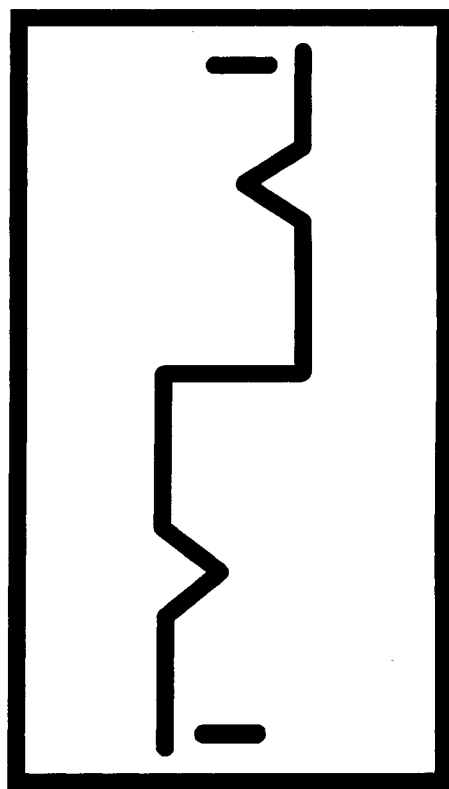


COUNTRY GENDER ANALYSIS

BANGLADESH



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FOR
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Prepared for
the Swedish International Development Authority (SIDA)
by:
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PREFACE:

The Swedish International Development Authority, SIDA, has had the overall goal to contribute to improving the situation of women through development cooperation efforts since the mid 1960s. SIDA has two main strategies, firstly to ensure that women as well as men can participate in and benefit from all Swedish development cooperation, and secondly to support special inputs for women where necessary.

In the process of working to achieve these goals it has become increasingly apparant that women's situation needs to be viewed in a broad context. It is not sufficient to simply describe women as subordinate or vulnerable. It is important to be able to clearly identify the causes of the subordination and vulnerability, especially if the correct strategies are to be developed for supporting women.

Many of women's specific problems and needs can be directly linked to the social relations between women and men. Failure to take these relations into account can lead to increased marginalisation of women. It is important to analyse the roles, responsibilities, access to and control over resources, decision-making powers, needs and constraints of both women and men.

SIDA guidelines for women-oriented development cooperation (1985) specify the need for disaggregation, i.e. disaggregation in terms of women and men, both target group and impact analyses. It is also clearly stated that country analyses should include information on the situation of women.

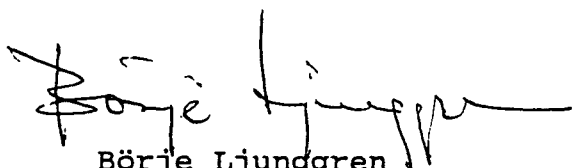
To assist the process of incorporating a gender perspective in country analyses a gender profile, or **Country Gender Analysis**, has been prepared for each country where SIDA has a programme of cooperation. These reports provide an overview of

the situation of women compared with that of men. The profile takes up economic, political, socio-cultural aspects as well as the policies and activities of other actors such as government, party, women's activist groups, research groups, NGOs, and other donors. This type of information is important when the goal is also to identify and support local initiatives.

This is the first attempt to produce a summary document based on disaggregated data. Since concrete efforts are underway in many countries, with SIDA support, to produce and publish disaggregated statistics it is expected that it will be possible and useful to update and improve the Country Gender Analyses within the coming years.

As well as being a valuable input in the preparation of general country analyses, it is expected that the Country Gender Analyses will have another important use. That is to contribute to the development of concrete strategies for both the integration of women as well as men in all SIDA supported programmes, as well as the use of the direct support funds for women's activities. To facilitate the achievement of this latter goal seminars will be arranged within SIDA to discuss the implications of the profiles for Swedish development cooperation in the different countries. Seminars will be arranged at SIDA headquarters by the Regional Secretariats and at the Development Cooperation Offices in the field by the heads of these offices.

It is also hoped that these short gender profiles will prove useful even outside SIDA.

A handwritten signature in dark ink, appearing to read 'Börje Ljunggren', with a stylized, flowing script.

Börje Ljunggren
Head of Regional Department for the Middle East
and Asia

LIST OF ABBREVIATIONS

ADB	-	Asian Development Bank
AL	-	Awami League
BANBEIS	-	Bangladesh National Bureau for Educational and Information Statistics
BBS	-	Bangladesh Bureau of Statistics
BNP	-	Bangladesh Nationalist Party
BRAC	-	Bangladesh Rural Advancement Committee
BRDB	-	Bangladesh Rural Development Board
BSCIC	-	Bangladesh Small and Cottage Industries Corporation
CPE	-	Compulsory Primary Education
GB	-	Grameen Bank
GOB	-	Government of Bangladesh
GEP	-	General Education Programme
GK	-	Gonoshasthya Kendra
ICDDR,B	-	International Centre for Diarrhoeal Disease and Research, Bangladesh
LFS	-	Labour Force Survey
MCH	-	Maternal and Child Health Care
MEP	-	Mass Education Programme
NCP	-	National Commercial Bank
NGO	-	Non-Government Organisation
RESP	-	Rural Employment Sector programme
RMP	-	Rural Maintenance Programme
TBA	-	Traditional Birth Attendant
UN	-	United Nations
UNICEF	-	United Nations Children's Fund
UPE	-	Universal Primary Education
VTI	-	Vocational Training Institute
WEDB	-	Women's Entrepreneurship Development Programme

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SUMMARY OF GENDER ANALYSIS

I. INTRODUCTION

1.1 Objectives of the Paper

As part of the Swedish International Development Authority (SIDA)'s initiative to introduce "Gender Planning", SIDA headquarters has recommended that each of its Development Cooperation Office should prepare a "Country Gender Analysis". The SIDA office in Bangladesh has thus commissioned a "Summary document on the situation of women and men in Bangladesh set in the context of all the inter-related causal factors as well as the trends and forces under way which bring about a process of change." (Terms of Reference - Annex 1)

Gender planning aims at recognizing the different roles and positions men and women have in a given society or community, as well as the relationships and power relationships between them identifying both practical gender needs and strategic gender interests, met or unmet.

This document will be used by SIDA to prepare its country and sector specific plans which will constitute the strategy document for SIDA's support to Women in Bangladesh.

1.2 Gender Analysis

Most approaches used to integrate women in the development process, i. e. welfare, equity, anti-powerty, efficiency and employment are partial only and do not see women in their totality i.e. all the dimensions that they have. Some of the approaches have very negative consequences for the women the programmes are meant to benefit. The gender and development approach has the advantage of approaching women as multifaceted social beings, in a society that is built up on various and varied relationships between individuals: between women, between men, and between women and men.

Gender analysts have identified two kinds of needs which are essential to formulate policies or design projects and it is necessary to differentiate between the two:

1. Practical gender needs
2. Strategic gender interests

Practical gender needs are those which help women/men fulfil their roles and responsibilities, as defined by the existing gender division of labour. These needs are determined by the

specific socio-economic and cultural conditions prevailing in a given country. These may be related to their roles as mothers/fathers, family health caregivers or even as productive agents. These needs arise from the "gender status quo" i.e. accepting the existing order of things and identifying needs within that order.

Strategic gender interests are those identified and formulated on the basis of analyzing women's subordinate position in society. The achievement of these interests would require a radical transformation of interpersonal relationships between women and men so that women have greater power over their own lives and men have less power over women's lives. Strategic gender interests are also culture specific. They may include the freedom of choice about child bearing or removal of institutionalized forms of discrimination such as rights to own land or property and the alleviation of burdens of domestic work and child care. Addressing these needs would require fundamentally changing the socially constituted relationships between men and women: the gender relationships.

Gender analysts have identified several areas which are essential to formulate development policies and plans. These are: the invisibility of women in development planning; women are generally not made primary beneficiaries of the development budget; project beneficiaries are not disaggregated and not specifically addressed; ignorance about women's lives. These issues will be addressed in the various programmatic area analysis further on.

1.3 Methodology of the Study

The following sections will examine different sectors and development initiatives in Bangladesh using the conceptual framework provided by the gender analysis approach. Section II will provide descriptions and analyses of general factors and forces: macro-economic, political, legal and environmental. Section III will provide a description of gender relations and the overall developmental situation in various sectors such as health, education, employment, training, credit. Section IV will provide an analysis of GOB policies and programmes.

This paper was commissioned by SIDA and prepared by Naripokkho, a Bangladeshi women's activist group. The analysis is based on existing documentation and research, interviews and the Naripokkho team's professional experience in their respective fields. (A list of the team members is attached in Annex 2.) A list of the persons and organizations met is also provided in Annex 3.

II. GENERAL FACTORS AND FORCES

2.1 History and Political Processes

Bangladesh, with a population of 108 million (BBS, Preliminary results 1991 Census) and an area of 144,000 sq km. came into being in 1971 through a liberation war fought against the ruling civilian military elite of Pakistan. Approximately 85% of the population live in rural areas and approximately 65% of the population live below the poverty line. Per capita GNP is \$ 170 (Statistical Year Book, 1991, BBS).

There have been several changes in regime and forms of government from independence on 16 December, 1971, to the present day. A Constitution was framed in 1972 adopting four basic principles of nationalism, democracy, socialism and secularism. However, independence did not mean an abrupt and immediate transformation in the order of the society.

The poor have not yet been able to assume a role of active participation or decision making in politics, inspite of being able (theoretically) to exercise voting rights. The same can be said for women, the exceptions only proving the rule. There have been attempts to reach the government to the people i.e. promote local level government. The rural poor have had greater chances to participate at local government level, at least by voting for their candidates. Women's participation has, up until recently, been nominal with their votes being cast at their family's instructions.

After the ouster of H.M. Ershad a neutral caretaker government was installed by the three opposition alliances and parliamentary elections were held on 27th February, 1991 through which the Bangladesh Nationalist Party (BNP) emerged with a majority with Khaleda Zia as its head. Bangladesh had its first woman prime minister and the chief of the opposition is also a woman, Sheikh Hasina, leader of Awami League (AL).

While male consciousness about political issues has always been high, the female consciousness is increasing and the recent elections proved that they were making independent decisions and were a force to be reckoned with. This could be due to increasing experience of political processes among women and increasing awareness of political issues generally. Also in February 1991, for the first time national elections were held in an environment where women

felt safe to participate. In August 1991, the country reverted back to a parliamentary form of democracy after a nationwide referendum to amend the constitution.

At present 34 of the members of parliament (out of 330) are women, 30 of whom are against seats reserved for women. Women's problems and perspectives have not yet received prominence in the action programmes or the manifestoes of the various parties. Some issues, however, have been identified such as demands for the gradual or full implementation of the UN Convention on the Elimination of All Forms of Discrimination Against Women.

2.2 Macro-economic Trends and Economic Growth

The general economic trends are influenced by the various political processes and developments and influence them in return. Various economic trends have immediate political implications: increasing dependency on foreign aid, rising indebtedness, increasing inflows of food aid and widening income disparities. The lack of local resource mobilization can be attributed to poor political mobilization and the increasing aid dependency being caused by the absence of strong nationalistic leadership with sufficient popular support to "hold its own" against donor pressures.

Overall economic growth was an average of 3.1% in the 1980s. According to national accounts, per capita national income grew at the rate of 1.5% per year which is low compared to other South Asian countries. Economic growth in agriculture was very low: 1.6% per year in the 80s compared to 4.2% per year in the 70s. The manufacturing sector grew at a sluggish and declining rate. The service sector, however, witnessed a dramatic growth in the late 1970s (annual growth rate of 7%). This slowed in the 1980s to 4.4%. This sector includes trade, catering, banking, insurance, housing, public administration and defence.

There has been considerable change in the structural composition of the GDP. In 1972/73, 58% of the GDP originated in agriculture; the corresponding figure declined to 43% by 88/89. This drop was nearly counterbalanced by the growing share of services (from approx. 30% to 40%). The pattern of structural change has slowed significantly in the 1980s.

It should be noted that present methods of calculation of GDP ignores a whole range of activities in expenditure saving and household production. Most often it is women who carry out these activities as unpaid family labour.

A close look at savings, investment and the aggregate resource balance reveals some disturbing features in the structure and functioning of the economy:

a) Low and declining investment ratio. Investment - GDP ratio in Bangladesh is very low. The deteriorating performance of the economy was reflected in this decline. The ratio has declined from its highest in 1980/81 of 15.9% to 11% in 89/90. Similarly there has been a declining public investment ratio over the 1980s (from 8.7% in 80/81 to 5% in 89/90).

b) Low and declining domestic savings ratio. The principal factor underlying the low investment-GDP ratio is a level of domestic savings rate which is amongst the lowest in the world and has never exceeded 3.5% in the 1980s.

c) Crisis of external dependence. Foreign aid constitutes 7-8% of GDP. Half of this is grant and the other half concessional loans. 80% of the annual development programme is financed by foreign aid. The excess supplies of concessional foreign exchange had important implications for macro-economic management. Available data provide some empirical basis for the well-known hypothesis relating to negative correlation between external aid inflow and domestic savings rate. Efforts to mobilize domestic resources were substituted by the availability of aid resources on concessional terms. A recent World Bank document (1991) has observed that the large increase in donor resources over the later half of the 1980s had no impact on increasing the level of public investment and only served to permit the Government to divert its own funding resources from the development budget to other activities. Moreover, aid has institutionalized over the years a culture of dependency amongst the government, policy makers, politicians, business community, professionals, etc. Easy access to and control over foreign aid flow reduced the compulsion for allocative efficiency. Thus the ideology of national self-reliance increasingly was weakened and became a mere formality.

d) One of the consequences of the low resource balance is that there is a reduced aid absorptive capacity in the economy as local resources cannot be generated for counterpart funds for project financing.

Rahman (1991) has shown that rapid economic growth is the key to achieving savings growth (not so much the interest rates). An important implication is that the revenue base can be enhanced not through tax reforms only but also through development oriented expenditures which lead to

higher incomes and hence, revenues. However, in the 1980s there has been a shift over time from development expenditures towards current expenditures, particularly on defence and administration.

Export growth was particularly strong in the second half of the 1980s. Average annual growth of exports in the 1980s is estimated to be 8% in real terms. Much of this growth is due to the expansion of non-traditional exports such as ready-made garments, leather and leather products, frozen shrimp, fish etc.

Real import growth was 4.2 in the 1980s but the share of "development imports" dropped sharply from 45% in 1979/80 to 22% in 1989/90. There has been a deteriorating debt-service ratio. Despite soft terms and conditions debt service liability has increased significantly over time from 13% in 1979/80 to 26% in the late 1980s.

2.2.1 Trends in Income Distribution and Poverty

There is considerable disparity between rural and urban average income levels which appears to have widened over time, from 20% in 1973/74 to 56% in 1988/89. The share of the bottom 40% of rural households declined from 20% of aggregate rural income to 18% between 1963/64 and 1988/89. The share of the top 5% of rural households increased from 17% to 20% during the same period. During the period 1963/64 to 1989/90 rural poverty declined only slightly from 44 to 38%. There has been an increase in "hard core" poverty. Osmani (1990) has shown that the proportion of rural hard-core poor increased from between 25% and 29% in 1973/74 to 38% in 1983/84. Among the hard-core poor (below per capita intake of 1805 K.Cal) one can distinguish yet another category of extreme poverty (intake below 1600 K Cal.s). The proportion of the rural population falling in that category was 19% in 1988/89. The emerging picture, therefore, is one of sharp differentiation within the rural poor community. The causes for this are to be found in the overall slow growth of the economy, the lack of "trickle down" and the fact that most aid does not reach the poorest of the poor. Even in projects designed for the poor the bulk of the money is spent on infrastructure, technical assistance and various overhead costs. Although the Government states the elimination of poverty as the major objective, resource allocations to the social sectors and other sectors and projects that would benefit the poor, are very much insufficient. Recent studies on poverty have highlighted the role played by crises such as natural disasters, illness and various forms of insecurity, in plunging families into further poverty (BIDS, 1992). Although the incidence of

urban poverty was lower than rural poverty, due to urban growth, the former is also assuming significant proportions. Urban poor as a proportion of total poor increased from about 9% in 1973/74 to 22% in 1988/89.

It is known that poverty affects women more than men and in each category of poverty (moderate, hard-core and severest) there are larger proportions of women than men.

2.3 Environmental Factors and Natural Disasters

Bangladesh is endowed with fertile soil, abundant water and exceptionally level land. Net cropped lands is 58.1% and forest area 11.4%. with a very high population density. Relations with the environment are especially delicate and precarious. Because of the scarcity of land it is important to efficiently maximize its exploitation while ensuring sustainable development. Therefore the importance of planned land use and national policies concerning the environment are primordial.

Shrimp culture for example, a non-traditional export bringing in plenty of foreign exchange, is in some cases having an adverse effect on the environment. Forest cover as a proportion of total land is inadequate. Involving the local population in forest management and afforestation efforts can yield better results. Access of the poor to khas lands can ease the land scarcity.

Bad planning and poor management of natural resources are but two of the many causes of environmental degradation at a national level. Among the major causes are the deteriorating land:human ratio (caused by population pressure), poverty which compels people to destroy the very resources their survival depends on, and indiscriminate industrial use.

Environmental issues are often deemed to be more women's issues, women being seen as closer to nature and also as the main sufferers from environmental degradation (eg. having to search longer for firewood) and one of the main agents for this degradation (use of trees for firewood).

This completely overlooks the damage caused to the environment by large industries, unplanned projects and inefficient waste disposal. It is largely the present consumption patterns, especially those of the North (i.e. "developed world"), which are causing irreparable harm to the environment and the scale of things cannot be compared to the damage caused by over grazing small plots of land by goats or other livestock.

In Bangladesh people's dependency on the environment is further reinforced by the country's vulnerability to natural disasters: floods, cyclones and drought. The location of the country, its topography, the riverine system and the fact that it serves as a drainage basin for a much wider geographical area, renders it particularly vulnerable. Because of the population density the various natural disasters take very heavy tolls in terms of human lives and the damage caused. The impact on peoples lives and the national economy is tremendous. The impact on women and the poor is disproportionate. The poor evidently have a harder time recovering from the disaster as their entire assets are often wiped out.

SIDA supports an Early Implementation Programme (EIP) which seeks to increase productivity of land through "technically sound, economically feasible and socially desirable small and medium sized water control projects". This programme does not seem to address women separately. A gender approach is needed to identify women's issues and concerns in relation to those of men. It would seem that women LCS (Labour Contracting Society) are supposed to solve problems of women's participation and bring about women's emancipation. However, if those who manage the programme are not gender aware and project personnel merely implement the programme without understanding the issues involved, this will result in unsustainable benefits with no long term restructuring of relationships between the sexes. However, in terms of environmental impact EIP seems to benefit the respective areas.

2.4 Legal Framework

The constitution of Bangladesh grants all citizens equal rights and specifically states that the state shall not discriminate against any citizen on grounds only of religion, race, caste, sex or place of birth. It does, however, make special provision for positive discrimination in favour of disadvantaged groups i.e. disabled, children and women. Article 122 of the Constitution guarantees the right of vote to men and women. Article 29 of the constitution states that "Women shall have equal rights with men in all spheres of the state and of public life". An important omission is "equality in spheres of private life". Private life is supposed to be governed by personal laws which are governed by the respective codes of each religious community. In addition there are other civil laws (codes, ordinances, acts, etc.) which concern specific aspects such as the labour law or the Dowry Prohibition Act.

In spite of their differences, the major religions practiced in Bangladesh, Islam, Hinduism, Christianity and Buddhism, have in common the conviction that women are subordinate to men. Therefore, in spite of their divergences, the religious family codes all grant unequal rights to women as compared to men.

2.4.1 Women's Rights in the Legal Context

In view of the inequities inherent in the religious codes there is a demand for a uniform civil code which would grant women and men equal rights and responsibilities also in the domain of private and family life. Some work has been done on formulating such a code but its concept does not have mass support as yet. Apart from certain feminist groups the issue has not yet gained prominence.

In recent years the Government has amended and promulgated several Acts and Ordinances in an effort to safeguard women's legal rights and improve their status. These include the Dowry Prohibition Act of 1980 (amended in 1982), the Cruelty of Women Deterrent Punishment Ordinance of 1983, the Child Marriage Restraint Act 1929 (amended in 1984), the Family Court Ordinance 1985 and the 1984 Amendment to the Penal Code. Experience, however, has proved that there is often a gulf of difference between legal rights and their implementation. Sometimes this is caused by ignorance about one's rights (this can be remedied by legal literacy programmes), and sometimes by inability to enforce one's rights. This latter, may result from the subservient position a person is in (a poor farmer or an uneducated woman) which means that he or she will not be able to demand or receive justice from the law enforcing mechanisms. Even educated women are disinclined to involve themselves in legal suits because of the social pressures they and their families face. Some Acts, such as the Dowry Prohibition Act, are at such odds with social norms and practices that they are blatantly ignored. Much of the "progressive legislation" has little "bite" and in any case it is no use promulgating a law unless steps are taken to enforce it.

The labour law legislation is on the whole progressive and provides both women and men with important rights and benefits. Its implementation status, however, is a far cry from what is in the labour law.

III. PRIORITY AREAS FOR DEVELOPMENT

3.1 Health

3.1.1 Present Status

The health status of the population suggests that both men and women are largely undernourished. Relatively low life expectancy and high maternal, infant and child mortality are as much a testimony of the poor health status of the population as to the poor health services. The preliminary report of the 1991 census indicates that the present population of Bangladesh is numbered at 108 million of which 51% are male (55.6 million) and 49% (52.4 million) are female. There has not been any significant change in the male/female ratio since the last census in 1981. Since detailed analysis of the current census is not yet available, the trends from the 1981 census are examined. The majority of the population appears to be under 45 years of age (see Table I in Annex V). Only 13% of the population are above the age of 45 years while nearly 47% are under the age of fifteen.

The health parameters shown in Table II (Annex V) suggest that infant mortality is greater in male infants. However, child mortality is greater in girls, and women have a slightly lower life expectancy. In the first five years of life, more girls are seen suffering from third degree malnutrition as opposed to boys. Anaemia is very high amongst both men and women.

3.1.2 Socio-cultural Determinants/Constraints

In trying to understand the gender differentials in the health status, it is important to not only look at the existing available health data, but to take into account the socio-cultural notions which lead to differential treatment of men and women in this society. In the following segment some of these notions will be discussed.

1. Preference for the Male Child.

According to religious and cultural tradition, the male child is considered to be the heir and is welcome. The birth of the male child ensures lineage and the woman who gives birth to many male children is "blessed." Repeated births of daughters are a "curse" that the mothers must suffer. These attitudes are so deep rooted in the cultural psyche, that

even when parents state they provide equal treatment for their sons and daughters in case of sickness, research findings indicate more boys are taken to hospitals when ill than girls. Research has also revealed that mothers believe that their sons are more likely to get acute respiratory infection. Studies of food intake show that the male child is more likely to be given relatively expensive foods (milk and sugar). Indeed, anthropometric measurements have shown that little girls are more likely to suffer from 3rd degree malnutrition than little boys.

2. Girls/Women Require Less.

There is a common perception that women do not need as much as men. Women as nurturers are self-sacrificing and eat last and least. Concern for women's health arises only when they can no longer carry out their responsibilities. Little girls grow up with this role model as ideal. From an early age, she starts taking care of her sibling and taking on household responsibilities. The poverty of a rural village is such that little boys are not allowed to be children for very long. However the time is even shorter for girls. Nutritional surveys indicate that girls and women do eat less (see Table II, Annex V).

3. The Stereotyped Image of Women and the Culture of Seclusion.

The image of "Women as nurturers" not only defines her activities but also confines her to the home. Physical activities and sports are off limits for her. Athletic activities which could lead her to better health are discouraged. The culture of seclusion also bars her access to health services.

The logic behind seclusion is that she will be safe, away from the eyes of strange men. This not only creates barriers between men and women, boys and girls but prevents the development of normal, healthy relations and understanding between the sexes. Seclusion also makes women who do go out easy targets for censure and harassment.

4. Insecurity and Violence.

Parents of daughters who are pubescent, are under pressure to marry them off before menarche. Although the average age of marriage has now risen to 17.6 years for girls, the parents are concerned for their daughter's marriage from puberty onwards. Sometimes they are withdrawn from school so that they will not fall prey to bad influence or be attacked.

Violence and the forms of violence that women and men are subjected to also affect their health status. Women are prey to violence from their family members, rejected suitors and men in general. The forms of violence range from battery, rape, strangulation, etc. Although much ado has been made about maternal mortality, research indicates that women are more likely to die from violence (homicide, homicide often masked as suicide and suicide) than maternal death. Men on the other hand are subjected to violence from other men. They are usually stabbed, beaten up or run over by a vehicle.

These socio-cultural factors are superimposed on the different biological patterns in men and women's lives. In addition, poverty and the environment exert different pressures on men and women which again lead to gender differentials in health status.

3.1.3 Constraints of the Health Service

The existing health services in the country is centred around the doctor. Despite discussions of primary health care, the allied health professions have not emerged as a significant force. The allied health professions include nurses, medical assistants, paramedics, nutritionists, physiotherapists, counsellors, etc. For every two doctors, there is one nurse (see Table III, Annex V). This is an improvement over the situation 20 years ago. However, nurses are still not given adequate respect and there is only one graduate nursing college in the country. Table IV (Annex V) shows the government health facilities at different levels.

A major problem of the government health service is in their perception of the problem. The over-population scare in the West in the late sixties have resulted in a myopic family planning programme that has invisibilized health. Thus the health problem in Bangladesh is viewed as a problem of high fertility and most interventions are an attempt to curb the high fertility. This direction from the government and the donors have led to most NGOs following suit. There are very few examples of health services which address the health needs of the people (Annex VI, Figure I - Organogram of MOHFW).

Recently Maternal and Child Health (MCH) Care is being promoted by the government because they believe that is the key to effective family planning. Women's empowerment, education, employment are all being promoted not because they are noble ends unto themselves, but because they can magically act to reduce fertility.

The family planning programme is seen as a population control/fertility reduction measure rather than a reproductive rights issue. While women are given priority in this programme, it is only as vectors of contraception. Questions of women's health, side effects management, informed contraceptive choice and counselling have been disregarded. Not only does the current family planning programme place a greater emphasis on women's fertility reduction, it has invisibilised all aspects of women's and men's health. Lack of proper service and follow-up leads to failure in CPR which result in the government's decisions to go for provider dependent methods. SIDA is providing support to a Menstrual Regulation Programme. Abortion often becomes the only choice for a woman not wanting to have a child. However, a woman should have other choices of means to control reproduction. MR should be a "choice" of last resort if other means of contraception were better known and available. Also, present contraceptive programmes put all the responsibility for child bearing and birth regulation on the woman, with the man being dereponsibilised. More active programmes could be undertaken to promote male contraception.

The government and NGO health programme at the grass roots, cater primarily to MCH (maternal and child health) based on family planning (Table V, Annex V). The mother's health is important, as maternal mortality is unacceptably high in Bangladesh, and deserves special emphasis. Regardless of the motives behind the programme, the focus on MCH is a welcome change. Their emphasis on education and preventive measures are commendable, but service provisions are sadly lacking. The PHC System of the country overall is unsatisfactory. Training of traditional birth attendants have become a major input for both the government and NGOs with regard to safe delivery. Twenty years from now, we hope trained midwives will be assisting in the deliveries and not the TBAs. Thus, programmes for training midwives should become a priority and not TBA training.

Another extensive preventive health programme at grassroots level is that for Extended Primary Immunization (EPI), also supported by SIDA. Data as coverage is not desegregated by sexes but needs to be so. There would seem to be indications that boys are better covered than girls.

There are nearly 50,000 government health extension workers working at the grassroots. However, the health service provided is of a very poor quality. Most of the 50,000 workers are unskilled or have very few skills. The task of providing health services is highly skilled. Given the

Bangladesh health status, can we afford to employ 30,000 individuals simply to distribute pills and condoms? If they were adequately skilled they could take on the task of providing basic primary health care which would include family planning motivation, thus making a health revolution possible. In addition, the schism between the Health and Family Planning directorates have plagued the entire system. As a result, the grassroots health and family planning workers are providing disjointed services. That Health and Family Planning are integrated from the union level downwards is basically a myth. Health has taken the responsibility for EPI and malaria. FP has the responsibility for family planning motivation. One of the oldest health experiments in the country, Gonoshasthya Kendra (GK), employs one paramedic per 3000 villagers. The paramedic service is backed by a full fledged hospital. After 20 years, GK now boasts maternal mortality rate of 1 per thousand live births (national statistic is 6) in their area.

The secondary and tertiary services of the government are inefficient and expensive for the patients to use. There is in reality no referral system from the domiciliary to the Upazila (unit of local government) Health Complex, to the district, medical and specialized hospitals. These areas need to be developed. While resource constraint is a problem, there is also extensive system loss.

The major grass roots health services that are being provided by the government now are for family planning, immunization, and distribution of Vitamin A capsules. Only 25% of those sick, have access to modern medicine. The rest rely on herbal and quack medicine. Research has indicated that when the breadwinner falls ill (usually a man), the families are pushed further into poverty.

3.1.4 Health Concerns Needing Attention

Women's Health:

Primary Health Care Level-health education, MCH services which include ante and postnatal services, counselling on parenting and depression, development of trained midwives, availability of proper contraceptive counselling and MR services. Counselling on sexuality and sexually transmitted diseases, prevention, protection and treatment. Trained health personnel to cope with violence and care.

Secondary and Tertiary Health Care Level-trained obstetricians and gynaecologists, nurses; skills to do a

rape kit and to deal with violence (acid burns etc), counselling services.

At the Work Place-Child care facilities at the work place to enable women to breast feed infants. Awareness of occupational health and workman's compensation.

Research on Women's and also Men's Health Issues.

Men's Health:

Health education, nutrition education, human reproduction, sexuality and women's sexuality and male responsibility, child rearing.

- Awareness on smoking, drugs and alcohol
- Sexually Transmitted Diseases, protection and treatment
- Workplace: right of family life (many industrial workers must live there without their families), occupational health, and workman's compensation

General Health Concerns:

The following areas of health concern are neglected for both women and men:

- Disability
- Occupational Health
- Health Insurance

These need to be addressed for policy and programme planning.

3.2 Education

3.2.1 Present Status

The literacy rates in Bangladesh are among the lowest in the world. It is widely recognized that the level of female literacy is an important indicator of the status of women, and overall literacy levels are indicative of a country's ability to effectively mobilize, utilize and develop its human resources. The estimated national literacy rate in 1990 is 31%, of which 19% is for women. The level of female education is distributed as follows: 44% at primary level, 32% at secondary level and 13% at university level. Two out of three primary school age girls do not attend school. Less than 5% of the GNP on an average is allocated to education.

In general, public expenditure for education is insufficient, unequally distributed between primary, secondary and higher, and also spends less on female education than on male.

3.2.2 Constraints in implementation of Plans

The need to reform the education system to raise overall literacy rates and female literacy rates, has been identified long back, and since the 1960s various plans and recommendations were formulated. They have all stressed the need to put greater emphasis on primary education and increase the admission and retention of all children, with special emphasis put on girls. The measures identified do not differ significantly from those proposed presently eg. increasing recruitment of female teachers, girls scholarship schemes, free primary education, co-education, curriculum reform, teacher training, specifying amounts of GNP to be spent on education, etc.

In the education sector there has been a very wide gap between planning and implementation. In actuality, in financial terms secondary and higher education continued to receive greater financial allocations. Recently emphasis has been put on Primary Education which is almost half the budget. There is a strong move to implement compulsory primary education in the country, thus lessening the gap between allocation and implementation. Primary education is compulsory in name only. One has to conclude that there has been very little political support or will to implement these policies.

According to the various plans females were to be educated in order to reproduce an educated future generation. Teachers too, especially females were seen as substitute mothers. As there was inadequate representation of women at the policy making level, the implications of such an attitude was not questioned.

3.2.3 Review of Programmes

The policy of Compulsory Primary Education (CPE) was introduced during the First Five Year Plan (73-78). Following a lack of implementation it was rearranged and introduced to 64 "sadar upazilas" of 64 districts in January 92. The main reasons for poor implementation in the past were inadequate financial allocations, insufficient community participation and inadequate guide-lines to implement the programme. Universal Primary Education (UPE) was introduced during the Two Year Plan period (78-80). In this policy primary education was made universal, compulsory

and free. UPE formally began in 1981. During the Second Five Year Plan a Mass Education Programme (MEP) was also introduced to provide non-formal education to persons over 15. This was abruptly ended in 1982 but reintroduced again in 1987. In 1992 MEP was again relaunched in a more ambitious way.

The Fourth Five Year Plan states that education planning should be part of comprehensive manpower planning. It also recognizes the need to mobilize more local resources for education. It contains certain new directions such as wishing to discontinue nationalization of schools, to make the social costs of education visible and make the beneficiaries of the service bear its costs as far as possible, especially at higher levels. This plan however, does not emphasize providing equal education opportunities to boys and girls. In fact, resources allocations have not increased significantly and in terms of actual spending, might even fall behind the allocations.

Universalization of primary education is a major objective of the Government for the period 1980-2000. A General Education Project (GEP) has been launched with multi-donor financing, of which SIDA is a member. The present objectives do not diverge much from those of UPE, except to emphasize equal access for girls to the school system. To facilitate this the strategy since 1985 has been to increase the number of female primary school teachers and introduce automatic promotion in the lower grades. Another new feature of GEP is that it includes both formal and non-formal education involving government and non-governmental agencies.

The education system in Bangladesh is not confined to only formal primary, secondary, and higher educational institutions. There is a significant number of privately financed educational institutions at different levels. There is a system of religious education with its own institutional set-up known as Madrasha education. There is a system of non-formal literacy or education which is being implemented by NGOs and also the Government (which has a mass education programme). Originally non-formal education containing elements of literacy was targeted towards adults, but gradually the NGOs have begun to pay increasing attention to non-formal primary education.

The progress in the formal education sector has been discouraging. Although female enrollment in class one went up from 41 to 45% between 1981 and 89/90, actual enrollment for boys dropped from 2.2 million to 1.9 million over the same period (BANBEIS). However, enrollment for both sexes over the same period increased in absolute terms and the

percentage for girls went from 38 to 44%. This would seem to indicate that drop-out rates have fallen.

Madrasha enrollment is quite significant in the overall education situation of the country (996,996 - BANBEIS, Oct.1991). However, the female enrollment percentage is low, going from 10 to 2% from entry level to Title (equivalent to Bachelor's level).

In higher education institutions the percentage of female education decreases further still. The reasons are multiple.

- a) economic conditions of parents do not permit spending of money for education (with scarce resources the daughters's higher education would be sacrificed so that the son can continue with his education, often irrespective of the academic merits of either child);
- b) facilities for girls are inadequate (boarding, transport, etc.);
- c) the value given by the family or society to female education is less positive than for males;
- d) early marriage by girls disrupts their education;
- e) the family is dependent on the girls labour at home;
- f) the utility of education is not clear to the girls themselves.

3.2.4 Education Concerns Needing Attention

The education system continues to produce a few educated people and the gap between the educated and uneducated continues to widen. In view of the deterioration of standards of the public education system and the parallel development of private schools for those that can pay, the gap between the "elite and the "masses" caused by access to "quality education" grows.

Curriculum development is a crucial area needing attention. Particular emphasis is needed to overcome rural-urban differences, make the curriculum gender neutral (i.e. not promote stereotypes as female and male roles) and overcome the elitist or class biases prevalent in the curriculum. There is also a need to make the curriculum more need based and more relevant to the lives of rural children who are the majority. Teachers need to be trained/oriented accordingly.

Although there are attempts to secure community participation, one of the adverse consequences of the Government's nationalization of schools is the lack of community involvement in their management. Neither the teachers nor the school management feel accountable to the community and the local community does not feel responsible for the maintenance or functioning of the school. Greater accountability to the local community would improve teachers performance more than financial incentives.

More detailed and comprehensive school mapping is required for planning purposes.

Although it is said that an important constraint in the education sector is the lack of a coherent national education policy, our review would seem to indicate that although policies and plans exist, the necessary political will and vision to implement them and believe in the necessity of education for national development is absent. Lack of coordination between the various governmental education programmes, and between government and non-government efforts is a detriment to constructive educational planning for the country.

3.3. Employment

3.3.1 Definitional Problems

If one tries to form estimates of overall female participation in economic activity on the basis of BBS data one is liable to severely underestimate levels of participation. The surveys have relied on inadequate and shifting definitions of the female labour force and what constitutes productive activity. Micro studies in rural areas suggest that 17-36% of all rural households in certain areas have female members in wage employment, the percentage rising steeply among landless and land poor households. If one includes the number of women who work as self-employed or unpaid family labour (i.e. women working for a family enterprise without receiving a cash income), the rural female labour force participation rates will be higher still. Female participation in the urban sector is equally hard to define as the majority work in the informal and semi-formal sectors. The relative statistical invisibility of women workers, both rural and urban is exaggerated by their own non-reporting of their productive employment, such work being seen as forming part of their normal domestic or familiar responsibilities. With changed definitions it is reported that the Labour Force Survey of 1990 found women's participation rates to be about 50%.

3.3.2 Present Status: Rural Sector Employment

Traditionally women have been involved in productive activities centering around the homestead and family farm, as traditionally women did not have to earn individual cash incomes as men did. With recent changes the traditional "bari-based" (home-based) rural woman can no longer be taken as the norm with more and more women seeking wage labour beyond the homestead. To a lesser extent some women are setting up self-employed activities beyond the homestead (which used to be the reserve of men), and others are engaged in "bari-based" (home-based) self-employed activities of a more formalized nature which bring them cash-incomes. In contrast men have traditionally been mobile and have had the role of earning the family's cash/monetary requirements.

The forces which have led to such changes in patterns of employment can be summarized as follows:

1. A growing population had led to a deteriorating land-person ratio and to an increase in the proportion of landless and marginal farming households. The scarcity of productive resources in such households means that both men and women have less scope for productive employment on the homestead. Women from such land poor households attempt to supplement incomes by wage labour. Poverty has also forced migration by women.
2. Technological changes in and related to agriculture. The spread of HYV rice technology across the country has meant an overall increase in demand for hired labour in field and crop processing activities. The seasonal peaks in labour demand generated by the new technology creates conditions where women are beginning to be employed side by side with men in traditionally male activities. Other technology changes have displaced women from some traditional activities such as paddy husking.
3. Government public works such as Food for Work, Rural Maintenance Programme (RMP) and the Rural Employment Sector Programme (RESP) are some of the programmes that have provided alternative sources of employment for poor rural women. However, it is estimated that only 10% of women have access to such employment (Saffalios-Rothschild & Mahmud, 1989).
4. NGO and Government credit programmes (This will be discussed separately in section 3.5).

However, it is not enough to say that the number of person days employment, or women's employment has increased, but, the Labour Force Survey (LFS) of 1984-85 showed that female agricultural wage rates were 74% of men's, while female non-agricultural wage rates were 41% of men's. Non-agricultural wage rates are often below agricultural wages due to low productivity. The discrepancy between men and women's wages has several explanations: a) women are concentrated in a few activities with excess labour supply b) women are concentrated in low skill and low productivity activities c) women are paid less for the same activity based on notional grounds of lower productivity of women, i.e. women are believed to have a lower output than men because of lesser physical strength.

SIDA, together with NORAD, is providing support to the Rural Employment Sector Project (RESP). This is composed of two interlinked projects. The Production and Employment Project (PEP) aims to raise the consciousness of the target group members, about the socio-economic structure of their society and inform them how to gain access to resources available for productive employment. PEP is carried out by BRDB and includes organizing of the rural poor, literacy training, awareness and skills, credit, marketing and other support inputs.

The other interlinked project is the Infrastructural Development Project (IDP) which aims at improving rural infrastructure, creating short and long term employment. IDP is carried out in close cooperation with LGEB.

It has been noticed that such projects by trying to break stereotypes about women's activities and trying to promote non-traditional activities, sometimes result in women having double or triple work loads; their new activities add to new responsibilities and burdens without diminishing any of their earlier ones.

In order to overcome such constraints and respond to such unforeseen circumstances, it is essential for the project staff to be extremely sensitive to gender issues and they need to be trained accordingly.

3.3.3 Present Status: Urban Sector Employment

During the last decade the growth of employment in modern industry has been limited with limited impact on urban wage employment. The modern industrial sector employs less than 2% of the officially recognized labour force. On the other hand increasing landlessness is leading to urban migration.

The urban population rose at an actual rate of 10.6 between 1976 and 1981, as compared to 2.3% for the nation as a whole. Labour Force statistics (85/86) showed that 22.7 of the employed population is employed in sales, 13.2% in services, 10.3% in production and transport, 10.5% in clerical occupations and as much as 26.2% could not be classified. In 1980 it was estimated that two thirds of employment in Dhaka was in the informal sector. Wages and employment conditions vary in both formal and informal sectors. In general women obtain less favourable conditions than men. Even in formal employment they are more likely to be employed on a casual/ temporary basis.

Women workers are concentrated mostly in the informal and semi-formal sectors. These are by definition characterised by lack of labour and other regulations. In the last ten years women have been entering in large numbers into the formal manufacturing sector in industries such as ready made garments, pharmaceutical, electronics, fish processing etc. (all recently developed non-traditional exports). It is estimated that at least 400,000 women are employed in the garment industries alone. However, the expansion in employment has been concentrated in the lower end of the skill and income range within each industry.

The Government has a declared policy of reserving 15% of all jobs in state agencies or enterprises for women. This quota is hardly ever met beyond recruitment to the civil service. There are still large shortfalls from the declared objectives in areas such as the recruitment of female primary school teachers, posting of women agricultural extension workers (Jahan, 1989) or in public sector enterprises where women constitute only 1.9% of the industrial workforce (Khan, 1989).

3.3.4 Constraints: Need for Conceptual Reformulation

a) A common assumption is that women's productive involvement is of a subsidiary nature ie supplementary income generation and subsidiary to their primary reproductive role. This approach denies the reality of increasing numbers of female headed households, and the decline in the extended family network and consequent increase in the reliance on employment and earnings from both men and women in the nuclear family unit. It is therefore essential that programmes value women's time appropriately and aim at employment generation, not stopping at just supplementary income-generation.

b) There is a predominant tendency to try and create employment for women in and around their homesteads. The

programmes do not challenge the preconceptions about women's roles and accept the social constraints as unchangeable. This approach denies the reality of women employed outside the homestead. While social constraints to women's mobility cannot be ignored the solution must try to incorporate measures to support women against the effects of the constraints rather than merely channelling women into marginal occupations and perpetuating role stereotypes.

Homestead based self-employment often remains invisible, especially if marketing is in male hands. Moreover, women workers are thereby fragmented and cannot easily organize to capture cooperative gains such as joint market exploration.

c) Following traditional notions of what activities are "appropriate" for women, they are often channelled into low productivity, poor technology, low skilled and therefore low paid activities. It is necessary to identify sectors with high growth potential and then plan entry points through which women can be integrated. For example construction has been identified as a high growth sector. Currently they are involved in earth work and brick breaking but appropriate investment in training would allow them employment in more skilled jobs at various levels allowing them access to a spectrum of incomes.

d) Labour intensive industries like garments are accused of exploiting women. The solution is not to withdraw women from those jobs but to work at transforming the legal environment relating to the industrial work place. In the medium term support services can be provided for the women such as housing, transport, child care, legal rights information etc.

e) The relationship between women and technology is complex. Certain technology shifts have displaced women's labour (eg rice husking) but this is not necessarily negative if the traditional activity was of very low productivity and the women can be given access to the new technology. Even in traditional activities small technological changes may increase productivity (eg improved techniques for parboiling rice). Most importantly, technology needs to be demystified and made accessible. For this, special emphasis on science education may be given in curriculum for both formal and non-formal education.

3.4 Training

3.4.1 Training as a Tool for Development

Training deals with enhancing knowledge, providing/improving skills and changing attitudes. People at policy level started thinking of training as a tool for enhancing women's participation in the development process. In fact training is seen as a panacea for all sorts of issues and is promoted indiscriminately often without identifying other necessary support services and providing for their supply. The training aimed at increasing women's participation in development is mainly targeted towards women and the contents are decided unilaterally by policy makers, who are generally male. One can distinguish between various kinds of training:

1. training aimed at raising consciousness about gender issues at policy level;
2. training aimed at sensitizing programme implementors to gender issues;
3. training aimed at conscientizing project/programme beneficiaries about gender issues;
4. training aimed at improving specific skills of project beneficiaries or project staff.

We shall be discussing the various sorts of training below:

3.4.2. Gender and Development Training

Improving women's lives can only be done by thinking through the ways in which women's and men's lives are intertwined in any given society.

The overall aims and objectives of training in the Gender and Development approach should be:

- a) to ensure facilities for women in a systematic way in order to achieve full participation in all walks of life. This training is meant for implementing agencies.
- b) to help create understanding about practical gender needs and strategic gender interest. This training is meant for donors and government ministries and departments.

- c) to challenge/question predominant values, beliefs and institutional procedures. This training too is for donors and respective ministries.
- d) to provide regular and systematic support to transmit and disseminate knowledge and understanding regarding the role of women in development. This training is for all project personnel.
- e) to clarify ideas and concepts about gender and development. This training is for male and female staff in mid and upper levels of project management.

Unfortunately, however, gender awareness is taken to mean awareness about "women's issues". Training at the policy and planning levels which would take into account gender issues ie issues arising from the relations between men and women, is considered irrelevant or unnecessary by the majority of planning or training institutions. The little training that does take place is done in male dominated institutions and tends to be "gender blind". In curriculum development the issue of gender is never an integral one. In most cases gender training is considered as being meant specifically for women. Sometimes it is incorporated casually with a view to pleasing a particular donor and not given adequate attention.

3.4.3 Skill Training for Project Beneficiaries

Training inputs to project beneficiaries are generally conceptualized as a programme package containing functional literacy, health and family planning, education and skill training, the last being the major component. While designing the programmes there is a tendency to overgeneralize the character, needs and capabilities of the women, ignoring their class and regional diversity. Gender biases are apparent when designing skill development programmes for women. Women are trained in discreet skills for "income-generation" while men are given broader education for "employment" eg. as carpenters, electricians, mechanics, etc. An analysis of existing women's training programmes reveals that most of the training is either not need based or poorly designed and therefore fails to serve the purpose of imparting concrete skills to clients. In most cases these short training courses can more appropriately be termed as fragmented information dissemination rather than the creation of skills among trainees with a commercial bias which could be used to earn sufficient income. Trainees often fail to make use of the skill training provided in the formal sector due to lack of perfection, and in the informal sector due to the absence of linkages at a more macro-level

for input provision, technology support and marketing. A case in point is sewing/tailoring.

If training is to enable people to find employment, it should be need based and should give the trained person a comparative advantage in the labour market (for wage employment), or in providing services or products to consumers (in case of self-employment). Even in the cases where trainees become skilled producers they do not automatically become entrepreneurs. Consequently, their dependence on the project continues.

GOB, with SIDA assistance has set up Vocational Training Institutes (VTI) for women and girls (SIDA assistance has been discontinued at present). They do not, however, cater to the needs of poor women who are most often illiterate. Female enrollment in formal vocational and technical education is less than one percent. Accommodation is often a problem in the VTIs. It has been found that vocational counselling and placement services for formal employment for women need to be improved and expanded. Most projects have failed to recognize the importance of post-training support.

NGO involvement in vocational skills training is limited. They do have short courses or workshops on poultry rearing, pisciculture, horticulture, social forestry, apiculture etc. Most of these provide support to self-employment initiatives by project beneficiaries and do not prepare them for formal employment. The relationship between self-employment and training is further discussed in section 3.5 on credit and savings.

NGOs have been traditionally active in what is called "consciousness raising" training for project beneficiaries. Another approach is to take a more holistic view and provide a training package the objectives of which are as follows: "to achieve a balance between skill training, literacy and general education with greater emphasis on women's rights. The objective is not only to produce women workers with high quality skills, but also to support the development of women's ability to fight against social injustice and discrimination, the religious and cultural bindings, and the economic deprivation that women are subjected to in their daily lives. Training is designed to provide a complete package of survival skills" (Gonoshasthaya Kendra, June 1991).

3.5 Credit and Savings

3.5.1 Present Status

Various studies and practical experience also show that Bangladesh is a cash and credit starved economy with formal/institutional sources meeting at best 20% of the needs and the rest being met by non-formal sources. There exists tremendous potential to mobilize domestic savings which various programmes working with the rural poor has shown. While national disaggregated data do not exist on men and women's use of credit and indebtedness, we know that the practices of borrowing and lending are equally prevalent among both sexes. The differences lie in the size of the loans taken or given, with women receiving smaller loans and being more secretive and circumspect in the lending of money. Saving practices are better documented among women and are probably more prevalent among them.

3.5.2 Credit Availability and Demand

A) Institutional credit

The volume of disbursements to the rural sector by formal credit institutions was around Tk.6.5 billion in FY 1988, represents 14% of the needs of the sector according to ADB estimates (ADB, 1990:10). A characteristic of the formal financial sector is its bias towards the urban sector and large industry. Despite attempts to increase lending to the rural sector in 1987/88 only about 16% of the total value of outstanding balances as loans was for that sector.

B) Access to Institutional Credit

The poor are generally disadvantaged with respect to access to credit and poor women are doubly so. However even socio-economically advantaged women face various discriminations.

a) Access to institutional credit is constrained by high illiteracy rates. Loan approval procedures are often lengthy, include "hidden" costs.

b) Banks do not generally reach out to potential customers but wait for them to come to the bank.

c) Most formal credit institutions require security or collateral as guarantees for their loans.

d) Although the above mentioned problems could affect men and women equally, in reality they do not and there is a definite gender bias. A woman applying for a loan, even with

the necessary collateral will be asked to obtain a male guarantor. A bank will not have confidence in her ability to repay. A mother cannot open an account for her child as she is not considered the "legal guardian".

3.5.3 Policies, Plans and Programmes

The Government and various donor agencies have recognized the importance of providing credit to the poor in general, to the rural areas, and more specifically to women. Various policy statements have been made and plans formulated but implementation is less than desired. The NCBs have not complied with Central Bank directives for poverty lending. What is perhaps more crucial in providing credit to disadvantaged groups is not whether policies exist but how they are implemented. The people for whom the policies are formulated most often remain uninformed of the institutions created to help them, let alone the policies formulated.

The Fourth Five Year Plan earmarks a substantial share of rural credit for women, provides for the setting up of a women's bank for promoting entrepreneurship, and promotion of NGOs to supplement GOB activities.

There are several large non-government credit programmes specifically targeting the poor. Grameen Bank is the largest with 971,417 borrowers in 897 branches of which 92% are women (as of August 1991). A total of Taka 9,308.6 million has been disbursed so far. Swanirvar, initiated in 1979 had a membership of 480,512 persons and had disbursed Taka 8 billion with 65% of the borrowers estimated to be women (April 1987 figures as quoted in AsDB, 1990). BRAC operated a revolving fund of Tk.223 million for 300,000 members as of December 1988. Under the BRAC Bank Project membership should reach 237,000 by the end of '93 and 300 potential BRAC Bank branches should have been established by the end of 1997. SIDA provides assistance to both Grameen Bank and BRAC.

It is estimated that there are about 100 NGOs providing credit (AsDB, 1990:12). Not all of them function with the same degree of professionalism or success (GB and BRAC repayment rates are 98%). Not all of them have access to adequate revolving loan funds. The Polli Karma Shahayak Foundation attempts to remedy these problems by providing concessional loans for credit programme. In the fiscal year 90/91 Tk.6 million was disbursed to 24 NGOs.

Various government programmes also provide credit, such as the cooperatives, the Bangladesh Rural Development Board (BRDB), the Women's Entrepreneurship Development Programme (WEDP) undertaken by the Bangladesh Small and Cottage

Industries Corporation (BSCIC), and a credit programme undertaken by the Ministry of Youth and Sports. Apart from the latter, the programmes have suffered in general from low repayment, infiltration of non-target group members, poor monitoring and administration.

3.5.4 Programme Issues

- a) Costs of operation: A common reproach to effective credit programmes targeted to the poor and women is their high cost of operation. This is ignoring the real costs of providing loans in NCBs which is much higher due to the high incidence of non-repayment.
- b) Rates of return on loan activities: Poor women borrowers initially tend to invest in activities where the rates of return on labour and capital are very low. However, by investing in activities they are familiar with they minimize their risks which at their position of financial vulnerability is perhaps the safest strategy.
- c) Oversubscription: It has been feared that over-entry into certain sectors by women will depress market prices. However, if borrowers are free to choose loan activities, they will be able to identify market opportunities and constraints for themselves.
- d) Need for training: If loans are taken for activities with which clients are familiar the need for skill or "management" training is irrelevant. Clients might need some orientation about loan procedures but they have basic skills and knowledge which should not be underestimated.

If loans are provided for non-traditional activities for which clients have little previous experience, the training support is likely to be essential. The encouragement of non-traditional activities which challenge stereotypes about women's roles can be done on a pilot basis and serve as demonstrations. If convincing, dissemination should take place.

- e) Exclusive institutions versus utilization of existing financial institutions:

The experience of the Grameen Bank at its early project stage (1976 to 1983 when it was established as a bank) tends to prove that it is impossible to reorient existing, traditional banks to work with the poor.

The proposal in the Fourth Five Year Plan to have a separate bank for women is not supported as it goes against the priority given to the mainstreaming of women.

f) Justifications for Special Focus on Women:

Credit by itself cannot "right all these wrongs" but it can start a process by which a woman begins to earn a cash income, or increase her cash income. This leads to a growth in her self-confidence and also a growing recognition in the family of her role and contribution.

3.5.5 Savings Practices and Programmes

Individual and informal savings practices are prevalent among women, both in cash and kind. The practice of "mushti chaul" has been much written about. In theoretical discussion savers/lenders and borrowers are seen as distinct. It is not often recognized that a saver can also be a borrower and in the case of the poor this is the usual case.

A savings mobilization component should be an essential part of any strategy to extend resources to the informal sector and the poor.

IV. GOVERNMENT POLICIES AND PLANS

Research findings on gender issues have not played a significant role in policy formulation. However, substantive research using a gender perspective still remains to be undertaken. Interesting initiatives in this direction are being taken by BIDS and BARC.

Together the different development interventions amount to a piecemeal and fragmented attempt to achieve short range objectives towards improving the 'lot of women' without necessarily addressing issues of inequality.

In so far as a coherent policy has emerged regarding the reduction of gender disparities it has evolved in the form of priority setting in government programmes for women's development. Women in Development (WID) programmes have reflected the following general priorities:

- overcoming income generation and employment problems including the establishment of cooperatives, self reliance projects and assistance to rural women;
- awareness raising activities and efforts to improve education for women, particularly the reduction of illiteracy, skills training and primary education for girls;
 - social support measures (mainly family planning advice);
- implementing or amending equality legislation and/or protective legislation;
- increasing women's participation in decision making and political participation.

4.1. Plan Documents

The government's Plan documents, to the extent that they have explicitly addressed 'Women's development' as an objective, have tended to view this objective in its limited sense of incremental welfare for women. The main goals of 'integration of women in development' have been (1) to increase the **welfare** of women, and (2) to harness hitherto **under-utilized** labour power and human resources for national development.

- 4.1.1 **The First Five Year Plan (1973-78)** has made no specific mention of 'women's development' as an objective and has not made any separate budget allocation. Social

Welfare sub-sector on "Rehabilitation of War Affected Women and Children" represents the only special programme taken for women.

- 4.1.2 **The Two Year Plan (1978-80)** included five specific women's welfare projects.
- 4.1.3 **The Second Five Year Plan (1980-85)** made the first special mention of women's development representing a mix of welfare and development approaches. A more meaningful participation of women in the development process and the need for full integration of women has been mentioned. Emphasis was given to training and the creation of employment opportunities for women.
- 4.1.4 **The Third Five Year Plan (1985-90)** aims at overall integration of women in the development process by raising their socio-economic status and makes an explicit acknowledgement of imbalance between women and men.
- 4.1.5 **The Fourth Five Year Plan (1990-1995)** represents the first attempt to address the problem in terms of gender disparity and take a holistic view. A macro chapter on WID has been included and a multi-sectoral approach to WID is reflected in the incorporation of WID in several sectoral chapters.

The reduction of gender disparity is stated as an objective and women are identified as a target group in all major social development programmes.

Objectives

- (1) to integrate women in the mainstream of economic activities so as to reduce gradually the gender disparity in all socio-economic spheres;
- (2) to increase women's participation in the public sector decision making both at national and local levels;
- (3) to raise the productivity and income opportunities of female labour force through skill development and training;
- (4) to reduce population growth at a faster rate through enhancement of socio-economic status of women;
- (5) to reduce substantially the male-female literacy gap;

- (6) to raise female nutrition level and improve provision of health services to women;
- (7) to enhance the participation of women in nutrition-based agriculture and maintenance of ecological balance;
- (8) to reduce substantially infant and maternal mortality rates, and
- (9) to ensure participation of the poorer 50% women in the development process more effectively.

With the introduction of the 3 Year Rolling Plan, the status of the policy framework and financial allocations in the 4th Plan is however uncertain.

4.2. Policies

4.2.1 Recruitment Policy

The main affirmative action measures have been introduced in public sector recruitment policies where reservation quotas for women of 15% in public sector recruitment (10% of all gazetted posts and 15% of all non-gazetted posts) and 60% in primary schools (teachers) have been introduced.

Secondly, age of entry into public service for women has been raised from 27 to 30 years and the bar on women to enter civil service, police and armed forces etc. has also been lifted.

4.2.2 Sectoral Policies

In general, it can be said that government ministries, departments and line agencies tend to view women's development as the exclusive concern of the Ministry of Women's Affairs. The policy framework in the 4th Plan has attempted to build on the notion of WID as a multi-sectoral goal and thereby weave in, albeit in a fragmented manner, specific WID objectives.

Policy declarations in education reflect the high priority given to reducing gender differentials in literacy and education. However, policies in the health sector do not adequately reflect stated objectives of enhancing women's nutritional status and decreasing maternal mortality. Policy changes have been suggested in rural development sector in order to make all credit programmes equally accessible to women and men and loan size for women to be increased to

ensure profitable utilization. Integration of women farmers into the mainstream of agricultural production has been stressed and policy changes to ensure reaching agricultural services and resources to women's formal and informal groups engaged in agriculture (not only rice production) has been recommended. Greater participation of women in execution and maintenance of projects in the water resources sector is envisaged. Similarly, greater participation of women in livestock, forestry and fisheries. However, railways, shipping, communications and energy sectors continue to view the possibility of women's involvement as very limited.

4.3 Institutional Framework

Establishment of national machinery for the promotion and implementation of national policies for the advancement of women, monitoring and improving the position of women, is a first priority in achieving sex equality measures.

A Special Women's Affairs Division in President's Secretariat was created in 1976. This now has the status of the Ministry of Women's Affairs with a Department under it having District and Upazila Women's Affairs Offices.

The Directorate was created in 1984 (later upgraded to Department in 1990) to act as the principal field office of the Ministry of Women's Affairs and to assist the Ministry in deciding and implementing principles on women's affairs. The Department has so far been able to extend its offices and programmes into 22 districts and 136 Upazilas.

Participation in decision making has been addressed through a reservation policy by which there will be 30 nominated women members in Parliament, 3 nominated women members in Union Parishads (total 13,380) now abolished, 3 nominated members in upazila parishads (total 1380), and 3 nominated members in municipal councils (total 3234).

However, the active participation of public representatives in decision making is generally lacking and often party loyalties take precedence over commitment to women's development. Thus the specific advocacy roles in support of sex equality that could be played by these members is still to be seen. Until constituencies, particularly women's organizations, become active in demanding greater commitment behind policy declarations and greater accountability in implementation, the government's WID objectives, and in so far as those contribute to gender parity goals, will not be achieved.

4.4. Critique of Assumptions

- Women as target group.
- Special women's programmes have been created to provide separate facilities for women, but no attempt to attack ideological positions and institutional structures which reinforce inequality.

Women's strategic interests have not found place in policies.

To the extent practical needs have been acknowledged and programmed for they are in the area of facilitating women in their reproductive roles i.e. that of mother/homemaker. The need to bring about changes in women's position has not been addressed.

4.5. Neglected Issues

Two fundamental issues that need to be incorporated into the policy framework are (1) the incidence of violence against women, and (2) the need to promote men's awareness regarding sex discrimination and inequality.

Planned interventions need to consider what appears to be an increasingly widespread phenomenon - different forms of violence against women - and its ability to totally undermine all socio-economic achievements on the part of women. The threat of violence that women face in homes, in work places and in the public sphere act in total opposition to all the efforts put together to provide women with education and livelihoods.

Mobilization of male support and understanding for women's development is thus a crucial element in making women's development sustainable, and ensuring that women's development becomes an active ingredient in achieving gender parity.

V. DONOR/NGO POLICIES AND PROGRAMMES WITH REGARD TO GENDER

Donor's responsibility towards gender-related issues cannot be over-emphasized. Donors, such as World Bank, ADB, CIDA, NORAD and others view women in development as a separate issue, and formulate programmes designed towards the uplift of women. What gets overlooked is the relational aspect of development. Women and men live together in society, but women are placed in positions of subservience. The difference between men and women has to be incorporated into policy planning, if this inequality is to be eradicated.

For example, in the primary education programme, the stress is on numbers, as more female students and teachers are drawn into the programme. But this emphasis will remain mere lip-service, if, in the educational curriculum and teacher training programmes, gender-related issues are not strongly brought in. Similarly, in the population planning sectors, women's decision-making power has to be emphasized if the issue of women's health is to be addressed.

Thus, in all sectors, WID objectives have to take in the question of women's position in society, and design strategies to transform them.

There are more than 10,000 voluntary organizations in Bangladesh, not all of whom are development NGOs. However, there are about 400 development NGOs receiving foreign funds. NGOs are increasingly being regarded as important development partners and agencies by both donors and Government. They serve as important complements and supplements to Government programmes. Their nature is geared to making them more receptive to grassroots needs and interests and also their approach allows them to be more flexible in responding to these needs. It is in this context that one would expect from them an important contribution to gender and development issues.

NGO contribution to the various programme areas such as health, education, etc. has been described above in the relevant sections. Their awareness towards gender issues varies, as within government agencies.

Among the NGOs supported by SIDA there are a number of organizations which have made important contributions in this respect. Especially worthy of mention are Saptagram Nari Swanirvar Parishad, Gonoshasthya Kendra and USHA. In such cases more than SIDA having made them incorporate

gender and development issues, it is they who can provide important lessons to SIDA in this area. These organizations address gender issues and seek to transform them through various methods. For example, GK employs women in non-traditional activities, thus changing people's perception of women. USHA brings out the difference in the social positioning of men and women, and keeps this awareness in their programme implementation. Saptagram seeks to empower women by providing training, income-generation, credit and a greater access to facilities.

However, not all NGOs are as strong in this regard. For some, emphasis on integrating women in their programmes is a way of responding to donor requirements and/or donor "encouragement". The understanding of gender issues, on both ends, is sometimes insufficient which results in unsatisfactory planning and implementation. For instance both sides satisfied with increased numbers of female groups or of female staff. However, these are insufficient indicators. Research done on the working conditions of female staff in NGOs has shown that even "progressive NGOs" have a lot of room for improvement in this field (Kirleis, 1989).

In general one notices that at the various levels: planning, management and field, there is insufficient awareness of gender issues. It is not sufficient to have women managers or field staff. It is more a question of the attitude of these staff. Male staff can, given the right orientation be equally gender aware.

The incorporation of gender perspectives and gender issues in development planning is still a fairly new concept within the donor community, the government as well as the NGOs. To understand and operationalize the gender approach to development, further orientation and training is needed.

It must be stressed again that the conceptual rationale of gender as an approach to development is based on the identification of practical gender needs and strategic gender interests. In the context of Bangladesh, Women in Development, as a response to practical gender needs, has not yet been adequately grasped by development planners and implementors. Gender and Development incorporates even more complex aspects of the social construction and positioning of male and female and the manner in which that mediates participation in the development process and the achievement of benefits. Secondly, it requires a re-examination of the basic premises on which existing developmental models have been constructed and demands a new paradigm for the relationships between and among human beings and natural

resources. Today, different agencies are prepared to consider the first and devise ways of integrating "gender" into existing development strategies. The social and political context for re-defining the development model does not exist and "gender" has not acquired either political significance nor analytical value to be allowed a central place in the discussions on national development strategies.

Annex - I

The report has been prepared by Naripokkho.

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Annex - II

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Annex -IV

TABLE I. PERCENTAGE OF POPULATION IN DIFFERENT AGE GROUPS
AND MALE FEMALE RATIOS

Age Group	Percentage	Male:Female
0-4	17.0	101.4
5-9	16.3	102.9
10-14	13.4	114.8
15-24	17.4	97.6
25-34	13.1	101.5
35-44	9.3	111.0
45-59	8.2	120.9
60+	5.6	127.7
Total	100.0	106.4

Source: Bangladesh Statistical Year Book, 1990.

TABLE II. GENDER DISAGGREGATED DATA
OF SPECIFIC HEALTH AND NUTRITION PARAMETERS

Parameter	Male	Female	Total
Infant Mortality Rate	116	105	116
Child Death Rate (1-4)	12.3	14.7	13.5
Age at Marriage	24.8	17.6	--
Life Expectancy at Birth	55.9	54.4	55.4
<u>0-59 months of age</u>			
% Normal Weight for Age	14.12	5.65	10.00
% 1st Degree Malnourished	32.06	25.40	28.82
% 2nd Degree Malnourished	45.80	46.37	46.08
% 3rd Degree Malnourished	8.02	22.58	15.10
<u>5 - 11 years of age</u>			
% Normal Weight for Age	0.32	3.23	1.78
% 1st Degree Malnourished	12.94	10.97	11.95
% 2nd Degree Malnourished	57.61	56.13	56.87
% 3rd Degree Malnourished	29.13	29.68	29.40
<u>15 years and above</u>			
Anaemia	60%	74%	--

Sources: Bangladesh Statistical Year Book, 1990
Nutritional Survey of Rural Bangladesh 1981-82

TABLE - III.

Number of Health Personnel in Government Health Service

Doctors	20,006
Nurses	9,274
Registered Midwives	7,495

Source: Statistical Year Book 1991, BBS.

TABLE - IV.

Government Health Facilities in Bangladesh in 1990

	<u>Quantity</u>
Postgraduate Hospital	5
District Hospital	59
Upazila Health Complex	352
Rural Health Complex	12
Union Subcentre	59
TB Hospital	4
Infectious Disease Hospital	5
Leprosy Hospital	5
Urban dispensary	35
TB Clinic	44
School Health Clinic	25
Maternity and Child Welfare Centre	96

Source Statistical Year Book 1991, BBS.

Annex IV

Coverage of Health and Family Planning Services.

Only 25% of the population are covered by the Government Health Services¹ coverage by family planning services is shown in Table-I.

TABLE V

Percentage of currently married women under 50 years of age using contraceptives by method, Bangladesh 1975, 1983, 1985 and 1989

Method	BFS 1975	CPS Year		
		1983	1985	1989
Oral pill	2.7	3.3	5.1	9.1
Condom	0.7	1.5	1.8	1.9
IUD	0.5	1.0	1.4	1.7
Tubectomy	0.3	6.2	7.9	9.0
Vasectomy	0.5	1.2	1.5	1.5
Injection	—	0.2	0.5	1.1
Vaginal method	—	0.3	0.2	0.2
Abstinence	1.1	0.4	0.5	0.5
Safe period	1.0	2.4	3.8	3.8
Withdrawal	0.6	1.3	0.9	1.2
Others	0.3	1.4	1.7	1.5
Total use rate	7.7	19.2	25.3	31.5

Sources : (1) Bangladesh Fertility Survey, 1975, 1983, 1985 and 1989.

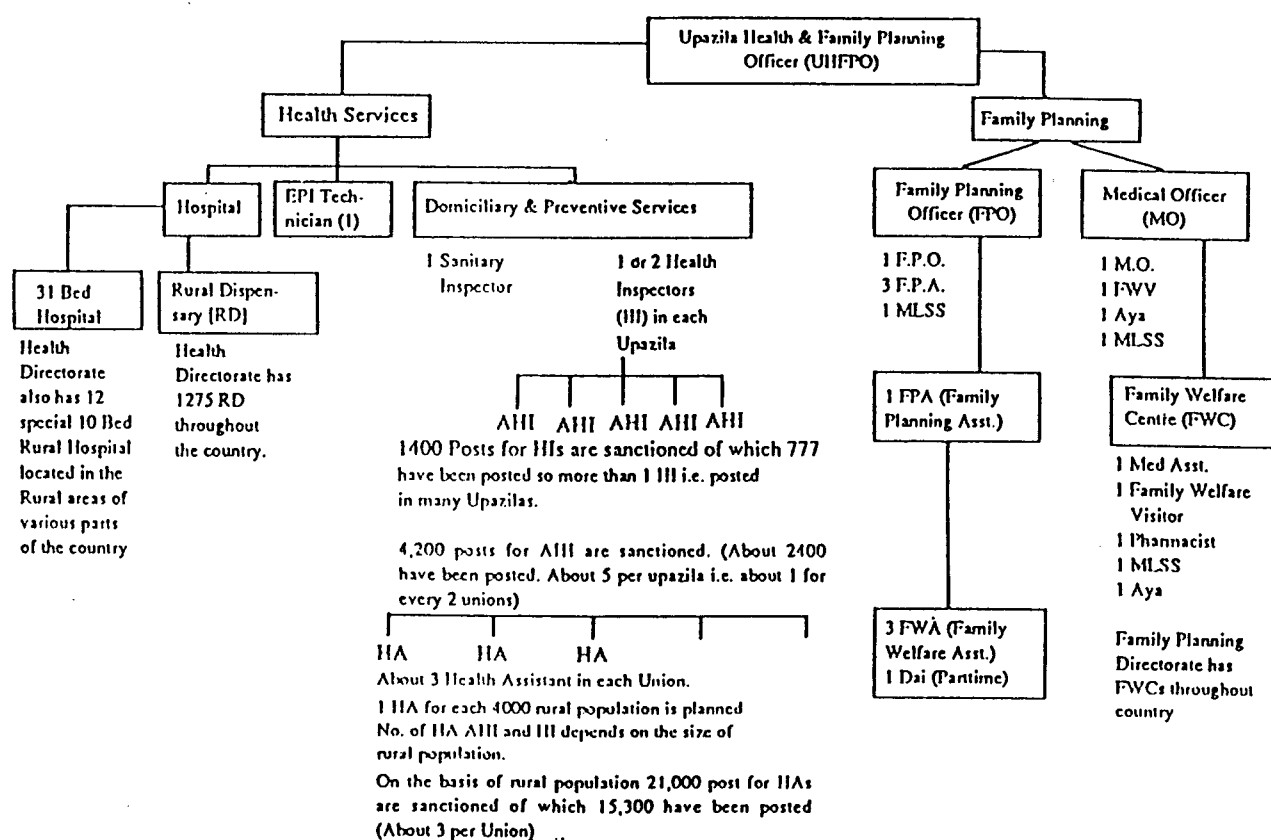
(2) CPS—Contraceptive Prevalence Survey, 1983, 1985 and 1989.

(3) From: Statistical Year Book 1991, BBS.

¹ Speech given by the then President Ershad to the Parliament on the National Health Policy on July 25, 1990.

Figure - I

Organizational Structure of the Ministry of Health and Family Welfare at the Upazila Level



Source: Tale of Two Wings, BRAC, 1990.

4.2. Plan Allocations

Plans		Total Allocation (in billion takas)	Women's Sector (in million takas)
First Plan	1973-78	42	26.7
Two Year Plan	1978-80	39	33.4
Second Plan	1980-85	256	900
Third Plan	1985-90	386	500 (+ 100 to NGOs)
Fourth Plan	1990-95	689	880

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SUMMARY OF GENDER ANALYSIS

I. INTRODUCTION

As part of the Swedish International Development Authority (SIDA)'s initiative to introduce "Gender Planning", SIDA headquarters has recommended that each of its Development Cooperation office should prepare a "Country Gender Analysis". The SIDA office in Bangladesh has thus commissioned a "Summary document on the situation of women and men in Bangladesh set in the context of all the interrelated causal factors as well as the trends and forces underway which bring about a process of change."

The approach used to integrate women in the development process prevalent from the 1950 - 70s was that of welfare. This approach was non-challenging of social norms and attitudes. Under the influence of feminists and the Declaration of the United Nations (UN) Decade for Women there was a shift in approach towards equity. This approach, which was prevalent from 1975 to 1985, focused on gaining equity for women in the development process where they were seen as active partners. The fundamental issue identified was the subordinate position of women in terms of their relationships to men. The anti-poverty approach was introduced in the mid-70s and is still prevalent. The objectives were to meet gender needs particularly in the productive role, and enable women to earn an income, especially through small scale income generating projects. The efficiency approach was initiated in the 1980s and is still widely followed. Under this approach women are seen entirely in terms of delivery capacity and would seem to have an unlimited ability to extend the working day. The approach of focusing on employment started in 1975, and is related to the equity approach as it aims at empowering women through greater economic self-reliance which leads to changed power relationships with men.

Gender analysts have identified two kinds of needs which are essential to formulate policies or design projects and it is necessary to differentiate between the two : Practical gender needs and strategic gender interests. Practical gender needs are those which help women/men fulfill their roles and responsibilities, as defined by the existing gender division of labour. Strategic gender interests are those identified and formulated on the basis of analyzing women's subordinate position in society. Strategic gender interests are also culture specific.

In this "Gender Analysis", Section I will provide descriptions and analyses of general factors and forces: macro-economic, political, legal and environmental. Section II will provide a description of gender relations and the overall developmental situation in various sectors such as health, education, employment, training, credit. Section III will provide an analysis of GOB policies and programmes.

I. GENERAL FACTORS AND FORCES

Bangladesh, with a population of 108 million (BBS, Preliminary results 1991 Census) and an area of 144,000 sq km. came into being in 1971 through a liberation war fought against the ruling civilian military elite of Pakistan. Approximately 85% of the population live in rural areas and approximately 65% of the population live below the poverty line. Per capita GNP is \$ 170 (Statistical year Book, 1001, BBS.) There have been several changes in regime and forms of government since independence on 16 December, 1971, to the

present day. The poor have not yet been able to assume a role of active participation or decision making in politics, inspite of being able (theoretically) to exercise voting rights. The same can be said for women. After the ouster of H. M. Ershad a neutral caretaker Government was installed by the three opposition alliances and parliamentary elections were held on 27th February, 1991 through which the Bangladesh Nationalist party (BNP) emerged with a majority with Khaleda Zia as its head. Bangladesh had its first woman prime minister and the chief of the opposition is also a woman, Sheikh Hasina, leader of Awami League (AL). While male consciousness about political issues has always been high, the female consciousness is increasing and the recent elections proved that they were making independent decisions and were a force to be reckoned with.

The general economic trends are influenced by the various political processes and developments and influence them in return. Various economic trends have immediate political implications: increasing dependency on foreign aid, rising indebtedness, increasing inflows of food aid and widening income disparities. The lack of local resource mobilization can be attributed to poor political mobilization and the increasing aid dependency being caused by the absence of strong nationalistic leadership with sufficient popular support to "hold its own" against donor pressures. There is considerable disparity between rural and urban average income levels which appears to have widened over time, from 20% in 1973/74 to 56% in 1988/89. Bangladesh is endowed with fertile soil, abundant water and exceptionally level land. Net cropped lands is 58.1% and forest area 11.4%, with a very high population density. Relations with the environment are especially delicate and precarious. Therefore, the importance of planned land use and national policies concerning the environment are primordial. Environmental issues are often deemed to be more women's issues, women being seen as closer to nature and also as the main sufferers from environmental degradation (eg. having to search longer for firewood), and one of the main agents for this degradation (use of trees for firewood). This completely overlooks the damage caused to the environment by large industries, unplanned projects and inefficient waste disposal. In Bangladesh, people's dependency on the environment is further reinforced by the country's vulnerability to natural disasters: floods, cyclones and drought.

SIDA supports an Early Implementation Programme (EIP) which seeks to increase productivity of land through "technically sound, economically feasible and socially desirable small and medium sized water control projects". This programme does not seem to address women separately. A gender approach is needed to identify women's issues and concerns in relation to those of men.

The constitution of Bangladesh grants all citizens equal rights and specifically states that the state shall not discriminate against any citizen on grounds of religion, race, caste, sex or place of birth. It does, however, make special provision for positive discrimination in favour of disadvantaged groups i.e. disabled, children and women. Article 29 of the constitution states that "Women shall have equal rights with men in all spheres of the state and of public life". An important omission is "equality in spheres of private life". Private life is supposed to be governed by personal laws which are governed by the respective codes of each religious community. In spite of their differences, the major religions practiced in Bangladesh, Islam, Hinduism, Christianity and Buddhism, have in common the conviction that women are subordinate to men. Therefore, in spite of their

divergences, the religious family codes all grant unequal rights to women as compared to men.

In recent years the Government has amended and promulgated several Acts and ordinances in an effort to safeguard women's legal rights and improve their status. These include the Dowry Prohibition Act of 1980 (amended in 1982), the Cruelty of women Deterrent Punishment ordinance of 1983, the Child Marriage Restraint Act 1929 (amended in 1984), the Family Court ordinance 1985 and the 1984 Amendment to the penal code. Experience, however, has proved that there is often a gulf of difference between legal right and their implementation. The labour law legislation is on the whole progressive and provides both women and men with important rights and benefits. Its implementation status, however, is a far cry from what is in the labour law.

II. PRIORITY AREAS FOR DEVELOPEMNT

Health

The health status of the population suggests that both men and women are largely undernourished. Relatively low life expectancy and high maternal, infant and child mortality are as much a testimony of the poor health status of the population as to the poor health services. The preliminary report of the 1991 census indicates that the present population of Bangladesh is numbered at 108 million of which 51% are male (55.6 million) and 49% (52.4 million) are female.

In trying to understand the gender differentials in the health status, it is important to not only look at the existing available health data, but to take into account the socio-cultural notions which lead to differential treatment of men and women in this society. They are :

1. Preference for the Male Child.
2. Girls/ Women Require Less.
3. The Stereotyped Image of Women and the Culture of Seclusion.
4. Insecurity and Violence.

SIDA is providing support to a Menstrual Regulation Programme. Abortion often becomes the only choice for a woman not wanting a child. However, a woman should have other choices to control reproduction. Another extensive preventive health programme at grassroots level is that for Extended Primary Immunization (EPI), also supported by SIDA. Data as coverage is not desegregated by sexes but needs to be so. There would seem to be indications that boys are better covered than girls.

Health concerns needing attention are -

Women's Health :

Primary Health Care level-health education, MCH services which include ante and postnatal services, counseling on parenting and depression, development of trained midwives, availability of proper contraceptive counseling and MR services. Counseling on sexuality and sexually transmitted diseases, prevention, protection and treatment. Trained health personnel to cope with violence. Secondary and Tertiary Health Care level-trained obstetricians and gynaecologists, nurses; skills to do a rape kit and to deal with violence (acid burns etc), counseling services. Child care facilities at the work place to

enable women to breast feed infants. Awareness of occupational health and workman's compensation.

Men's Health :

Health education, nutrition education, human reproduction, sexuality and women's sexuality and male responsibility, child rearing.

- Awareness on smoking, drugs and alcohol
- Sexually Transmitted Diseases, protection and treatment
- Workplace: right of family life (many industrial workers must live there without their families), occupational health, and workman's compensation.

Education

The literacy rates in Bangladesh are among the lowest in the world. It is widely recognized that the level of female literacy is an important indicator of the status of women, and overall literacy levels are indicative of a country's ability to effectively mobilize, utilize and develop its human resources. The estimated national literacy rate in 1990 is 31%, of which 19% is for women. In general, public expenditure for education is insufficient, unequally distributed between the different levels,, and spends less on female education.

The need to reform the education system to raise overall literacy rates and female literacy rates, has been identified long back, and since the 1960s various plans and recommendations were formulated. The measures identified do not differ significantly from those proposed presently eg. increasing recruitment of female teachers, girls scholarship schemes, free primary education, co-education, curriculum reform, teacher training, specifying amounts of GNP to be spent on education, etc. In the education sector there has been a very wide gap between planning and implementation.

Universalization of Primary Education (UPE) is a major objective of the Government for the period 1980-2000. A General Education Project (GEP) has been launched with multi-donor financing, of which SIDA is a member. The present objectives do not diverge much from those of UPE, except to emphasize equal access for girls to the school system. To facilitate this the strategy since 1985 has been to increase the number of female primary school teachers and introduce automatic promotion in the lower grades. Another new feature of GEP is that it includes both formal and non-formal education involving government and non-governmental agencies. The progress in the formal education sector has been discouraging.

Curriculum development is a crucial area needing attention. Particular emphasis is needed to overcome rural-urban differences, make the curriculum gender neutral (i.e. not promote stereotypes as female and male roles) and overcome the elitist or class biases prevalent in the curriculum. There is also a need to make the curriculum more need based and more relevant to the lives of rural children who are the majority. Teachers need to be trained/oriented accordingly. More detailed and comprehensive school mapping is required for planning purposes. Lack of coordination between the various governmental education programmes, and between government and non-government efforts is a detriment to constructive educational planning for the country.

Employment

Traditionally women have been involved in productive activities centering around the homestead and family farm, as traditionally women did not have to earn individual cash incomes as men did. With recent changes the traditional "bari-based" (home-based) rural woman can no longer be taken as the norm with more and more women seeking wage labour beyond the homestead. In contrast, men have traditionally been mobile and have had the role of earning the family's cash/monetary requirements.

Government public works such as Food for Work, Rural Maintenance Programme (RMP) and the Rural Employment Sector Programme (RESP) are some of the programmes that have provided alternative sources of employment for poor rural women. However, it is estimated that only 10% of women have access to such employment (Saffalios-Rothschild & Mahmud, 1989).

SIDA, together with NORAD, is providing support to the Rural Employment Sector Project (RESP). This is composed of two interlinked projects. The Production and Employment Project (PEP) aims to raise the consciousness of the target group members, about the socio-economic structure of their society and inform them how to gain access to resources available for productive employment. The other interlinked project is the Infrastructural Development Project (IDP) which aims at improving rural infrastructure, creating short and long term employment. IDP is carried out in close cooperation with LGEB. It has been noticed that such projects by trying to break stereotypes about women's activities and trying to promote non-traditional activities, sometimes result in women having double or triple work loads; their new activities add to new responsibilities and burdens without diminishing any of their earlier ones. In order to overcome such constraints and respond to such unforeseen circumstances, it is essential for the project staff to be extremely sensitive to gender issues and they need to be trained accordingly.

Gender and Development Training

Improving women's lives can only be done by thinking through the ways in which women's and men's lives are intertwined in any given society.

Unfortunately, however, gender awareness is taken to mean awareness about "women's issues". Training at the policy and planning levels which would take into account gender issues ie issues arising from the relations between men and women, is considered irrelevant or unnecessary by the majority of planning or training institutions. Training inputs to project beneficiaries are generally conceptualized as a programme package containing functional literacy, health and family planning, education and skill training, the last being the major component. While designing the programmes there is a tendency to overgeneralize the character, needs and capabilities of the women, ignoring their class and regional diversity. Gender biases are apparent when designing skill development programmes for women. Women are trained in discreet skills for "income-generation" while men are given broader education for "employment" eg. as carpenters, electricians, mechanics, etc.

GOB, with SIDA assistance has set up Vocational Training Institutes (VTI) for women and girls (SIDA assistance has been discontinued at present). They do not, however, cater to the needs of poor women who are most often illiterate. Female enrollment in formal

vocational and technical education is less than one percent. NGO involvement in vocational skills training is limited. Another approach is to take a more holistic view and provide a training package the objectives of which are as follows: "to achieve a balance between skill training, literacy and general education with greater emphasis on women's rights.

Credit and Savings

Various studies and practical experience show that Bangladesh is a cash and credit starved economy with formal/institutional sources meeting at best 20% of the needs and the rest being met by non-formal sources. There exists tremendous potential to mobilize domestic savings which various programmes working with the rural poor has shown. Saving practices are better documented among women and are probably more prevalent among them.

The poor are generally disadvantaged with respect to access to credit and poor women are doubly so. Women face various discriminations because of illiteracy, access, collateral, and demands for a male guarantor. The Government and various donor agencies have recognized the importance of providing credit to the poor in general, to the rural areas, and more specifically to women. Various policy statements have been made and plans formulated but implementation is less than desired.

There are several large non-government credit programmes specifically targeting the poor. Grameen Bank is the largest with 971, 417 borrowers in 897 branches of which 92% are women (as of August 1991). A total of Taka 9,308.6 million has been disbursed so far. It is estimated that there are about 100 NGOs providing credit (AsDB, 1990:12). Not all of them function with the same degree of professionalism of success, such as Grameen Bank or BRAC where repayment rates are 98%.

Various government programmes also provide credit, such as the cooperatives, the Bangladesh Rural Development Board (BRDB), the Women's Entrepreneurship Development Programme (WEDP) undertaken by the Bangladesh Small and Cottage Industries Corporation (BSCIC), and a credit programme undertaken by the Ministry of Youth and Sports.

III. GOVERNMENT POLICIES AND PLANS

The state's attempts to intervene in the arena of sex equality has varied over time, and although an overall strategy has never been clearly formulated the different measures adopted at different times reflect positive intent but not adequate commitment. Legislation has been viewed as the main instrument for advancement towards equality and development efforts have been seen as a means to make that legislation workable. Research findings on gender issues have not played a significant role in policy formulation. However, substantive research using a gender perspective still remains to be undertaken. Interesting initiatives in this direction are being taken by BIDS and BARC. Together the different development interventions amount to a piecemeal and fragmented

attempt to achieve short range objectives towards improving the 'lot of women' without necessarily addressing issues of inequality.

The Fourth Five Year plan (1990-1995) represents the first attempt to address the problem in terms of gender disparity and take a holistic view. A macro chapter on WID has been included and a multi-sectoral approach to WID is reflected in the incorporation of WID in several sectoral chapters.

Sectoral Policies

In general, it can be said that government ministries, departments and line agencies tend to view women's development as the exclusive concern of the Ministry of Women's Affairs. The policy framework in the 4th Plan has attempted to build on the notion of WID as a multi-sectoral goal and thereby weave in, albeit in a fragmented manner, specific WID objectives.

Two fundamental issues that need to be incorporated into the policy framework are (1) the incidence of violence against women, and (2) the need to promote men's awareness regarding sex discrimination and inequality. Mobilization of male support and understanding of women's development is thus a crucial element in making women's development sustainable, and ensuring that women's development becomes an active ingredient in achieving gender parity. Donor's responsibility towards gender-related issues cannot be over-emphasized. Donors, such as World Bank, ADB, CIDA, NORAD and others view women in development as a separate issue, and formulate programmes designed towards the uplift of women. What gets overlooked is the relational aspect of development. Women and men live together in society, but women are placed in positions of subservience. The difference between men and women has to be incorporated into policy planning, if this inequality is to be eradicated. Thus, in all sectors, WID objectives have to take in the question of women's position in society, and design strategies to transform them.

Among the NGOs supported by SIDA there are a number of organizations which have made important contributions in this respect. Especially worthy of mention are Saptagram Nari Swanirvar Parishad, Gonoshasthya Kendra and USHA. In such cases more than SIDA having made them incorporate gender and development issues, it is they who can provide important lessons to SIDA in this area. These organizations address gender issues and seek to transform them through various methods. However, not all NGOs are as strong in this regard.

In general one notices that at the various levels—planning, management and field, there is insufficient awareness of gender issues. It is not sufficient to have women managers or field staff. It is more a question of the attitude of these staff. Male staff can, given the right orientation be equally gender aware. The incorporation of gender perspectives and issues in development planning is still a fairly new concept within the donor community, the government as well the NGOs. To understand and operationalize the gender approach to development, further orientation and training is needed. The social and political context for re-defining the development model does not exist and "gender" has not acquired either political significance nor analytical value to be allowed a central place in the discussions on national development strategies.

