

Women's Economic Empowerment



Bangladesh has witnessed steady economic growth over the last decade and is gradually moving towards middle income status. Discourses on economic growth recognizes the need for women's participation. However, there is a need to examine whether women in true sense are achieving economic empowerment, and what women belonging to different sections of society expect from this growth. With a view to creating a space for dialogue, CARE Bangladesh organized a Conference titled, 'Women's Economic Empowerment – Investing in Emerging Priorities', on March 16, 2017 at the Spectra Convention Centre, Dhaka. The conference focused on three inter-related pathways for economic empowerment of women- (a) Financial Inclusion; (b) Women and Markets; and (c) Dignified Work. Each theme discussed experiences, insights and learning from innovative models/works of frontline practitioners and supporters of women's economic empowerment in the country, including emerging issues and key recommendations. The summary of the proceedings are presented here.

Inaugural session

Honorable State Minister for Ministry of Women and Children's Affairs Meher Afroz Chumki opened the inaugural session as Chief Guest and Ms. Christine Hunter, Country Representative of UN Women was present as the Special Guest.

Jamie Terzi, Country Director, CARE Bangladesh welcomed the participants in the conference. She highlighted the importance of investing in addressing emerging issues to ensure that women benefit equitably from economic growth. Jamie acknowledged and appreciated the diverse set of social and economic roles that women play in society, in addition to their reproductive role, and also highlighted the fact that unfortunately these roles are still undervalued or unrecognized.

She underscored how in the formal sector, women's participation is constrained by patriarchal norms that limits women options for gainful employment, while widespread prevalence of domestic violence further undermines women's capacity and potential. Jamie also pointed out that women often are pushed towards the bottom of labour chains, which is ultimately a loss for the society. Study findings confirm that if we decrease the gap in employment and wage between men and women, women could increase their income by 76 percent.

CARE recognized outstanding achievement of ten women who demonstrated leadership crossing major milestones in their journey towards economic empowerment, overcoming social and economic barriers. Ms. Anjona Rani Roy, the first female Artificial Insemination Worker who became a role model in community earning an income by taking up a challenging profession, was among them. Many others like Anjona received awards from CARE.

Humaira Aziz Director for Women and Girls Empowerment Program launched Shonchita- a mobile based learning app designed to impart basic financial literacy skills to women. She reiterated CARE's vision of women's economic empowerment where women have control over decisions related to their income as well as investments.

Ms. Christine Hunter, Country Representative of UN Women requested the participants to think about rebalancing the power structure to ensure women are put on equal footing to men in terms of both participation and reaping the benefits of participation in economic growth.

She mentioned despite the achievements of women in all spheres of life, empowerment of women -- in its full potential -- remains missing because of widespread discrimination against women that limit opportunities for them.

She pointed out three important areas of change needed for women's economic empowerment- women's right to choose how they want to pursue their livelihoods, making opportunities available for women, and giving women the space to voice themselves. Ms. Hunter emphasized that in order to achieve these changes women must enjoy opportunities to imagine what is possible which leads them to explore their own potential.

Meher Afroz Chumki, State Minister for women and children affairs, spoke about the need to prioritise women in the labour market in order to bring them into the mainstream workforce and take the country forward. Gender equality is enshrined in our constitution and thus the objective is to ensure 50:50 participation of men and women in every sector by 2030. Female labourers are not enough -- the aim is to create female garment owners, said the State Minister.

She said that the Bangladesh government has taken initiatives to empower women economically by providing them education and creating employment opportunities. She also praised CARE for doing a remarkable job in this regard alongside the government.

She claimed that around two crore women contribute to our GDP. Meanwhile, the ministry has taken a project worth Tk 250 crore which has been passed in ECNEC. Through this project women will be trained up to union level in 18 grades. Besides sewing they will be given training on other skills such as computer literacy. Furthermore, the work of Joyeeta foundation has been advanced and a location for its building has been acquired.

Women and Markets

Moderated by Ms. Tasaffi Hossain, Private Sector/Market Development Consultant, the Women in Market Panel discussed barriers to women's participation in markets, as well as potential solutions and pathways towards ensuring women are aptly represented in markets.

Mr. Naveed Akbar, Head of Strategy at BRAC Enterprises said that there are stereotypes that hinder women's participation in the market. Women are generally considered less skilled, less competitive, less mobile, and less knowledgeable. However, women in the RMG sector have proved these presumptions wrong. He further argued that markets fail to understand women's true potential as consumers, or as smart buyers - indicating how markets do not cater to a large clientele base comprising women. Markets should reach out to them, and tailor and develop products catering to their specific needs.

Mr. Anowarul Haque, Director Extreme Rural Poverty Program, CARE Bangladesh, highlighted how women contribute significantly to agriculture development but are mostly left out of the market, and are not considered farmers under our agricultural infrastructure. He called for change in mindsets and creation of an enabling environment, such that women-friendly market infrastructures begin to extend services and opportunities for women to increase their participation and recognize their contributions. Mr. Anowarul further stressed the need to support women through various tiers of value chains by introducing new technology, allowing them to make value-added contributions, gain greater control, and partake in decision making.

Gender and Markets Specialist, Ms Bidowra Khan, emphasised on changing social stereotypes which imply that women are suitable for certain kinds of works. Women can equally participate and excel in both the traditional and non-traditional sectors, she said. She highlighted the need for social awareness at household and community levels, to encourage the involvement of men in household care work and garner support for women's participation in markets.

Mr. M. Saifullah, Chief Strategy Officer, ACI Agribusiness, suggested that women's workload needs to be balanced so that they can work in formal sectors and participate in the market. Citing a statistics of everyday women in Bangladesh having to spend 4-5 hours collecting fuel and cooking, he urged on the need to introduce new technology to reduce their workload as well as health risks. He shared his experience of a project where they encourage women to lead



PARTICIPANTS



Meher Afroz Chumki



Christine Hunter



Jamie D. Terzi



Humaira Aziz



Anowarul Huq



Shammin Sultana



M Saifullah



Parvez Mohammad Asheque



Rashed Al Hasan



Humaira Azam



Sultan Ahmed



Wajedul Islam Khan

KEY RECOMMENDATIONS FROM PANEL DISCUSSIONS

Women and Markets

The panel concluded that there is a strong need to understand and recognize the various roles women play in markets, such as producer, labourer, entrepreneur and consumer.

- Women's workload needs to be balanced through the adoption of effective strategies in women's economic empowerment programmes. The existing gender stereotypes and mindset regarding care work needs to be changed by targeting men and communities.
- Mobility and participation of women in markets should be facilitated through initiatives jointly implemented by government and non-government entities.
- Formal and traditional market structures need to be made women-friendly.
- Wage differentials need to be addressed through formulation and enforcement of policy measures encompassing both formal and informal sectors.
- Market actors need to conduct business in ways that enable women to participate in markets under fair terms and conditions.
- Both the Government and private sector need to invest in more targeted skills development opportunities for women and girls that will enable them to tap into market potentials.

Financial Inclusion and Women

A key message from the panel is that the financial discourse in Bangladesh is highly skewed towards credit or borrowing, and the discourse needs to be shifted towards capital accumulation or developing savings schemes of lower denominations affordable for women.

- Financial literacy of women at the lower income segments of society is a critical precursor to financial inclusion of women - it needs to focus on increasing woman's understanding of basic finance and the diversity of available financial services.
- Women's roles in household financial decision making need to be recognized, and financial inclusion must ensure that women have the ability, means, or power to exercise control over their incomes.
- Women friendly banking environment needs to be developed. It will encourage women to visit banks more often.
- In order to facilitate banking services for women, alternate delivery channels such as agent banking through private sector investments need to be developed with support from the Central Bank. This could be administered through a non-exploitative network of women

commercial enterprises, involving all the family members. He stressed that women's involvement in the market yields better results for business enterprises and increases productivity of both the women and the organization.

Financial Inclusion and Women

Lower income people should be given the opportunity to access saving schemes, said Dr. Taufiq Hasan from PKSE, who moderated the panel. He mentioned how women in

accounts; while over 95% do not have clear idea about financial products and services.

He shared CARE's experience of an integrated approach to changing the lives of women by mobilizing them into groups, providing them training on financial literacy and later linking them up with formal sector financial institutions such as banks and microinsurance companies, through alternative delivery channels such as agent banking.

Mr. Ashraf Alam, Country Coordinator from United Nations Capital Development Fund, emphasized the need for changing the financial discourse in Bangladesh from credit-led discussions to savings-led discussions. He mentioned that financial inclusion is not just about credit and that it should encourage savings, especially for women, who are known to invest in the wellbeing of their families. He further mentioned that banking services should be made more women-friendly, customer-centric, understanding and conducive towards the banking and financial service needs of women, especially women from low-income backgrounds.

Another problem women in particular face is the requirement of collateral in seeking bank loans, said Mr. Rashed Hasan, Policy Manager, Business Finance for the Poor Bangladesh. He also pointed to the problem of personal guaranty, collateral and complex documentation required for seeking loans. Mr. Hasan suggested simplifying the mechanism and establishing a credit guarantee scheme for women entrepreneurs. He also identified high transaction costs as a deterrent toward inclusion of the poor in formal financial systems.

Ms. Humaira Azam, Deputy Managing Director of Bank Asia, shared that her bank is using agent banking to reach rural women, attaining gender balance in employing people at the grassroots level so that women entrepreneurs feel comfortable with a female agent. She also shared the initiatives taken by Bank Asia. It is the pioneering bank in agent banking in Bangladesh with 180,000 last mile bank accounts currently active in 42 Districts of Bangladesh through 1,195 banking agents.

Women and Dignified Work

Moderated by Mr. Syed Sultan Uddin Ahmed, ED, BILS, this session highlighted that dignified work is key to achieving women's economic empowerment. This includes ensuring safe working conditions, equal wage and transformation of social norms that hinders women's participation and marginalizes women into stereotyped roles and positions. Women don't get equal recognition in terms of wages and development opportunities, even when they do same work or demonstrate the same competency as that of men - this is more acute in the informal sector.

Dr. Wajedul Islam Khan, Trade Union Leader and Joint Secretary, BILS, highlighted the need to look at long term negative health impact on women in particular types of jobs. He also raised the aspects of compensation for workers and proper facilitation of claims related to workers compensation. Dr. Wajedul also shed light on the plight of migrant workers and urged for immediate action to ensure their dignity at workplaces in foreign lands.

Ms. Rina Roy, Director, ManusherJonno Foundation quoting from a study they conducted with CPD highlighted that women work on average 7.7 hours every day while the number for men is 2.5 hours only. She said significant work of women is still unaccounted for in domestic, formal and informal spheres. Their contribution is not being counted in the national account. If women's unaccounted works are counted in monetary terms it will amount to 87.2 percent of GDP, the study confirms. She highlighted while we see an imbalance between the workload of men and women we also see an under recognition of their contribution. She recommended government measures for innovative and practical solutions that help reduce women's workload like establishing tube wells and water points in the vicinity of their household. She also called for reforms in the national accounting system so that women's domestic works can be recognized.

Ms. Humaira Aziz, Director Women Empowerment, CARE Bangladesh, highlighted that there is still lack of political awareness amongst women workers about the benefits of raising collective voice. She stressed the importance of ensuring women's representation and influence in decision making platforms and trade unions. CARE's model of Community Workers Association to foster women's organizational leadership is helping female workers to strengthen their capacity to raise voices against discrimination or violation of rights, shared Ms. Humaira. She recommended for more investment in the development of women's leadership. It needs to be ensured that women workers rights are being promoted and protected in workers movement and in workplaces. She further called for taking immediate measures to implement the law related to sexual harassment at workplace. She also highlighted the excessive workload of women for which policy measures/incentives must be taken to facilitate redistribution of care work between men and women.

Ms. Shammin Sultana, ILO called for considering the issue of women's accessibility in designing infrastructures particularly factories. She said that employers, factory owners and the government should also invest in providing accommodation and entertainment facilities for women workers. Women participation in the safety committees of the factories is also an important priority, she added.

The speakers in the session also highlighted the need to look at the gaps in sectors beyond RMG, particularly informal sector where women are employed in large numbers. Rafia Nasrin, President, Bangladesh Garment Workers' Federation urged for involving men in the programmes targeted to women rights issues. Syeda Rokana Khan of Seba o Nari shared a study which highlighted that even in formal sectors such as Ready Made Garments the career span of women workers is getting shorter which might be resulting from lack of safe working environment and opportunities of career advancement. Lavli Yesmin, President, Bangladesh Garment Workers' Federation asked for enhanced rights to form trade unions so that workers can have more bargaining power. Speakers also discussed that women are generally working at the bottom of the management pyramid. In some cases women are not considered as a good choice for taking over a higher management position.

In the closing session the moderators presented a summary of recommendations from each thematic session. The closing session was chaired by Ms. Mahmuda Sharmin Benu, Director General of the Ministry of Women and Child Affairs, and vote of thanks was given by Mr. Arshad Muhammad, Assistant Country Director CARE Bangladesh.

SHONCHITA

The literacy app is divided into six modules: financial management, savings, credit, investment, financial institutions and banking. While designing the module careful consideration was given to embed issues like women's ownership of assets, women's choice in prioritising family budget and expenditure and setting long-term visions in the lessons. The app is available at https://play.google.com/apps/publish/?dev_a_cc=08272320610056477638#care.financial.literacy



Bangladesh are generally excluded from basic financial services, with little say in economic matters and without much control over their income.

Mr. Parvez Mohammad Asheque, Director Private Sector Engagement at CARE Bangladesh, shared findings of a study conducted by the organization recently in garment factories in Gazipur and Narayanganj, which found that 71% RMG workers give all or a large portion of their salaries to their husbands, and only 26% have bank