

Restriction on the media unwarranted

Casts doubt on transparency of DUCSU election

WHILE the decision of Dhaka University (DU) authorities to finally hold the DUCSU elections after a long hiatus of 28 years has been welcomed by all, the move by DU authorities to limit the number of print and electronic media on the day of election is completely baffling. We are dismayed to see that there is also a ban on live telecast during polling time and on the use of phones. Even their movement will be restricted to specific spots.

It is no wonder that this has drawn criticism from various quarters since such measures are draconian in nature. The decision comes in the backdrop of, reportedly, widespread violations of electoral practices taking place on the campus over the past so many days where complaints to university authorities have gone unheeded. It is imperative that the election be held in a transparent and free and fair manner. But limiting the movement of journalists and preventing live TV coverage will cast serious doubts on the transparency of the election.

Our question to the DU authorities is: what is there to hide? This isn't a national election but one which would give the general students the opportunity to vote candidates of their choice to hold positions in the general student body of the university. It is not only the media which is alarmed at these developments—academicians and ordinary students have voiced their misgivings at, what they view as, attempts to keep the entire proceeding in the dark. No one wants a replication of what happened in the previous national elections where the very manner in which the elections were held has been called into doubt.

Workforce participation alone won't empower women

Address other factors too

ACCORDING to several national and international reports, women's participation in the workforce has been increasing steadily in the country.

According to the ILO, women's participation in Bangladesh's labour force has increased to 36.3 percent in 2017 from 33.2 percent in 2016. While the progress made over the years is commendable, there are several factors such as gender pay gap, lack of safety at workplace, transport, and child care facilities that act as barriers for higher participation of women in the workforce.

According to the "Asia-Pacific Employment and Social Outlook 2018", female workforce participation steadily grew between 2010 and 2017 because of the high growth of the garment sector. But according to several reports, women garment workers often become victims of sexual harassment at their workplace and on their way to and from office. Not only that, they also face serious wage discrimination.

For more women to join the workforce, addressing the issue of sexual harassment in the workplace and public places is very important. The High Court's directive of 2009 to form sexual harassment complaint committees at every workplace and institution must be followed by all. And the existing gender pay gap needs to be eliminated as well. Besides, social barriers to freely pursue a profession are major impediments for women's economic empowerment. All these factors should be addressed properly for higher participation of women in the workforce.

Ageing global societies: an opportunity for Bangladesh

Increasing global demand for care workers offers enormous possibilities for 'young' countries

SNEHAL SONEJI and YORDANKA TZVETKOVA

GLOBAL demographic trends today confirm increasing longevity of populations which is accompanied by a reduction in fertility rates. The Asian continent is currently the home of 440 crore people representing more than half of the total global population which in 2019 reached 770 crore according to www.worldometers.info/world-population/.

Countries such as China, Japan, South Korea and Thailand are well-known to be rapidly ageing societies. On the contrary, countries like Bangladesh, Laos, India and Vietnam currently enjoy a demographic profile that comprises young populations (in each case, the youth vastly outnumber the old). This difference in the demographic structure of societies opens up possibilities for predominantly "young" countries like Bangladesh to prepare themselves to supply the labour force for employment opportunities in "ageing" societies. Due to the constantly increasing number of old people, there is and will continuously be an increasing demand for care workers. Simultaneously, there will be the need of developing capacities for growing the care sector.

In addition, growing female labour force participation rates correspond with the traditional engagement of women with care responsibilities at home and in care sector paid jobs. However, the stereotypes that care jobs are only "female professions", as well as the insufficient prestige attached to care jobs must be challenged and changed. The increasing importance and value-addition these jobs bring to the societies need to be highlighted. It is evident that more economically advanced countries attach higher value to care sector jobs, invest in very intensive training of care workers, and create better-paid care jobs than is the case in less developed countries. It is indispensable to emphasise and advocate the importance of care jobs and to fight "cultural" models that do not value these jobs.

In 2018, the ILO published a report titled "Care work and care jobs for the



future of decent work", which defines paid care work as work performed for pay or profit by care workers. Workers in the care economy comprise of a wide range of personal service workers, such as nurses, teachers, doctors and personal care workers. Domestic workers, who provide both direct and indirect care (e.g. cooking and cleaning) in households, are also part of the care workforce.

According to the national statistical data during 2017, Bangladesh's overseas employment consisted of more than one million migrant workers, many of whom are women. A large number of them end up working as domestic workers providing both direct and indirect care in households in the destination countries. Most of them are unskilled and consecutively have low-paid jobs. In order to correct this disadvantageous situation, Bangladesh is already directing investments to upgrade their skills and improve their opportunities to compete for better-paid jobs. More specifically, the Bangladesh Technical Education Board (BTEB) already has established competency standards for the caregiver occupation. Simultaneously, the

Bangladesh-Korea Technical Training Centre already conducts training programmes to prepare job seekers wishing to migrate as caregivers.

In January 2019, a workshop was organised by ILO Bangladesh and International Training Centre (ITC) (the Turin, Italy based training arm of ILO) in Dhaka, which focussed on opportunities that the care economy offers. It had participants ranging from researchers, the private sector and policymakers from the Asean countries, Bangladesh, China, Qatar, India and Vietnam.

From the discussions and deliberations, it clearly emerged that caregiving jobs were not to replace medical nurses or nannies. The occupation of caregiving was more about adding few additional dimensions to the profile of a domestic worker by providing skills that would enable the person to take on functions which would support ambulant care for those who need it in the household, e.g. senior citizens and persons with disabilities.

The key discussions at the workshop focussed on the need for caregivers to be skilled not only in practical aspects of caregiving but on cultural aspects of

the host families. Given the intimate nature of care services that are often involved, possessing soft skills (e.g. how not to speak loudly which may startle a senior citizen or how to be a good active listener and possess language skills that allow easy communication with the host) is as important as possessing hard skills (e.g. transferring a senior citizen efficiently, safely and in a dignified manner from the bed to a wheelchair).

The EU-funded Skills 21 project implemented by ILO in Bangladesh has included caregiving as one of the occupations in which short-term courses will be offered through some of the seven model institutions that the project works with. It aims to support the Government of Bangladesh to improve the skills of the young population and support their integration into the labour market. The additional positive effect will be by helping them to find jobs in the care economy to help them up-grade their skills to be able to move to higher skill and competency levels.

Snehal Soneji is Chief Technical Advisor, Skills 21 Project, and Yordanka Tzvetkova is Manager, Brics Programme, International Training Centre, ILO.

Can informal digital commerce bring women's financial inclusion?

How f-commerce can bridge the financial gap and bring empowerment

PIAL ISLAM

WHEN talking about financial inclusion, we often focus on closing the gender gap in financial account ownership as a means of empowering women. Yet as many have pointed out, accounts by themselves do not lead to empowerment. Unless having a financial account comes with a compelling reason to use it, most women will not use their accounts to capture opportunities.

With the impressive growth of mobile money in Bangladesh, there was justified hope that digital financial services (DFS) could help close the gender gap in financial inclusion. Although DFS have made some contributions, it may have hit a roadblock. According to World Bank's Findex, between 2014 and 2017, Bangladesh's financial gender gap went from nine percent to 29 percent—one of the largest in the world. There are several factors that influence the gender gap that exists in mobile money. First, there's a 28 percent gender gap in phone ownership. Second, there's a 26 percent gender gap in DFS use in general. Third, there's a 14 percent gender gap in registered mobile money usage (wallet users). The compounding effect of these layers of gender gap is significant. Looking at opportunity spaces outside DFS may be helpful.

The e-commerce market in Bangladesh has experienced significant growth in the last five years. A 2018 pi STRATEGY study found that e-commerce increased from USD 25 million in 2014 to over USD 200 million in 2017. This study forecasted that online sales will reach USD 1 billion by the end of 2021. Currently, according to the e-Commerce Association of Bangladesh (e-CAB), an average of nearly 25,000 orders are placed online every day. The e-commerce market is growing especially fast in rural areas; in 2017, e-commerce grew 127 percent in urban areas and 167 percent in rural areas.

While there are no concrete gender disaggregated statistics on e-commerce use in Bangladesh, it is estimated that an overwhelming majority of online shoppers and entrepreneurs are women. The Daily Star stated in a March 2018 article that women dominate the e-commerce market of the country both as shoppers and entrepreneurs. The CEO of a product delivery company that fulfils online orders indicated in that article that 73 percent of its 5,000 registered businesses are women-run.

Yet e-commerce presents barriers to entrepreneurs in the informal sector, where many women are concentrated. To transact on e-commerce platforms in Bangladesh, businesses need their own bank accounts, and to obtain a bank account they need to be officially registered with the government. According to a director at e-CAB, however, many Bangladeshi entrepreneurs operate their businesses informally on Facebook, without a business registration. The long, cumbersome process of obtaining a trade license deters many, and cultural norms can make the process especially difficult for women to go through the registration process on

their own. As a result, a large percentage of female e-commerce entrepreneurs operate small enterprises within the informal sector and opt to use an informal variant of e-commerce that is called f-commerce (informal digital commerce, predominantly through Facebook, but also through other social media and messaging platforms).

Unlike classic e-commerce—where product showcasing, order placement, and payments are all done over electronic channels, such as websites and mobile apps—in f-commerce product showcasing and order placement are done on platforms such as Facebook, Instagram, WhatsApp, and Viber, while payments are mostly done through cash-on-delivery (COD). Relying mostly on COD enables informal businesses to bypass the requirement for a business registration and engage in e-commerce.

The growth of f-commerce has also provided female entrepreneurs with enormous opportunities because it



allows them to work at their own pace from their homes and requires low initial investments. It helps women overcome some intrinsic cultural barriers with respect to limited mobility, safety and security issues that adversely affect their labour force participation (which, in Bangladesh, is 36 percent for women and 80 percent for men, according to BBS labour statistics). Being able to operate businesses from home directly circumvents this barrier.

Research is beginning to shed light on why so many female shoppers engage in f-commerce. In late 2018, a CGAP supported pi STRATEGY study interviewed women in Bangladesh and found that f-commerce has become a preferred way of shopping for women because of its ease, convenience, product variety and price. All female respondents in this study who were asked about their views on buying things online

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expressed interest in making online purchases. "The cosmetics shop in our local bazaar has maybe 10 different types of lipsticks; the Facebook page I bought cosmetics from last Eid had over 100 varieties of lipsticks at a wide range of prices. But it took about a week to receive my orders from the Facebook page; I don't like the wait," said one 24-year-old woman from a semi-urban town.

Overall, f-commerce connects entrepreneurs and shoppers across urban, semi-urban and rural markets, and therefore, opens up significant market opportunities that were previously unavailable.

Literature on women's financial inclusion shows that women have very complicated financial lives. A 2018 Women's World Banking report indicated that women are in-charge of saving for emergencies, meeting health expenses, paying school fees and planning for the future. The f-commerce opportunity in Bangladesh is an example of a use-case that addresses needs of women for income generation on the supply side and convenience and safety on the buyer side. Current DFS offerings meet short-term person-to-person transfer needs, but finding innovative mechanisms to link mobile money wallets to f-commerce platforms could go a long way in providing a little nudge to bring a large segment of shoppers and entrepreneurs into the world of digital payments. This could get them on the first rung of the financial inclusion ladder—an account to be used for payments, while building the foundation from which other use-cases, such as digital credit, could emerge. The gender gap in financial inclusion cannot solely be reduced by expanding women's access to accounts. Those accounts must be tied to compelling reasons and opportunities to use them. This can catalyse sustained financial inclusion for women. And that is real empowerment.

Pial Islam is Managing Partner at pi STRATEGY, a management consulting firm that specialises in helping clients transform ambiguity into opportunity. He can be reached at pial.islam@pistrategy.org. This article leverages a recent study on Gender Gap in Digital Financial Services that was authored by pi STRATEGY and launched by CGAP/World Bank at the global stage to commemorate International Women's Day 2019.

LETTERS TO THE EDITOR

letters@thedailystar.net

For a fair DUCSU election

I read the article titled "DUCSU elections 2019: Let's not play with the students" published in *Star Weekend of The Daily Star* on March 1. At the end of the article, the writer said that if Dhaka University cannot deliver a fair and transparent election, it would be a great shame for the university as well as the whole nation. I think the students of DU as well as the people of the country feel the same way. If this election is manipulated, it will set a bad precedent for other public universities.

We hope that the university authorities will not favour the candidates of any particular student organisation. They should take all the measures necessary for holding an election that will be acceptable to all. On election day, the most important thing for them to do will be to ensure that there is no violence on campus and that students can cast their votes freely, without any intimidation. The much-awaited election will be held tomorrow. We hope that Dhaka University will be able to save its reputation.

Md Elias Khan
Student, Asian University

