) Existance of two types of co-operative (BRDB & RCS) in the same country hampers the unity and progress of the co-operative movement; the Government should immediately find out a way for amalgamation of the two types of co-operatives.
- (9) The number of professional personnel in BRDB for running such a large specialised package programme is inadequate and their number needs to be increased. Discipline and accountability should be enforced strongly at the tiers of the co-operative programme.
- (10) Total administrative support for the co-operative societies at the local level

needs to be ensured. Various services and inputs from the Government should be channeled through co-operative institutions. Co-operatives should not be burdened with heavy charges and taxes while leaving NGOs exempted from such burdens.

- (11) A bottom-up policy for co-operative development should be initiated to allow co-operators to be involved in planning, implementation and supervision through active participation. The co-operatives should aim to develop a marketing mechanism of their own.
- (12) Co-operation and coordination of the LGRD Ministry and the Women Affairs Ministry with other concerned ministries working for women development should be improved.
- (13) Before making any political commitments regarding exemption of agricultural loans of farmers, it should be seriously considered that such actions do not harm the co-operative movement.
- (14) An advisory council or apex body should be constituted at the national level with adequate power and authority, and women co-operatives should be well represented in such an apex body.
- (15) Adequate arrangement for co-operative education and training should be ensured for general co-operative members, and especially for women co-operators and their leaders.
- (16) Corrupt co-operative officers and other functionaries should be punished; if necessary, new service rules should be enacted for this purpose.
- (17) Women in larger numbers should be employed at higher tiers of co-operative organizations, to ensure better gender integration within the co-operative system.



## Acknowledgements

This survey report on “Gender Integration and Women in Co-operative Development” is sponsored by International Co-operative Alliance (ICA) : Asia and Pacific Regional Office, New Delhi, India. The assignment as mentioned in the Terms of Reference (see Appendix 1), was to assess the situation of women and the extent of gender integration that is taking place in the socio-economic development process in Bangladesh, and the role of co-operatives in this matter. I wish to acknowledge my thanks and gratitude to ICA Asia Pacific Regional Office for involving me in the preparation of this Report.

During collection of relevant data and information, I met a large number of concerned persons and women groups at different levels. I acknowledge my sincere gratitude to all of them, and especially to those in the RCS Department and BRDB, without whose help and active cooperation this Report would never be complete. I would be happy if this Report can serve the purpose of ICA, and is of any help to the Government of Bangladesh towards the development of an expanded co-operative programme in the country. I shall consider it also to be a success, if local agencies (BRDB and RCS) working in the field of women co-operative derive any benefit out of this Report.

I would like to acknowledge here the sympathetic treatment and support I received from my family, especially from my brother and my two daughters, during the preparation and final editing of this Report. Lastly, but not the least, I remember my late husband Mr. M. A. Mabud (who died recently) with gratitude. While greatly appreciating my public works and publications, he used to say that I undermine his personal sacrifices and never dedicate any of those to him. During the composition of this Report, I always thought of him, who sacrificed almost his whole life helping me to emancipate myself.

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# Appendices

## SURVEY ON GENDER INTEGRATION AND WOMEN IN CO-OPERATIVE DEVELOPMENT

### TERMS OF REFERENCE

**1. Subject :**

Survey on Gender Integration and Women in Co-operative Development, on behalf of the ICA Regional Office for Asia and the Pacific.

**2. Period :**

The final report to be submitted to ICA ROAP in typewritten form on or before 15 October, 1991.

**3. Objectives :**

*A) General*

- \* To assess as to what extent the gender integration has taken place for economic and social development and the activities of co-operatives of the country given.
- \* To assess the level of participation of women in political, social and economic decision making and productivity.
- \* To assess the level of participation of women in decision making in the societies and activities in co-operatives.
- \* To compare the level of socio-economic development of a given country with gender situation.
- \* To identify the socio-cultural and economic factors hindering gender integration in development with special emphasis on co-operatives.

### *B) Co-operative*

- \* To identify critical areas for future strategies for promoting gender awareness and gender participation, resulting in gender integration in co-operative development.
- \* To assess the level of awareness among authorities and all concerned in gender issues on the level of development a given country has shown and the gap which exists in co-operatives.

#### **4. Scope and Methodology :**

The country researchers are required to refer to all appropriate authoritative original and secondary sources for data collection.

They are also required to consult other authorities on the subject through interviews or any other feasible way to receive reliable information.

Reference to surveys conducted by recognised national research organisations and international agencies either governmental or non-governmental agencies is agreed.

If necessary, the researchers could obtain responses on special issues through random samples and interviews.

The researchers should provide comprehensive information on the sources of data collected and quoted. The conclusions in each special subject area have to be arrived at through proper analysis of data collected and should be logical. They should highlight key issues for further discussion for future strategic planning.

All data collected should be as at the end of 1989. If possible 1990 figures are appreciated.

#### **5. Report:**

The report should be in conformity with the requirements of the ICA ROAP as per the guidelines provided as a separate document.

The researcher will be required to make a presentation of the research findings at a Regional workshop organised by the ICA ROAP.

#### **6. ICA ROAP Liaison:**

The researcher will be in liaison with the Advisor - Human Resources Development, ICA Regional Office for Asia and the Pacific, 'Bonow House', 43 Friends

Colony (East), New Delhi 110 065, India, for the survey report and the presentation at the Regional workshop.

7. The researcher will be paid US\$ 500.00 as a lump sum for submission of the report on or before the date given.

The ICA ROAP will also bear the total cost of travel, board and lodging for the presentation of research findings at a regional workshop to be organised in 1992.

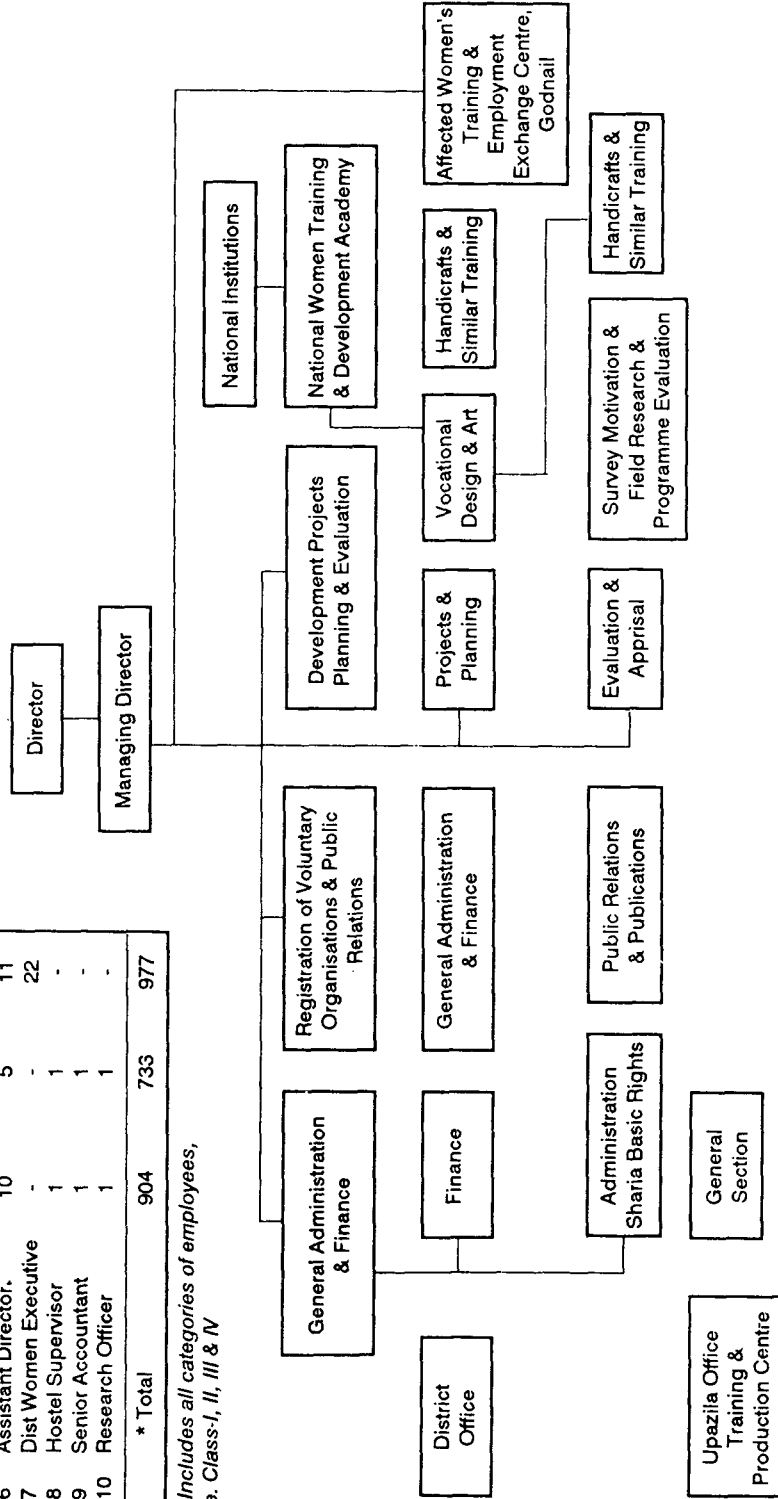
**G.K. Sharma**  
Regional Director  
ICA Regional Office for Asia  
and the Pacific, New Delhi 175

Signature of Research Officer  
Name (FATEMA KABIR)  
Place Dhaka-Bangladesh  
Date 6 August, 1991

**DIRECTORATE OF WOMEN'S AFFAIRS**  
**Ministry of Social Welfare & Women Affairs (MWA)**

S.No.	Name of Post	Sanctioned	Present	Revised
1	Director	3	2	1
2	Additional Director	1	1	1
3	Deputy Director	2	-	3
4	Principal [D.D.]	-	-	-
5	Director Academy	1	1	1
6	Assistant Director,	10	5	11
7	Dist Women Executive	-	-	22
8	Hostel Supervisor	1	1	-
9	Senior Accountant	1	1	-
10	Research Officer	1	1	-
* Total		904	733	977

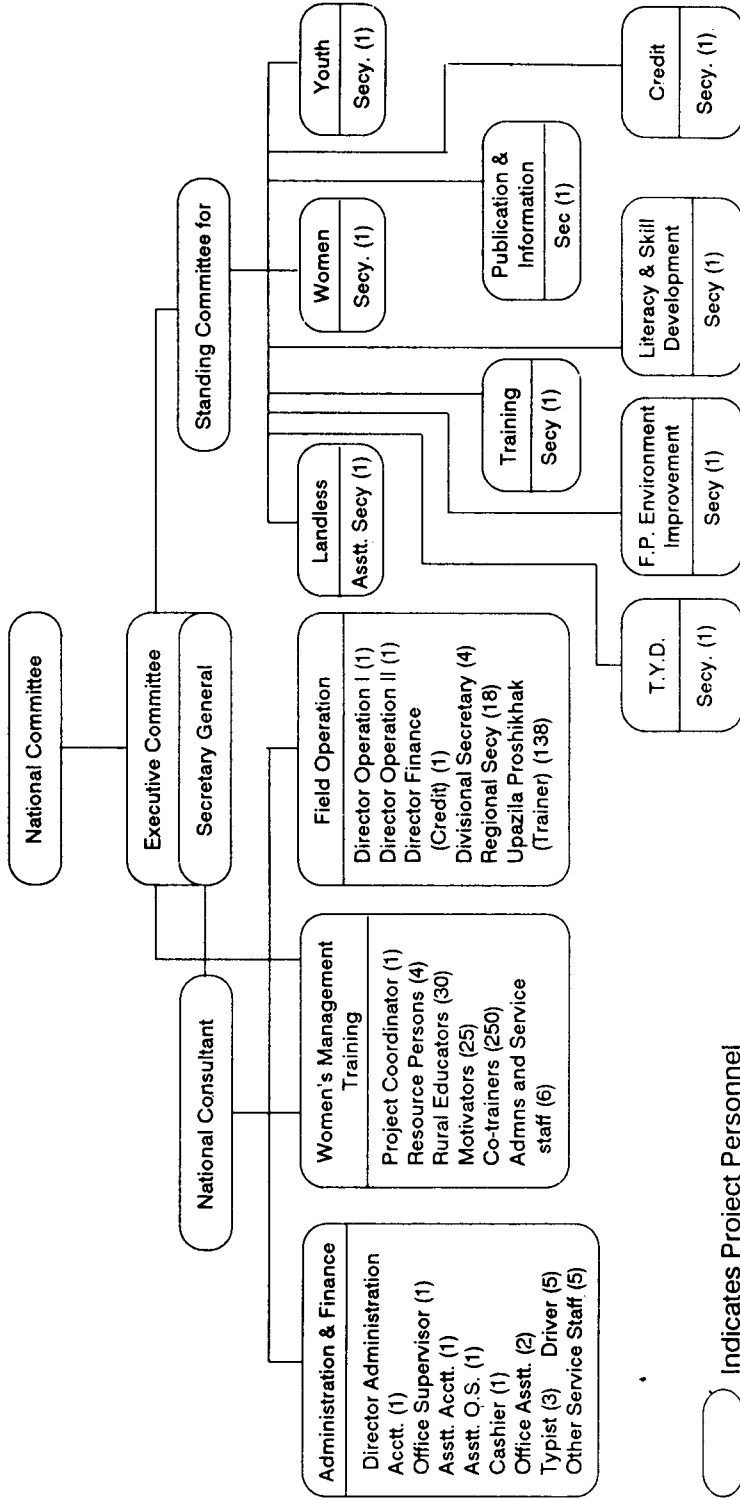
\* Includes all categories of employees, i.e. Class-I, II, III & IV





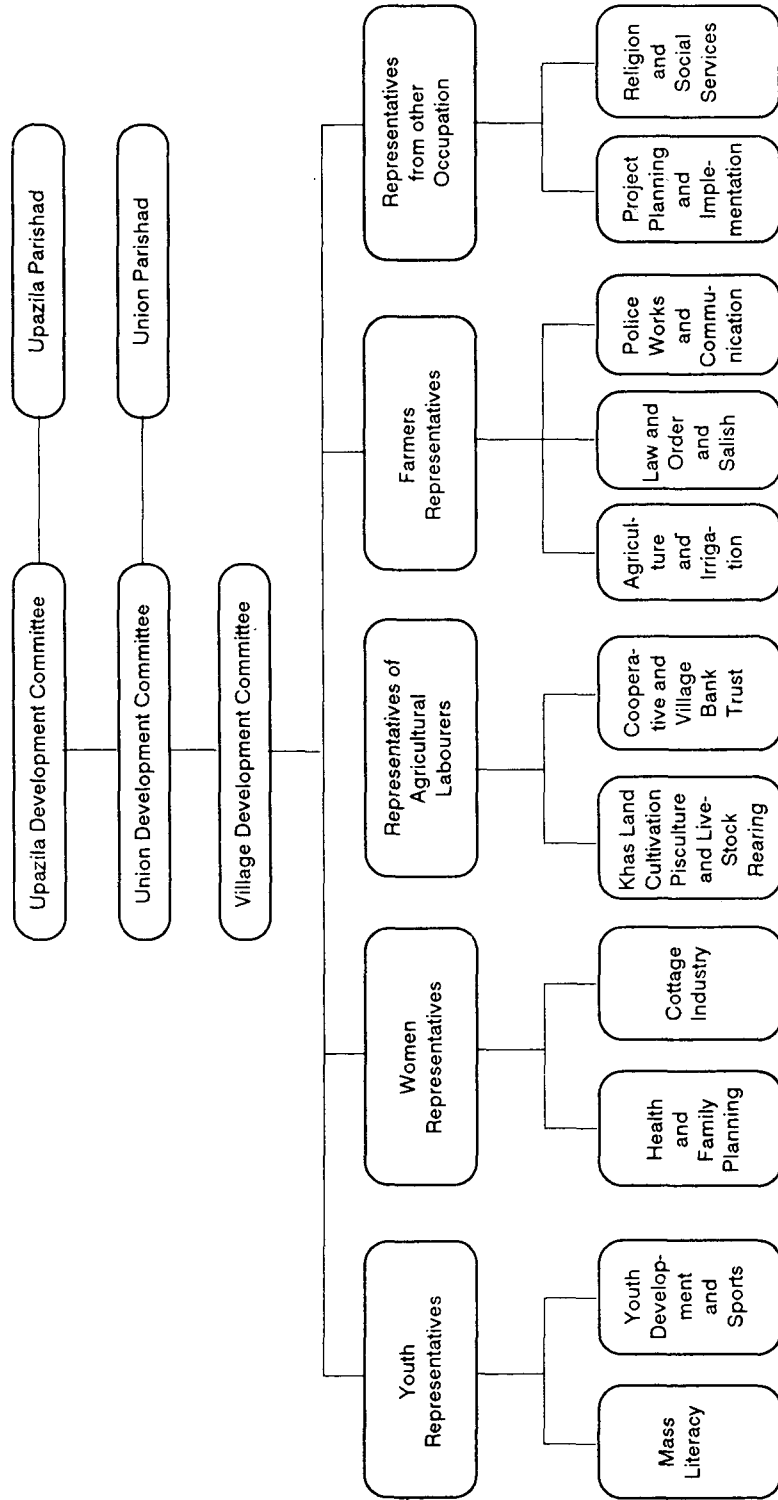
# SWANIRVAR BANGLADESH ORGANOGRAM

Appendix - 3



- a) Indicates Project Personnel
- b) Project Coordinator are in the same rank as Directors
- c) Resource Persons are in the same rank as Divisional Secy. and Standing Committee Secy.
- d) Rural Educators are in the same rank as Regional Secy and Asstt Secy.  
Motivators are in the same rank as Upazila Proshikhak (Trainer)

**HIERARCHICAL ARRANGEMENT OF SWANIRVAR AND RESPONSIBILITIES OF THE YDC**



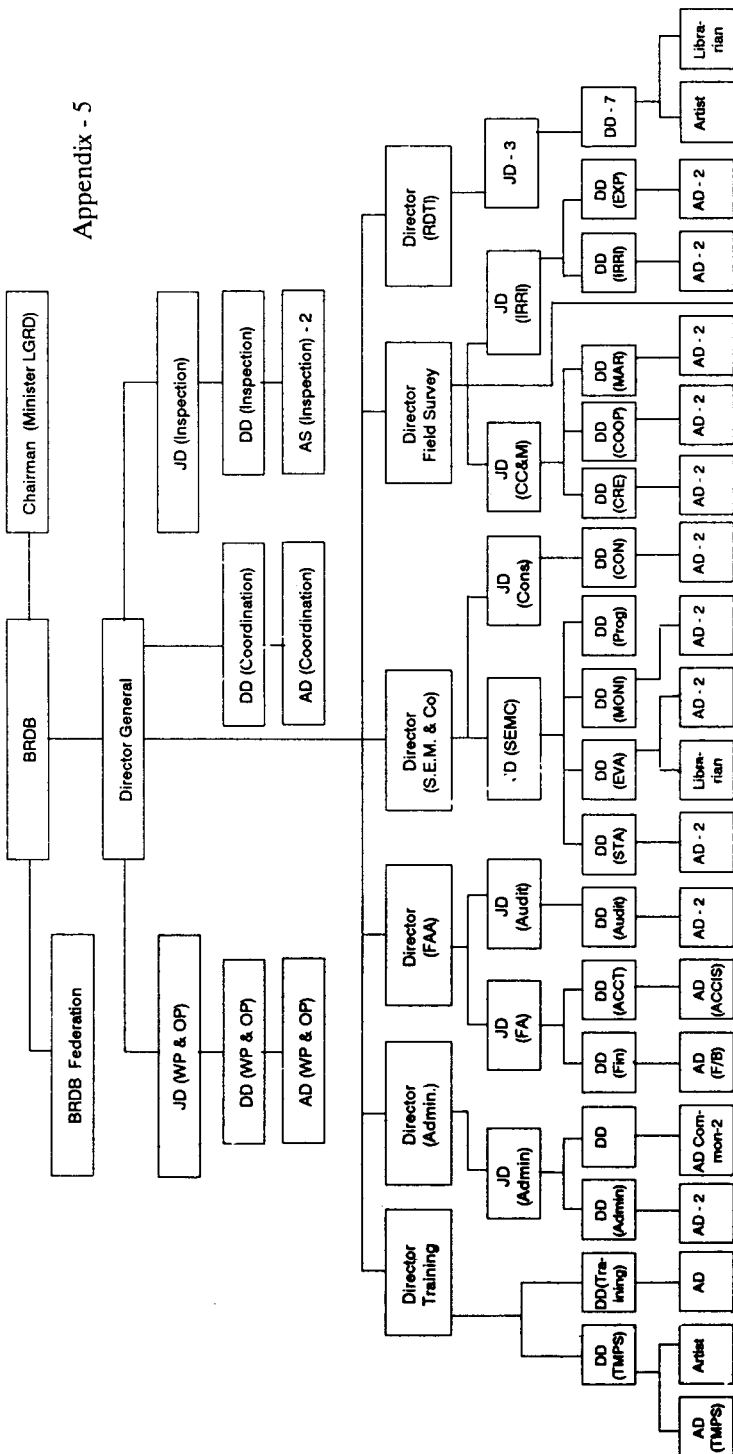
**Division Wise National Report for Swanirvar Credit Programme**

Appendix - 4

No. of Union: 739, No. of Upazilla: 104, No. of District: 30 For the month of August 1991

S. No.	Particular	Dhaka	Chittagong	Khulna	Rajshahi	Total August '91	Total July '91	Difference
1.	No. of Bank Btrs.	167	132	119	108	526	522	+4
2.	No. of Unions	245	172	163	159	739	732	+7
3.	No. of Villages	3501	1713	2016	2028	9258	9246	+12
4.	No. of Groups	41684	19193	28071	20070	109018	108875	+143
5.	No. of Loanecs	206027	96090	137397	88264	527778	526299	+1479
6.	No. of Projects	47	22	22	18	47	47	--
7.	Amount Disbursed	38385957	184701221	238683688	140842645	948083511	945897834	+2185677
8.	Due for Recovery	365557355	175107697	227400449	137291225	905356726	901166320	+4190406
9.	Amount Recovered	273742578	131357214	172414834	85246744	66271370	660057740	+2703630
10.	Rate of Recovery	74.88	75.02	75.82	62.09	73.21	73.24	-0.03
11.	Weekly Default	7712585	1248669	5685656	4134496	18781406	19900249	-1118843
12.	Rate of W/D. (%)	2.12	0.71	2.50	3.01	2.07	2.21	-0.14
13.	Amount Overdue	84102192	42501814	49299959	47909985	223813950	221208331	+2605619
14.	Rate of O/D. (%)	23.00	24.27	21.68	34.90	24.72	24.55	+0.17
15.	Outstand INCL. INT.	2502238820	116622903	167217110	112229196	646308029	640879207	+5428822
16.	Emergency Fund.	3105288	1484444	2905801	700006	8195539	8152179	+43360
17.	Group	13316591	6102227	9352043	4673017	33443878	22271919	+71959
	Weekly Sewing	19384636	9502978	12318592	7233028	48439234	48333332	+105902
	Group Tax	9518	4989	3059	238	17804	17804	--
	Penalty	32710745	15610194	21673694	11906283	81900916	81723055	+177861
	Total	10821267	4339416	6654410	3022789	24837882	24759808	+78074
18.	Trust	5239489	2041349	3266880	1461084	12008802	11954078	+54724
	Total Coll	2157378	831646	1357106	634673	4980803	4954459	+26344
	Rin Sho	3068591	1257696	1943594	836035	7085916	7061974	+23942
	Union Sho	355809	228725	86830	90997	762361	789297	-26936
	Central							
	Balance							

Appendix - 5



**ABREVIATIONS**

JD	Joint Director
DD	Deputy Director
SAD	Senior Assistant Director
AD	Assistant Director
URDO	Upazila Rural Dev. Officer
ARDO	Assistant Rural Dev. Officer
TMPS	Training Material Production Section
REM	Research, Evaluation & Monitoring
PEP	Production & Employment Prog.
WP	Women's Programme
PO	Project Officer
RDTI	Rural Dev. Ttg. Inst.

District Office	
DD - 41	
SR, AD - 30	
Upazila Office	
URDO - 449	
ARDO - 450	
ACCT - 450	

**MAN POWER OF B R D B**

Sl. No.	Name of the Project	Sanctioned Post	Officer	Staff	Sanctioned Post	Officer	Staff
1.	BRDB Main	1010	1524	366			
2.	RDTI	41	18	25			
	Total	1051	1540	411			
3.	RD-2	1008	601	315			
4.	NFRDP	110	67	43			
5.	DTW-2	78	66	08			
6.	2nd Tube well	24	17	07			
7.	Bhola Irrigation Project	24	6	18			
8.	UNICEF	176	40	136			
9.	Womens Prog.	224	113	111			
10.	FWE	44	33	11			
11.	Cap	30	15	15			
12.	NP	11	3	8			
	GRAND TOTAL		7533	3378	6682	1639	3741

## The Questionnaire

Used for interviewing thirty co-operators on 5 September, 1991 at BARD

*(Findings received from 20 have been tabulated here)*

Name of Co-operative [number]	-	20
Registered on	-	9 [1960-72]
	-	7 [1970-80]
	-	4 [1980-90]
Area of operation	-	25 villages
Total Population of the area	-	25,819
		[11,981 Male, 10,682 Female, 3,156 Children]
Members at the beginning	-	295
		[288 Male, 7 Female, 0 Children]
Present members of the co-operatives	-	6,624
		[2,828 Male, 1,432 Female, 2,364 Children]
Number of Household among the co-operators	-	1,027
	-	- Pacca house at initial stage
	-	- Present pacca house
Roads in the operation area :	-	- Total road at initial stage
	-	- Pacca road at initial stage
	-	- Present road length
-Pacca	-	33.91 km
	-	3.56 km
Electricity in the operation area :	-	- Previously
	-	- Presently
		Nil
	-	1,016 Household

Sanitary Latrine :		
-Previously	-	101 nos.
-Presently	-	325 nos.
Percentage of Education :		
-Previously	-	19.57 percent
-Presently	-	57.50 percent
No. of Education institutions	-	17 Primary School
7 Secondary School		
1 Higher Secondary		
No. of Education institutions run by cooperatives	-	7 Primary Schools
EPI coveratge :		
-Previously	-	Not replied
-Presently	-	75 percent
No. of women in the Management Committee	-	3 nos.
No. of women in holding position in the Management Committee	-	Nil
No. of Tubewells in the whole are [Population 25,819] :		
-Previously	-	Not mentioned
-Presently	-	253 nos.
No. of Male engaged in self-earning projects	-	697 nos.
No. of Women engaged in self-earning	-	437 nos.
No. of persons engaged in employment by cooperatives:		
	<u>Permanent</u>	<u>Temporary</u>
-Male	98	51
-Female	36	36

## ABBREVIATIONS

ADP	Annual Development Programme
ADB	Asian Development Bank
BBS	Bangladesh Bureau of Statistics
BNP	Bangladesh Nationalist Party
BIT	Bangladesh Institute of Technology
BARD	Bangladesh Academy for Rural Development
BCS	Bangladesh Civil Service
BACE	Bangladesh Association for Community Education
BRAC	Bangladesh Rural Advancement Committee
BJSU	Bangladesh Jatiyo Samabay Union
BJMSS	Bangladesh Jatiyo Mahila Samabay Samity
BRDB	Bangladesh Rural Development Board
BSS	Bittaheen Samabay Samity
BCoME	Bangladesh Council of Mass Education
CBR	Crude Birth Rate
CDR	Crude Death Rate
CPR	Contraceptive Prevalence Rate
CCHRB	Co-ordinating Council for Human Right in Bangladesh
CIDA	Canadian International Development Agency
CECS	Central Women co-operative Societies
EPI	Expanded Programme for Immunisation
EPZ	Export Processing Zone
GDP	Gross Domestic Product
GOB	Government of Bangladesh
H&FP	Health and Family Planning
HBRI	House Building Research Institution
H.S.C	Higher Secondary Certificate
IMF	International Monetary Fund
ICVTR	Islamic Centre for Vocational Training and Research
IRDP	Integrated Rural Development Programme
JC	Jagoroni Chacra (an NGO)

JP	Jatiyo Party
KTCCA	Kotwali Thana Central Co-operative Association
KSS	Krishak Samabay Samity
LC	Letter of Credit
Lac	100,000
LFS	Labour Force Survey
MCWC	Maternal and Child Welfare Centres
MR	Menstrual Regulation
MCH	Maternity and Child health Care
MEP	Mass Education Project
METSLO	Mass Education Through Small Local Organisations
MoE	Ministry of Education
MSS	Mohila Samabay Samity
MBSS	Mohila Bittaheen Samabay Samity
MWA	Ministry of Women Affairs and Social Affairs
NRR	Net Reproductive Rate
NGO	Non Governmental Organisations
NFUPE	Non Formal Universal Primary Education
PWCS	Primary Women Co-operative Society
PHC	Public Health Care
RWP	Rural Women's Programme
RPP	Rural Poor Programme
RD-12	Rural Development Project-12 of BRDB
TFR	Total Fertility Rate
TAKA	Local Currency
UHFWC	Upazila Health and Family Welfare Centre
UHC	Upazila Health Complex
UTDC	Upazila Training and Development Centre
USHA	Unity for Social and Human Action
UTDC	Upazila Training and Development Centre
UIP	Upazila Irrigation Project
UCCA	Upazila Central Co-operative Association
WID	Women In Development.



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