WOMEN’S CONTRIBUTION TO RURAL ECONOMIC ACTIVITIES: MAKING THE INVISIBLE VISIBLE
The Centre for Policy Dialogue (CPD), established in 1993, is an innovative initiative to promote an ongoing process of dialogue between the principal partners in the decision-making and implementing process. The dialogues are designed to address important policy issues and to seek constructive solutions to these problems. The Centre has already organised a series of such major dialogues at local, regional and national levels. These dialogues have brought together Ministers, opposition frontbenchers, MPs, business leaders, NGOs, donors, professionals and other functional groups in civil society within a non-confrontational environment to promote focused discussions. The expectation of the CPD is to create a national policy consciousness where members of civil society will be made aware of critical policy issues affecting their lives and will come together in support of particular policy agendas which they feel are conducive to the well being of the country. The CPD has also organised a number of South Asian bilateral and regional dialogues as well as some international dialogues.

In support of the dialogue process the Centre is engaged in research programmes which are both serviced by and are intended to serve as inputs for particular dialogues organised by the Centre throughout the year. Some of the major research programmes of the CPD include The Independent Review of Bangladesh's Development (IRBD), Trade Policy Analysis and Multilateral Trading System (TPA), Governance and Policy Reforms, Regional Cooperation and Integration, Investment Promotion and Enterprise Development, Agriculture and Rural Development, Ecosystems, Environmental Studies and Social Sectors and Youth Development Programme. The CPD also conducts periodic public perception surveys on policy issues and issues of developmental concerns.

As part of CPD's publication activities, a CPD Dialogue Report series is brought out in order to widely disseminate the summary of the discussions organised by the Centre. The present report contains the highlights of the dialogue on Women’s Contribution to Rural Economic Activities: Making the Invisible Visible organised as part of its ongoing agricultural policy research and advocacy activities with the International Rice Research Institute (IRRI) under the Poverty Elimination Through Rice Research Assistance (PETTRA) project. The dialogue was held at BRAC Centre INN Auditorium, Dhaka on April 22, 2004.

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Dialogue on

Women’s Contribution to Rural Economic Activities: Making the Invisible Visible

The Dialogue

The Centre for Policy Dialogue (CPD) organised a dialogue on Women’s Contribution to Rural Economic Activities: Making the Invisible Visible on April 22, 2004 at BRAC Centre INN Auditorium, Dhaka. The dialogue was organised as part of CPD’s ongoing agricultural policy research and advocacy activities with the International Rice Research Institute (IRRI) under the Poverty Elimination Through Rice Research Assistance (PETRRA) project. Thelma R. Paris, Gender Specialist, Social Sciences Division, International Rice Research Institute (IRRI), Philippines and Dr. Mahabub Hossain, Head of Social Sciences Division, IRRI, Manila, Philippines, presented the keynote papers.

Mr. M K Anwar, MP, Hon’ble Minister for Agriculture, Government of Bangladesh was present as the Chief Guest of the dialogue. Mr. Mirza Fakhrul Islam Alamgir, MP, Hon’ble State Minister for Agriculture and Dr. Mohammad Abdur Razzaque, MP, an Awami League lawmaker, served as Special Guests to the dialogue. Mr. Fazle Hasan Abed, Member, CPD Board of Trustees and Chairman, BRAC, chaired the session. The presentation was followed by an open floor discussion. The dialogue was attended by a cross-section of people including members of the Parliament, women activists, high-level government officials, representatives from NGOs, academics, researchers, officials from international organisations and journalists. A list of participants is annexed. This report provides highlights from the keynote presentation, and documents important points discussed during the open floor discussion.

Welcome address by Dr. Debapriya Bhattacharya, Executive Director of CPD

Dr. Bhattacharya initiated the dialogue process by welcoming all the distinguished guests, keynote presenters and participants. He reminded the participants that the dialogue was part of the series which CPD had initiated a couple of years back that was under the joint auspices of the Centre for Policy Dialogue and PETRRA - DoLSys Project of DFID. He acknowledged all the partners by saying “we are very grateful to our partners for giving us this opportunity to work together on such an issue which we have not only our mind but also our heart.”
He related some of CPD’s recent efforts in gender-related research and advocacy; recalling positive work in the area of the feminized labour force with relation to the MFA phase-out and the recent deceleration in global trade. CPD has also extended its efforts to a more challenging, wider-ranging variety of like sexual harassment in the workplace.

He explained to the participants that he always felt that there was a big lacuna in CPD’s research programme relating to women in the rural sector, specifically women’s roles in the agriculture and in the rural development process. In connection with this, Dr. Bhattacharya also said that without analysing the trends of women’s participation in various economic activities in the rural sector, it would never be possible to find a satisfactory answer to the process of the mainstreaming the women and also the whole issue of empowerment to that end. So, it was a very welcome coincidence that under the PETRRA-DoLSys project at CPD, Dr. Mahabub Hossain, as well as his colleague Ms. Thelma Paris, came forward and provided a research paper based on primary data, covering a longer period of time, bringing out the structural changes and showing the major policy implications in this area. At the outset, Dr. Bhattacharya welcomed Dr. Mahabub Hossain, his co-author Mr. Manik Lal Bosh and Ms. Thelma Paris because of their self-motivated initiative.

Dr. Bhattacharya appreciated the presence of all the participants, mentioning that they had chosen to attend the dialogue and sacrificed their other important tasks. He looked forward to their fruitful participation in the dialogue. He invited Dr. Noel Magor, PETRRA-DoLSys Project Director in Dhaka, to say some words about the PETRRA project.

Statement by Dr. Noel P Magor, Manager, PETRRA

Dr. Noel Magor was very pleased to have such distinguished peoples around him. He welcomed all of them on behalf of PETRRA and he expressed his gratitude to Mr. Abed, the Chairperson of the session, and both the special guests who are very committed to agricultural issues. He appreciated the contribution of Dr. Mahabub Hossain and Dr. Thelma Paris and mentioned that the issue of women’s contribution in rural economy is an important one which was too-often neglected. He informed the participants that the PETRRA project, which stands for Poverty Elimination through Rice Research Assistance, is sponsored by the Department for International Development (DFID), UK and managed by the International Rice Research Institute (IRRI) with the Bangladesh Rice Research Institute (BRRI) as the country host. He reported that at DFID, they have a country assistance programme which is called ‘women and
goals’. He expressed his interest to see how the debate and discussion addressed the issue in terms of the growing importance of women in the rural areas or the recognition in the rural areas.

Dr. Magor pointed out one of their sub-projects “the BRAC livelihoods project”, was a follow-up from the farming sector research that was conducted in Bangladesh in the 80s and 90s. The very strong engagement with women in the programme has improved the impact tremendously, he continued. He felt that a vast and in-depth amount of research was required for the cultivation process and how women could benefit from this process. Finally, Dr. Noel concluded his statement with the expectation of acquiring some valuable suggestions and recommendations from the floor which will help formulating further policy in this area.

**Opening Remarks by the Chairperson**

In his opening remarks, Mr. Fazle Hasan Abed stated that women’s contribution in rural economic activities is not a new concept. He also mentioned that it is not a new phenomenon and it has been going on for a long time, probably decades and centuries. However, Mr. Abed pointed out, researchers seemed to have ignored the contribution of women in the economy and only lately has some work been done on women’s contribution.

He hoped that the two papers which are to be presented at the dialogue would provide some refined and quantified estimates of women’s contribution in Bangladesh’s economy, particularly in the rural economy.

**Presentation of the Keynote Papers**

The first paper of the two was presented by Ms. Paris on *Changing Women’s Roles in Homestead Management: Mainstreaming Women in Rural Development*. She started her presentation with a history of research on women’s issues in agriculture in Bangladesh.

*History on research of women’s issues in agriculture in Bangladesh*

She started by explaining that until the ‘70s, researchers in rural Bangladesh had completely ignored women and their important economic contribution in the national economy. However since the 80s a plethora of studies have been conducted on women’s involvement in homestead production (Abdullah 1983; Abdullah 1985; Begum 1985; Halim and McCarthy 1985; Hossain et.al, 1988). These studies revealed that the invisibility of women farmers
from official agricultural statistics and from agricultural policies and programs is primarily due to the deeply embedded social and cultural norms in *patriarchy* and *purdah*. Then women’s contributions in agriculture without countries were compared and no data was found. In Bangladesh and in India, 60 – 80% of women’s contribution to labour comes from the rural women, particularly rural women from the dowry cast. The reason behind the invisibility of women is because many of the works done within the homestead were unrecognized.

**Methodology of the Study**

The basic questions Ms. Paris raised were between 1980 and 2000. What were the changes in women’s roles? What were their constraints and opportunities? What policies and plans of action should be developed to help improve the livelihood of rural women? They described the issue as following two paths. One was the path chosen by the economists, it was purely quantitative because policy makers like numbers. The other path was qualitative information because when the issues on gender or women would be dealt with, researchers have to consider the feeling of general women, know their perceptions and status, hear the voices which are not really heard or well understood through a structured questionnaire.

In their study, focus group discussions (FGD) were conducted separately with men and women belonging to poor and non-poor households. The information was based on a two-period (1987 and 2000) survey of a nationally representative sample of 62 villages from 57 districts. It was quite interesting to find that in the focus group discussions, women were surprised and sometimes even infuriated when asked questions like “Who keeps the money?” or “Who makes the decisions?” There was also difficulty in these focus group discussions because the men present sometimes wanted to answer for the women. So, the Gate Keeping method had to be used by the researchers to ensure that what the women’s responds were from their heart rather than being dictated by the men. Discussions on women’s roles and empowerment issues helped women to realize gender equality and issues on inequality in the access of government services such as the extension services, access to police to address the law and order situation in villages were brought into attention.

**Gender Roles in Homestead Management**

For the qualitative analysis of her paper, Ms. Thelma explained, they asked the respondents to list what they do in the homestead. It was quite clear that cooking food for their families
and ensuring nutritional needs of the family was the major responsibility of women. Storing rice seeds for the family is also done by women more than men. In addition, they also tend to do household maintenance; reproductive activities including caring for the elderly and the sick; tutoring the children; other homestead activities like the post harvest, livestock, vegetable gardening, agro-forestry, field, poultry, fish pond; and most importantly, the expenditure savings activities.

From the results of the FGD, it was clear that women do a lot of economic activities which were invisible through the previous statistics. Raising cattle and poultry in order to sell the milk, eggs and poultry itself are generally carried out by women. Rural women are also involved in constructing mud stoves for large-volume rice boiling, making baskets for storing farm produce, and making quilts to sell for extra income.

**Women’s Perceptions of Changes Which Affect Their Roles**

At this point in her presentation, Ms. Paris reported the women respondents’ perceptions on the changes since the 1980s in their work and also in the outside work which affect their role. The responses from those women said they had greater participation in the economic activities, not only within homestead but also outside the homestead, and the reason for this change was that a increasing number of the population were cultivating vegetables. The men, then, were also helping their wives in vegetable production because it was being produced on a commercial basis now. However, recently there has been a reduction in the participation in paddy husking and other low-productivity cottage industries.

She continued that this is beneficial to the women from big farms, but for those who are landless; this is a loss in their income. The respondents also said that there is now an increasing commercial recession of farming portrait which was not considered as a significant source of income before. There is has also been a reduction in labour allocation for animal husbandry because of the mechanization of the process of paddy husking and processing and now they have to spend a longer time in looking for fuel because animals were major source of manure and also for fuel.

Ms. Paris then added that because of an increasing trend in the migration of men as well as the trend, women’s roles are beginning to shift from being unpaid family workers to *de facto* farm managers in cases when men are absent.
The respondents also reported that now there is a changing attitude towards girls’ education: they think their daughters should be educated. This ideology has also been encouraged by the NGOs who have empowered women through micro-credit. After micro-credit women have more self-confidence and greater recognition from their husbands. Also, after micro-credit, the men are given more time with their children because there is a greater regularity of work within the homestead. They feel that now they have self confidence and recognition from their husbands and men are giving more time to take care of their children because now they have more regularity of work within the homestead.

**Empirical Evidences of Women’s Participation in Homestead Activities**

Ms. Paris then showed some examples where women’s role in vegetable production was increasing. Women are now going out from homestead working in their own field as wage labourer and non-paid family labour in weeding and in raising seed beds. There are some empirical studies, done by the BIDS and IRRI which show that the share in cultivation has increased but there is a decline in the post harvest work. This was further explained by Dr. Hossain in his presentation following the presentation by Ms. Paris. She also reported from her study that the income share is also about 16% for land owning households, and it is almost 10% for those who do not have any land.

**Seasonality of Women’s Engagement in Economic Activities**

From FGD, information was collected on the seasonality for workload and leisure time in order to identify women’s constraints and opportunities for improvement within their economic activities. From the study it can be seen that, in general, the months of *Baishak* and *Jaistha* are busy periods of the year because men harvest rice and women take care of post-harvest activities within the homestead. The months of *Bhadra*, *Ashwin* and *Kartik* (mid-August to mid-November) are periods of scarcity in some areas. During the lean months, women sew torn clothes, stitch *kantha* (indigenous quilt) and make *pati* (indigenous mat) in addition to other household chores. However, in those areas where *boro* rice has emerged as the dominant rice crops, the months of *Falgun* and *Chaitra* are the period of scarcity. The peak period for cultivating Boro starts from the month of *Kartik*, thus all the stored paddy gets sold by the months of *Magh*, *Falgun*, and *Chaitra*. Small and marginal farmers who deplete their paddy stocks within this period face serious food crisis. Many NGOs help improve the social and economic status of women belonging to landless and marginal land.
owning families, but it is the small farm households whose livelihoods are more at stake during these months.

**Perceptions Regarding Women’s Social Status**

At this point of Thelma’s survey they had asked both men and women what they think about women’s social status. Women said that their empowerment and decision-making authority are still weak. Their husbands still do not value what they do in the household and in taking care of their children. Because of traditional values, when women want to go to the field to help their husbands, they are criticized and ridiculed by their neighbours.

The women respondents said that when they are working they have better self-esteem, and through earning micro-credit, though they owe money, they still feel empowered as a group. But in the men’s point of view, they feel especially pressured because they are forced to take micro-credit through their wives when they do not have cash or the harvest are poor. However, there are men from the new generation who have a positive attitude towards women and think that the women are their partners who can help in improving the welfare of their family. This upbeat attitude also echoes of the growing respect men are having for the women of their families.

**Women’s Constraints, Needs and Opportunities**

Ms. Paris felt that in order to give women equal importance with men, setting research priorities, participating in technology development and evaluating impact on rice production and income should be emphasized.

The women respondents gave the survey team a long list while they were asked about their constraints in reforming their roles for example, the mortality of the poultries was said to be very high, they needed vaccine, they needed training, they also needed some skill in increasing income in tailoring and so forth. Some of the other constraints they discussed were access to good quality seeds, not only rice but also other crops, and also their need to be trained and become skilled irrespective of their being poor. They also emphasized on the fact that although they are illiterate, they need knowledge which can be inherited from generation to generation. Another constraint is the lack of knowledge and skills in crop management to manage the crops inside their own households. Their thoughts on needing more training and technical help reflected the scope of their awareness for their situation.
There are examples of efforts to empower women by the Department of Agriculture Extension, wherein the IPM farmer field’s school data shows that for every 25 farmers in each Farmer Field’s School, 5 participants are women. In the BRAC livelihood project, they explored and tested different approaches in extension, one being the Family approach for training where they included the father, the mother and children to see how effective this approach is. The Poverty Elimination through Rice Research Assistance (PETRRA), which began in 2000, is an example of an effort to mainstream women in rice research. It is a partnership between IRRI, BIRRI and funded by DFID in collaboration with DAEs, NGOs and Bangladesh Ministry of Agriculture. Their targeted clients are the poor men and women farmers. These approaches are learnt through application and the values should focus on poverty, gender equity, participation and partnership. So, these four values lead to the success of empowerment not only for the men but also for the women farmers, engaged in Bangladesh.

The speaker added that the gender strategy PETRRA has developed was to give women equal importance with men in setting priorities. This means that at the beginning of the project these women were there. They were not to suffer or not to face the disadvantage in technology but to set the agenda in collaboration with the scientists and the development workers. They participated in technology development and talked about the impact of the technology which PETRRA has been introducing for the last several years.

Ms. Paris then stated that in addressing women’s constraints and opportunities in performing their additional roles by introducing new technology, there are many options. All they have to do is to choose from these options. To enhance women’s knowledge in all aspects of rice-based technology in post harvest period like receive irrigation, crop establishment, fertilizer and IPM, PETRRA has trained women for the nitrogen application in the field on rice through research projects.

She also reported that the respondents do not need to go through formal course. All they have to do is to look at the colours and learn how to remove “off-types” for better seeds and how to make decisions particularly in relation to application of nitrogen. Though the women are not supposed to work in the field, they were trained to learn about better seeds and better harvest. They have already set-up a drying table for paddy and for all seed-sorting and introduced better seed-storing methods such as using naphthalene balls or plastic grounds.
Knowledge and Credit: Need for Women’s Respondents

The need of women and the impact of empowerment are reported below in their own words:

“We need to know what to grow, how to grow and when to grow in the fields. Now that we know how to produce healthy seeds and grow them in the fields, we now tell our husbands how to do it and they listen”

“We told our husbands that we should directly help them in cultivation of crops so that they have two hands to reap home harvests. Of course, still we need credit (from NGOs) but, perhaps, not so much as we need knowledge”

When they were asked “why do they have to go to the field?” they said:

“Do I have a choice? If we have poor harvest my husband is under pressure and gets angry easily. So I might as well help him in the fields and also save on hiring labour. With good harvest, he is happy, we are happy and he respects me and moreover my mother-in law and my father-in law respect me.”

Trends in Targeting Women in PETRRA Projects

The PETRRA Project keeps the training for developing equity as women should have the equal access to opportunities, to trainings. It could be shown from Ms. Parris’s presentation that in the last year and even before, almost 50% of all the targeted farmers were women and they were trained in monitoring seed’s health, use of seed dryers in post harvest period, decision-making in an overall production system, use of LCC charge and other such programs which are conducted by IRRI, BIRRI, DAE and NGOs.

In her conclusion Ms. Thelma Paris proposed the following policy recommendations:

- GO and NGOs should have an explicit gender strategy and action plan
- All government programs should provide equal opportunities for men and women in the rural areas
- Agricultural research, training and extension programs should mainstream women
- “Knowledge is power” but this has be shared with women and not only with male farmers
- R & D should facilitate formation of women’s groups and women-led development projects
Policies should consider women from different socio-economic groups

She said that a plan will not work if it is not going to implemented. It needs political will. She concluded by saying “My mother says that we have a dream; we dream that our daughters will have better lives unlike us. That is why we want them to go to school. The question is can this dream come true?”

**Presentation by Dr. Mahabub Hossain**

The second paper was presented by Dr. Mahabub Hossain, head of Social Sciences Division at IRRI, on *Nature and Impact of Women’s Participation in Economic Activities in Rural Bangladesh*. He started his presentation following the presentation of Ms. Thelma Paris. In the beginning of his presentation, he reported a study which IRRI had initiated to assess the change in rural economy in the 1990s as part of the PETTRA project, particularly to generate information to support policy dialogues. He presented the quantitative aspect to supplement Ms. Paris’s presentation through in-depth discussion of the women as well as his research on gender, not specifically on women only. Here, he tried to see the kind of numbers that were found from a rigorous quantitative survey and presented some key finding from his paper which was co-authored by Dr. Manik Lal Bosh.

**Time Allocation by Gender**

A briefing on the findings of the time allocation research was then given by Dr. Hossain. According to him, the total working time for 2000 was estimated at 7.81 for women and 8.07 for men, indicating that men are working harder than women. The situation was opposite in 1987 when women worked for 9.00 hours a day compared to 8.55 hours for men. The change in labour time from 1987-2000 in the survey indicates that both men and women have reduced their work effort, which could be a positive impact of the improvement in economic conditions. The incidence of poverty in the sample declined from 59% in 1987 to 43% in 2000.

From their survey, the speaker analysed that only 23% of the total labour for women was on account of economic activities, compared to 83% for men. In 2000, women spent an average of 1.79 hours per day (equivalent to 82 standard eight-hour days in a year) on economic activities compared to 6.73 hrs (307 days per year) for women. During 1987-2000 there was only a marginal reduction (4%) in economic labour for women, but a substantial reduction
(11%) for men. An important point to note is a redistribution of economic labour between agriculture and non-agricultural activities for men. Men have reduced the labour supply to agriculture by one-third over this period, while increasing the labour supply to non-agriculture by 42%. The reverse is the case for women who have not only withdrawn some labour from non-agriculture, but also increased the labour supply to agricultural activities.

The different economic activities where women are heavily involved were reported as poultry raising (31%), crop cultivation (22%), animal husbandry (17%), non-farm services (15%) and homestead gardening (8%) (figures within parentheses showing the percent share of economic labour allocated to the activity in 2000). In contrast, the major economic activities for men are crop cultivation (41%), non-farm services (18%) business and shop keeping (17%) animal husbandry (7%), and transport operation (6%). Indeed, women spend more time in poultry raising, so poultry raising and homestead gardening appears to be exclusively in the women’s domain, and they share substantial workload on animal husbandry with men. Since these are mostly homestead-based activities, it is convenient to carry them out in between conducting domestic duties. The activities in which women are involved relatively full-time are non-farm services, and these women are mostly educated women.

During 1987-2000, women have increased their labour substantially in poultry raising, homestead gardening and non-farm services; but reduced labour in crop cultivation, animal husbandry, and cottage industries. Men have also reduced labour substantially in crop cultivation and construction work; but increased it in non-farm services and business and transport operation. The importance of cultivation to generate employment is on the downward trend because of the continuous reduction in farm size under population pressure. Similarly, labour is moving out from low-productive cottage industries with the expansion of rural roads and electrification. The development of infrastructure facilitates job creation in rural trade and transport activities and exposes low quality cottage industry products to competition with higher quality urban industrial products.

**Distribution of Women by Duration of Economic Work, 1987 and 2000**

Dr. Hossain pointed out that, in the context of women’s participation in economic activities, an important issue is how many of them pursue these activities on a full time basis. The duration of employment is also an important issue for men in the context of measuring the extent of under-employment. For the sake of brevity he assumed 6 hours a day (42 hours a
week) as full time employment. In 2000, about 37% of the women did not allocate any time to economic activities compared to 14% for men. Thus a larger proportion of women are economically unemployed than among men. Male workers in particular, reduced their six and above economic working hours (from 73 to 59%) drastically compared to women from 1987-2000. This situation is also true (from 87 to 74%) for women, considering both economic and domestic working hours. Thus, the rate of unemployment has increased over the 1987-2000 period, which is also reflected by duration of working hours in both economic and domestic labour uses.

Dr. Hossain also observed that women are involved in economic activities mostly part-time. Only six percent of the women allocated more than six hours a day and hence can be considered fully employed in economic pursuits. This number is almost the same as the number obtained from the answers of the respondents when asked about the primary occupation of women. It appears that women allocate time to economic activities in the spare time after providing domestic labour and hence are only marginally involved in economic activities. About 38% of the women work for up to two hours a day, and another 19%, between two to six hours. Thus, almost 57% of the women are under-employed if economic activities are counted. Among men, 59% were fully employed and 28% under-employed.

**Labour Market Participation and Earnings**
During the survey he observed that about 12% of the women’s employment was generated in the market, compared to about 35% for men in 2000. The importance of the market is, however, more important for non-agricultural activities than for agriculture. The labour market accounts for only about four percent of women’s employment in agriculture and about a quarter for men in 2000. It is important to note that the importance of the labour market did not grow over the 1987-2000 period. In fact it shrank from 18 to 12% for female and 42 to 35% for men during the period. These declining trends are perhaps due to increasing rates in self-employment in different sectors.

The analysis showed considerable gender disparity in the wage earnings. For adjusting the difference in the purchasing capacity of nominal Taka over the 1987-2000, we have expressed the wage in US dollars using the prevailing exchange rates. Incidentally the depreciation of the Bangladesh Taka vis-à-vis US dollars was almost the same as the increase
in the consumer price index. In 2000, women received on average US$1.07 per day’s work compared to US$1.39 for men, i.e., about 30% less. In specific activities the gender disparity in the wage rate was even more pronounced. In agriculture women received about a 42% lower wage than men compared to 24% in non-agriculture. It may be noted however that for both women and men the wage rate increased substantially over 1987-2000, particularly in the business and non-farm service which are expanding sub-sectors of the rural economy.

**Duration of Women’s Employment by Socio-economic Groups (No. of fte days/year)**

The other point that has been noted was that it is the relatively poor class, whose economic conditions are not good, that are giving relatively more time for economic activities than the better-off sections in the society. The estimation of the full-time equivalent days of employment per year was done by extrapolating the four-day data for the year and converting it to standard eight-hour per person days of work. His analysis showed the estimated number of days of employment in agriculture and non-agriculture activities for households classified by major socioeconomic variables. It appeared from the numbers that it is the economically depressed households who participate more in economic activities. Women from households who considered themselves as very poor worked for 161 days a year compared to 122 days for the poor, and 115 days for those who considered themselves as self-sufficient but vulnerable to economic shocks. However, women from economically solvent groups were engaged more in economic activities, presumably because the educated women who are employed in full-time services mostly belong to this group.

**Women’s Participation in Labour Market**

He noted that about 12% of women’s employment is generated in the market, compared to about 35% for men in 2000. The importance of the market is however more important for non-agricultural activities, than for agriculture. The labour market accounts for only about four percent of women’s employment in agriculture, and about a quarter for men in 2000. It is important to note that the importance of the labour market did not grow over the 1987-2000 period. He reported it shrank from 18 to 12% for female and 42 to 35% for men during the period. These declining trends are perhaps due to an increasing rate of self-employment in different sectors.
A considerable gender disparity in the wage rate has been exhibited from the analysis in Dr. Hossain’s paper. There has been lots of literature on the gender disparity. In specific activities the gender disparity in the wage rate was even more pronounced. In agriculture women received about 42% lower wage than men compared to 24% in non-agriculture. It may be noted, however, that for both women and men the wage rate increased substantially over 1987-2000, particularly in the business and non-farm service which are expanding sub-sectors of the rural economy. Over time the gender disparity did not decline, it remained as it was.

**Determinants of Women’s Participation in Economic Activities**

Dr. Mahabub organised a Probit model to analyse factors influencing women’s participation in economic activities. The dependent variable was measured by a dummy variable with values zero for households where women allocated less than two hours per day in economic activities (those with marginal involvement in economic activities), and value=1 for other households (those with substantial involvement in economic activities). The explanatory variables included some socio-economic factors and others as well.

It was hypothesized that women’s labour supply would be positively influenced by the wage rate (the supply price of labour) and access to electricity (employment opportunity), and NGO membership, while it would be negatively influenced by asset ownership, technological progress, education of the household head, earnings from remittances, and income from non-farm sources. Judging from the asymptotic t-values of the estimated parameters, it appears that the most significant factor influencing women’s participation in economic activities is the wage rate.

In this point Dr. Hossain reported the result of the mode. He pointed out that women’s participation might increase if the labour market becomes tight, leading to an increase in the wage rate. The next important factor was found to be the development of infrastructure, measured by the availability of electricity in the village. Women’s participation is higher in households with migrant members. As male members leave the household, the women tend to take over some of their economic functions. Supply of credit by NGOs has a positive influence on women’s employment. Women participate less in economic activities in households with better-educated members. However, as the productivity of labour increases with the adoption of modern technology, women tend to withdraw themselves from economic
activities. So, there are those which are basically associated with preference for leisure at labour.

**Impact on Women’s Empowerment**

In Dr. Hossain’s paper, the females’ ‘participation’ in decision-making was considered as the proxy of ‘empowerment’ in the agricultural and non-agricultural sectors in rural areas. He selected some variables to develop a Women Empowerment Index (WEI). They have picked up the impact of absence of the household male head in the household on women's empowerment, agriculture activities and livelihood. He hypothesized that the absence of a male head impinge a larger burden on females in terms of household responsibilities, but also in the absence of males, females gain relatively more empowerment than in their presence. The lowest value was assigned (=1) when, in the absence of the husband, the decision is taken by other members (rather than by the wife), i.e., this is case of women being least “empowered”. At the other extreme, the highest value was assigned (=5) where females make decisions even in the presence of their husband, i.e., in this case the women are most “empowered”.

**Test of Significance of the Association of Women’s Empowerment with Their Involvement in Economic Activities**

The association between women’s participation in economic activities and women’s empowerment was also analysed. In this study, a smaller percent of households with no women’s participation in economic activities have strong empowerment but the same is the case with households in which women are employed full-time in economic activities. Indeed, women who are marginally or moderately involved in economic activities seem to be most empowered.

These were the results that were compared to the empowerment index for the groups who are marginally involved in economic activities and the other groups who are substantially involved. There was only one sector where a statistically significant positive affect were seen, that is on animal and poultry raising.

**Factors Influencing Women’s Empowerment: Regression Estimates**

Dr. Mahabub worked out a multiple regression model to analyse factors of women’s empowerment. He found out that the most important factors influencing women’s
empowerment are the size of landownership and the tenure status of the household. The higher the size of owned land the more empowered the women are. The women belonging to the tenant households appeared to be more empowered compared to that of women in the owner-operated farms. Also the older women are more empowered than the younger women, as indicated by the positive coefficient of the age of the spouse. The higher the levels of education of the household members, the more empowered the women members of the households are. After controlling the effect of these other variable influencing empowerment, women’s economic involvement seems to be of significant impact to women’s empowerment. The influence is however weak, as indicated by the lower t-value of the regression coefficient of these variables, compared to some other variables. The impact is positive for agricultural decision-making but negative for non-agricultural decision making.

**Impact on Other Socio-economic Factors**

In regard to other socio-economic factors, Dr. Mahabub focused on the control of population growth as women have an important role to play. Now, as human capital development for women is in consideration, the education of their children and impact on fertility reduction are brought into focus too. The two indicators to assess the socio-economic factors are as follows: One is the child-women ratio, because that is an indicator of current fertility and a significant positive affect is seen in women’s participation. The number of women is much higher in the child-women ratios who are not involved in economic activities than the number of women who are involved and over time the number declines which is a positive signal. He mentioned that the decline is much more pronounced for women who are involved in economic activities than in the household serving women who are not involved.

In Dr. Hossain’s study, another measurement was the proportion of children up to 10 years of age as a proportion of total population because, the reduction in younger population means that there is an improvement in fertility reduction. Here, he noted that in 1987, there was no difference; but in 2000, as in this period, there has been a decline in fertility rate and the reduction is seen to be much more pronounced from 36% to 22%. So there is quite a significant positive affect of women’s participation in population reduction and that is a great contribution to the economy. If the younger proportion of population reduces, the nation will need less expenditure for health, education and other things, so resources will be released for development activities.
Similarly, the impact on education of children can be measured by another two indicators: one is the proportion of the student population in the general population and the other is the secondary school participation rate. Dr. Mahabub Hossain mentioned that in the primary school participation rate has almost universal kind of changes, and that is why secondary school participation rate was taken in this study. He indicated that in 1987, the surveyed households have participated in economic activities and there are a smaller proportion of children going to secondary school which indicates poor households where the women are participating in economic activity. But the change of time is taken for those households where the women participate in economic activities. The secondary school proportion has almost doubled 29% to 58%, compared to the other groups. The increase is about only 18%, from 62-60% so both groups are seen as a tremendously positive affect on that factor. The final figure that the speaker would like to show is the impact of women’s participation on income and assets and for these he used the panel data. Panel data was generated for non-split households between 1987 and 2000.

**Policy Issues**

Dr. Hossain concluded with some policy recommendations. They are:

- Government and NGOs must formulate an explicit gender strategy and action plan
- All government programs must target rural women as equal stakeholders as men
- Technology development research should be sensitive to women’s increasing role in agriculture
- “Knowledge is power”. The government should initiate a special project for training women on improved agricultural technologies, and livestock management
- The pilot project on family approach to extension should be replicated nationwide
- Programs for supporting women’s income generation activities around homestead should be expanded for both poor and non-poor households
- “Money is power”. Agricultural credit should be channeled through women

**Open Floor Discussion**

**Women in Different Roles/Economic Activities influencing Empowerment**

Dr. Rushidan Islam Rahman, Research Director, Bangladesh Institute of Development Studies (BIDS), asked that if economic activity has a negative impact on empowerment, as found in both presentations, than what can be expected? She also highlighted that on non-
agricultural decision-making the impact of empowerment was somewhat negative.

In response to this Dr. Mahabub Hossain made his comment that the negative effect of empowerment was not seen in their studies; it was a positive effect; but there are many other factors which have a much more positive affect on women’s participation in economic activities.

Dr. Meghna Guhothakurta, Professor, Department of International Relations, Dhaka University talked about the economic activities of tribal or the adibashi women who play a very important part in economic activities and in the subsistence economy. It might not be related to agriculture per se but they definitely do livestock rearing.

She also pointed out the changes occurring in recent times, where cash economy is injected in areas such as shrimp cultivation is taking over agriculture and the role of women is drastically changing. She felt the need to put that into focus. She suggested that policy recommendations should be put forward considering the different aspects of agriculture activities in mind, and she pulled out an example of Satkhira area where the government is taking a position to encourage the shrimp cultivation as a foreign exchange earner. But it is contributing to the de-peasantisation of the economy as well, and the agricultural sector is not coming up with counter arguments on that. So, she felt the necessity of working through the policy contradictions that might be occurring in the government level.

Mr. G. M. Quader, MP, Jatiya Party, pointed out the evidence from the survey of Dr. Mabub Hossain’s team that women’s field activities in crop cultivation along with men’s has declined. But there are other sectors too, poultry raising has increased from 12% in 1987 to 31% in 2000. So, women are participating in the agricultural sector, in all economic activities, and in all spheres of life in rural areas. He observed that although in totality the ratio might have increased, it has not reduced at all. About the empowerment of women, Mr. Quader said that women are doing much better in many spheres of life. In the village areas the outlook of women has changed very much. They are much more confident, they are much more educated now and they are taking part in all the spheres and they are doing it well. They are in the education sector, in sports in all other sectors and women folks are doing better then men in almost all sectors now or they are at least competing. In this context, it can be said that empowerment has progressed. The level of women empowerment in developed nations like those of Europe or America cannot be compared with Bangladesh, but in terms of

Women’s Contribution to Rural Economic Activities

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the neighbouring states, Bangladeshi women are having a greater empowerment level. Bangladeshi women are in all sectors now, in the army, navy, everything. In villages, they are also participating in all sectors powerfully.

**Women’s Political Participation**
Dr Sadeka Halim, Associate Professor, Department of Sociology, Dhaka University had a comment on the analysis part of the presentation. She said that the analysis was from economic perspective only and it was very uni-dimensional perspective of women’s empowerment. The paper did not discuss beyond the rights of women to take decisions, regarding tree plantation as their homestead boundary. So, the question of women’s political participation in the village level was missed out, even though at present women are directly elected in the union parishads. But what about general women those who are interviewed, what is their role in the *Shalish*? How much impact do they have in the *Shalish*? Here, the major concerns seem to be missing regarding the women’s decision making power and the patriarchy issue.

Ms. Roushan Jahan, Member, Women for Women pointed out the same issue from women’s political empowerment angle. She suggested for the speaker to consider whether these women take part just for votes or do they have any ambition in taking part in the UP election.

Ambassador M.M. Rezaul Karim, Member, Advisory Committee, Bangladesh Nationalist Party reported that their party has recently taken steps and various measures so that women can be well represented in the village and in the union parishad level with hopes that they can communicate with the local people of their constituency. He also said that at the top level they have women representatives who play very important roles in running the community.

**Gender Related Strategy and Action Plan**
Dr. Salma Chaudhuri Zohir, Research Fellow, Bangladesh Institute of Development Studies (BIDS), opined that every project should have a gender specialist to ensure that the gender issues are properly addressed. There are national action plans for women in all the Ministries, such as agriculture, live stock, fisheries, environment. The reason, she thinks, behind the action plans not being implemented is that there is less donor pressure. So donors should have their gender action plan and it can then only get implemented. She informed that the Asian Development Bank have their own gender action plan and they think that gets translated for implementation.
Dr. Bhakti Majumder, Senior Assistant Chief, Planning Commission, drew attention to some particular issues related to agriculture and quality seed availability. She appreciated Ms. Paris speech, learning that there are some projects implemented by DAE and there are training facilities for women in relation to seed preservation. The ratio that is given by the presenter was a total of 30 participants, 25 men and 5 women, but since women are responsible for seed preservation and processing, women’s participation should be increased.

She reported that they have conducted five participatory consultation meetings in 5 regions of the country. And they learned from the stakeholders that there is a lack of quality seeds for all types of crops. So she wanted to draw the attention of the Hon’ble Minister for Agriculture in order to ensure the availability of better quality seeds. She added that it is very important to bring women into seed preservation and processing activities. The rural women should be provided with better training and technical knowledge about how to preserve seeds along with the preservation tools, so that better quality seeds can be made available to the farmers on time.

Ms. Maleka Begum, Gender Specialist and Researcher, Women’s Rights Movement, spoke about the gaps which should be addressed. She also questioned about the role of the media in this regard. People who are working to bring positive changes in the society can be presented through the media. She reported that the works on gender related issues have been done and the policies have been made in our country under the “peasant platform for action”. Programmes have also been undertaken by every Secretariat on “Wheat focal point”. What is the role of this “wheat focal point” in agriculture? These issues could be brought generally.

Mr. M. D. Tariq Hassan, Director (FSW), Department of Agricultural Extension (DAE), sited some examples to illustrate the extent of coverage by the EAE. IPM is targeting 35% of the farmers, as many as 22000 upazillas, and in next phase the rest of the upazillas will be covered. In ADIB, one of the projects, 60% of women farmers are focused for IG and household income generating activities; in CDB, it is 16%. A horticulture development project specially designed for homestead, household, food security and value addition addresses 60% of the women folks. So, the changing scenario over the world globally is not enough. He has given some statistics that in Sub-Saharan African countries 45%, Kenya 35%, Malawi 30% and Thailand 20-30 %, and in Bangladesh, the whole gamut of scenario is 3.8%. He reported that the minimum activities where women are participating in Bangladesh are 22.
Knowledge is Power for Rural women

Dr. Rushidan Islam Rahman, Research Director, BIDS felt the analysis should really be extended to see whether the impact of economic activity or earning has been affected by education. Dr. Rahman continued by saying with increasing education, women’s earnings will be higher and that should empower women according to our common notion. Further in-depth analysis in this area is also desired.

She added that from latest data, it is seen that there has been a very high increasing educated unemployment rate among the young girls, specially those with secondary education. If the unemployment rate among the educated goes up, obviously there will be less incentive for educating the girls, and if women cannot get engaged in the productive employment, education will not be able to generate empowerment for women. Responding to Ms. Paris’s query about whether the daughters will be successful in achieving a better life through education, she said, just education is not sufficient. The educated women must be provided with more employment, which is not currently happening and that may require some modification in the curriculum of education. There is need for improvement in the quality of education and there is need for introducing some special skill generation along with just literacy, numeracy etc.

Dr Salma Chaudhuri Zohir, Research Fellow, BIDS, mentioned that the new thing in this research is the economists are now looking at gender. She said that now, women’s advancement and rights are being integrated in the PRSP as the root factor of poverty reduction and women are addressed in all dimensions of poverty including time poverty. To reduce time poverty her suggestions was to include improvement of agricultural technology and she welcomed IRRI to give some policy suggestion in this regard.

Ms Ferdousi Sultana, Gender Specialist, ADB, expressed her concern by saying about the technology, whatever training and technology is being transferred, she thinks, in most cases it is related to production. She suggested that there is a need for research which not only rightly pointed out the problems but also about dissemination and about how to bring the women to that process.

Ambassador M.M. Rezaul Karim, Member, Advisory Committee, BNP wanted to point out about the teachers in field of education. To his point of view, the government should not only
encourage, but also ensure full and active participation of teachers. No body can really nurture or bring up children like the mothers, and the women are much better than men who do that.

Mr. G. M. Quader, MP, Jatiya Party made his comments on the recommendations of Dr. Mahabub Hossain’s paper. He focused on the point “The knowledge is power” which was the major factor Ms. Paris pointed out, mentioning women in the agricultural sector doing research on seed and other processing work. So, government should initiate a special project for training women on improved agricultural technology and livestock management, he opined.

**Skills Development and Introducing Projects Targeting Women as Employers**

Dr. Rushidan Islam Rahman, BIDS, commented on the skill development issue. She said that without specific skills the young girls may not be employed, and she felt such employment needs to be generated not only through self employment but also through increased hired employment demand. The young girls are unlikely to engage in self employment as they do not have the managerial capacity. Rather, they would prefer hired employment. Without an expansion of demand for hired employment, women’s employment cannot be expected to have an empowering impact on younger women and some actions must be taken in this area.

Dr. Salma Chaudhuri Zohir, BIDS has given a useful and modern suggestion. She thinks, “we need to have one stop services because women need not only credit but also credit, skill, training and marketing opportunities as they are suggested and also the technology, so that there should be one stop services for them.” She also said that there are too many trainings going on by different agencies but there is no coordination in the field.

Ms. Ferdousi Sultana, Gender Specialist, ADB made some comments on the recommendations of the papers. Her first point was regarding the changing scenario in a rural economy and in agriculture. It is not only the recent trend that people are no longer inclined towards paddy cultivation but there are also various other crops being introduced. There are number of projects going on which are introducing high value crops, crops diversification, etc. Some of these projects and activities are really targeting women, proving a lot of training, particularly in the area of production. The main issue here is that no matter what target has been fixed or what training has been given, the reality is that the participation of women is
increasing in the field level. But still, at the field based activities it is the men who are dominating. When the question of information and improved agriculture technology comes up, one has to consider the process that women are being targeted and being trained but most of the actual work is done by men. So, how much is the loss in between the technology that is being provided and how much it is actually reaching the field and how much of the benefit is going to the actual stakeholders were the questions she raised in her comments.

Mr Md Tariq Hassan, Director (FSW), Department of Agricultural Extension (DAE), referred to the question which has been raised as to the extent of DAE’s participation or the role of women in seed preservation. On this area probably the value addition at the homestead level, the contribution of the women have probably been overlooked in both the papers in the terms of horticultural crops and in the field crops. However, DAE is implementing new areas of extension policy wherein in most of the projects, as minimum as 35% to 60% women are targeted for giving exposure and training on skill development. But this not the end in itself, it requires further strengthening and streamlining, because project has been designed long 2-3 or 4 years back. Recently, the project pro-forma was approved by the planning commission, but until it is revised, the integration of new elements introduction is very difficult.

Mr G M Quader, MP, raised another point - progress for supporting women’s income generation activities around the whole state should be expanded for both poor and non poor household.

**Market Access to Women in Rural Areas**

Ms Tahera Jabeen, Social Development Advisor, Consultant, Health- Nutrition -Population Sector Programme (HNPSP), Bangladesh Government and Health/Social Development Expert Northern Ireland Health and Social Care Services (NICARE), highlighted an area which was not yet addressed. The issue was access to the market and she wanted to have an idea as to how to address this area. She was looking for some suggestions from PETRRA project and from others who are working in this area and she felt the market is totally left out in this suggestion.

Dr. Salehuddin Ahmed, Managing Director, PKSF also focused on the market access issue. He said that now the women’s roles have been discussed in terms of the pre-harvest period and then in the post harvest loss prevention. This post harvest processing is directly linked with marketing. These days, in Bangladesh, the women’s role in marketing agricultural
products is not very popular. He thinks that this issue is not really economic empowerment, just getting money to women.

Ms. Khushi Kabir, Coordinator, Nijera Kori and Member, CPD Board of Trustees opined on Ms. Paris’s concluded remark at the first part. Ms. Kabir mentioned that basically in terms of people who are policy makers, the stereotypes of looking at women as mere housewives do not presently exist. There is concern in trying to bring women into it but the whole question is that when the macro issues are concerned, the economics are based on a much larger scale, in terms of market and in terms of exports, the whole focus becomes gender blind. And there is no concern in looking at how it is affecting women and what opportunity it is creating for women. She added that the study could look at the commercial production within the system, items like shrimp or tobacco or any other such large scale commercial productions which are based on corporations and private companies, and the impact it really has on women in terms of the gender impact, That is something, she found as missing in the paper.

Dr Bhakti Majumder, Senior Assistant Chief, Planning Commission, drew attention to the fact that the main advantages of quality seed use are that it will restore the genetical qualities of the agricultural varieties, improve germination of the increased seeds and improve the marketable surplus of the crops. She said that it will enhance agriculture production and will also improve women’s participation and empowerment in the agriculture activities.

Ownership of the Property and Rural Women
Ms. Tahera Jabeen, Social Development Advisor mentioned the ownership of property. She included in her comments an example that the distribution of agricultural or khas land, whether it is possible to distribute the Khas land to the marginalized women’s groups so that they can build the ownership of land being in the family where lands are not owned by women. So during only the post harvesting period the women’s agricultural contribution is more or less given importance, but in terms of ownership until and unless some ownership issues have been resolved, no matter what ever empowerment issue is being addressed, without the ownership power nothing will work. So, she requested the researchers and the policy makers to find out how to give ownership to the women. she also pointed out that the market area, needs to be focused both for policy and for inter-programme implementation strategy.
Dr Sadeka Halim, Associate Professor, Department of Sociology, Dhaka University, wanted to hear some challenging policy recommendations from both of the presenters regarding the ownership of the property. She added that actually the policy makers, the donors, even the NGOs were always avoiding this issue. When this question comes up, they say that they do not want to start a gender war in the rural areas or in the household level.

**Gender Equality and Empowerment**

Dr. Khaleda Salahuddin, Former Professor of Economics, Dhaka University questioned Dr. Mahabub Hossain about one of the comments in his paper where he said that very few women are involved in business and service activities because that is in the domain of men. Dr. Salahuddin wanted to know why it should be in the domain of men? Over time, men have allocated more time to non-agricultural activities in which earnings are higher which tends to influence women’s participation in agricultural activities. But why are the businesses or other higher income activities not given to women? Is there any answer for that?

In connection with the above question raised by Dr. Khaleda Salahuddin, Dr. Hossain answered that they were stated in the facts but they did not say that this should be logically under the domain of men or women. What they have seen while surveying was a small fraction of the women who were in those areas, for example in college, industry or something. It may be because of lack of access to finance or something of the sort that lead the men to be more pervasive in that area than the women, said Dr. Hossain. They were not making the judgment that it should be specifically in the domain of men, what they tried to say was that at present, men are more in those areas.

Ms Khushi Kabir of Nijera Kori added a point on the issue of wages, which is very important. She said that “we have found that there are strong organisational movements including wages movements for increase in women’s wages, so it is not just an economic input which we are trying to look at in terms of bringing women’s economic participation. I think a lot of organisation movements, social mobilizations also need to whole question of economic growth, empowerment and emancipation of women through movement such as for equal wages and etc.”
**Money is Power: Access to Money**

Dr. Salehuddin Ahmed, Managing Director, PKSF focused on the micro credit issue. He thinks that the micro-credit is very important. But it was seen in Mahabub’s presentation that there is not much empowerment through micro-credit alone, but there are other factors as well. He said that he is already aware of the fact that credit is not enough. He added that “when Mahabub said that in the last sentence of his presentation that “money is power”, I remember more than 200 years back Adam Smith specified the same thing. Money became money. If you got little, than it is very easy to get more, but it is very difficult to get this little.”

Dr. Ahmed felt that his credit business fit in that scenario, because the poor people really do not get that little that is very important. He continued that in Bangladesh there has been empowerment to some extent and also something dramatic is happening in empowerment. The phase of rural women has definitely changed not only because of economic empowerment, but because of other factors as well.

Dr. Salehuddin also mentioned that in terms of micro-credit borrowers, about 30% of the women are engaged in agricultural activities with that micro-credit. Sometimes people say that most of the micro-credit goes to non-farm activities, which is not really true. In fact, in the farming sector women do use their micro-credit say, about 30% for agricultural needs, broadly defined that is crop production, poultry, livestock.

Salehuddin also sought for some analyses to be convinced whether women have been empowered by some of the indicators like access to cash income or ability to take decisions. These are some simplistic issues that could be addressed. The women may not have the access to cash. For example: most of the time women get the cash but it is used by the husband. In this case they can talk together and if the husband uses it and if it is spent for family welfare that is fine. To Dr. Ahmed, empowerment should not be judged only by the access to cash.

He also expressed his concern about whether the women could make the decision in the absence of her husband or not. There should be different definitions of empowerment which cannot be judged by taking a few indicators on the right of women to take decisions or not. In many households, the husband does not take the decision either. In some urban areas, the
wife takes all the money from husband. It cannot be said whether these women are empowered or not because it is not only economic factors but non-economic factors also. Finally, females in almost all sectors of Bangladesh - agriculture, non-agriculture, rural, urban, peri-urban, small towns - are facing increasingly important roles. In some villages, the survival strategies are being worked out by the women alone. Women must be taken into account in order to bring the family far above the poverty line. This is the challenge for Bangladesh and should be of the highest importance to the government or NGOs. Women are the essential contribution needed to bring the family above the poverty line in the fastest possible way.

Answering to the above comments, Dr. Hossain corrected one fact: they did not say that micro-credit did not contribute to the empowerment measurement. Whatever narrow measurement and things are there actually the micro-credit variables does show statistically positive affect on empowerment.

Ms. Ferdousi Sultana, Gender Specialist, ADB, also gave her comment on this issue. She mainly identified the fact that women do not own land. If they are not land owners, in terms of agricultural credit, it is really possible to go through them the projects are going through them but it is actually being utilized by the male members of the family. On the one hand money is power and if they handle money they would be empowered; but on the other hand, should they really be burdened when they are not the owner of the land and they are not utilizing it but at the same time they are being the guarantor of that credit? She suggested to the development practitioners, to at least consider how to match these two things together.

Ambassador M.M. Rezaul Karim, Member of the Advisory Committee, shared his experience with a NGO which dealt with, among other things, micro credit. The main idea from his comment was the credit was paid very timely and these women were to be trusted.

He also added that if women are being trusted that much than they can also be trusted with agricultural credit and various other things, provided they are in a position to handle it. Some of them also own land and they should be given the agricultural credit or at least be considered for it.

Dr. Mahabub Hossain made his comments regarding this micro credit issue. He said, “We
know that the NGOs are supplying the micro credit without an equi-lateral. So the issue is that since the women do not own land, how could we deliver the agricultural credit to women. I think the issue is that we can also deliver the agricultural credit to women on the basis of debear pressures and other not taking collateral, because if the NGO credit or micro credit can do that why can’t the agricultural credit.” He also mentioned that the issue here is not whether the women will use that credit, whether they are cultivators or whether they are owners but whether or not they can utilize the access to such credit. This has been demonstrated by the supply of micro credit and that was our purpose.

Mr. G. M. Quader, MP of Jatiya Party, voiced his opinion on “the money is power.” He then argued about the agriculture credit channel through the owner and said if the women get the credit for the main farming purposes then maybe the husband could make the women the scapegoat and try to not pay the money. On the other hand if the money is given to the women for its own purpose, like supporting women’s income generation activities where the women has got her own control over the farm, then it is a better way of channelling the farm through them. But if the credit is given for the crop production when the crop will be sold by the husband, the women may not have control over that farm and the lenders may not get the money back.

Women’s Decisions in Their the Health Issues  
Ms. Naaz Farhana Ahmed, Vice President, Women Entrepreneurs’ Association of Bangladesh and Managing Director, KANAK, has pointed out that the whole health issue was overlooked in this study. She expressed that it is really very pathetic to see that there is no health policy and that women are subject to lots of health-related problems while not having any health insurance. Forget about health insurance even in the urban areas, the real picture is very poor and they are subject to all kinds of viral diseases, like HIV. There are also other issues which are totally neglected. She added that when people are talking about making the invisible visible, what should the clear picture be regarding this issue?

Ms. Khushi Kabir wanted to clarify a point by saying in spite of the idea that since the population growth rate has decreased then there will be less expenditure on health, the paper should take into account the rise in Bangladesh’s higher age growth. Putting this in the picture would show there isn’t currently a correlation between the population growth rate and health expenditure.
Ms. Roushan Jahan, Member, Women for Women, requested the writers to consider if there is scope. He asked the writers about why in the nine intra-household indicators, including children’s education, which they have analyzed in their study, they missed the fact of taking decisions regarding the health-seeking behaviour. It is an important consideration in measuring the level of women’s empowerment - who takes the decisions and how they are taken.

Ambassador M.M. Rezaul Karim, Member, Advisory Committee, Bangladesh Nationalist Party, suggested that we should try to have more doctors, more nurses, and more field workers in the family planning from our women folks. The government should not only encourage, but also ensure that this be done.

Dr. Mahabub Hossain commented on the last two concerns which were raised. He concluded his comment by saying, “one is on the proportion of elderly, when we are saying that the proportion of the children are going down so that the burden is on the government on the health and education, I think that issue is arising but there are still issues that the aged particularly over 60 have an increase in their proportion but not to the extent of the reduction of the child population. We know that in developed society now a days, this is a big problem, how to care for the elder because they are becoming large sections but I do not think that Bangladesh has still come to that stage.”

**Remarks by the Special Guest, Dr. Mohhammad Abdur Razzaque, MP**

Dr. Mohhammad Abdur Razzaque, MP started his speech by thanking the Chair of the session, the chief guest and the other special guests of the seminar. He also thanked CPD for showing the good gesture by inviting the members of the Parliament from treasury and from the opposition. He expressed that the incapability to sit and work together was the trend of our political culture and also said that our politicians should learn something from the civil society.

The Member of the Parliament opined that the subject of the dialogue was important and that the gender issue has been a topic of discussion for the last 10 – 20 years. He added that CPD usually chose a subject as a special interest, not necessarily as a popular or well discussed or well reformed topic; but this time they have chosen a subject which has been discussed since the inception of Bangladesh. He also recalled from Ms. Paris’s presentation that there are a
plethora of studies done on homestead and agricultural products in our social system. There were many recommendations that came earlier. He reported that in their time they had strategies and directions, not only for women’s issue, but for many other issues.

He talked about the status of women in Bangladeshi villages - women look very pale and sick; it seems that they are suffering from lack of nutrition. On the other hand he also said that it cannot be underestimated that they have made good advances in poverty alleviation and the beneficiaries were women. One tremendous achievement which should be mentioned was the advances made in enrolling girl students in the primary and high school level. The mortality rate of under-five-years-old children was brought down and in other social sectors also gained some achievements. But he pointed out that the advances still did not bring them up to the desired level and that in general, women were really poor discriminated against in society.

Dr. Razzaque pointed out that women are playing a vital role in doing homestead activities as well as in raising poultry livestock and growing or processing crops. He questioned the recognition of women’s contribution in economic activities and felt that it was a division of labour for women to take care of children and other family members. In the rural areas, even if the women want, they cannot contribute to the society as much as they could in more urban areas. In general, rural areas tend to stick to the traditional misogynistic ideas. But in agriculture research both the presenters say that the research bias to male farmers.

The Special guest gave an example of some technologies which have been developed and which could contribute to upgrading the women’s economic and social status. He also said that these technologies are not very prevalent in Bangladesh. One example of this technology was “homestead gardening.” From a 6x6 meter field, the women can grow vegetables round the year which can meet the requirement of a 5 member family. They can even have some surplus. He reported a case study in Lalmonirhat which was funded by USAID. The farmers of that area said that if they get support, they would love to continue this homestead gardening. They were given seeds and 200/- Taka for making fences and one bucket for irrigation.

Dr. Razzak gave another example of a widow’s economic progress. She was provided with some technology, seeds and some ideas to help her increase her income. With that support,
she started to cultivate fish in her small pond then she set up a nursery and started rearing poultry in the same way. Within one and half years to two years, she could upgrade her house with a tin shed and the lady even came to Bangladesh television (BTV) 3 or 4 times. The main point Mr. Razzak wanted to focus on was that from last 10-15 years it was heard that women are deprived, they are suffering most, they are marginalized and so on; but to really change their economic status, these successful case studies could be replicated and definite programmes should be undertaken targeting women. There are huge demands from the farmers for quality seed. If the target can be made to produce and provide 20% of the quality seed within 3-4 years to the farmers then women can contribute there and that will increase the involvement of women in economic activities in rural areas.

He raised two points which came from both the presentations “money is power” and “education is power” Power is important, women are more educated than ever before, as it is seen in some high schools that there are more girl students than boys. He concluded his speech by making a commitment on behalf of his party for improving the well-being of the women. He mentioned here a programme which they had in their regime, “One house One Farm” (Ekti Bari Ekti Khamar). Everybody should consider each house as a farm unit and the productivity of all its components like livestock, fisheries and anything else could be increased to change the totality of the farmer’s economic condition. Education is power and where 50% of Bangladeshi people are women, they should be educated. That would be the key factor in upgrading and improving the well-being of women.

Remarks by the Special Guest, Mr. Mirza Fakhrul Islam Alamgir, MP
Hon’ble State Minister for Agriculture Mr. Mirza Fakhrul Islam Alamgir, MP started his speech by thanking CPD for inviting him as a special guest of the dialogue. He hoped both the papers presented in the dialogue will useful for even further research in this area. I found two things very interesting from Dr. Mahabub Hossain’s paper, he said. One, the figures where Dr. Hossain showed that the male populations are contributing 85% in rural economy in 2000 and the female populations are contributing only 6.3% in the same year, but the rate of contribution in rural economy was 93% for the male population and 8.8 for the female population in the year 1987. It was also mentioned that the poverty incidence which was 59% in 1987 has come down to 43% in the year 2000. From these figures it can be said that some work has been done in the rural economy and because of that the poverty situation has improved. Some infrastructural development works as well as some economic works have been initiated to reduce the poverty level in rural Bangladesh.
He pointed out that the rural women perform a lot of works with their male counterparts, particularly in health care, food processing and child care besides spending a lot of time doing the household chores. Recently women are involving themselves doing post-harvesting works, and attending to poultry and livestock. Some NGOs are also trying to empower the rural women by some of their activities. Mr. Alamgir drew attention on the fact that in the union parishads, women are taking part in direct election; and in the case of empowering them, we have made a positive effect.

The MP opined that the situation of the rural area is not necessarily worse. Rather, there are many positive sides and particularly for the women folks, there are many opportunities. It has been seen in the Northern and Southern parts of Bangladesh that girls are going to schools with their uniforms and they are very clean and organised. The NGO employees are working at their fields and going around with their bicycles, or the women are going to the market with their products. Women are even working in the primary schools efficiently and competently now. So, it can be said proudly that women have more opportunities to bring themselves up and that we have given them more power with which they can practice - in essence, empowering them. He stressed the fact that there are many opportunities for women to work in the recently initiated projects (i.e., women market project, women empowerment entrepreneurship project, NCDB project, Seed processing projects, Barendra Irrigation project, Plantation project etc.). These projects have created an opportunity for women to make themselves involved in income-generation activities.

He concluded his speech by saying that their government has created various scopes for educating women. He said “I personally believe that our country is a place of lots of opportunities and if we can empower women, make facilities for them and create employment for them; they can generate some income by themselves, then we can achieve our expected goal as well as we will make ourselves economically sound”.

**Address by the Chief Guest**

The Hon’ble Minister for Agriculture, Government of Bangladesh, offered his address as the Chief Guest of the dialogue. He thanked the organisers for organizing this discussion on a very vital and important subject. He pointed out that the paper discusses a large mass of statistics. He added that there were times when it was very difficult to digest all the statistical
data. Women’s average daily work was down to 7 to 8 hours from 9 hours. Women work less hours now as Dr. Mahabub’s 1997 – 2000 statistics where the reason is also given by the authors. Difficult works of male have decreased from 3.50 hours to 5.2, almost half. However, only about 6% of women are fully involved in economic activities. Lot of other statistics were given in the paper which would be very useful for economists.

In the case of women’s education, the minister mentioned that there were three components needed to increase women’s empowerment. These were separate girls’ schools, schools where girls are majority in boy’s schools, and reservations of jobs in the education sector for women.

He realized that the government does not obey the guidelines of the projects 100%, but something should be done to monitor every project as to maximize their benefit. He opined that reservation of seats by the local council, reservation of seats in educational institutions for the women such as, medical college, technical colleges etc. should be strictly maintained. According to the Minister for Agriculture, family is not a public limited company or a statutory corporation. It is not a question of who decides major things in the family, it is a question of whether the best intentions of the family have been reflected. In that respect, it will not be a fair analysis, and there are lots of other things in between taking decisions for family welfare.

Mr. Anwar pointed out the question which was raised by the participants about quality seeds is a very important question. It is a very important issue for rural people as well as for government, as has been pointed by the BADC. For the development of agriculture, it is necessary to provide quality seeds by the ministry and to undertake policies as to how the private sector can contribute in the seed sector. In this context Mr. Anwar said that the government is reviewing this fact. He concluded his presentation by inviting CPD to initiate a discussion on the seed issue to be the major contribution from civil society’s part.

**Concluding Remarks by the Chair**

The Chairman of the session concluded the session by thanking the participants, presenters, chief guest and special guests of the seminar.
## List of Participants

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<thead>
<tr>
<th>Name</th>
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