FINAL REPORT

Bangladesh: Country Gender Profile

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List of Abbreviations and Acronyms

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List of Abbreviations and Acronyms

ACPR Associates for Community and Population Research

ADB Asian Development Bank

AIDS Acquired Immune Deficiency Syndrome

BANBEIS Bangladesh Bureau of Educational Information and Statistics

BBS Bangladesh Bureau of Statistics

BGMEA Bangladesh Garment Manufacturers and Exporters' Association

BHEW Bangladesh Health Equity Watch
BILS Bangladesh Institute of Labour Studies
BLFS Bangladesh Labour Force Survey

BMI Body Mass Index

BRAC Bangladesh Rural Advancement Committee

CPA Compulsory Primary Education
DAE Department of Agricultural Extension
DLS Department of Livestock Services

DoF Department of Fisheries

DPE Directorate of Primary Education

DROP Development Organization of the Rural Poor

DWA Department of Women's Affairs

EFA Education for All

FAO Food and Agriculture Organization of the United Nations

FSVGD Food Security for Vulnerable Group Development

GDP Gross Domestic Product
GER Gross Enrolment Rate
GoB Government of Bangladesh
HIV Human Immunodeficiency Virus

HNPSP Health, Nutrition and Population Sector Program ICCLE International Center on Child Labor and Education ICDDR, B Institute for Diarrhoeal Disease Research, Bangladesh

IFAD International Fund for Agricultural Development

IRRI International Rice Research Institute

IUD Intra Uterine Device

JMS Jatiyo Mohila Sangstha (National Women Organization)

JBIC Japan Bank for International Cooperation

MCH Maternal and Child Health
MDG Millennium Development Goal

MFI Micro Finance Institute
MMR Maternal Mortality Ratio

MoPME Ministry of Primary and Mass Education

MoE Ministry of Education

MoWCA Ministry of Women and Children Affairs

NAP National Action Plan NER Net Enrolment Rate

NGO Non-Government Organization

NHP National Health Policy

NIPORT National Institute of Population Research and Training

NRECA National Rural Electric Cooperative Association

PFA Beijing Platform for Action

PMED Primary and Mass Education Division PRSP Poverty Reduction Strategy Paper

PTI Primary Training Institute

RMG Ready Made Garment

STI Sexually Transmitted Infection

SWAP Sector Wide Approach
TFR Total Fertility Rate

UNDP United Nations Development Programme UNICEF The United Nations Children's Fund

UNESCO The United Nations Educational, Scientific and Cultural

Organization

VD Vaginal Disease

WFP World Food Programme WID Women in Development

Crore Ten Million

Lakh One Hundred Thousand

1. Basic Profile

1-1 Socio-Economic Profile

Economic Indicators source: 3, 7, 9, 10

| GNI/Capit | Growth rate | GDP Implicit | Gini index |
|------------|--------------|--------------|--------------|
| a (US \$) | of real GDP | deflator | Girii iridex |
| 470.0 | 6.51 (06-07) | 5.1 (05) | 31.8 (03) |
| ('05) | | | |
| 390.0 (00) | 5.3 (00-01) | 1.9 (00) | 33.6 (95-96) |

Demographic Indicators source: 1, 3, 7, 10, 11

| _ J J. wp | | | | | | | | | |
|------------|-------------|-------------|-------------|------------|------------|-----------------|--|--|--|
| Total | | | | Total - | | Life Expectancy | | | |
| Populatio | % of female | % of urban | Population | Fertility | Male | Female | | | |
| n | population | population | growth rate | Rate | | | | | |
| (millions) | | | | Nate | | | | | |
| 141.8 | 48.9 ('04) | 24.7 (04) | 1.42 ('04) | 3.0 ('04) | 60 | 60 | | | |
| ('05) | | | | | | | | | |
| 130.03 | 48.8 (00) | 23.39% (01) | 1.54 ('01) | 3.3% ('99- | 67.0 ('99) | 71.1 ('99) | | | |
| ('01) | | | | 00) | | | | | |

Public Sector Expenditure to sectors source: 12

| | Health | Education | Social Welfare | Defense | Others |
|-------|--------|-----------|----------------|---------|--------|
| 06-07 | 6.8% | 15.9% | 4.7% | 6.1 | NA |
| 02-03 | 7% | 15% | 4% | 7% | NA |

Industry/GDP (%) source: 11

| | | , , | | |
|---|------|------------|----------|---------|
| | | Agricultur | Industry | Service |
| | | е | | |
| ĺ | 2006 | 19.61 | 27.91 | 52.48 |
| ĺ | 2005 | 20.14 | 27.22 | 52.63 |
| ĺ | 2004 | 21.04 | 26.60 | 52.36 |

Labour Indicators source: 2

| male | % of Total | Unemploy- ment Rate | 1 | femal e | % of total |
|-------|---------------|------------------------|---|------------|------------|
| 02/03 | 87.4 | 4.2 | | 01-03 | 26.1 |
| 95-96 | 87.0 | 2.8 | | 95-96 | 15.8 |

Proportion of workers source: 2

| | Agricultur | Industry | Service | | | | |
|-------|------------|----------|---------|--|--|--|--|
| male | е | | | | | | |
| 02-03 | 51.69 | 13.56 | 34.75 | | | | |
| 95-96 | 63 | 11 | 26 | | | | |

| femal | Agricultur | Industry | Service |
|-------|------------|----------|---------|
| е | е | | |
| 02-03 | 58.6 | 18.4 | 23.0 |
| / | / | / | / |

Unemploy-

ment Rate

4.9 7.8

Women in decision-making source: 13

| | | Secretary | | Additional Secretary | | Joint Secretary | | | outy etary | Sr. A Secr | | As Secr | st. etary |
|--|------|-----------|-------|-------------------------|-------|--------------------|--------|------|---------------|---------------|-----|------------|--------------|
| | 2007 | Total | Femal | Tota | Femal | Total | Female | Т | F | Т | F | Т | F |
| | | | е | l | е | | | | | | | | |
| | | 42 | Nil | 106 | 1 | 368 | 25 | 1474 | 172 | 1315 | 206 | 1197 | 272 |

Law for Women (the latest ones only)

| _a (((a | | |
|---|---------|----|
| The Women and Children Repression Prevention Act of 1995, | Amended | in |
| 2000 | 2003 | |
| Acid Crime Prevention Act and Acid Control Act | 2002 | |

Ratification and signature of international law for women

| CEDAW | 1980 | |
|--|------|--|
| Policy of Gender | | |
| The National Policy for Advancement of Women | 1997 | |

Governmental organization of Gender

| Ministry of Women & Children Affairs | National Machinery |
|--------------------------------------|--------------------|
|--------------------------------------|--------------------|

1-2 Health Profile

Expansion of health service source: 8

| | • | |
|-------------------|-------------------------|---|
| No. of physicians | No. of Hospital Beds | Public expenditure on health (% of GDP) |
| (per 1,000 p | people) | (% 01 GDP) |
| 2.5 (01) | 3 ('99) | 3.1 (02) |
| 0.1 (90-98) | 1.1 (90-98) | 1.7 ('98) |

Child Health source: 4

| | Mortality Rate | | | (cl | % of the validren aged | accinated 12-23 mont | hs) |
|-------|----------------|---------|-------|------|------------------------|-------------------------|---------|
| | Infant | Under-5 | | BCG | DPT3 | Polio | Measles |
| 2004 | 65.0 | 88.0 | 2004 | 93.4 | 81.0 | 82.3 | 75.7 |
| 99-00 | 66.3 | 94.0 | 99-00 | 91.0 | 72.1 | 70.8 | 70.8 |

| Family plann | ning source: 1 | | | | HIV/AIDS so | ource: 16 |
|--|------------------------------|--|---|----------------------------|-------------------------------|---------------------|
| Contracepti ve prevalence rate (age 15-19) | Births attendance rate | Maternal mortality rate (per 100,000) | Age at first marriage (years old) | Total fertility rate | % age 15- 49 (both sex) | Women (age15-49) |
| 58% (97-05) | 13.4% (04) | 380 (00) | 25.3 (m) | 3.0 ('04) | 0.1% ('05) | 1,400 ('05) |
| 31.2 ('99-'00) | 12.1 (99-00) | 170 (90-99) | 19.0 (f) (2004) | 3.3 (99/00) | 0.1% ('03) | 500 ('03) |

| Nutrition source | e: 1 | | Community health service source: 11 | | | |
|------------------------------------|------------------------------------|------|-------------------------------------|------------|-----------|-------------------|
| % of infants with low birth weight | Oral re-hydration therapy use rate | | Access to | safe water | Access to | adequate ation |
| low birtir weight | therapy use rate | | urban | rural | urban | rural |
| 36% (98-05) | 52% (98-05) | 2004 | 82% | 72% | 51% | 35% |
| 47.7 (99-00) | 64% (95-00) | 1999 | 92% | 80% | 92% | 71% |

1-3 Education Profile

Commitment to Education source: 14

| •••• | | ч | OII 0000100. 1 1 | |
|--------------------------|---------|---|----------------------------|-------------------------|
| Education system (years) | | | Public exp education | enditure on n (as % of) |
| Compulsor y | Primary | | GDP | gov. expenditur |
| 5 | 5 | | 2.2 ('02-'04) 1.5 ('91) | 15.9 (06-0 15 (02-03 |

| Adult literacy rate source: 11 | | | | | | | |
|--------------------------------|-------|------|--------|--|--|--|--|
| | Total | Male | Female | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| 04 | 51.6 | 57.2 | 45.8 | | | | |
| 01 | 47.5 | 53.9 | 40.8 | | | | |

Enrollment Ratio source: 15

| Emonitorit Ratio 30aroc. 10 | | | | | | | |
|-----------------------------|-------------------|------|--|--|--|--|--|
| | Primary education | | | | | | |
| | (Net enrollment | | | | | | |
| | ` ratio) | | | | | | |
| | Male Female | | | | | | |
| | 85.7 | 87.5 | | | | | |
| 2003 | | | | | | | |
| | 75.5 | 78.6 | | | | | |
| 1998 | | | | | | | |
| | | | | | | | |

| | Secondary education (Gross enrollment ratio) | | | |
|------|--|--------|--|--|
| | Male | Female | | |
| 2005 | 49.6 | 51.4 | | |
| 2003 | 48.7 | 54.0 | | |

| | Higher education (Gross enrollment ratio) | | | | | |
|-----------|---|--------|--|--|--|--|
| | Male | Female | | | | |
| 94- | | | | | | |
| 97 | 25% | 33% | | | | |
| 90- 95 | NA | NA | | | | |
| | | | | | | |

Female Ratio of Higher Education source: 2

| | Degree & equivalent | Master's & equivalent | Engineering/ medical | Technical/ vocational | Others |
|-------|---------------------|-----------------------|-------------------------|--------------------------|--------|
| 02-03 | 1.7 | 0.6 | 0.1 | 0.1 | 0.3 |

Source:

- 1. Bangladesh Demographic and Health Survey 2004
- 2. Labour Force Survey 2002-2003
- 3. Human Development Report, UNDP, 2003, 2004, 2006
- 4. The State of the World's Children, UNICEF, 2006
- 5. National Statistics Office, Monthly Bulletin of Statistics, May 1996
- 6. http://www.unicef.org/infobycountry/bangladesh_bangladesh_statistics.html#23
- 7. Bangladesh Economic Review 2007 Ministry of Finance, Finance Division
- 8. World Health Statistics 2005 WHO
- 9. UNICEF Statistics
- 10. World Bank Statistics
- 11. Bangladesh Bureau of Statistics (BBS)
- 12. Budget 2002-2003 & 2006-07, M/O Finance
- 13. PACC, M/O Establishment
- 14. BANBEIS
- 15. UNESCO
- 16. Epidemiological Fact sheets on HIV/AIDS and Sexually Transmitted Infections 2006 update WHO, UNICEF & UNAIDS

2. General Situation of Women and Government Policy on Gender

2-1 General Situation of Women in Bangladesh

Bangladesh is one of the seven countries in the world where the number of men exceeds the number of women. The sex ratio in Bangladesh according to the Bangladesh Bureau of Statistics (2003) is 105 men per 100 women. There is a rural urban variation in the sex ratio. In urban areas there is a greater predominance of men than the national average reflecting high male migration to cities.

The condition of women and their opportunity to empower themselves have been improved over the past decade. The change is perceptible by the increase in enrolment rate for primary and secondary education, positive demographic changes and increase access to labour market through interventions by Government, Non-Government Organizations and Development Partners.

Women in Bangladesh made notable input in changing the literacy situation of the country. Female share in primary and secondary school shows an increasing trend since 1992. Bangladesh was able to substantially reduce maternal mortality by focusing on skilled birth attendants, access to emergency obstetric care and expanded family planning programmes. The MMR has declined to 320 per 100,000 live births in 2001. There has also been a significant decline in the total fertility rate (3.3 per thousand live births).

In recent years women have become visible in the labor force, in development programmes and local institutions. Participation of women in the labor force is increasing at a faster rate than that of males. Particularly in the ready-made garment (RMG) sector women make up over 90% of the 1.4 million workforces ¹ that currently brings in approximately 70% of the country's foreign currency earnings.

Bangladesh Government has placed emphasis on the strategy of mainstreaming women in all sectors of development by adopting a National Policy for the Advancement of Women and National Action plan.

The Government took special measures to ensure the presence of women in the Government, for the formulation of public policy and the implementation thereof and to hold public office and perform public functions at all levels of Government. Since 1982 women have been regularly appearing at public service examinations and are being recruited into the regular cadre services. In order to increase the number of women in the administration a quota system was introduced for women, which is applicable for all types of public appointment. Under this arrangement 10 percent of recruitment to gazetted posts and 15 percent of recruitment to non-gazetted posts are reserved for women. In addition a special initiative has recently been taken to appoint women to senior levels i.e. Deputy Secretary and Joint Secretary Posts.

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¹ BGMEA

Women as voters are also increasingly exercising their rights and becoming more aware of the implications and dimensions of the political process. Observations have shown that women's participation as voters has also increased although precise figures are not available. The June 1996 Parliament elections saw a phenomenal turnout of women.

Gender disparity however exists. According to various indicators the status of women in Bangladesh is much lower than that of men. Traditional cultural, social and religious values and practices have limited women's access to economic resources, such as capital, skills and marketing know-how. These same social norms limit women's participation in political and other forms of decision making that affects their lives. While poverty affects the household as a whole, the women bear a disproportionate burden attempting to manage household production and consumption under conditions of increasing scarcity. Women are discriminated against in intra-household allocation of resources, in terms of food, education and health care. Though women play a major role in the functioning of the household and the economy, they are generally not seen outside the domestic sphere. National statistics have not been able to account for their contribution in the form of domestic work and unpaid labour in family ventures.

In Bangladesh, women are often victimized by different violence. Most common acts of violence are torture, acid throwing, dowry, kidnapping, forced prostitution, suicide, rape, sexual harassment and trafficking. Between 50 and 60 per cent of women in Bangladesh experience some form of domestic violence². One Stop Crisis Centre, a Bangladesh-based NGO that supports women victims of violence, reveals that almost 70 per cent of sexual abuse suffered by women occurs within their own homes and another NGO Acid Survivors Foundation says Bangladesh has the highest incidence of acid violence in the world. It recorded 267 acid attacks in 2005, 66 per cent of which were against women. An estimated 200 women are murdered each year in Bangladesh when their families cannot pay their dowry, says Oxfam Australia.

In Bangladesh, women's participation in both the political process and the decision making structure is inadequate in spite of various measures undertaken to increase their participation. Reforms in Local Government Laws about direct election of women members to local bodies have initiated a process of women's political empowerment at grass roots level. But, still women's participation in the decision making process is marginal. At present women constitute 7 percent of gazetted officers and 7.4 percent of other posts³. The impact of the quotas is, however, negligible as very few new posts are available. There is very little impact at senior levels.

The worst performers in terms of fulfillment of the women's quota have been the public sector corporations where only 5 percent of staff is women. One reason for

² According to research by ICDDR, B - June 2006

³ Third and Fourth Periodic Report of Bangladesh CEDAW/C/BGD/3

the poor performance of the autonomous bodies may be that a large number of public sector corporations have mills and factories under their authority where the number of women is very low.

Bangladesh has a small tribal population. There are conflicts in the Chittagong Hill Tracts between the Bengali settlers and the tribal population. Peace talks are currently under way between the militant tribal organization and the Government. There are no women representatives on either side in these peace negotiations, though women are the most effected and the worst sufferers of this conflict.

Besides the tribal population, there are religious and linguistic minorities. Women in the religious minorities are deprived of rights to inheritance of parental property and to divorce. For example, there is no marriage registration system in the Hindu society in Bangladesh.

There remain many areas for improvement. Expanded policy interventions with effective implementation; awareness building at family, institution and community levels; and better follow-up and stronger efforts for integrating gender dimensions in different programme areas are needed. Parallel efforts by civil society are crucial to the improvement of women's status at the grassroots level.

2-2 Government Policy on Gender

Government Policy on Gender

The constitution of Bangladesh upholds the necessity of equal opportunities between women and men. It sanctions positive measures for the disadvantaged groups, particularly women. The Government has undertaken several noteworthy efforts towards integrating the women's agenda into the broader policy and plan framework. These include (i) Formulation of the Fourth Five-Year Plan (1990-1995): the integration of women into the mainstream of development became an explicit objective for the first time; (ii) Declaration of the National Policy for Advancement of Women and (iii) Adoption of the National Action Plan (NAP) for Advancement of Women: Implementation of the Beijing Platform for Action (PFA). The Government also carried out the Institutional Review (IR) of WID Capability of the Government of Bangladesh between 1995 and 1996. The IR focused on the institutional mechanisms and infrastructure required for achieving the suggested changes in policies and programs.

Women issues hardly received any focus in the First, Second, Third five-year plans of Bangladesh. During that period only a few projects for the uplift of women were taken up as an ad-hoc basis. In the Fourth-Five Year Plan, mainstreaming of women was adopted as a policy objective.

The First Five Year Plan (1973-78)

The Plan emphasized a welfare-oriented approach. Issues addressed were acceleration of female education primarily for enhancement of their role as mother and manager of households. Women in production activities were given little importance. The Women's Affairs Division was set-up in the President's Secretariat and a few women specific projects were undertaken.

The Second Five Year Plan (1980-85)

During the plan period a separate ministry 'Ministry of Women and Children's Affairs (MoWCA) was created by the government in order to ensure an explicit development allocation for women and children. The plan made reference to women's development and emphasized creating a congenial atmosphere for women's increased participation in development through expanding opportunities for skill development, credit and entrepreneurship development programs.

The Third Five Year Plan (1985-90)

The plan for the first time prioritized the issue of poverty alleviation of disadvantaged and vulnerable women through employment and income generation. Besides, emphasis was laid on primary health care and Maternal and Child Health (MCH), population control, increased productivity and the need to reduce gender disparity. The quota for women in public sector employment was increased from 10 to 15%. The age at the service entry point was increased from 27 to 30 years.

The Fourth Five Year Plan (1990-95)

The Fourth Five Year Plan placed women within the context of a macro framework with multi sectoral thrust. At the macro-level, the gender objectives of the plan were expressed as follows:

- 1. To integrate women in the mainstream economic activities so as to reduce the gender disparity in all socio-economic spheres gradually,
- 2. To increase women's participation in the Public Sector decision-making both at national and local level,
- 3. To raise the productivity and income opportunities of female labour force through skill development training,
- 4. To reduce population growth at a faster rate through enhancement of socio-economic status of women,
- 5. To reduce the male-female literacy gap substantially,
- 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, and
- 8. To reduce high infant and maternal mortality rates substantially.

The Fifth-Five Year Plan (1997-2002)

The Fifth Five Year Plan also aims at integrating WID concerns and gender issues in the mainstream of development in support of the macro objective of poverty reduction and human resource development. Gender goals and objectives set out by the plan are:

- 1. Promoting equality between women and men in the sharing of power and decision making at all levels.
- 2. Ensuring equal rights of women and men in all spheres of development including access to information, skills, resources and opportunities,
- 3. Promoting economic self-reliance for women and generating economic policies having positive impact on employment and income of women workers in both formal and informal sectors,
- 4. Mainstreaming women concerns in agriculture and rural development, industry and commerce and basic services.
- 5. Reducing the gap in male-female labour force participation rates,
- 6. Reducing the gender gap in literacy rates and in access to educational opportunities, including skill development and technical training,
- 7. Institutionalizing a national monitoring mechanism to monitor progress in achievement of plan targets.

National Policy for Advancement of Women

In 1997, the National Policy for Advancement of Women and the National Action Plan (NAP) were formulated by the Ministry of Women and Children Affairs (MoWCA), based on Sectoral Need Assessment (SNA) and other reports. Its main goals are to establish equality between men and women, ensure human rights for women, develop women as human resource, eliminate poverty among women, eliminate all forms of oppression against women and girls, ensure empowerment of women in the field of politics, administration and the economy and others. However, the major challenge still remains in formulating sector-specific operational strategies with program interventions in the light of the National Policy.

National Action Plan for Advancement of Women

Following the Beijing PFA, the National Action Plan for Advancement of Women (NAP) was prepared and approved by the Government in 1997. A mainstreaming approach was adopted in formulating the NAP. The NAP includes the recommendations of 15 line ministries/divisions specifying objectives, indicators, resources, time limit, and activities to be undertaken. There is also one general matrix applicable for all other ministries in the NAP. The NAP emphasizes the strategy of mainstreaming women's development in all government policies and programs by sectoral ministries and agencies. As the national machinery MoWCA is responsible for facilitating the mainstreaming of gender equality perspective in all policy areas. In addition, MOWCA will also work for advocacy, policy leadership, communication, coordination, follow-up, and implementation of the NAP by all other sectoral ministries. The responsibilities for the implementation of the NAP were envisaged as coordinated efforts of all 15 ministries/divisions. The goals of the NAP are given below:

- 1. To make women's development an integral part of the national development program;
- 2. To establish women as equal partners in development with equal roles in policy and decision making in the family, community, and the nation at large;
- To remove legal, economic, political, or cultural barriers that prevent the exercise of equal rights by undertaking policy reforms and strong affirmative actions; and
- 4. To raise/create public awareness about women's different needs, interests, and priorities and increase commitment to bring about improvements in women's position and condition.

Bangladesh Poverty Reduction Strategy – Unlocking the Potential: National Strategy for Accelerated Poverty Reduction

The principal policy document outlining Bangladesh's approach to poverty reduction is the Bangladesh Poverty Reduction Strategy Paper (PRSP), Unlocking the Potential: National Strategy for Accelerated Poverty Reduction, which was finalized in October 2005. The PRS is a well structured document with policy agenda for FY 05 to FY 07. The Government has recently extended the period for current PRS to one year up to 08. The document outlines a roadmap for meeting the MDGs and other development challenges. It has sought to address a considerable number of the gender related concerns. The strategy for achieving women's advancement and rights in the context of PRSP has taken a mainstreaming approach and gender issues are addressed within the context of sectoral issues. Women's issues related to crop agriculture, the rural non-farm economy, the infrastructure, energy, ICT, education, health, environment, governance are addressed in the paper. Particular focus has been given to violence against women, good gender governance and women's political empowerment. The PRSP outlines a policy matrix providing major goals and actions to be taken to attain the strategic goals for women's development.

WID/Gender related laws and regulations

The Government has enacted and amended laws specifically prohibiting certain forms of discrimination against women. While laws, rules, regulations, and ordinances exist, implementation of the existing ones is very poor, and the weak commitment of law enforcement agencies are major obstacles, causing a breach in security for the disadvantaged groups.

| Laws and regulations | Date | Content |
|--|---|---|
| The Hindu Widow's Remarriage Act | 1856 | Hindu widows with certain exceptions were not allowed to be married again. The |
| | | offspring of such widows by any second marriage were held to be illegitimate |
| | | and incapable of inheriting property. This Act removes all legal obstacles to the marriage |
| | | of Hindu widows |
| The Penal Code 1860 (Sections 312–314) | 1860 | Permits abortions only for saving the life of expectant mothers. |
| The Christian Marriage Act | 1892 | Provides for the civil registration of Christian marriages. |
| Dissolution of Muslim Marriage Act | 1939 | Allows a woman to seek dissolution of her marriage if her polygynous husband either fails to treat her equitably or fails to follow the required procedure. |
| The Maternity Benefit Act | 1939 | Entitles women workers to 12 weeks of maternity leave, with mandatory postnatal leave of 6 weeks. The Act also prohibits employers from dismissing women workers absent on maternity leave. |
| The Hindu Marriages Disabilities Removal Act | 1946 | Validated marriages between parties (a) belonging to the same <i>gotra</i> (group/caste) or (b) belonging to different sub-divisions of the same caste. |
| The Muslim Family Ordinance | 1961 | Regulates certain aspects of divorce, polygamy, and inheritance |
| Muslim Marriages and Divorces (Registration) Act | 1974 | Provides that every marriage solemnized under Muslim Law shall be registered and for this purpose the Government shall appoint Marriage Registrars. |
| The Correctional Home for Juvenile Offenders | Ordinance 1974 | Provides rehabilitation programs for adolescent offenders under the supervision of magistrate. |
| The Muslim Marriage and Divorces (Registration) Rules | 1975 | Are framed to determine the qualifications for appointment of a Marriage Registrar, fees payable to a Marriage Registrar and any other matter ancillary thereto. |
| The Dowry Prohibition Act | 1980 | Made the taking and giving of dowry an offence punishable by fine and imprisonment |
| The Cruelty to Women Act | Deterrent Punishment (Ordinance of 1983) | Provides punishment by death or life imprisonment for the kidnapping or abduction of women for unlawful purposes, trafficking women, or causing death or attempting to |

| | | cause death or grievous injuries to wives for dowry. |
|--|--------------------------------|---|
| The Child Marriage Restraint Act 1929 | 1984 Amendment Ordinance | Raised the age of marriage from 16 to 18 for women and from 18 to 20 for men. |
| The Penal Code (Second Amendment Ordinance) | Relevant Section | Provides capital punishment for causing grievous injuries or acid throwing. |
| The Family Court Ordinance | 1985 | Deals with causes of marriage, divorce, and the maintenance, guardianship, and custody of children |
| National Women Organization Act | 1991 | An Act made for the establishment of a National Women Organization |
| The Anti-terrorism Ordinance | 1992 | Provides punishment for all types of terrorism including teasing through making mockery of women or abducting children and women. |
| The Suppression of Immoral Trafficking Act | 1993 | Provides punishment for forcing a girl into prostitution. |
| Acid Crime Prevention Act and Acid Control Act | 2002 | Stipulates the death sentence as a maximum penalty for an assault. |
| The Women and Children Repression Prevention Act of 1995, 2000 | (Amended in 2003) | Provides stringent measures including the death penalty, and life imprisonment for the crimes of rape, abduction, dowry and trafficking related offences. Persons arrested under this act cannot be granted bail during an initial investigation period of up to 90 days. |

Over 85 per cent of the population of the country is Muslim, nearly 14 per cent are Hindus, and the rest are Christians, Buddhists, or other. Religion plays a vital role in the culture, regulating the personal laws relating to marriage, divorce, dowry, maintenance, guardianship and custody of children, and inheritance.

In Bangladesh, Hindu marriages differ from caste to caste. The Hindu marriage rituals have often no lawful ground. So, when the Hindu women want to come out of bad marriages they are in trouble because there is no marriage registration system in the Hindu society in Bangladesh.

According to Hindu social customs, Hindu marriages are solemnised merely through some religious rituals. As per a 1946 law, Hindu women can file cases with courts to only regain the rights to conjugal life. Besides, the Hindu women can file cases under Family Court Ordinance 1985, Dowry Act 1980 and Women and Children Repression Act 2003. But these laws are too inadequate to protect the Hindu women's rights.

The Christians in Bangladesh are mostly followers of Canon laws that are based on traditions of their respective Churches. Christian law is also the personal law of the Christians and is called the law of the religion of the community.

The Buddhist community of Bangladesh has no seperate system of law. They are mostly governed by the principles of Hindu Law.

The different Tribal Communities are guided by their indigenous religious beliefs, customs and culture. Most of the tribal people follow a Matriarchal family system.

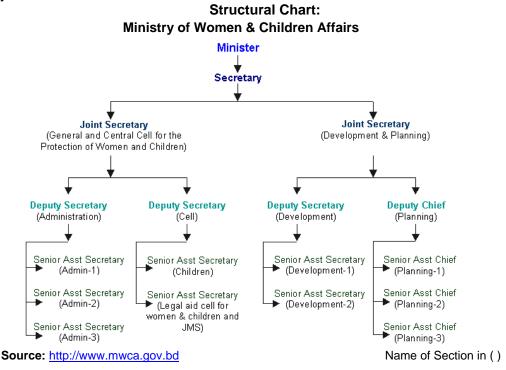
2-3 National Machinery

National Machinery

Women issues became one of the central issues for development after the 'First World Conference of Women' held in Mexico, the United Nations declaration of 'Women-Year' in 1975 and 'Women Decade from 1976-1985'. Concomitant to this progress the Ministry of Women Affairs was established in 1978. In 1994, Government of Bangladesh reallocated works and responsibilities of the ministry and renamed as the "Ministry of Women and Children Affairs". The ministry implements various programs through its three agencies: Department of Women Affairs, Jatiya Mohila Sangstha and Bangladesh Shishu Academy.

Ministry of Women and Children Affairs

Separate national machinery for the advancement of women has been set up by the Government of Bangladesh. The Ministry of Women Affairs was established in 1978 in order to fulfill government commitments toward women development. In the same year women sector was for the first time included in the development program providing separate allocation for women sector under the Two Year Development Plan (1978-1980). In 1994, Government of Bangladesh reallocated works and responsibilities of the Ministry, which was renamed "Ministry of Women and Children Affairs" (MoWCA). Although women's development was added to the agenda of all ministries and agencies to ensure the mainstreaming of women's concerns into all sectoral projects, programs and policy statements, yet the issue remains the sole responsibility of the MoWCA. More than half of the women focused development projects are concentrated in this ministry for implementation⁴. Children's development is also the sole responsibility of this ministry.



⁴ Review of Current Resource Allocation to the Ministry of Women and Children Affairs, May 2006. Published under the Capacity Building for Gender Mainstreaming Project: MoWCA & UNDP

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Structural Components

Ministry of Women and Children Affairs (MoWCA) has three implementing agencies: Department of Women's Affairs (DWA), Jatiyo Mohila Sangstha (JMS) and Bangladesh Shishu Academy. Among these, Department of Women's Affairs and Jatiyo Mohila Sangstha are especially responsible for empowering women.

Functions of the Ministry of Women and Children Affairs

The Ministry of Women and Children Affairs (MoWCA) has been assigned with various functions at various plan of Bangladesh. To encourage this ministry to take up a policy advocacy role rather than concentrating only on project implementation, its Allocation of Business (AoB) has been revised in 2002. According to the revised AoB, the MoWCA is supposed to perform the following functions:

- 1. To prepare and implement National Policy for women and children development.
- 2. To undertake program for the welfare and development of women and children.
- 3. To undertake program for ensuring legal and social rights of women and children.
- 4. To identify and attend to the problems of women and children and to communicate and disseminate relevant information for awareness building among the people.
- 5. To undertake programs for women's empowerment including the creation of employment opportunities for them.
- 6. To deal with all matters relating to violence against women and children.
- 7. To deal with matters relating to:
 - a) The National Council for Women's Development and
 - b) The National Council for Children's Affairs
- 8. To deal with matters relating to:
 - a) The Department of Women's Affairs (DWA),
 - b) The Bangladesh Jatiyo Mohila Sangstha (BJMS) and
 - c) Bangladesh Shishu Academy
- 9. To coordinate and monitor WID activities of different ministries through designated WID Focal Points. (at present 50 WID focal points are in operation in different ministries and divisions)
- 10. To coordinate all matters relating to children with other ministries and organizations.
- 11. To liaise with women's organizations and civil society to encourage their contribution.
- 12. To control all voluntary women's organizations.
- 13. To liaise with other countries, UN bodies and international organizations working in the field of gender equality and advancement of women and children.
- 14. To undertake programs to observe various national and international programs relating to women and children.

15. To collect statistics on activities allotted to this Ministry.

In addition to the above, the National Action Plan (NAP) has given a detailed and comprehensive list of actions and activities to be performed by MoWCA. The Poverty Reduction Strategy Paper (PRSP) also identified a number of strategic functions for the MoWCA together with other ministries and divisions. In brief, these functions are as follows:

- 1. To ensure full participation of women in the mainstream economic activities.
- 2. To ensure social security for protection of women from vulnerability and risk.
- 3. To ensure participation of women in decision making process.
- 4. To encourage gender parity and women's empowerment.
- 5. To strengthen the institutional arrangement for monitoring and evaluation of matters related to gender equity.
- 6. To eliminate violence against women.
- 7. To undertake program on need assessment basis for handicapped, deprived, destitute and child labour.
- 8. To reduce social violence against disadvantaged children.
- 9. To ensure women's access to productive resources through amendment of the family and inheritance laws; providing collateral free bank loan and incentive (fiscal, monetary and kind) to women to undertake large scale production and business activities; ensuring women's access to training on e-commerce, e-business and ICT.
- 10. To provide utility, infrastructure and social services to save women's time so that they can participate in the labour market.

From the above list of activities, it is evident that the whole responsibility of women and children's development has been assigned to the Ministry of Women and Children Affairs (MoWCA).

Allocation of Public expenditure for women in various Five Year Plan of Bangladesh

The Ministry of Women and Children's Affairs was set up during the Second Five Year Plan period (1980-85). Since then plan allocation for women specific programs was directed to the ministry. However, women's share in the public expenditure has not increased in any five year plan of Bangladesh, even though its scope of function widens in each subsequent plan.

| Five Year Plan | Allocation of Public Expenditure (in Tk. Lakh) for Women focused projects | percentage of total public |
|------------------------------|--|----------------------------|
| Second Five Year Plan (1980- | 3,180 | 0.19 |

| 85) | | |
|------------------------------|---------|------|
| Third Five Year Plan (1985- | 5,000 | 0.13 |
| 90) | | |
| Fourth Five Year Plan (1990- | 8,800 | 0.14 |
| 95) | | |
| Fifth Five Year Plan (1997- | 3,37,80 | 0.18 |
| 2002) | | |

Source: Review of Current Resource Allocation to the Ministry of Women and Children Affairs, May 2006. Published under the Capacity Building for Gender Mainstreaming Project: MoWCA & UNDP

Share of the MoWCA in the Annual National Budget

The Ministry of Women and Children's Affairs shares less than 1 per cent of total budgetary allocation until the fiscal year 2005-06. Up to the fiscal year 2001-02, MoWCA's share in the national budget did not increase significantly, rather decreased over time. A total of Tk. 105 crore was allocated for the ministry in the budget proposed for the fiscal year 2000-01, whereas during the same fiscal year 2001-02, this amount decreased to Tk. 90 crore. However, during the same period, total allocation in the national budget increased from Tk. 37133 crore to Tk. 41038 crore, which is about 11% increase in the total size of national budget over the last year. But during the same year, there is more than 14% decrease in MoWCA's share in the national budget.

The Ministry's share in the national budget has been steadily increasing since the fiscal year 2002-03. In the fiscal year 2005-06, the rate of increase in the allocation for MoWCA (Tk. 643 crore) is far more than that of the increase in the total national budget (Tk. 62606 crore). Because of this high rate of increase in allocation, the MoWCA;s share in the total budget exceeds 1 per cent (1.02) in the fiscal year 2005-06.

The MoWCA gets very small budgetary allocation as its earnings is small. But all its activities are social welfare-oriented and as a social sector it has very little scope to earn more.

Share of Revenue and Development Budget in the Total Allocation Earmarked for MoWCA

(Tk. in crore)

| Fiscal Year | Proposed Budget | | | | Revised Bu | udget |
|----------------|-----------------|---------------|----------------------|---------------|---------------|----------------------|
| | Revenue | Dev. (ADP) | Total (Rev.+Dev.) | Revenue | Dev. (ADP) | Total (Rev.+Dev.) |
| 2002-03 | 27 | 96 | 123 | 28 | 62 | 90 |
| 2003-04 | 132 | 105 | 237 | 134 | 70 | 204 |
| 2004-05 | 444 | 83 | 527 | 473 | 70 | 543 |
| 2005-06 | 515 | 128 | 643 | Not available | Not available | Not available |

Source: Review of Current Resource Allocation to the Ministry of Women and Children Affairs, May 2006. Published under the Capacity Building for Gender Mainstreaming Project: MoWCA & UNDP

Success of the Ministry

The major success of the Ministry lies in its active role in preparing various national policy documents on women and children. The ministry has ratified two global commitments for women's empowerment: Elimination of all Forms of Discrimination Against Women (CEDAW) and Beijing Platform for Action (PFA). MoWCA has successfully prepared a National Policy for the Advancement of Women and a National Action Plan (NAP) in 1997. The ministry also carried out the Institutional Review (IR) of WID Capability of the Government of Bangladesh between October 1995 and October 1996. All these documents are significant landmarks in the performance of MoWCA.

Limitations of the Ministry

Lack of Human Resource: The Ministry of Women and Children Affairs has been entrusted with increased responsibility. However, human resource of the ministry has not increased corresponding with its increased responsibilities. Due to lack of appropriate human resources, MoWCA faced constraints to perform its role efficiently. Frequent transfer of officers especially the chief executive, affects the continuity of the process. Since 1978 when the ministry was established, as many as 26 civil servants were posted as Secretary of this ministry. On an average, each one stayed for one and half year and none completed the three years term. As a result, the ministry is obstructed to act in a policy leadership and advocacy role within the Government to mainstream gender equality.

<u>Budgetary constraint</u>: The Ministry is considered very small in terms of its resource allocation. MoWCA gets only a little more than 1% of total national budgetary allocation. The two executing agencies of the ministry, DWA and BJMS have similar mandate and often compete for limited resources. This has established two parallel structures to deliver the same or similar job. Thus, sometimes, MoWCA's meager resources are spent twice for the same job. The ministry faces resource constrains also because of its two parallel responsibility of women and children's development. Children's development is completely a different issue from WID or gender development issues. It needs separate program or experts. Shishu academy, a unit of MoWCA, focuses on cultural and recreational activities for children that are not related with other activities of the ministry. But all these activities are integrated together in the MoWCA.

<u>Lack of sector specific expert</u>: Functions of the ministry in mainstreaming gender into development process range from project appraisal of all sectors' projects, implementations of a number of projects as well as other

responsibilities. But the ministry lacks sector specific expert to affect the appraisal of all sector projects.

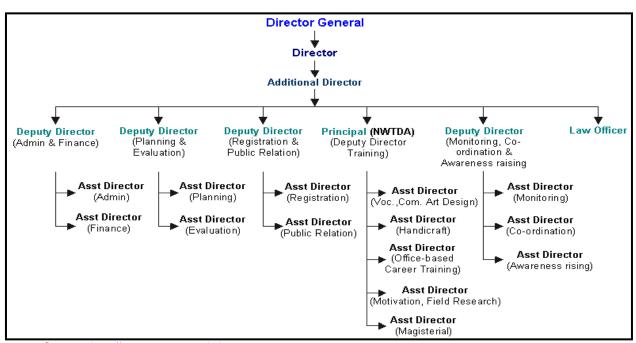
<u>Weak institutional structure</u>: Most important human resource of the MoWCA is WID Focal Points of various ministries and departments. However, lack of ministry's proper directives to the Focal Points is also a dominant factor affecting their efficiency. The WID Focal Points have not been provided with adequate guidance, direction and logistics together with gender training. Due to lack of these vital elements, none of the WID Focal Points played a strong part in their own ministries.

Establishing inter-sectoral linkage is another function of the MoWCA. The ministry faced limitation in performing this function. Several of the projects of the ministry undertake activities such as skill training, generation of income and self-employment and group based credit programs. These activities are similar in nature to those being conducted by several other agencies under different ministries. However, inter-sectoral linkages between MoWCA and other ministries are built in very few cases.

Department of Women's Affairs

The Department of Women's Affairs (DWA) is the key implementing arm of the Ministry of Women and Children Affairs and plays an important role by implementing different programs in 64 districts and 412 sub-districts (upazillas) for empowering women at the grass root level. DWA was founded in 1984 with its mandate to respond to women's need and interest at field level in Bangladesh.

Structural Chart:



Source: http://www.mwca.gov.bd

The total authorized personnel strength of DWA (under revenue budget) is 2335, while currently 1693 staffs are working with DWA.

Functions of the Department of Women's Affairs

The main activities of the DWA are:

- 1. Projects planning, implementation and monitoring,
- 2. Registration and assistance to the women headed grassroot organizations,
- 3. Imparting vocational training to women,
- 4. Assisting distressed women by providing credit and training for self employment,
- 5. Prevention of violence against women and children,
- 6. Follow up its activities undertaken at district and sub-district levels,
- 7. Provide all necessary support to the Ministry of Women and Children Affairs.

Financial Resources Allocated to DWA under revenue budget from Fiscal Year 2001-2006 (all figures in 000 Taka)

| Year | Allocation | Expenditure | % of achievement |
|-----------|------------|-------------|------------------|
| 2001-2002 | 135901 | 133476 | 98.21 |
| 2003-2004 | 1203731 | 1202285 | 99.87 |
| 2004-2005 | 1414730 | 1405046 | 99.31 |
| 2005-2006 | 1771684 | | |

Source: DWA

Monetary allocation to DWA increased significantly since 2003-2004 as responsibility of Widow Allowance program was shifted from the Ministry of Social Welfare to Ministry of Women and Children Affairs.

One of the positive aspects of resource allocation is in 2005. For the first time the MoWCA has prepared a mid-term budgetary framework on a pilot basis. Medium Term Expenditure for the DWA is as follows:

(Amount in 000Taka)

| | | Budget | Amended | Projection | Projection | Projection |
|------------|----|-----------|----------|------------|------------|------------|
| | | 2005-06 | 2005-06 | Budget | Budget | Budget |
| | | | | 2006-07 | 2007-08 | 2008-09 |
| DWA | | 24420.64 | 23740.25 | 26979.00 | 40951.69 | 36045.02 |
| Total | | 642,85.28 | 66419.39 | 71525.45 | 79914.62 | 85900.00 |
| MoWCA | | | | | | |
| % | of | | 35.74% | 37.72% | | |
| allocation | to | | | | | |
| DWA | | | | | | |

Source: Institutional Assessment of Department of Women's Affairs (DWA), April 2005, MoWCA/UNDP

Strength of the Department of Women's Affairs

The department is playing a key role in implementing social safety net programs, such as FSVGD, which is one of the biggest social safety net program, Vulnerable Group Development Program (VGD) and Widow Allowance Program by the Women Affairs Officers. A total of 75 million women from the vulnerable group development program and 6 million women are organized under the 9019 Women Voluntary Organizations, which are registered with DWA vocational and awareness training from DWA. Women support Centers are situated in 6 divisions to prevent Violence Against Women. The strengths of DWA are:

- Official set up in all over Bangladesh
- DWA has 8 training centers
- DWA is providing different types of support to women through day care centers and working women's hostels, violence prevention cell, sales and display center, job information center
- DWA has good amount of land resources
- DWA registered Women's Voluntary Organizations have potential to mainstream gender
- Long experience in implementing WID program
- DWA has policies on different programs
- Coordinating Mechanism at District and Upazilla level.

Weaknesses of the Department of Women's Affairs

The organization has enormous possibility at one side and on the other is obstructed by barriers in every step. The department has very wide mandate, which is difficult to implement with the existing limited number of personnel strength, financial and structural capacity for which most of the DWA staff at officer level is burdened with work.

Monitoring and evaluation of the programs are hindered by lack of vehicle support and no or inadequate travel allowance. DWA has weak planning, implementation and monitoring and evaluation units that hamper their role in coordinating and monitoring programs. Intersectoral cooperation and coordination on WID programs are also inadequate. There are insufficient linkage between government agencies and NGOs, women's organizations and research institutions for the exchange of information and sharing of experiences. Key weaknesses of DWA are as follows:

- Lack of person power at core positions and many positions are vacant.
- Inadequate mechanism for capacity development.
- Follows old strategies of development,
- No direct involvement of DWA Officials with decision-making process,

- > Poor financial allocation,
- Poor infrastructure, logistic support and ineffective monitoring system,
- Poor functioning of coordination mechanism and ineffective WID Coordination Committees,
- Women Training Centers are not properly functional,
- Weak documentation and publication wing,
- Weak data system,
- Low recovery rate by micro credit program.

Jatiyo Mohila Sangstha (JMS)

Jatiya Mohila Sangstha (JMS) started its function in 1976 with the aim of improving the socio-economic status of women in the society. The organization was very active in the late 1970s with committees across the country and training centers in a number of areas.

Structural Chart:



Source: http://www.mwca.gov.bd

JMS has a total of 388 staff on the revenue budget (47 at headquarters, 192 at district and division offices, and 149 at the thana level). The Sangstha has its branches at 64 Districts and 50 Upazillas.

Functions of the Jatiyo Mohila Sangstha (JMS)

JMS has been implementing various projects and programs related to poverty alleviation, equal rights and socio-economic empowerment of women in the light of their objectives. The major activities of JMS are:

- 1. Literacy and Awareness Program for Women,
- 2. Skill Development Training,
- 3. Micro Credit Program,
- 4. Helping women in upholding their legal rights,
- 5. Disaster Management Program (A committee of about 30 women organization under the leadership of JMS has been working for providing relief to the victims of natural calamities),
- 6. Publication (JMS publishes leaflets, brochures, reports etc. containing information on its program and activities and distributes to the countrywide network of JMS and other organizations),
- 7. Liaison between government and private sector/non-government aid agencies,
- 8. Facilitating participation of women in sports and cultural activities.

Strengths of JMS

Jatiya Mohila Sangstha (JMS) is one of the implementing agencies of the Ministry of Women and Children Affairs (MoWCA). It has long years of experience on working and dealing with women's issues. The strengths of JMS are:

- JMS has offices at both national and field level,
- JMS has many dedicated staff with long service,
- Increased allocations over time from both revenue and development budget,
- Potentially broad scope of action given by MoWCA,
- Field offices, programs and projects provide means of maintaining direct contact with local communities and women to inform priorities and decisions.

Weaknesses of JMS

The Sangstha however faces some constrain in accomplishing its objective. Some of which are:

- Lack of coordination between different projects' activities,
- Heavy dependence on the development budget,
- No clear strategy for program activities to guide and focus the work,
- No clear strategy for selecting projects,
- Limited involvement of field officers in program and project planning, or in broader strategy formulation.

3. Current Situation of Women by Sector

3-1 Education

Education

Bangladesh has made significant advances towards achieving gender parity. The decade of the 1990s was significant in the history of educational development in the country, with respect to primary and mass education, particularly for girls and women. In 1990 Bangladesh fully participated in the global Education for All (EFA) initiative and instated the Compulsory Primary Education Act. The Government is committed to the goals of the Dakar Framework Education for All (EFA) which aims at achieving the Millennium Development Goal (MDG) targets by the year 2015.

[Government Policy]

The constitution of Bangladesh provides for the Government to adopt effective measures to establish a uniform, mass oriented and universal system of education and to extend free and compulsory education to all children. To ensure education for all and eradicate illiteracy, a division called Primary and Mass Education Division was created in 1992. It was renamed and reorganized as the Ministry of Primary and Mass Education in 2003. Primary Education has been made compulsory by the Compulsory Primary Education Act (CPA) of 1990. The Act provides constitutional provision for free, universal and compulsory education to all children. The whole country was brought under CPA program in 1993.

The need for a comprehensive statement of the national education policy has been felt and voiced repeatedly. The first attempt to formulate an education policy soon after the establishment of Bangladesh as an independent country was the Qudrat-e-Khuda Education Commission Report of 1974. However, political change in 1975 put holds any action on this report. The urge to establish a new education reform body and to have a new policy statement of its own by each political regime was felt and various commissions were established by the Government, which are: Mofiz Uddin Education Commission-1988, Shamsul Haque Education Committee- 1997, Dr. M.A. Bari Commission-2002 and Mohammad Moniruzzaman Mia Commission-2003.

The latest attempt to formulate an educational policy is the report submitted by the Mohammad Moniruzzaman Mia Commission. The commission submitted its report to the Government in March 2004. The report approved by the cabinet suggested 880 recommendations on all the education sub-sectors.

In the absence of basic educational laws and a comprehensive educational policy in effect, indication of policy choices can be derived from what is reflected in national development plans and programs for education. The government's major objectives and policy priorities in the medium term are reflected in the Fifth-Five Year Plan (1997-2002). Closing the gender gap, giving priority to women's education, training and employment and special support for education of the girl child were given priority in the plan. The content of the plan comes closest to government policy statement on various sub-sectors of education.

[Literacy education/Adult literacy]

The definition of literacy is the ability to read, write and make others understand simple statements in Bengali. The Government of Bangladesh has placed special importance on adult literacy through nationwide non-formal education. The country's NGO sector (NGOs like the Bangladesh Rural Advancement Committee (BRAC), Gono Shahajja Sangstha (GSS), Proshika, Saptagram Nari Swanirvar Parishad and Community Development Centre (CODEC) and Friends in Village Development in Bangladesh (FIVDB)) is a vigorous partner in this effort. Many of these NGOs have designed their own models of gender sensitive functional literacy programs.

The literacy rate in Bangladesh during 1990 - 2002 ranged between 37% and 61%, with urban rates higher (64%) than rural (46%).⁵ The adult literacy rate is lowest in the northern tier of districts (Kurigram, Gaibandha, Jamalpur, Sherpur, Netrokona and Sunamganj). It is highest in Dhaka, Khulna, Barisal and the northern part of Chittagong district signifying the influence of urbanization levels of the districts. Female literacy in urban areas is higher at 52.5% than in rural areas where it is only 20.2%. ⁶ In spite of women's literacy rate increasing steadily since 1990, male rates remained higher (61%) than female (43%) in 2000.

Adult Literacy Rate by Sex

| Year | Male | Female |
|---------------|------|--------|
| 1997 | 59.4 | 42.2 |
| 1998 | 59.4 | 42.5 |
| 1999 | 60.7 | 42.8 |
| 2000 | 61 | 43.2 |
| 2000-2004 | 50 | 31 |
| O DDO LINEOCO | | |

Source: BBS, UNESCO

[Primary and secondary education]

<u>Primary Education</u>: The first level of education is comprised of 5 years of formal schooling (class/grades I-V). Education, at this stage normally begins at 6+ years of age up to 11 years. Primary education is generally imparted in primary schools. Nevertheless, other types of institutions like kindergartens and junior sections attached to English medium schools are also imparting the same.

Bangladesh has achieved near gender parity enrolment goal. The overall gender parity enrolment index was 0.97 (according to the BANBEIS-2004 data). The data indicates that Bangladesh has made impressive gains in reducing the gender gap in primary education enrolment rates. The GPI (Gender Parity Index) increased from 0.82 in 1991 to 0.97 in 2003. Both GER (Gross Enrolment Rate) and NER (Net Enrolment Rate) gender gaps was significantly reduced during

⁵ Millennium Development Goals – Bangladesh Progress Report: February 2005 – GoB & UN

1991-2003. In fact GER was more favourable for girls in 2003. Gender parity in primary education was achieved due to increase in the Government's budgetary allocation for girl's education, free primary education, massive stipend programs at the primary level, and the Food for Education Program. In order to promote equity and access of underprivileged children to primary education, the Government replaced the Food for Education program with a five year country-wide Primary Education Stipend Project.

Number of Students Enrolled in Primary Schools and Percentage of Boys and Girls: (2001-2005)

| | Number of Stu | dents | % of Students | | |
|------|---------------|-----------|---------------|-------|-------|
| Year | Total | Boys | Girls | Boys | Girls |
| 2001 | 17.667985 | 8,989,795 | 8,669,425 | 51.0 | 49.0 |
| 2002 | 17,561,828 | 8,841,648 | 8,720,180 | 50.3 | 49.7 |
| 2003 | 18,431,320 | 9,358,757 | 9,072,563 | 50.8 | 49.2 |
| 2004 | 17,953,300 | 9,046,433 | 8,906,867 | 50.4 | 49.6 |
| 2005 | 16,225,658 | 8,091,221 | 8,134,437 | 49.87 | 50.13 |

Source: M/O Primary and Mass Education (http://www.mopme.gov.bd/students info.htm) Figures indicate GER

Number of Working Teachers and Percentage of Female Teachers in Government

Primary School (GPS) 2001-2006 May:

| | Working Teachers | | | | |
|------------|------------------|--------|--------|------------|--|
| Year | Total | Male | Female | Female (%) | |
| 2001 | 162090 | 101082 | 61008 | 37.6 | |
| 2002 | 157236 | 98239 | 58997 | 37.5 | |
| 2003 | 162114 | 100159 | 61955 | 38.2 | |
| 2004 | 162220 | 95495 | 66725 | 41.1 | |
| 2005 | 162084 | 90344 | 71740 | 44.26 | |
| 2006 (May) | 170097 | 91087 | 79010 | 46.45 | |

Source: M/O Primary and Mass Education (http://www.mopme.gov.bd/teachers_info.htm)

<u>Secondary Education</u>: The second level of education is comprised of 7 (3+2+2) years of formal schooling. The first 3 years (grades VI-VIII) is referred to as junior secondary, the next 2 years (grades IX-X) is secondary and the last 2 years (grade XI-XII) is called higher secondary.

The marked increase enrolment and completion rates at primary level during the 90's significantly increased the enrolment rates at the secondary level. In 2001, total enrolment at secondary level stood at 7.9 million in 16166 schools. GER increased from 34.85 percent (33.33 percent for girls) in 1996 to 41.26 percent (44.57 percent for girls) in 1999, which clearly indicates to an improvement in access to secondary education particularly for girls. In 2001, NER at junior secondary level was 50.23 percent (54.28 percent for girls). At secondary level it dropped down to 32.33 percent (32.88 percent for girls), and at higher secondary level, NER sharply dropped down to 14.04 percent (10.73 percent for girls). (BANBEIS 2001)

Enrolment (Gross) in Secondary School by Type, Management and Sex 2005

| Type of | School | Govt. | - | Non-Govt. | | Total | |
|---------|-----------|-------|-------|-----------|-------|-------|-------|
| Junior | Secondary | Total | Girls | Total | Girls | Total | Girls |

| School | - | - | 910914 | 531164 | 910914 | 531164 |
|-------------------|--------|--------|---------|---------|---------|---------|
| | | | | (58.3) | | (58.3) |
| Secondary School* | 221887 | 106316 | 6265751 | 3230534 | 6487638 | 3336850 |
| | | (47.9) | | (51.6) | | (51.4) |
| Total (Secondary) | 221887 | 106316 | 7176665 | 3761698 | 7398552 | 3868014 |
| | | (47.9) | | (52.4) | | (52.3) |

^{*} Figures in parentheses indicate % of girls * including school section of School & College

Source: BANBEIS

Number of Secondary School, Teachers and Enrolment by Area/Location - 2005

| | | Teacher | Teacher | | nt |
|---------------------|---------------|---------|-----------------|---------|-------------------|
| Area/Location | No. of School | Total | Female | Total | Girls |
| All area | 18500 | 238158 | 48290 (20.3) | 7398552 | 3868014 (52.3) |
| Rural | 15973 | 190214 | 31733 (16.7) | 5951058 | 3111362 (52.3) |
| Urban | 2527 | 47944 | 16557 (34.5) | 1447494 | 756652 (52.3) |
| Metropolitan Cities | 717 | 18127 | 7708 (42.5) | 488323 | 251486 (51.5) |
| Dhaka City | 370 | 11941 | 5317 (44.5) | 286459 | 147994 (51.7) |

^{*} Figures in parentheses indicate % of female

Source: BANBEIS

In order to maintain the current high level of female participation at secondary level and for improving female participation at higher secondary level, special provisions have been made, which include:

- A Nation wide female stipend program at the secondary level, to support girls in grades 6-10 studying in recognized institutions (schools/madrassas) outside metropolitan areas,
- > Providing salaries for the additional secondary teachers required for the increased enrolment.
- Occupational skill training for secondary school girls,
- Public awareness program for the education of girls,
- Water supply and sanitation program for the girls,
- A Food for Education (FFE) Program has been undertaken to increase enrolment and reduce dropout rates, (Started in 1993, the program provides monthly free wheat rations to poor children as an incentive for attending primary school. In 1998, about 2 million students benefited from this at a cost of Tk. 3,750 million (US \$ 75 million). The project was replaced by Primary Stipend Program (PESP) in July 2002).
- Secondary education upto grade X outside municipal areas has been made free.
- A girl child who is the only child of parents residing outside municipal area is given the opportunity to study upto degree level free of cost.

[Gender consideration development plan and education]

To eliminate gender disparity and ensure wide participation of women in development activities, 60% posts of teachers have been reserved for female teachers. As a result, percentage of female teachers at present reached 46.45%. The policy to appoint more women as officials at various levels of the management of primary education has been implemented. More opportunities of admission of girls in schools are being created. Separate toilets are also being constructed in primary schools for girls. To encourage more women to join primary school as teachers, steps have been taken by the Government to raise the residential capacity of the women's hostels at the Primary Training Institutes (PTIs). While students are enrolled, the names of both mother and father are being registered. For payment of stipend money to the students, provision has been made to open the bank account in mother's name. Massive social mobilization programs have been undertaken to encourage guardians to send girl child to schools. These steps have contributed to the increase of girls' enrolment bringing to gender parity.

[Vocational and Technical education, higher education]

The largest disparity exists at the tertiary level of education. Although female:male ratio has improved from 25:75 in the 1990s to 36:64 in 2002, much remains to be done to achieve 50:50 distribution to meet the MDG target.

Women's participation in technical education has traditionally been insignificant. The total number of women enrolled in the Vocational training institutes in the country was 69 in 1990 and reached 191 in 1994. In 2005, the total number of Institutions reached 2728, female teachers 3208 (17.6%), Female enrolment 62562 (25.9%).

In the private sector, a medical college has been established exclusively for girls. Some colleges have been upgraded as universities. A number of other private universities and medical colleges have been established and girls are equally qualified for admission. However, in many cases girls cannot access these institutions as the expenses involved are too high and parents are not willing to spend such amount for daughters.

[Non-formal education]

The Fifth Five-Year Plan of the Government refers to the expansion of non-formal education and the involvement of other agencies, NGOs and Private Organizations. The Government is running 5 Non-formal Education projects through the Directorate of Non-Formal Education (DNFE). Side by side, a good number of NGOs have taken up programs of non-formal education. In 1994, the Campaign for Popular Education (CAMPE) installed a comprehensive database of the NGOs that had Non-formal Education Program. According to CAMPE, 4.8% NGOs had pre-primary education programmes, 72.2% had primary, 41.8% had adolescent programmes, and 79.8% operated adult education programmes. A total of 86,929 centers were organized: 917 pre-primary centers, 38,413

Primary, 11,907 Adolescent and 35,692 Adult centers. Out of the total learners, 68.25% were female and the rest 31.75% were male.

Despite differing political views, all the successive governments showed their keenness to promote education by providing various incentive schemes. However, social and economic barriers still discourage and prevent girls from achieving equity in diverse areas and receiving a proper education.

Since the state is not in a position to ensure primary education for all due to various resource constraints it has to depend on parental motivation and attitudes to achieve this. Since no fines or penalties are imposed on the guardians for non-compliance, parents may choose not to send their daughters to school.

Free education in most cases means only free tuition and for higher level education, other factors such as clothing, books, fees for school/college final examination and security on the way to school often affect girls'/women's participation.

The concentration of higher educational institutions in the urban areas often prevents girls in rural areas from continuing with their studies as parents often do not have the resources to send their daughters to urban areas and worry about the lack of secure residential facilities for girls near the educational institutions.

A large percentage of the dropouts and some of those who have actually completed primary education remain functionally illiterate as adequate measures are not taken to retain literacy.

The number of female teacher is a factor influencing girls' enrolment rates at primary and secondary levels of education. The number of female teachers as well as the number of women in education management i.e. in the decision making positions in the different directorates under the Ministry of Education is very low and not enough to influence decisions.

Women lack information about the existing options, the facilities available to accommodate women are often inadequate and the perceived gender role and division of labor influences the selection of subjects for girls and boys. In the engineering field, more women enter into architecture and civil engineering than into other options.

Vocational counseling for guidance on careers is generally not available and it is absent for girls. Social norms also limit the scope for girls to pursue careers even after having obtained the necessary qualifications.

Curriculums are not gender sensitive and often reflect the traditional roles of men and women, thereby reinforcing them. Teachers training curricula also do not take into account women's multiple responsibilities. Girls' schools often lack resources such as common rooms, enough recreational and sports equipment, science laboratories, etc. compared to the boys' schools. Opportunities for extra- curricular activities for girls are limited.

3-2 Health

Health

In the health sector, women's status compares unfavorably with that of men. Although the life expectancy gap between men and women has narrowed over the last decade, Bangladesh continues to be amongst the very few countries in the world where women's life expectancy is lower than that of men. The maternal mortality rate is among the highest in Asia. A high proportion of such deaths are attributed to as lack of emergency obstetric services and trained personnel. While the country's overall HIV prevalence rate is believed to be less than 1%, sexual behaviour of partners put women at high risk of HIV/AIDs infection.

[Government Policy]

The key challenge in health and family planning is to expand access to basic services and improving the quality of services both in the public and private sectors.

In 1998, the Sector Wide Approach (SWAp) was adopted in the health and population sector. The Government of Bangladesh (GoB) developed the Health and Population Sector Strategy (HPSS) in consultation with development partners. Subsequently, the Health and Population Sector Program (HPSP) was formulated. Implementation Plan (PIP) of HPSP was also put in place from July 1998. The major component-wise outcomes of the programme were:

- > Essential Service Package defined, funded, promoted and implemented
- > Services delivery mechanism unified, restructured and decentralized
- Integrated support systems strengthened
- ➤ Hospital-level services focused and improved
- Policy and regulatory framework strengthened
- Strengthening Public Health services.

The HPSP came to an end on 30th June 2003. In order to cover all the activities of the health sector, the GoB has revised the HPSP and formulated the new "Health Nutrition and Population Sector Program" (HNPSP) (2003-2010). The vision and targets outlined in the Interim Poverty Reduction Strategy Paper (i-PRSP) have been taken as an overarching long-term policy framework and a signal of the political commitment of the Government. HNPSP is aimed at sustainable improvement of Health, Nutrition and Family Welfare status of the population, especially of women, children and the poor.

There has been another remarkable achievement in the health sector between 1998 and 2000. For the first time in Bangladesh, the country has formulated and approved a national health policy. It is understood that though the HPSP preempted the national health policy, the HPSP has been cut according to the new national health policy. It was possible as the formulation of the HPSP and the National Health Policy (NHP) began almost simultaneously.

[Health Status of Women]

In Bangladesh, due to overall poverty health care receives inadequate resource allocations. At household level too, poverty results in limited expenditure on

health care. Women are more disadvantaged than man in terms of access to health care and the quality of nutrition and health care received. Life expectancy is lower by almost a year for women. The household allocation for medical care for women is much lower than that of men (Tk. 18.8 and 24 respectively for women and men in rural areas)⁷. Women family members are less likely to receive modern medical care and tend to receive traditional types of care instead. A study has found that adult men make up the largest single group to be admitted in hospitals followed by boys. Only 14 percent of births are attended by trained personnel. According to the approach adopted by the health services women's health care is often restricted to their reproductive health and general health of women of all ages is neglected.

Maternal Mortality

Despite the fact that maternal mortality has declined from nearly 574 per 100,000 live births in the 1990 to 320 in 2001, the Maternal Mortality Ratio (MMR) in Bangladesh remains one of the highest in the world. A study reveals that women's low status in society, the poor quality of maternity care services, lack of trained providers, low uptake of services and infrastructure contribute to the high rate of maternal deaths.

Furthermore, Bangladesh has one of the world's highest rates of adolescent motherhood. Nearly half the adolescent girls (15-19 years) are married, 57% of them become mothers before the age of 19, and half of these adolescent mothers are acutely malnourished. Thus, MMR among adolescent mothers is 30-50 percent higher than the national rate. Although in Bangladesh the legal age of marriage is 18 years for women; a large proportion of marriages still take place before the legal age.

It is also estimated that 14% of maternal deaths are caused by violence against women, while 12,000 to 15,000 women die every year from maternal health complications. Some 45 percent of all mothers are malnourished.

Another factor in the high mortality rates is dealing with emergency obstetrics care. Although there is well-established service delivery infrastructure in Bangladesh, the utilization of emergency obstetric care (EmOC) services is still low. The Bangladesh Maternal Mortality Survey (BMMS) 2001 found there were delays in recognition of emergencies, and further delays in deciding what treatment should be sought. The BMMS found that two in five women could not decide whether to seek treatment within six hours of recognizing complications. There are then delays in traveling to treatment facilities, with the survey finding that travel time was more than one hour in about one fifth of the cases. There are often delays in actually receiving the treatment and the costs involved are yet another deterrent for many people.

[Nutrition Conditions]

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⁷ CEDAW/C/BGD/5 (**unhchr.ch**/tbs/doc.nsf/898586b1dc7b4043c1256a450044f331/e2cafcb43947)

Chronic energy deficiency, protein energy malnutrition, low birth weight, micronutrient deficiency are all serious problems in Bangladesh. Although these affect people of all ages, the children, women and the female adolescents are mostly affected. Anemia caused by iron deficiency among women and adolescent girls is one of the growing concerns of the Government. Almost half (49%) of the women are suffering from anemia.

The mean height of Bangladeshi women is 151 centimeters, which is above the critical height of 145 centimeters. A high proportion of women (16 percent) are below 145 centimeters. Thirty-four percent of women were found to be chronically malnourished, their body mass index (BMI) being less than 18.5. One in ten women was found to be overweight or obese (BMI 25 or higher). A woman's place of residence, level of education, and household wealth quintile are strongly associated with her nutritional status. For example, 37 percent of rural women are considered thin (<18.5), compared with 25 percent of their urban counterparts.

[Family Planning]

Bangladesh has achieved a considerable increase in contraceptive use over the past decade, resulting in significant decline in the total fertility rate (TFR) from 6.6 per thousand live births in the mid 1970s to 3.3 in the mid 1990s with regional variations in the reduction pattern.

Numerous factors have contributed to the increase in contraceptive use over the past 20 years. The elements identified as having contributed to the success of the program are: 1) strong political commitment to family planning programs by successive governments, 2) successful promotion of a small family norm through information and educational activities and other multisectoral programs, 3) establishment of a widespread infrastructure for delivering family planning and health services down to the village level, 4) increased involvement of nongovernmental supplement organizations to and complement government's efforts, 5) flexibility to make policy and programmatic adjustments in response to emerging needs, and 6) strong support of the program by the international aid community.

The contraceptive prevalence rate among currently married women is 58%. The most commonly used modern method is the pill (26%), followed by injectables (10%). Female sterilization and male condoms are used by 5% and 4% of married women, respectively, while Norplant, the IUD and male sterilization are each used by only 1%. Periodic abstinence, used by 7 percent of married women, is the most commonly used traditional method.

Contraceptive use Among Married Adolescent

(% of currently married adolescent girls using a modern contraceptive method)

| Age | 1993-1994 | 1996-1997 | 1999-2000 | 2004 |
|-------|-----------|-----------|-----------|------|
| 10-14 | 10.5 | 9.1 | 16.1 | 21.9 |
| 15-19 | 19.6 | 27.8 | 31.2 | 34.1 |

Source: Bangladesh Demographic and Health Survey 2004

Women in urban areas are slightly more likely to use contraceptive methods (63 percent) than their rural counterparts (57 percent). There is little variation in contraceptive use by level of education. However, women in economically better-off households tend to use family planning more than those in households in the lowest wealth quintile (63 and 54 percent, respectively).

However, in spite of a steady increase in contraceptive prevalence rate from 45% in 1994 to 54% in 2000, TFR has increased, partly due to adolescent fertility which is extremely high at 14.4 per 1000 live births.

Fertility by background characteristics (Women age 15-49 years)

| Background | Total Fertility | Mean number of children ever born |
|-----------------------|-----------------|-----------------------------------|
| Characteristics | Rate | to women |
| Residence | | |
| | | |
| Urban | 2.5 | 4.4 |
| Rural | 3.2 | 5.3 |
| Education | | |
| | | |
| No education | 3.6 | 5.3 |
| Primary incomplete | 3.3 | 5.4 |
| Primary complete | 2.9 | 5.0 |
| Secondary incomplete | 2.7 | 4.3 |
| Secondary complete or | 2.2 | 2.8 |
| higher | | |
| Wealth index | | |
| | | |
| Lowest | 4.0 | 5.4 |
| Middle | 3.0 | 5.3 |
| Highest | 2.5 | 4.3 |

Source : Bangladesh Demographic and Health Survey 2004

[HIV/AIDS]

Bangladesh is classified as a low HIV prevalence country with an estimated prevalence of less than 0.1% (among adults 15-49 years). As of December 2004, a total of 465 cases were reported. According to a United Nations Study (2004), the number of HIV infections in Bangladesh has tripled over the last 6 years.

Bangladesh is however geographically vulnerable to HIV and AIDS, and at risk due to the prevalence of high-risk behaviours like injecting drug use, commercial unprotected sex with an overlap between more vulnerable and bridging populations, and high rates of sexually transmitted infections (STIs). There are also low levels of HIV and AIDS awareness; migration and trafficking; poverty gaps; low nutritional status; gender inequalities that place women and young girls at risk; and gaps in the healthcare delivery system.

Furthermore, women are mainly trafficked for sex work in different parts of the countries and as most of them are illiterate, unconscious families do not have

enough knowledge about trafficking; these trafficked women are highly vulnerable to HIV/AIDS because quite often they are exposed to forcible sexual encounter and rape. A study recorded that 21.67 percent of the prostitutes interviewed had Vaginal Disease (VD) and 17.5 percent has hepatitis.

Pregnant mothers are also the most vulnerable groups to be affected due to huge consumption of blood during childbirth.

In Bangladesh, various efforts to prevent HIV transmission, such as public health education through the media and program activities have been taken by both government and nongovernmental organizations. The Bangladesh Demographic and Health Survey 2004 revels that 6 in 10 women and more than 8 in 10 men in Bangladesh have heard of HIV/AIDS. The knowledge of HIV/AIDS for evermarried women has increased from 19 percent in 1996-97 to 31 percent in 1999-2000, and then almost doubled by 2004 to 60 percent. Level of education and residence are highly associated with knowledge of HIV.

| Indicator | 1999-2000 | 2004 | | | | | | | |
|--------------------------|---|----------------|--|--|--|--|--|--|--|
| Knowledge of HIV/AIDS (% | Knowledge of HIV/AIDS (% of women/men who have heard of HIV/AIDS) | | | | | | | | |
| Ever-married women | 30.8 | 60.0 | | | | | | | |
| Currently married men | 50.2 | 78.0 | | | | | | | |
| Never married men | - | 89.3 | | | | | | | |
| % of women/men who know | w at least two correct ways to | avoid HIV/AIDS | | | | | | | |
| Ever-married women | 7.2 | 29.7 | | | | | | | |
| Currently married men | 18.0 | 45.3 | | | | | | | |
| Never married men | - | 58.8 | | | | | | | |

Source: The Bangladesh Demographic and Health Survey 2004

Estimated number of HIV cases: 2001

| Figures | Value |
|--|--------|
| Adults and children | 13,000 |
| Adults (15-49 yrs) | 13,000 |
| Women (15-49 yrs) | 3100 |
| Children | 310 |
| estimated number of deaths due to AIDS | 650 |
| Estimated number of AID orphans | 2100 |

Source: UNAIDS Global HIV/AIDS Report 2002

3-3 Agriculture, Forestry and Fisheries

Agriculture, Forestry, Fisheries

Bangladesh is primarily an agrarian economy and agriculture is crucial for the country's socio-economic development. The agriculture sector generates approximately 19.61 percent of the GDP, contributes to 24 percent of export earnings. It is the single largest contributor to income generation and employment (61% for men, 56% for women).

Despite their routine domestic work, women are very actively involved in agricultural production in Bangladesh. Women in rural Bangladesh are in general responsible for most of the agricultural work in the homestead. They traditionally undertake home gardening. Farm activities in the homesteads, ranging from selection of seed to harvesting and storing of crops, are predominantly managed by women. In addition, in the present transitional rural society, temporary migration of men is common with women becoming de facto heads of households who make all agricultural decisions, hire labour, sell crops and control, at least partially, the farm income. Most of the women who work in field agriculture are from households with very small holdings (200 to 1,600 square meters)8, followed by women in landless, small and medium size farms. Women also work more in the field in the tribal areas of Bangladesh. Poor women grow vegetables on their farms, manage livestock, and work as wage labourers on other farms. Despite women's important role in agriculture, the traditional social norms and customary laws deprive Bangladeshi women of equitable economic opportunities and access to resources.

[Agricultural Policy and Gender]

In agriculture sector Bangladesh Government's policy and strategies in involving women population mainly directed to:

- integrate women in the mainstream of economic activities so as to reduce the gender disparity in all socio-economic spheres;
- > raise the productivity and income opportunities of women at national and local level;
- enhance the participation of women in nutrition based agriculture, and maintain the ecological balance;
- ➤ ensure more effective participation of the poorer 50 per cent of the population in development activities.

The National Agricultural Policy identifies a number of programs for enhancing women's role, such as:

- Extensive training program and capital support for women to encourage their interest and improve their skill in agriculture related activities.
- Research on enhanced participation of women in agricultural activities and removal of constraints.

[Ownership of farming land]

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⁸ Innovations in Rural Extension – Case Studies from Bangladesh – International Rice Research Institute (IRRI)

In Islam women are entitled to the right of inheritance. In general circumstances, Islam allots females half the inheritance share available to males who have the same degree of relation to the deceased.

Under the Muslim Law, the wife (or wives taken together) get one-eighth if there is child, and one fourth if there is no child from the estate of her husband, though the husband gets exactly double. Mother gets from the estate of her sons one-sixth when there is child of her son or when there are two or more brothers or sisters or one brother and one sister of her son, and one third when there is no child and not more than one brother or sister of her son.

On the other hand, the father gets from the estate of his son one-sixth if there be child of his son and in the absence of any child of his son; he gets the entire residue after satisfying other sharers claim, and so on. It is significant that the Quran has provided that daughter, mother and wife would under all circumstances be entitled to some share in the inheritance and are not liable to exclusion from inheritance, but they are not treated at par with their male counterparts, i.e. son, father and husband and to this extent rule of inheritance are discriminatory.

A survey on property inheritance in Bangladesh (1995) revealed that only 25% of the widows sampled have received their rightful shares of inheritance from either of their parents and only 32% from their husbands.

In cases where the title for male head's share of land has not been settled before his death and shares of orphan minors and widows are not easily determinable, brothers and other kin of the late husband grab the property, dispossessing the household of its rightful share. Due to poverty, illiteracy and lack of knowledge about existing laws, women do not pursue court case. As a result, the control of land by women is extremely limited.

With regard to ownership of land, there is substantial difference between emerging women-headed households and traditional male-dominated households. Male heads have both control and ownership of property; on the other hand even if in some cases female heads have control over such resources, they do not have the ownership. The head of a traditional household either cultivates the land by engaging directly in agricultural operations or acting as a supervisor of hired labourers/sharecroppers. As a consequence of 'Pardah' ('veil'), the women head does not engage herself in direct operation nor undertakes supervision in the field. Land is usually leased out on a fixed rent or share-cropping basis, or cultivated by male relatives.

[Agrarian reform]

Agrarian reform has a broader spectrum than land reform. It includes factors such as: extension, training, marketing, infrastructures like storage, roads and water distribution, farmer's organizations for production and distribution, input supports like fertilizer, seeds, technology etc. Agrarian reform is necessitated by

the urge for equity and increased productivity, and it is executed through changes in policy and legal provisions.

Agrarian Structure in Rural Bangladesh: Land, Labour, Capital and organisations are considered factors of production commonly. People own most of the lands individually and there are some lands under the state control, which are commonly called as khash lands. The individual landowner cultivates the lands by his/her own choice or rent out lands to others for production. The incidence of leasing out and leasing in land is widespread together with wage employment.

Tenancy is an important dimension of Bangladesh's agrarian structure. Sharecropping is a common practice. The landlord allows the tenant to cultivate his land usually on condition of sharing crops on a 50-50 basis. The land under government control is sometimes distributed to the poor people or used for the public interest. Labour especially, agricultural labourers work in the paddy field on a contractual or on a daily wage basis. For fulfilling the requirements of capital, access to credit is considered a vital indicator. There are several sources of credit in rural areas that include formal, informal and semi formal. Formal sector includes Bank, financial institute and informal sector includes relatives, moneylender, friends, well wishers etc. while the semi formal includes the NGOs. For providing technological support services, there are several Government organizations at the national level along with the people's organizations at the grassroots level. Most of the nation building departments involved in agricultural development i.e. Agricultural Extension, Fisheries, Livestock Development have their linkage up to Union level (lower administrative unit) through their extension workers. For transferring technology up to the village level community these organizations play a vital role. In most of the villages, there are Farmers' Cooperatives for transferring the technology up to the farmer's level.

During colonial era, the Permanent Settlement System was introduced in 1793. The system vested permanent land owning right to a class of Zamindars (landlords). Ownership of land became hereditary in exchange for a fixed amount of rent collected from the tenants. The system reduced independent farmers to the status of tenants. This sort of reform was introduced to place revenue system on a sound footing. The system led to pauperisation of the peasants and also decline in production.

The Zamindari system was abolished under the 1950 East Bengal State Acquisition and Tenancy Act. Under this Act, the actual tillers of the land became direct tillers; a land ceiling of 33.3 acres of cultivable land was imposed. The act also provided for protection of sharecropper; against eviction, and redistribution of excess land among landless and poor peasants. However, the implementation of the act suffered many bottlenecks including administrative inefficiency and a lack of political commitment. Acquisition of excess land was frustrated by many factors. Land distribution among the landless suffered badly. The act also failed to solve the problem of absentee owners leading to leasing out of land to tenants at exorbitant rents. The land ceiling was again raised to 129.9 acres in 1961.

During the post liberation era, the ceiling was again re-fixed at 33.3 acres per family, under the Presidential Order 98 of 1972 which also provided for distribution of surplus land among the landless and near landless. The ceiling was further reduced to 20 acres in 1982. In 1988, the cluster village programme resettled landless people on state land; but only 800 with some 32,000 households had been formed by 1996. In 1997, a new agricultural Khas Land Management and Settlement Policy was introduced. However, the actual amount of khas land still remains unclear for informal local settlements and de facto private control.

[Rural life and gender]

About 20 per cent of rural households live in extreme poverty. The poor people suffer persistent food insecurity, possess no cultivable land or assets, are often illiterate and may also suffer serious illnesses or disabilities. Another 29 per cent of the rural population is considered moderately poor. Even though they have possession of small plot of land and some livestock, but while they generally have enough to eat, their diets lack protein and other nutritional elements. This section of the rural population is at risk of sliding deeper into poverty as a result of health problems or natural disasters.⁹

The livelihoods of Small-scale farmers are unstable, both because of the seasonal nature of farm income and because natural disasters such as floods and drought may periodically destroy their crops and animals.

Women are among the poorest of the rural poor, especially when they are the sole heads of their households, such as widows or wives of men who have migrated in search of employment. They suffer discrimination because of their gender, they have scarce income-earning opportunities and their nutritional intake is often inadequate. Among extremely poor people, there is disproportionate number of households headed by women.

The proportion of female headed households is highest in the east of the country, especially in Chandpur, Noakhali, Feni and Lakshmipur districts which have between 21 to 28 percent of their households headed by women. This is a poor area of the country at the confluence of the Meghna River with much male out migration. An eastern belt of districts with a relatively high concentration of female headed households stretches from Chittagong in to the Sylhet district. Tangail district in the center of the country has a fairly high proportion of such households. Many female headed households are headed by elderly widows. However, young female household heads of less than 40 years of age are strongly concentrated along the lower reaches of the river Meghna. ¹⁰

⁹ IFAD

¹⁰ Gender Atlas of Bangladesh

Fishing communities are also among the poorest and most disadvantaged groups in the country.

[Extension Activities and Training for Women]

Various government agencies have specific self-employment generating programmes for poverty alleviation especially in the areas of agriculture, fisheries and livestock. These programmes have also created opportunities for women to access credit without collateral. The Government departments: Department of Agricultural Extension (DAE), Department of Fisheries (DoF) and the Directorate of Livestock Services (DLS) are the dominant extension service providers. Recently, a number of non-government organizations and the private sector agribusiness enterprises have started providing extension services to farmers.

DAE is responsible for carrying out extension services at the grass root level under the supervision of the Ministry of Agriculture. DAE has recruited women extension workers to conduct extension activities involving women in homestead agricultural activities.

[Forestry]

Forests are limited to 14% of the total land area in Bangladesh. Since early 1974, due to the conversion of forests into agricultural land and rapid urbanization, forests have declined markedly. Mangroves account for nearly half of the total forest cover. Timber, firewood, Golpata, bamboo, sungrass, honey, wax, cane are derived from the forest. Women in rural Bangladesh are responsible for obtaining the household fuel supply. They collect firewood from the forests. A traditional role of Bangladeshi women is collecting dung for fuel from the forests where cattle graze. Cow dung is the largest source (6.6 million ton or 26% in 1992-93) of traditional fuels in the unorganized sector (BBS, 1995). Women also have a major role in homestead forestry. Women play a substantial role in social forestry programme. Under the Rural Maintenance Programme of WFP, women take care of the tress planted on road side.

[Fisheries]

Fisheries is the second largest sub sector in agriculture in Bangladesh and more than 1.2 million people are engaged in it, which ranks second highest in export earning. In Bangladesh, fishing is the most important occupation in the non-farm sector, however only 3% of the total female population of Bangladesh is involved in fisheries as a primary occupation (BBS 1996). Various studies conducted in Bangladesh showed that 43% of rural women contribute to agriculture and fisheries-related activities as secondary and tertiary occupations, besides performing their household responsibilities. Along with men, women are engaged in activities such as making fishing nets, repairing and maintaining other fishing equipment, sorting of fingerlings, processing, transportation and marketing of fish.

In recent years, shrimp farming has expanded rapidly, particularly in coastal areas. The expansion of this industry has provided employment opportunities for

women in various activities. The majority of the employees in shrimp processing plants in Chittagong and Khulna are women. In shrimp processing plants 80% of the work (such as de-heading, sorting, peeling of small shrimps, and packing) is done by women.

Women also collect snails and aquatic plants. They sell snails to the duck and prawn farmers. Sometimes traders buy snails and they engage women to break the snails. They work as paid laborers. This snail trade has become a very popular business in the southwest of Bangladesh where there has been a rapid expansion of shrimp and prawn farming

In Barisal and Rajashahi districts, women catch fish. They, to a large extent, carry out the drying, curing, and marketing of fish as hawkers, stall keepers in permanent market places and weekly bazaars.

Women are also predominantly involved in net-making, the main income generating occupation in many families, and freshwater fish farming (FAO). Women have traditionally participated primarily as family labour in preparing fish nets and, in some areas, in fish processing. In some NGO and government programmes, women from landless households cultivate fish individually or jointly in leased ponds, either within or near the homestead (FAO)

Kaptai reservoir is one of the largest freshwater bodies in Bangladesh, and it generates an annual fish production of about 5,000 tons. There are about 5,000 people directly or indirectly involved in fishing and fishery related activities at the reservoir, and the role of the tribal women has been significant in the reservoir fisheries. The tribal women are involved in a variety of work of the reservoir fisheries, such as carrying fish, sorting, icing, packaging and loading on to the transport vehicles.

3-4 Economic Activities

Economic Activities

Over the last two decades women in Bangladesh have gradually become more visible in the labour force. Although employment opportunities for women have increased, especially in industries such as the urban-based, export-oriented, readymade garment factories and the informal sector, a social perception persists that women should remain in the household looking after children and other household work. Women also face severe labour market discrimination. More than 80 percent of women in the labour force are unpaid family workers as compared to 20 percent of men. When they do get paid, their wage is just one-third to one-half that of a man. Insufficient education, training and skills, together with low productivity, often arising from poor health, contribute to women's weak bargaining power.

The trends of increasing landlessness and growing numbers of female headed households have subjected women to serious economic pressures. Female-headed households face more serious poverty, in terms of food insecurity and lower income, than male-headed households. About 45% of female-headed households fall below the poverty line, compared to 39% of male-headed households.

[Employment opportunities]

Employment opportunities have been stronger for women than for men in the last decade. An increasing number of workers, mainly women, are being absorbed in the readymade garment industry. The number of garment factories increased from 1,500 in 1992-1993 to more than 4,000 in 2003-2004¹¹. 90% of the 1.4 million garment sector workers are women. Although women at garment factories earn more wages than other occupations, the gender gap persists in terms of wages and the scope for women's upward mobility. Moreover, women are also often the first to lose their jobs where sizeable shedding of the labour market is not uncommon in times of market fluctuations or reduced demand.

The shrimp processing industries are also among the highest employers of female labourers. 43% of women work in the agriculture, fisheries and livestock sectors, however, among them 70% is unpaid family labourers.

Many women work as manual labourers on construction projects and constitute nearly 25% of all manufacturing workers. Women are also found in the electronics, food processing, beverage and handicraft industries. Local textiles, shoes, cosmetics and such other consumable production units have also employed women.

Women's economic participation is greater in the non-formal sector and has increased substantially due to the success of self-employment generating credit programs run by the government and NGOs. During the last decade women's participation in the banking sector, various offices, NGOs and business concerns has also increased significantly.

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¹¹ Gender Atlas of Bangladesh

However, women still fill only a small fraction of other wage earning jobs. Women hold only 12% of government jobs, and only 2% of senior positions. The Government's policy to include more women in government jobs only has had limited effect. In recent years, about 15% of all recruits into government service have been women.¹²

Overseas workers are also predominantly male. However, official figures do not fully capture the magnitude of female migration. Due to bans on unskilled female migration, almost all women in the unskilled and semi-skilled categories go through unofficial channels and are particularly vulnerable to unfair and exploitative labour practices.

Women's earning from non-domestic production is much lower than that of men's. Most women workers in both urban and rural areas are concentrated in low-skill activities with low labour productivity. This is especially evident in the urban labour market, where women earn less than men in the same occupational groups even when they work similar or longer hours. Low demand of female labour is reflected in lower wage rates for women, particularly in non-agricultural work.

Average wage rate of day labourers – 15 years and over (in Taka)

| Sex | Bangladesh | Urban | Rural |
|------------|------------|-------|-------|
| Both sexes | 62 | 70 | 60 |
| Male | 64 | 75 | 62 |
| Female | 39 | 42 | 37 |

Source: BBS, December 2004

Male/Female Salaried Workers by monthly Income (%)

| Monthly income in Taka | National | | | | |
|------------------------|----------|------|--|--|--|
| | Women | Men | | | |
| 1-750 | 41.7 | 7.3 | | | |
| 751-1000 | 19.2 | 8.9 | | | |
| 1001-1500 | 10.6 | 10.2 | | | |
| 1501-2000 | 6.7 | 13.1 | | | |
| 2001-2500 | 3.2 | 7.5 | | | |
| 2501-3000 | 5.9 | 14.5 | | | |
| 3001-3500 | 2.2 | 5.8 | | | |
| 3501-4000 | 5.0 | 9.4 | | | |
| 4001-5000 | 2.1 | 9.2 | | | |
| 5001-7000 | 1.9 | 8.0 | | | |
| 7501+ | 1.5 | 6.1 | | | |

Source: BLFS 1999-2000

Despite many constraints on the part of female labour, their participation rate almost doubled in size between 1996 and 2003. Over the period 1996-2000, the growth of female labour force was calculated at an annual rate of 14%. Whereas,

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¹² Report by Public Administration Reforms Commission

the male labour force participation rate remained unchanged during the period 1996-2003.

Employed person by status of employment, gender and locality (%)

| Status of Employment | Bangladesh | | | Urbar | Urban | | | Rural | | | |
|------------------------------------|------------|-----------|-------|-----------|-----------|-------|-----------|-------|-------|--|--|
| | Both | Male | Femal | Both | Male | Femal | Both | Male | Femal | | |
| | sex | | е | sex | | е | sex | | е | | |
| Total | 100. 0 | 100. 0 | 100.0 | 100. 0 | 100. 0 | 100.0 | 100. 0 | 100.0 | 100.0 | | |
| Employee | 13.7 | 13.8 | 13.4 | 23.7 | 24.4 | 21.6 | 10.5 | 10.5 | 10.5 | | |
| Employer | 0.4 | 0.4 | 0.2 | 0.6 | 0.7 | 0.3 | 0.3 | 0.4 | 0.1 | | |
| Own Account (Self- employed) | 44.8 | 50.6 | 24.5 | 41.2 | 47.1 | 21.6 | 45.9 | 51.6 | 25.5 | | |
| Unpaid Family Worker | 18.4 | 9.9 | 48.0 | 15.0 | 7.6 | 39.3 | 19.4 | 10.6 | 51.0 | | |
| Domestic Worker | 0.6 | 0.1 | 2.5 | 1.1 | 0.1 | 4.3 | 0.5 | 0.1 | 1.8 | | |
| Day laborers | 20.0 | 22.9 | 9.6 | 15.6 | 17.3 | 10.1 | 21.4 | 24.7 | 9.5 | | |
| Apprentice | 0.9 | 1.0 | 0.6 | 1.3 | 1.3 | 1.2 | 0.8 | 0.9 | 0.4 | | |
| Others | 1.2 | 1.2 | 1.2 | 1.4 | 1.4 | 1.6 | 1.1 | 1.1 | 1.1 | | |

Source: Bangladesh Labour Force Survey 2003

[Women workers in public and private sector]

Due to quota provisions at the entry level, women's participation rate in the public sector has increased to some extent. However, women fill only about 7 percent of the officer ranks, about 10 percent staff positions and only 5 percent at the low level worker positions and they constitute only 9 percent of the total employees. There are still very few at the management or policy making levels. Around 14.14 percent of total recruits into the public service have been women in the last five years. The Bangladesh Government's 2003 report to CEDAW noted only 1 female at Secretary level, none at Additional Secretary, 4 at Joint Secretary and 24 at Deputy Secretary level.

Until 2000, Bangladesh had a system which reserved 10% of the seats (30) in parliament for women. The provision of the constitution for 30 reserved seats for women lapsed in 2001. It was replaced by the introduction of the Fourteenth Amendment in the Constitution which reserves 45 seats for women in proportion to parliamentary representation. This Amendment has increased the total parliamentary seats to 345. These reserved seats were filled in September and October 2005, being allocated to political parties in proportion to their share of the national vote received in the 2001 election. The situation is slightly better in the case of local government. 25% of the members in the Union Parishads (Councils), the City Corporation and Pourashava (municipality) are women who have been directly elected to the local bodies.¹³

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¹³ MILLENNIUM DEVELOPMENT GOALS – Bangladesh Progress Report: GoB & United Nations

Representation in national parliament by Gender:

| | National Parliament | | | Urban Local | Urban Local Govt. Council | | |
|------|---------------------|------|------|-------------|---------------------------|--|--|
| Year | Female | Male | % | Female | Male | | |
| 1970 | 15 | 300 | 4.8 | | | | |
| 1980 | 32 | 298 | 9.2 | | | | |
| 1990 | 35 | 295 | 10.6 | | | | |
| 2000 | 37 | 293 | 11.2 | 887 | 2661 | | |

Source: Journal of Public Administration by PATC (vol. 15, June 2000)

Women participation in Federal Cabinet/Executive Branch and Urban Local Government

| Year | of women | d Percentage in Federal cutive Branch | | l Percentage ayors |
|------|----------|---|--------|-----------------------|
| | Number | % | Number | % |
| 1970 | 2 | 4 | | |
| 1980 | 6 | 6 | | |
| 1990 | 4 | 3 | N | Jil |
| 1992 | 3 | 5 | | |
| 2000 | 4 | 16 | | |

Source: Journal of Sociology. Vol. 4 No. 1 January 2007

Within the formal sector, the female-to-male ratio is low in the government/autonomous sector. The share of this sector in total female Labour Force is at a half the rate of men, and in the private sector it is even lower at 26.5%. Moreover, the overall percentage of women in formal employment declined substantially – from 20.8% in 1995-96 to 8.9% in 1999-2000.

A number of factors contribute to the lower representation of women in the formal sector. The overall view of society regarding the role of women in the labour market discourages the recruitment of women in the formal sector. On average, women have lower educational levels than men, which place them at a disadvantage, even when high levels of education are not required for the job. Moreover, women often wish to reenter the labour market after their childbearing years, and their age acts as a barrier. In the public sector, women over 30 not already employed by the Government are barred from applying for new government posts.

[Support system for women workers]

To promote women's economic equality the Government has taken some steps, which include:

- withdrawal of a ban on women's employment abroad,
- building capacity in the Ministry of Manpower Development and Export for providing security to women workers,
- ➤ introduction of 60% quota in the recruitment of primary school teachers

In addition, Bangladesh Government has undertaken and implemented a number of projects for the employment of women and to ensure their advancement, self

employment, poverty alleviation, small entrepreneurship development. Among Child Entrepreneurship Development, Day Care Accommodation for Working Women, Safe Custody Project for Children and Adolescent Girls. An amount of about 167 crore taka have been spent in implementing these projects. 14 These activities have contributed substantially in the reduction of poverty, generation of employment, empowerment of women, women leadership development, etc.

[Informal Sector]

Working women's participation in the informal sector is higher than in the formal sector. Women workers in the informal sector work long hours with few days off. In this sector woman's right remain unprotected, working conditions are usually poor and salaries are very low. Moreover, the absence of any form of social protection such as sick leave, maternity leave or pension contribution, leaves informal sector workers extremely vulnerable to poverty.

Rural women have traditionally been involved in various kinds of self-employed activities within the homestead, both agricultural and non-agricultural. These activities include homestead agriculture, livestock and poultry rearing, fish farming, nursery and tree plantation, tool making, sewing, net making, food processing, tailoring, rice processing, etc.

In urban areas women are more visible in the informal sectors, which are characterized by lower returns and unequal wage rates. 15 In urban areas, many very poor women work in informal units in low-paid, unskilled jobs. Surveys revealed that these women lack the minimum levels of education and skill, qualifying them for employment in the urban formal sector. Most of these women are "push" migrants, forced out of rural areas in the absence of local employment options.

Formal and Informal Employed Labour Force by Sector (thousands) (age 15 and above)

| Major Occupatio n | Informal Sector | | | Individual, Private Formal Sector | | | Private Formal Sector | | | Government Sector | | |
|-----------------------------|--------------------|-----|----|---|-----|----|--------------------------|-----|-----|----------------------|---------|---------|
| | Both sex | M | F | Both sex | M | F | Both sex | M | F | Bot h sex | M | F |
| Profession al, technical | 440 | 359 | 81 | 143 | 117 | 26 | 658 | 493 | 165 | 482 | 35 0 | 13 1 |
| Administrati ve, managerial | 18 | 18 | 0 | 13 | 13 | 0 | 32 | 29 | 2 | 33 | 32 | 1 |
| Clerical | 246 | 238 | 8 | 146 | 136 | 11 | 390 | 316 | 74 | 739 | 64 | 93 |

¹⁴ Ministry of Foreign Affairs, GoB

| workers | | | | | | | | | | | 6 | |
|--------------------------------------|-----------|-----------|------|------|----------|-----|-----|-----|-----|-----|---------|----|
| Sales workers | 4927 | 4682 | 244 | 1383 | 135 1 | 32 | 195 | 186 | 9 | 42 | 41 | 1 |
| Services Workers | 1322 | 471 | 851 | 205 | 138 | 67 | 108 | 88 | 20 | 343 | 33 0 | 13 |
| Agri- Forestry Fisheries | 2159 5 | 1599 4 | 5602 | 817 | 725 | 92 | 309 | 235 | 74 | 43 | 38 | 5 |
| Production, transport laborers | 6529 | 5460 | 1069 | 1980 | 125 0 | 730 | 988 | 562 | 426 | 196 | 17 9 | 17 |

Source: Bangladesh Labour Force Survey 2002-2003

[Micro credit and micro enterprises]

The most significant single development in the 1990s in relation to women's livelihoods has undoubtedly been the growth of micro-credit schemes aimed at women. The rural credit market in Bangladesh is highly segmented. Public formal institutions provide about 20 % of rural credit, while informal sources provide less than 45%. The total share of micro-credit programs has been increasing. Bangladesh's NGOs provide micro-credit to some 8 million people, mostly women and their number has increased substantially over the years 16. However, whether women retain control over their loans and if they reach the poorest of the poor have increasingly become matters of concern. Women borrowers often take no part in deciding how the money is to be spent. Whilst loans are taken by women, they are mostly used by their men folk, husbands, brothers, sons, fathers or father-in-law. Despite these limitations, NGO/MFI's micro-credit has provided many benefits for village women, such as positive effect on women's sense of self-worth and on their status within the family.

Bangladesh Government has been allocating funds through non-development budget for undertaking micro-credit programmes by different administrative Ministries/Divisions/Departments. These include:

- Finance Division
- Ministry of Social welfare
- Ministry of Women and Children Affairs
- Prime Minister's Office
- Ministry of Labour and Employment
- Ministry of Fisheries & Livestock
- Ministry of Industries
- Ministry of Textile
- Ministry of Agriculture
- Ministry of Local Government, Rural Development & Cooperatives (LGRD & C)
- Ministry of Land
- Ministry of Youth and Sports
- Cabinet Division

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¹⁶ World Bank

Bangladesh Rural Development Board (BRDB)

Many NGOs and MFIs have their own micro-credit programs. Some of them are: Grameen Bank, PKSF (Palli Karma Shahayak Foundation), BRAC (Bangladesh Rural Advancement Committee), ASA (Association for Social Advancement), PROSHIKA, MIDAS (Micro-industries Development Assistance Services) and others.

According to Credit and Development Foundation (CDF) statistics, up to December 2004 as many as 721 NGOs were operating micro-credit programmes in Bangladesh. The total number of beneficiaries during this period was 1.62 crore of whom 0.24 crore were male and 1.38 crore were female. During the period the cumulative disbursement of micro-credit among members was Tk. 33,863.56 crore with the rate of recovery being 98.79 percent. Of the total amount disbursed, 40.61 percent was invested in small business, 10.25 percent in crops, 14.06 percent in livestock and 3.63 percent in fisheries.¹⁷

Micro-Credit Programmes of two specialized institutions: (In Crore Taka)

| Institution | 2005-06 | Cumulative (up to June '06) |
|----------------------|---------|-----------------------------|
| Grameen Bank | | |
| Disbursement | 4590.55 | 28095.47 |
| Recovery | 3769.82 | 24927.10 |
| Rate of recovery | 98.49 | 98.49 |
| No. of villages | 15118 | 69140 |
| No. of beneficiaries | 6390148 | 6390148 |
| Female | 6161452 | 6161452 |
| PKSF | | |
| Disbursement | 692.62 | 22071.89 |
| Recovery | 437.58 | 19199.93 |
| Rate of recovery | 98.94 | 98.94 |
| Partner Organization | 243 | 243 |
| No. of beneficiaries | 6778262 | 6778262 |
| Female | 6207971 | 6207971 |

Source: Bangladesh Economic Review 2006, M/O Finance

Many nationalized commercial banks (NCBs) and other commercial and specialized banks are also continuing micro-credit programmes to alleviate poverty and create self-employment. These are:

| povorty and ordate con employment moss and | | | | |
|--|----------------------------------|--|--|--|
| NCB | Commercial and Specialized Banks | | | |
| Sonali Bank | Ansar-VDP Development Bank | | | |
| Agrani Bank | Social Investment Bank Limited | | | |
| Janata Bank | National Bank Limited | | | |
| Bangladesh Krishi Bank | Islami Bank Limited | | | |
| Rajshahi Krishi Unnayan Bank | The Trust Bank Limited | | | |
| Rupali bank Ltd. | BASIC Bank Limited | | | |

¹⁷ Bangladesh Economic Review 2006 – Ministry of Finance, GoB

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There are strong evidences that micro-credit programs contribute to women's empowerment. However, the form of credit provision adopted by many providers in Bangladesh can also present specific problems for village women, especially those from poorer households. A major issue is the difficulty of repayments. This often leads to women and their families eating poor food and making other compromises in order to meet the repayments; to domestic conflict and even violence when women pressure male members of the family for repayments.

Base rates of interest charged by different MCIs:

| Name of MCI | Rate of interest charged (%) |
|--------------------|------------------------------|
| Grameen Bank | 10 |
| BRAC | 15 |
| ASA | 15 |
| PROSHIKA | 14 |
| Others (generally) | 10-18 |

The proportion of enterprises owned and managed by female entrepreneurs is higher under special programs by both Government and NGOs, promoting women's entrepreneurship. In urban area, nearly 40% of the female entrepreneurs in manufacturing establishments with 10 or more workers are in textiles, textile products, and wearing apparel. The next favourite female entrepreneur sectors are food and tobacco manufacturing. Other sectors with a relatively large number of female entrepreneurs are manufacturing of rubber products, printing and publishing. Female entrepreneurs do not dominate any one sector.

Previously women's enterprises were confined in sectors that were dominated by traditional gender role, such as food and beverage, beauty parlour, health, education, weaving, tailoring and wholesale and retail apparel trade. However, the situation has changed and women are seen in occupations which were solely controlled by the male before. Women are now, especially in urban areas, seen frequently as owners and managers of cold storage, shipping, advertising firms, travel agencies, interior decoration and others.

In rural areas, majority of the female entrepreneurs have no working experience, are illiterate or have only a primary education. Considerably fewer women (26.9%) than men (51.6%) define themselves as self-employed attesting to the considerable obstacles faced by women in starting up small businesses. In particular, many women are unable to meet the collateral requirements, face difficulties in negotiating their way through the maze of banking regulations/requirements and lack business training and advisory support services. The main reason for these entrepreneurs to start up business is to supplement family income. These entrepreneurs usually obtain the initial idea of their business from family business acquaintances or close friends. Very small fraction of them consults with bankers, government or NGO officials.

Although the establishment of micro enterprises in Bangladesh has consistently been identified as one of the most promising ways to diversify the economy and create employment, there has been very little analysis of the extent of and barriers to women's entrepreneurship development. Nationwide statistics on various aspects of entrepreneurship among women are not available. In most cases, available data are not disaggregated by sex.

Grameen Phone, a private sector company, has started a micro-lending network enabling poor women to buy mobile telephones and sell phone services to fellow villagers. The initiative has helped create 100,000 new jobs, boosted the incomes of these women micro entrepreneurs and provided phone access to 60 million people in rural areas. (The Millennium Development Goals Report – United Nations 2005)

Government Policy for Women Entrepreneurship Development

Women Entrepreneurship Development in the Constitution: Article 28 of the Constitution of the People's Republic of Bangladesh mentions the issue of equal economic right and opportunities and development of women entrepreneurs.

Government Strategy for women's advancement: Bangladesh government has set the following strategies for the overall well-being of the women folk of the country –

- Increase women's participation in the decision making process of all financial institutions and remove the existing differences between women and men,
- b. ensure women's equal right in formulating and implementing economic policy (commercial, monetary and fiscal policy),
- c. keep women's needs and interests in consideration while formulating the macro-economic policies and taking programs for empowerment of women,
- d. build safety-net in favour of women to prevent adverse effects of application of macro-economic policies,
- e. provide equal opportunities and partnership to women in matters of access to property, employment, market and business.
- f. take effective measures in all organizations including Bureau of Statistics for projecting women's contribution in national economy.

Government has also set distinct strategies in its National Action Plan (NAP) for the development of the women entrepreneurship –

- a. Adoption of a comprehensive sustainable industrial policy that will promote equity for women and men,
- b. Increase the number of women entrepreneurs,
- c. Ensure women's easy access to market,
- d. Develop entrepreneurial skills of the women,
- e. Provide infrastructure facilities for the women entrepreneurs,

- f. Enable M/O Industries and other related ministries, agencies to address and implement WID issues in comprehensive and coordinated way for effective implementation of the Industrial Policy,
- g. Support research, evaluation and action-oriented programs of industry particularly for women engaged in the industrial sector.

The Fifth-Five-Year Plan of the country also reflects objectives of the development policies and NAP and commits to enhance the participation of women in economic activities, promote economic self-reliance of women, create appropriate institutional arrangements with necessary financial and human resources and authorities at all levels to mainstream women's concerns in all aspects and sectors of development.

[Current status of support services to women entrepreneurs]

A number of ministries and government and non-government organizations (NGOs) are working for the economic and social development of women. The Ministry of Women's and Children's Affairs; the Ministry of Industries; the Ministry of Local Government, Rural Development and Co-operatives, and the Ministry of Youth are mainly policy-making bodies, but sometimes act directly through projects.

Various public sector agencies, meanwhile, are implementing programmes relating to self-employment and income-generating activities among women and to the promotion of SCI industries. These include the Bangladesh Small and Cottage Industries Corporation (BSCIC); the Bangladesh Rural Development Board (BRDB); the Bangladesh Management Development Centre (BMDC); the Directorate of Women's Affairs (DWA); the Bureau of Manpower, Employment and Training (BMET); and the Department of Youth Development (DYD). Many NGOs are providing similar assistance to women.

i) Bangladesh Small and Cottage Industries Corporation (BSCIC)

Its main objectives are to strengthen the SCI sector by providing support services, including infrastructural facilities to small entrepreneurs. Services include pre-investment counseling; supply of techno economic information; credit arrangement; infrastructural facilities; management and skill development training; arranging for raw materials; diagnostic studies; market studies; subcontracting arrangements; inter-organizational coordination; and product development.

Another important BSCIC support activity is credit support for both fixed and working capital. The major sources of such support are BSCIC funds and funds from external sources such as banks and donor agencies under different credit lines. Other notable BSCIC support services include promotion of marketing through subcontracting; linkage between SCI industries and small and large

industries; extension and counseling services; registration of industrial units; preparation of project profiles; and help in marketing projects

ii) Bangladesh Rural Development Board (BRDB)

BRDB target beneficiaries are landless and asset less rural women and men. Two self employment programmes provide assistance: Bittaheen Samabaya Samity (BSS), for asset less persons; and Mahila Bittaheen Samabaya Samity (MBSS), for poor women. BRDB programme activities focus on training of functionaries and beneficiaries. Skill training is organized for members of cooperatives according to their specific needs. Tool kits are provided on credit for members who have undergone skill training.

iii) Bangladesh Management Development Centre (BMDC)

BMDC conducts various entrepreneurship development training courses. These courses are not linked with credit lines, and participants are not provided with supportive assistance.

iv) Bureau of Manpower, Employment and Training (BMET)

BMET, in association with Agrani Bank, operates a micro-enterprise development scheme to promote entrepreneurship among educated youths, both women and men, and among skilled Bangladeshi workers returning from abroad. BMET is responsible for identifying beneficiaries, forming groups, offering motivational training, and creating group savings.

v) Department for Women's Affairs (DWA)

One of DWA's functions is the provision of vocational training and assistance in achieving economic solvency. DWA is implementing different development projects related to entrepreneurship development of women. Some of these are: the Agriculture Training Centre for Women in Bangladesh; Women's Vocational Training for Population Activities; the Strengthening of National Training and Development Academy.

DWA projects work mostly for poverty alleviation, increase of social awareness, employment generation, and technology extension for women. The main objective of the training programmes is to impart non-formal vocational, technical, and other skill development training to women of various categories who are interested in participating in income-generating activities.

vi) Department of Youth Development (DYD)

The Department of Youth Development offers training to poor and unemployed youth in rural and urban areas in various trades and income-generating activities such as livestock, poultry, computer use, repair of electrical equipment, electrical and house wiring, refrigeration, and air-conditioning. Training is also given in human development areas such as youth leadership, communication, motivation, personnel management, problem-solving, and decision-making.

The DYD provides technological assistance, extension services, continuous counseling and guidance, business information through seminars and workshops, and, to some extent, infrastructural support. In 1995, the DYD started a credit programme, extending credit to trained, unemployed youth for their self-employment.

vii) Bangladesh Handloom Board (BHB)

Under the Ministry of Textiles, the BHB works as an autonomous body and performs a wide range of activities, such as: identifying sectorial constraints and promotional needs; supply of necessary raw materials to weavers at reasonable prices; and supply of other inputs such as dyes, chemicals. It also provides credit facilities; training and research support; depots and common facility centers, techno-economic information; market promotion at home and abroad; and extension services.

Non-government organizations offering support services for women entrepreneurs:

- i) Micro-Industries Development Assistance and Services (MIDAS)
- ii) Bangladesh Rural Advancement Committee (BRAC)
- iii) Gana Sastha Kendra (GK)
- iv) Grameen Bank
- v) Bank of Small Industries and Commerce (BD) Ltd. (BASIC)
- vi) Business Advisory Services Centre (BASC)

Private sector membership associations:

- i) National Association of Small and Cottage Industries of Bangladesh (NASCIB)
- ii) Bangladesh Employers' Federation (BEF)
- iii) Dhaka Chamber of Commerce and Industries (DCCI)
- iv) Women Entrepreneurs' Association (WEA) Bangladesh

4. On-going Gender Projects

| Project / Program | Implementing Organization | Donor Organization | Duration | Budget | Relative to Women |
|--|--|--|---|---------------|---|
| Women / Genera | al | | | | |
| Support to the Acid Survivors Foundation (ASF) – Phase II | Acid Survivors Foundation | CIDA (Partners: Dutch Govt. UNICEF) | 04 to 08 | 6.2 million | Violence Against Women |
| Capacity Building, Poverty Alleviation and Sustainable Livelihood of the Socially Disadvantaged Women (SDW) and their Children | Department of Social Services, M/O Social Welfare | UNDP | February 99 – June 05 (2 nd phase: July 05 for 5 yrs) | 2,185,027 | Poverty Alleviation |
| Urban Governance and Infrastructure Improvement Project | LGED and 22 municipalities | ADB | August 03 Decembe r 09 | 60.98 million | Governance |
| Political empowerment of women and their rights in the decision making process | Bangladesh Mahila Parishad (BMP) | NORAD | 04 to 08 | 1.9 million | Women & empowerment |
| Policy Leadership and Advocacy for Gender Equality (PLAGE) Phase-II | M/O Women & Children Affairs | CIDA | 04-09 | 11 million | Gender mainstreaming |
| Gender Fund – Phase III | Various women's groups and organizations | CIDA | 03-08 | 2.5 million | Promotion of Gender equality |
| Education | | | <u> </u> | | <u>, , , , , , , , , , , , , , , , , , , </u> |
| Post Literacy and Continuing Education Project | DPE | ADB | June 02 to Decembe r 08 | 65 million | Education & Training |
| Institutional support to the Department of Women's Studies, Dhaka University | Institute of Social Studies/Dhaka University | RNE | Novembe r 02 to March 08 | 2.276.564 | |
| Health / Medicin | | CIDA | 04 to 07 | 20:!!! | More and C |
| Demand Based | UNFPA | CIDA | 04 to 07 | 20 million | Women & |

| Reproductive Health | | | | | Health |
|---|--|-------------------------|---------------------------------------|--------------------------------------|--|
| Essential Health Commodities | M/O Health | CIDA, UNFPA & UNICEF | 04-07 | CIDA's contribution 20 million | Women & Health |
| Agriculture, For | estry, Fishery | | | | |
| Co- management of Tropical Forest Resources in Bangladesh (Nishorgo Support Project) | International Resources Group (IRG) | USAID | June 03 to May 08 | | Women & Environment |
| Rural Development | | ADB | 02- | | Agriculture & Natural Resource |
| Jamuna and Meghna River Erosion Prevention | Bangladesh Water Development Board (BWDB) | ADB | 03-08 | | Agriculture and Natural Resource |
| Economic Activ | ities | | | | |
| Participatory Livestock Development Project II | Palli Karma Shahayak Foundation (PKSF) | ADB | Decembe r 03 to June 09 | 30.00 million | Women and Poverty |
| Second Small Scale Water Resource Sector Development Project | LGED | ADB/RNE | Novembe r 01 to Decembe r 09 | 34.00 million | Women and Poverty |
| Rural Infrastructure Improvement Project | LGED | ADB | Novembe r 03 to June 09 | 60.00 million | Women and Poverty |
| Chittagong Hill Tract Rural Development Project | M/O CHT Affairs | ADB | October 02 to Septembe r 08 | 30.00 million | Women and Poverty |
| Comprehensive Program for Gender Equity | Association for Community Development (ACD) | NORAD | 04 to 08 | 1.2 million | |
| Northwest Crop Diversification Project | Department of Agricultural Extension with support from DAM, RAKUB & LGED | ADB | August 01 Decembe r 09 | 38.2 million | Women & Economy |
| Participatory Livestock Development Project II | Palli Karma Shahayak Foundation (PKSF) | ADB | Decembe r 03 – June 09 | 30.00 million | Women & Economy |
| Industrial Women | Karnojibi Nari (KN) | NORAD | 03 to 08 | 1.0 million | Women & Economy |

| 347 1 | | | | | |
|-----------------|-----------------|-------|-------|---------|------------|
| Workers and | | | | | |
| their Rights | | | | | |
| Rural Power for | NRECA | USAID | 02-07 | | Women & |
| Poverty | | | | | Economy |
| Reduction | | | | | |
| (RPPR) | | | | | |
| Program | | | | | |
| Urban Primary | | DFID | 05-11 | £15m | Women & |
| Health Care | | | | 210111 | Health |
| Project | | | | | |
| Maternal and | GoB & UN | DFID | 07-12 | £11m | Women & |
| Neonatal | Agencies | | 0 | ~11111 | Health |
| Mortality and | (UNFPA, UNICEF, | | | | 1 loaitii |
| Morbidity | WHO) | | | | |
| Reduction | (11.10) | | | | |
| Programme | | | | | |
| Health, | GoB, NGOs | DFID | 06-10 | £100m | Women & |
| Nutrition and | GOD, NGOS | טו וט | 00-10 | 2100111 | Health |
| | | | | | Tiealtii |
| Population | | | | | |
| Support | | | | | |
| Programme | NOO | DEID | 07.40 | | 144 |
| Economic | NGOs | DFID | 07-16 | £65m | Women & |
| Empowerment | | | | | Economy |
| of the Poorest | | | | | |
| Managing at | M/O | DFID | 06-11 | £15m | Governance |
| the Top (MATT) | Establishment | | | | |
| 11 | | | | | |

Source: LCG WAGE Website

5 Gender Information Sources

5-1 List of Organizations/individuals related to Gender

| Name of Organization | Contact Person (Area of specialization) | Results (Project Content Year Related Organizations, Experience in Social & Gender Analysis | Reports / Writers (Published Year etc.) | Contact Address Tele/Fax/E.Mail |
|---|---|---|--|---|
| Organization/individual v | who prepared the Profile I | | | |
| Government Organization | on | | | |
| WID Focal Point at 47 Ministries | List attached separately | | | |
| International Organisation The Asia Foundation | on Mr. Shahjahan Kabir Program Advisor | The Asia Foundation supports efforts to strengthen legal and regulatory protections for women workers in Bangladesh's formal sector by extending the application of public interest litigation and other legal mechanisms to advance the interests of working women | http://www.asiafoun dation.org/Locations /bangladesh_publica tions.html (Publications available in pdf format) | House # 3/B, Road # 50, Gulshan 2, Dhaka -1212 Tel. 8826941-45, Fax. 8826134, E-mail: tafbg@asiafound.org |
| NGOs | Ma Naga Farbana | The main chiest of M/CAD | Laurada Fasaya 9 | Anchor Tower (Oth |
| Women Entrepreneurs Association of Bangladesh (WEAB) | Ms. Naaz Farhana Ahmed, Vice President (Handicraft Export) | The main object of WEAB is to develop a support system for women entrepreneurs to: improve the quality of their products, to meet the changing market demands, and to impart training on technical know how, design development and to create marketing links for their products. | Journals, Essays & guideline papers with data for the benefit of its members | Anchor Tower (8 th Level), 1/1 (B) Sonargaon Road, Dhaka-1205 Tel. 8619521-4, 8618861-2, E-mail: info@multimodebd.com, Website: www.weab.org |
| Bangladesh Nari Progati Sangha (BNPS) | Ms. Rokeya Kabir, Executive Director | Advocacy, lobbying for policy and legal reforms and raising awareness by organizing and mobilizing women | Sangrami Nari Juge Juge (Women in struggle – in different era)/December 1998 | House # 52, Road # 8 A Dhanmondi, Dhaka- 1209 Tel. 811323, Fax. 8114099, E-mail: bnps@bangla.net, web: www.bnps.org |
| Centre for Analysis and Choice (CAC) | Ms. Farah Kabir, Program Officer | A research oriented organization that works with elected officials | | House # 65, Road # 6A, Dhanmondi, Dhaka- 1209 Tel. 815919, 9111026, Fax. 863016, 815919 |
| Development Alternatives with Women for a New Era (DAWN) | | Is a network of women scholars and activists from the economic South who engage in feminist research and analysis of the global environment and are committed to working for economic justice, gender justice and democracy | | 55 Inner Circular Road, Shantinagar, Dhaka |
| Naripokhho | Begum Shamsun Nahar, Convener | A women's activist organization works on issues from safe contraception to the | Zubaida Nahar (Library incharge) | Postal address: GPO Box 723, Dhaka 1000, Bangladesh, Tel. 8119917, 6148, |

| Name of Organization | Contact Person (Area of specialization) | Results (Project Content Year Related Organizations, Experience in Social & Gender Analysis | Reports / Writers (Published Year etc.) | Contact Address Tele/Fax/E.Mail |
|---|---|--|---|--|
| | | improvement in services for violence survivors | | 8153967 E-mail: convenor@pradeshta.ne t |
| Nari Uddug Kendra (NUK) (Center for Women's Initiative) | Ms. Masuda Khatun Shefali, Executive Director | A women's development, education and training institute | Ms. Nasim Ferdous, Communication Manager | 22/18, Khilji Road, Block #B (2 nd Floor), Mohammadpur, Dhaka- 1207 Tel. 9115696, 8125804, Fax. 9110088, E-mail: info@nuk- bd.org, Web: www.nuk- bd.org |
| Women for Women: A Research and Study Group | Ms. Perveen Ahmad, Vice President & Coordinator | A women's organization that combines research with advocacy to advance and promote gender equity | Women in News Media: A Study with Gender Lens/Dr. Afroza Akhter, Tanya Huq Shahriar/2005 | ½, Sukrabad, Dhaka- 1207 Tel. 8120791, Fax. 8116376, E-mail: women@bdonline.com |
| Bangladesh Women's Health Coalition (BWHC) | Ms. Shiul Hoque, Director (Admin. & Finance) | | | 10/2 Iqbal Road, Mohammadpur, Dhaka- 1207, Tel. 8110974, E- mail: bwhc@bdonline.com |
| Nari Maitree | Ms. Shaheen Akter Chowdhury (Dolly), Executive Director | | | 393/B Malibagh Chowdhury Para, Dhaka Tel. 7213408, E-mail: narimaitree@bdonline.c om |
| NEARS (Network for Ensuring Adolescent Reproductive Rights and Services) | Mr. Hasan Ali Communications Officer | NEARS is network of organizations and individuals working in the field of adolescent sexual and reproductive health, rights and services | N/A | 6/2, Block # F, Lalmatia Housing Estate, Dhaka- 1207, Tel. 9121208, 9129022, 8114394, 0171695210 Fax: 880-2-8117673 Email: kgr@mariestopesbd.org hasan@mariestopesbd. org |
| Concerned Women for Family Development (CWFD) | Ms. Rokeya Sultana | ESP health care services in 12 project sites of Bangladesh through 20 clinic facilities. • Adolescents Empowerment Program • Prevention of domestic Violence Program in 7 project sites of Bangladesh • Training Program activities (Training on Primary health, RTI, STI, Reproductive health, Lifeskill, Peer approach, Counseling, Gender) | | Plot # 16-18, Block # E, Road # 01, Bonosree Housing Siociety, Rampura, Dhaka Telephone: 7287046, 7287116 Fax-880-2-7287019 |
| DIPSHIKHA | Mr. Paul Chrwa Tigga | 1.Formational and life oriented education 2.Helth hygiene and sanitation 3.Appropriate agriculture 4.Skill development for employment and business development 5.Income generation | | Dipshikha Bhaban 282/5 First colony mazar road, mirpur –1. Email:dipshika@agni.co m Dhaka Bangladesh |

| Name of Organization | Contact Person (Area of specialization) | Results (Project Content Year Related Organizations, Experience in Social & Gender Analysis | Reports / Writers (Published Year etc.) | Contact Address Tele/Fax/E.Mail |
|---|---|--|---|---|
| | | support 6.Bulding community organizaton for sustainability | | |
| Bangladesh Homeworker Women's Association (BHWA) | Ms. Dilruba Anguri, General Secretary | working with women homebased workers in the country since 1986 towards improving their socio-economic status | | House # 11, Road # 6, Dhanmondi R/A, Dhaka- 1205 Tel. 9673167, Fax. 9664557, E-mail: anindya@agni.com |

<u>List of WID Focal Point at different Ministries</u> (As of July 10, 2007)

| No. | Ministry/Department/Organization | partment/Organization Name/Post | |
|-----|-------------------------------------|---------------------------------|---------|
| | | | no. |
| 1 | Cabinet Division | Mr. Md. Mahfuzul Hoque, | 7164456 |
| | | Joint Secretary (Admin. & | 8159138 |
| | | others) | |
| 2 | Chief Advisor's Office | Mr. Md. Mustafa Kamal | 8152266 |
| | | Haider, Director General-2 | |
| 3 | Ministry of Establishment | Joint Secretary (Admin.) | 7168181 |
| 4 | Finance Division | Joint Secretary (Dev.) | |
| 5 | Ministry of Home | Mr. Mohammed Mohsin, | 7168122 |
| | | Additional Secretary | |
| 6 | Ministry of Education | Chief (Planning) | 7160617 |
| 7 | Ministry of Agriculture | Mr. Fakrul Ahsan, Joint | 7168161 |
| | | Chief | |
| 8 | Ministry of Industries | Mr. Zafar Ullah, Joint Chief | 9563563 |
| 9 | Ministry of Commerce | Mr. Md. Zakaria Bhuiyan, | 7165017 |
| | | Deputy Chief (Planning) | |
| 10 | Ministry of Law, Justice and | Ms. Nasrin Begum, Joint | 7167073 |
| | Parliamentary Affairs | Secretary | |
| 11 | Ministry of Liberation War Affairs | Joint Secretary (Admin.) | |
| 12 | Ministry of Information | Mr. Mir Mosharraf Hossain, | 7166264 |
| | | Joint Secretary | |
| | | (Development) | |
| 13 | Ministry of Primary and Mass | Mr. A S Shamim Ahmed, | 7161598 |
| | Education | Joint Secretary | |
| | | (Development) | |
| 14 | Ministry of Power, Energy & Mineral | Mr. Md. Wahid Hossain | 7166698 |
| | Resources | NDC, Joint Secretary | |
| | | (Admin.) | |
| 15 | Ministry of Textile & Jute | Dr. Md. Sirajudowla, Joint | 7162250 |
| | | Secretary (Admin.) | |
| 16 | Ministry of Cultural Affairs | Ms. Suraiya Begum NDC, | 7169497 |
| | | Joint Secretary | |
| 17 | Ministry of Environment & Forest | Mr. Tariq-ul-Islam, Joint | 7167240 |
| | | Secretary | |
| 18 | Ministry of Housing & Public Works | Ms. Ayesha Begum, Joint | 7169434 |

| | | Secretary (Development) | |
|------|---|------------------------------|-----------|
| 19 | Ministry of Land | Mr. Pius Costa, Joint | 7165402 |
| | , | Secretary (Law) | |
| 20 | Ministry of Food & Disaster | Begum Mohsina Ferdousi, | 7168067 |
| | Management | Joint Secretary (Disaster | |
| | | Management) | |
| 21 | Ministry of Fisheries & Livestock | Mr. Md. Shah Alam Siddiqui, | 7167969 |
| | | Joint Chief | |
| 22 | Planning Commission (Planning | Ms. Rehana Begum, Joint | 9115748 |
| | Division) | Chief | |
| 23 | Planning Commission (General | Mr. A K M Khorshed Alam, | 8116751 |
| | Economic Division) | Joint Chief | |
| 24 | Planning Commission (Industry & | Joint Chief | |
| | Power Division) | | |
| 25 | Planning Commission (Physical | Joint Chief (Road) | |
| | Infrastructure Division) | | |
| 26 | Planning Commission (Socio | Mr. Md. Nurul Islam Molla, | 9111501 |
| | Economic Infrastructure Division) | Joint Chief | |
| 27 | Ministry of Post & | Ms. Dilruba Begum, Joint | |
| | Telecommunications | Chief | |
| 28 | Ministry of Religious Affairs | Mr. Chowdhury Mohammed | 7169664 |
| | | Ziaul Hoque, Joint Secretary | |
| 29 | Ministry of Communications | Mr. Omar Ali, Joint Chief | 7168944 |
| 30 | Ministry of Youth & Sports | Joint Secretary (Admin.) | |
| 31 | Ministry of Social Welfare | Mr. Mainul Hasan, Joint | 7169647 |
| | | Secretary (Admin.) | 7400007 |
| 32 | Ministry of Science & Information | Mr. Md. Liaquat Ali, Joint | 7166687 |
| - 00 | and Communication Technology | Secretary (Admin.) | 0550070 |
| 33 | Board of Investment | Chairman | 9559378 |
| 34 | Ministry of Water Resources | Mr. Md. Abdul Mannan | 7169535 |
| 35 | Planning Division, Ministry of | Talukder, joint Chief | 7164685 |
| 33 | Planning Division, willistry of | Joint Secretary (Admin.) | 7 104000 |
| 36 | Ministry of Health & Family Welfare | Ms. Khodeja Begum, Joint | 7164685 |
| 30 | willingtry of Fleature a Farmiy Wellare | Chief (Planning Section) | 7 10-1005 |
| 37 | Ministry of LGRD & C (Local | M. Md. Abul Kasem, | 7167911 |
| " | Government Division) | Director General | . 137311 |
| | | (Monitoring) | |
| 38 | Ministry of LGRD & C (Rural | Mr. Md. Ali Mostafa | 7164437 |
| | Development & Cooperative | Chowdhury, Joint Secretary | |
| | Division) | (Development) | |
| 39 | Ministry of Foreign Affairs | Director General (Far East) | 9551852 |
| 40 | Ministry of Labor and Manpower | Mr. A B M Abdus Sattar, | 7168 |
| | | Joint Secretary (Admin. & | |
| | | Development) \(\) | |
| 41 | Economic Relations Division (ERD) | Dr. A. H. M. Mostain Billah | 8112682 |
| | , , | Joint Secretary (UN) | |
| 42 | Implementation, Monitoring & | Director General | |
| | Evaluation Division (IMED) | | |
| 43 | NGO Affairs Bureau | Ms. O N Siddiqua Khanam, | 9562838 |
| | | Director (Deputy Secretary) | |

| 44 | Planning Commission (Agriculture Division) | Mr. Abdul Malek, Joint Chief | 8116221 |
|----|--|--|---------|
| 45 | Department of Women's Affairs | Ms. Masuda Binte Quader, Director General | 9336063 |
| 46 | Jatiyo Mohila Sangstha (JMS) | Prof. Feroza Begum, Executive Director | 9342341 |
| 47 | Ministry of Women & Children Affairs | Ms. Mosammat Hamida Begum, Senior Assistant Secretary (Admin. 2) | 9550860 |

Source: M/O Women & Children Affairs

5-2 List of Reports and References related to Gender

| Title | Publisher | Year | Where to get |
|--|--|-------------------|-----------------------------|
| Education and Training | | | |
| The State of the World's Children 2006 – Excluded and Invisible | The United Nations Children's Fund (UNICEF) | 2006 | JICA Office/Health Desk |
| Review of Child Labour, Education and Poverty Agenda – Bangladesh Country Report 2006 | ICCLE | 2006 | Soft copy available at JICA |
| The Impact of Women Teachers on Girl's Education | UNESCO | 2006 | Soft copy available at JICA |
| Education for All: National Plan of Action II 2003-2015 (Fourth Draft) | M/O Primary and Mass Education | May 2003 | Soft copy available at JICA |
| Adult Education in Bangladesh: Recent Innovations | A H M Sadiqul Hoque, Joint Secretary, PMED | May 1997 | Soft copy available at JICA |
| Millennium Development Goals – a people's progress report BANGLADESH | People's Forum on MDG (PFM) | September 2005 | Soft copy available at JICA |
| The Bangladesh Vocational Education and Training System: An Assessment | The World Bank | June 2006 | Soft copy available at JICA |
| Baseline Report of Second Primary Education Development Programme (PEDP-II) | DPE, MoPME | June 2006 | Soft copy available at JICA |
| Bangladesh Education Sector Overview (Final Report) | JBIC | March 2002 | Soft copy available at JICA |
| Equity Gains in Bangladesh Primary Education | BRAC | September 2001 | Soft copy available at JICA |
| National Education Survey (Post-Primary) – 2005 | BANBEIS, MoE | August 2006 | Soft copy available at JICA |
| Health and Medicine | | | |
| Health in Poverty Reduction Strategy – Bangladesh | Development Organization of | December 2004 | JICA Office/Health Desk |

| Perspective: MESO Situation Report 2004 | the Rural Poor (DROP) | | | | |
|--|---|-------------------|------------------------------|--|--|
| Millennium Development Goals – Bangladesh Progress Report | GoB and United Nations Country Team in Bangladesh | February 2005 | JICA Office/Health Desk | | |
| Maintaining Momentum to 2015? An Impact Evaluation of Interventions to Improve Maternal and Child Health and Nutrition in Bangladesh | World Bank Operations Evaluation Department (OED) | 2005 | JICA Office/Health Desk | | |
| Baseline Survey of Adolescent Reproductive Health Interventions in Bangladesh | ACPR | June 2003 | Soft copy available at JICA | | |
| Monitoring the status of health equity in Bangladesh | BHEW | 2002 | Soft copy available at JICA | | |
| Bangladesh Demographic and Health Survey 2004 | NIPORT, Ma | May 2005 | Soft copy available at JICA | | |
| Agriculture, Forestry and Fisheries | | | | | |
| Innovations in Rural Extension: Case Studies from Bangladesh | CABI Bioscience, IRRI, CABI Publishing | 2005 | JICA Office/Agriculture Desk | | |
| The Food Security Atlas of Bangladesh – Towards a poverty and hunger free Bangladesh | GoB & WFP | 2004 | JICA Library | | |
| Annual Report 2004-2005 | Bangladesh Rural Development Board (BRDB) | 2005 | JICA Office/Agriculture Desk | | |
| Role of Tribal Women in Reservoir Fisheries, Bangladesh | K.K. Ahmed and S. Rahman, M.A.K. Chowdhury | | Soft copy available at JICA | | |
| Bangladesh Development Series – Agriculture and Rural development: Revitalizing the Agricultural Technology System in Bangladesh | World Bank | December 2005 | JICA Library/Agriculture | | |
| Economic Activities | T | Τ - | | | |
| Hands Not Land: How Livelihoods are Changing in Rural Bangladesh | Mr. Kazi Ali Toufique & Cate Turton | September 2002 | JICA Office/Agriculture Desk | | |
| Highlighting the gender aspects of the Bangladesh Decent Work Pilot Programme | A country brief for the Gender Inter-Regional Consultation Meeting, Turin | April 2005 | Soft copy available at JICA | | |
| BANGLADESH Quarterly Economic Update | ADB | March 2007 | Soft copy available at JICA | | |
| Jobs, Gender and Small Enterprises in Bangladesh | Ms. Nilufer Ahmed Karim, ILO | 2001 | Soft copy available at JICA | | |

| Overview of current economic conditions in Bangladesh | BILS | December 2003 | Soft copy available at JICA |
|--|---|-------------------|-----------------------------|
| Jobs, Gender and Small Enterprises in Bangladesh | ILO | 2001 | Soft copy available at JICA |
| Social/Gender Analysis | | | |
| Gender Atlas of Bangladesh | Geographical Solutions Research Center | 30 March, 2006 | JICA Office |
| Adolescent Empowerment Project in Bangladesh | UNICEF | | Soft copy available at JICA |
| BANGLADESH - Gender, Poverty and Millenium Development Goals – Country Gender Strategy | ADB | August 2004 | Soft copy available at JICA |
| Country Briefing Paper: WOMEN IN BANGLADESH | ADB | August 2001 | Soft copy available at JICA |
| Domestic violence against women in Bangladesh | ICDDR, B Health and Science Bulletin (Vol. 4 No. 2) | June 2006 | Soft copy available at JICA |
| Trafficking of Women and Children in Bangladesh An Overview | ICDDR,B | 2001 | Soft copy available at JICA |
| Others | | | |
| Institutional Assessment of Department of Women's Affairs (DWA) | Capacity Building for Gender Mainstreaming Project – MoWCA & UNDP | April 2005 | JICA Office |
| Organizational Assessment of Jatiyo Mohila Sangstha (JMS) | Capacity Building for Gender Mainstreaming Project – MoWCA & UNDP | April 2005 | JICA Office |
| Impact Assessment of Selected Jatiyo Mohila Sangstha (JMS): Projects in Reducing Poverty among Project Beneficiaries | Capacity Building for Gender Mainstreaming Project – MoWCA & UNDP | May 2006 | JICA Office |
| Nari Bishayok Netemala o Bidhanshomuher Shonkolon | Capacity Building for Gender Mainstreaming Project – MoWCA & UNDP | August 2004 | JICA Office |
| National Agricultural Policy (Women in Development Section) | GoB | 1999 | DAE, Library |
| Law for Muslim Women in Bangladesh | Ms. Sultana Kamal, Advocate | | Soft copy available at JICA |
| BANGLADESH Development Series (Bangladesh: Strategy for Sustained Growth) | World Bank | July 2007 | Soft copy available at JICA |

6. Definitions:

Gross domestic product (GDP): is the total value of all goods and services produced within a country during a given year. It is also a measure of the income generated by production within a country.

Gross National Income (GNI): GNI is made up of GDP plus the net income earned from investments abroad (minus similar payments made to non-residents who contribute to the domestic economy).

Primary gross enrollment ratio: Enrollment of primary students of all ages expressed as a percentage of the primary school-age population

Primary net enrollment ratio: Enrollment of primary students of the official age expressed as a percentage of the primary school-age population.

Total Fertility Rate: Average number of children a woman delivers in her lifetime.

Maternal Mortality Rate: Annual number of mothers who die among 100,000 cases of delivery due to pregnancy complications.

Oral Rehydration Therapy (ORT) use rate: The rate of using oral rehydrate salt or substitute solution by infants (under five) having diarrhea.

Non-formal education: Any organized and sustained educational activities that do not correspond exactly to the above definition of formal education. Non-formal education may take place both within and outside educational institutions, and may cater to persons of all ages, Depending on country contexts; it may cover educational programmes to impart adult literacy, basic education for our-of-school children, life-skills, work-skills, and general culture. Non-formal education programmes do not necessarily follow the 'ladder' system, may have varying duration, and may or may not confer certification of the learning achieved. (UNESCO)

Informal Sector: enterprises owned by individuals or households that are not constituted as legal entities separate from their owners, i.e. where there are no separate financial accounts for the 'business' and the 'household', where the number of employees is below a certain amount (usually 5 or 10); and/or the business is not registered under national legislation such as tax or companies act, and/or employees are not registered. (Defined by the 15th International Conference of Labour Statisticians (ICLS)).

Labour Force: Economically active population or labour force is defined as persons aged 15 years and above, who are either employed or unemployed.

WID (**Women in Development**): Concept of development incorporating women's participation into development processes, taking into account that women are active agents and beneficiaries of development.