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Bangladesh ranks 68 out of 142 in the Gender Gap Index. There has been considerable progress towards reaching the MDGs, especially regarding gender equality, universal primary education and maternal health. Despite this trend towards equality, women still face discrimination in the labor market, have less access to land and services and are still excluded from political and social spaces. Through effective consideration of gender equality within SDC's market development strategies, women are economically empowered and thus socio-cultural power relations are challenged.

#### Prosperity for women is prosperity for all

Learning from Women's Economic Empowerment projects in Bangladesh

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There is a broad range of definitions on women empowerment. The Women's Empowerment Framework suggests a comprehensive definition covering the following five levels towards achieving equality:

#### **Box 1: Levels of Empowerment**

trol over factors of production and distribution of benefits, without dominance or subordination.

participation Women have equal participation in decision-making in all programs and policies.

conscientization Women believe that gender roles can be changed and gender equality is possible

ACCESS Women gain access to resources such as land, labor, credit, training, marketing facilities, public services, and benefits on an equal basis with men. Reforms of law and practice may be prerequisites for such access.

**WELFARE** Women's material needs, such as food, income, and medical care, are met.

The Women's Empowerment Framework, developed by Sarah Hlupekile Longwe, Gender Specialist, Zambia.

Women's Economic Empowerment (WEE) more specifically is defined as follows in a discussion paper published in 2012 by the Springfield Center, a leading organization for

promoting market-based approaches to development:

- Economic Advancement: increased income and return on labour
- Access to opportunities and life chances, such as skills development and job openings
- Access to assets, services and needed supports to advance economically
- Decision-making authority in different spheres including household finances

#### Women's Empowerment in M4P

Several projects under the SDC Market Development domain in Bangladesh apply a M4P approach (making markets work for the poor) to better connect poor and disadvantaged households with improved market systems, facilitate access to quality services and finally increase income and employment generation. Despite its pro-poor orientation the M4P approach was often criticized for overlooking gender aspects. Hence it has been a priority in recent years for development practitioners to reach both men and women as equal stakeholders of improved market systems under the umbrella of the M4P approach.

A particular focus on women with regard to economic advancement and increased access to opportunities and services can easily be integrated within the M4P framework, whereas decision-making processes are more difficult to address through this approach. It is argued that the mandates of M4P projects primarily are about increasing freedom of choice

through economic advancement and not necessarily challenge socio-cultural norms.

The experiences of two projects in Bangladesh, Samriddhi and Making Markets Work for the Chars (M4C), show that economic empowerment of women can also lead to social empowerment which eventually can challenge patriarchal society structures. "Nevertheless, good practice examples remain yet few and the root causes of inequality must be addressed more effectively in M4P projects, in order to avoid the exacerbation of income inequalities, gender-based violence and unequitable decision-making and resource distribution", says Siroco Messerli, Deputy Director of Cooperation.

#### Box 2: Samriddhi and M4C project

The SDC mandated Samriddhi project, implemented by Helvetas Swiss Intercooperation, aimed to contribute to the sustainable well-being and resilience of one million poor house-holds in Northern and North Eastern part of Bangladesh through economic empowerment. The project integrated WEE from the beginning for example by selecting respective value chains, in which a high number of women are involved.

Making Markets Work for the Jamuna, Padma and Teesta Chars (M4C) is a SDC mandated project implemented by Swisscontact and Practical Action. It aims to reduce poverty and vulnerability of 60'000 char households through the facilitation of inclusive market systems. Women on the chars face specific challenges and vulnerabilities due to seasonal migration of male household members.

#### Addressing constraints through the selection of value chains

Fouzia Nasreen Project Manager M4C explains that in the chars women are traditionally often involved in post-harvest activities, such as chili drying. Based on a set of selection criteria which includes involvement of women in the sector, six agriculture sectors were selected among which one of them is chili.



Chili farmer of the M4C project in the Chars

M4C is facilitating access to quality inputs, information and markets in all its sectors. "One of our intervention tasks is to convince traders to include women in trainings because they play a vital role in chili-post-harvest. Women improve their skills in these trainings and get practical information on proper post-harvest activities. They learn for example how to correctly pick chili, which improves the quality and leads to higher prices" says Ms. Nasreen.

Another strategy is to select value chains that have potential for a higher involvement of women. In the Rajshahi District, women are becoming more productive in bull fattening and dairy cattle rearing. "Before the training we fed bulls for at least one year and now we are able to sell the bulls within three months" explain women of a bull fattening producer group supported by the Samriddhi project. "We share the responsibilities with men; we take care of the cows, mix the fodder and clean the stall, while men cut the fodder and go to the market". Both value chains, chili harvesting and bullfattening, consider socio-cultural constraints, such as restricted mobility for women, since the activities can be pursued from home or nearby places.

### Women working in low income sectors: blessing or curse?

Women are often involved in sectors that are financially less attractive, such as handicrafts. However, women often engage in these value chains to gain some additional income. M4C sees high potential in the handicraft sector for WEE because of its flexibility. "Women conduct a couple of days trainings, receive orders and take the work home. The practice is easily replicated because they teach other women within the household" says Nasreen.

Momota takes part in this programme and completed her second order. "After finishing my household chores and helping my children to get ready for school, I start working on the handicraft" she explains and adds that she is very content with this task. She decides how to spend this extra money and has bought some chickens for further investments. She also mentions that she feels more confident now as she is contributing to the income of the family and has the impression that her husband values her more.

Ripa was working before in a garment factory in Dhaka. Despite the fact that the garment industry offered her like many other Bangladeshi women the opportunity to increase her income and take her own decisions, she suffered a lot from being apart from her family. This project gave her the opportunity to return to the Chars and contribute to the household income: "Now I work from home while I am taking care of my three and eight years' old children".

This model offers these women new economic opportunities, but at the same time there is a risk to add to their burden. Particularly in the context of the Chars, where many men are absent due to migration, women take on new roles in addition to unpaid care work and the participation in agricultural tasks



Ripa and Momota participating in a handicraft training

### Engaging men and boys for women's economic participation

The M4C project linked several companies to the Chars. One of them that recognized the economic potential of these women is Dhaka Handicrafts Ltd. Munwar Hossein, Finance Administrator, emphasizes that one of the key success factors is to get all stakeholders, especially men and in-laws, on board. They conducted a survey to select poor and marginalized women eligible to participate in the training. Before this survey they organized a meeting with village leaders and husbands to explain to them the benefits of this programme. Hossein explains: "Husbands' resistance decreases when they realize that their wives contribute to income generation, will be able to work from home and their fulfilment of household chores will not be hampered". It is key for men to recognize that progress for women is progress for all and to acknowledge women's contributions including unpaid care work.

#### Role models for other women

Another key success factor for WEE in both Samriddhi and M4C projects is capacity building of poor women, who besides facing typical constraints (restricted mobility, lack of access to financial assets, physical weakness due to mal-nutrition) often also lack the confidence to engage economically. M4C tries to promote role models as a source of inspiration for other women for example through female demonstration farmers.

Sapna is a demonstration farmer for jute. She was trained by a private input company and learned how to use new seeds and fertilizer. Due to her success she became a role model

in the village: "My neighbours ask me how I planted the jute and what kind of inputs I am using. I provide them the information and teach other women how to cultivate their land".

Another role model for women is Suratanessa, a local livestock service provider. After the death of her husband, she opened a small shop, where she sells different products for livestock vaccination. Her grandsons and daughters help her in the shop. She is the only female service provider and business woman in her village. She is seen as a role model and trains other women to follow her example.

Linking poor women to markets does not only empower them economically, but can also have a positive impact on their social status. The story of Yasmin Monowara, Chairperson of a Service Provider Association in Rajshahi District, is exemplary for a woman whose life changed through her engagement in the Association. She dropped out of school at 9th class but later in life she realised the need to increase her skills to be able to perform her role as the chair of the association. She felt that her new responsibilities also changed her life on a personal level: "My role within the family changed and I feel more respected. Before it would never have been possible that I travel alone, but recently I visited India and my husband supported me to get a visa". Her experience inspired her to also become a social leader and get involved in social awareness campaigns to fight gender-based violence and child marriage within her community.

### Decision making authority remains in hands of men

Another issue that is often neglected in market development projects is the lack of control of women over their income. Since in M4P projects the household level is generally the unit for measuring changes, the impact on increased decision-making power of women is difficult to measure. Even in female-led producer groups men tend to dominate the discussions. Especially in sectors where women and men work together the salary is administered by men.

The bull-fattening producer group illustrates the prevalent male dominated power-structures. One man states that: "We conducted a gender training and now we allow our wives to go out and buy a new saree." Even if there are cases, where household decisions are made jointly, in many rural areas it is still a reality that men decide how the money is spent and women need to ask for permission. In addition, the experiences of Samriddhi have shown that men take control over women-led local businesses as soon as they start flourishing and become profitable.

### Does economic empowerment increase the risk of gender based violence?

Patriarchal society, male domination, restricted mobility of women and practices of dowry, child marriage and domestic violence seriously impede women's ability to live up to their full potential. A widespread phenomenon is marital or domestic violence. The Bangladesh Bureau of Statistics found in a national survey in 2011 on violence against women that 98% of Bangladeshi women have experienced (physical or emotional) violence by their current or former husband.

Several studies suggest that where women's economic power is in transition, and men are likely to feel threatened by this, there may be short-term surge in violence against women. However, a lack of longitudinal data makes it difficult to confirm such a relationship between WEE and GBV. Other studies show that whether increased financial autonomy of women leads to increased risks of violence largely depends on the local context, even in a comparatively homogenous country like Bangladesh. In conservative areas where rigid norms define women's roles and status, WEE is more likely to have a destabilizing effect on family relations and men often feel threatened in the short term.

However, once women's collective empowerment is accepted and consolidated within the community, the risk of violence significantly decreases. To avoid doing harm, market development programmes need to address this problem with rigorous risk mitigation measures. Interventions need to be accompanied by awareness-raising programmes on domestic violence and the impact of these transforming gender roles needs to be closely monitored.

## Challenging social norms or perpetuating stereotypes?

There is a big variety of barriers to gender equality in Bangladesh, but Samriddhi and M4C found pragmatic measures to addressing the several constraints. One tool to address gender inequalities is the Participatory Gender Analysis (PGAs), which aims at identifying inequalities from both men's and women's perspectives.

"Our assessments show that PGAs can contribute to change of behavior. Some women reported that their husbands now help them with domestic chores; support them in becoming involved in income generating activities and in attending trainings to improve their skills; and consult them in decision making at the family level" confirms Nayela Akter, Gender and Social Equity Focal Person of HELVETAS Swiss Intercooperation Bangladesh.

Despite some success stories of women, who were able to also increase their social status with their economic independence, in most of the cases, both projects promote home-based production in order to avoid that women have to leave the house and opt in conservative areas for the creation of female producer groups instead of mixed producer groups. Further, the selection of female-friendly value chains and low income sectors also raises the question whether we are perpetuating stereotypes instead of creating incentives to involve women in non-traditional roles.



A female producer group discusses questions around land cultivation

However, the examples of the female demonstration farmers or female local service providers show that there are cases, where women are encouraged to take up new roles. There is a fine line between on the one hand being pragmatic and selecting socially accepted models in order to support women's income generation and on the other hand changing social norms and working on the root causes of gender inequality in order to contribute towards just societies.



Box 3: Interview with Afifa Afrin Market Development Officer Gender, M4C project, Swisscontact Bangladesh

For many SDC partner organisations it is very difficult to recruit

women as project officers because they are not willing to go to remote areas. You go to the field on a regular basis. What is your motivation to do that job?

In the case of the Chars problems are not only associated with women. Men might also face equal problems with security issues or natural hazards. Nonetheless, women are affected differently and face additional challenges with regards to higher risks of GBV or inadequate sanitation.

The main challenge is that women are in general socialized to stay safe inside and not to

take risks in the Bangladeshi context. All these aspects make it difficult to recruit qualified female candidates, who are willing to work in remote areas.

Before I was recruited I was familiar with the char areas since I wrote my Master thesis on the adaptation process of riverbank erosion victims. I knew the challenges of the poor and excluded char population and I wanted to work for them to make a real difference in their life.

Do your family members and your colleagues at work support you?

I studied social sciences and in the M4C project we are working with a M4P approach, which was very new to me. My colleagues helped me a lot to understand the approach and in general we have a sound working environment. I never felt any problems as a woman and never hesitate to take decisions as a female officer. My colleagues also support me to implement our gender strategy and monitor WEE outcomes.

My family encouraged me to do this job, even if it was not easy at the beginning. Just like any other middle class family in Bangladesh my parents believe in some traditional norms and they were afraid of the risks associated to that job. But they are aware of Swisscontact's employee security policy and are on ease now.

Do you think you have a different access to beneficiaries, especially women, than men?

Women provide me more detailed information when I talk to them and they are more open to talk about sensitive issues like GBV because I am a woman. They feel like we have a common bond as women. I try to make them feel comfortable and sit on the floor with them and encourage them to talk freely.

Sometimes these women share very personal experiences with me, for example when it comes to her married life; they would not be able to share with male project officers.

How can donors, for instance SDC, encourage women to apply for these positions and contribute to gender mainstreaming?

It is important that SDC addresses the issue of women working in the context of Bangladesh. SDC could encourage and support partner organisations in awareness rising for example by launching campaigns in leading universities. Further DRR and self-defense trainings can be useful for women to become more confident to go to the field and deal with associated risks. Another element encouraging women to work

Another element encouraging women to work in remote areas are flexible working hours especially in the pregnancy period and day care centers for children. SDC should encourage all its partner organisations to introduce some of these measures, which facilitate women to work in remote areas.

# Box 4: Interview with Sohel Ibn Ali, SDC Bangladesh Programme Manager and Gender Focal Point



Bangladesh made a lot of progress towards achieving gender equality. Why does this not translate in better wellbeing for women?

Although women's participation in outdoor economic, social and political spheres is increasing, patriarchal norms and values still extensively constrain them, as institutions are mostly male dominated. Non-cooperation of men and violence against women and girls continue to be barriers to enhancing women's effective participation. In regard to WEE, women's limited access to information, time burden, low access to technology, traditional gender roles, etc. have prevented them from shifting towards non-traditional economic interventions.

How does SDC Bangladesh deal with these sometimes contradicting mandates to on the one hand select female-friendly value chains and on the other hand risk perpetuating gender stereotypes?

Women empowerment is a journey, not a destination. It's a mean to achieve gender equality. Selecting female-friendly value chains as an affirmative action is the immediate practical steps towards women empowerment.

SDC works with its partners to carefully analyze risks and challenges and adopt both short term (practical) and long term (strategic) strategies in order to gradually achieve gender equality.

Which efforts does SDC Bangladesh make to avoid doing harm for example the risk to additionally add to the burden of unpaid work or increased rates of GBV?

SDC works with its partners to not only look at the economic aspects of women empowerment, but also focus on other issues related to their empowerment such as violence against women, time burden, care works, traditional gender roles and patriarchal norms and values. SDC does not see women simply as an independent economic agent, but rather recognizes their different roles and contributions at family, society and state level. SDC partners strictly follow 'do no Harm' principles and carefully analyze the gender situation before taking any intervention.