

Women's Economic Empowerment and Equality Study

Bangladesh has made significant achievements in women's rights and gender equality. However, those from minority ethnic groups, religious minorities, poor backgrounds, and gender and sexual minorities still face substantial socio-cultural challenges. Patriarchal values are deeply rooted in our society; thereby, women are facing discrimination in their lives, which significantly impacts their well-being and empowerment. Cultural and religious norms determine women's roles and responsibilities, limiting women's mobility, access to education, and participation in economic activities. Women in Bangladesh often live in poverty and lack access to financial resources and opportunities for economic progress.

Nevertheless, intersectionality is a key factor in understanding the multi-layers of discrimination against marginalized women, girls, as well as other minorities (e.g., Indigenous, transgender, persons with disabilities, Dalit, Sex workers, migrant workers, rural poor, etc.) in Bangladesh to address gender equality. Therefore, a multidimensional approach is required to address such discrimination. Recognizing this, the Manusher Jonno Foundation (MJF) implemented a project titled Women's Voice and Leadership-Bangladesh (WVL-B) with the support of Global Affairs Canada (GAC) to promote gender equality based on Canada's new Feminist International Assistance Policy. This project was launched in 2019 to respond to the needs of local women's rights organizations (WROs) working to advance the empowerment of women and girls, promote gender equality, and protect the human rights of women and girls. To challenge the root causes of gender inequality, the WVL-Bangladesh project supported the social, political, and economic empowerment of women (WEE). Therefore, to further enhance the project results, MJF conducted a study on "Women's Economic Empowerment and Equality" that identified disparities and challenges and offered well-considered recommendations for future feminist business models.



STUDY PURPOSE

This study evaluated the economic development of participants involved in WEE intervention within the WVL Bangladesh project. It assessed the impact on gender equality, identified disparities and challenges, and offered actionable recommendations for future efforts. Additionally, the research compared grassroots insights with traditional women's income generation programs in Bangladesh.

COVERAGE

The study was conducted in nine districts among twenty districts of the project locations and covered all 16 WROs affiliated with implementing this project. The nine districts are Dhaka, Rajbari, Satkhira, Noagaon, Rajshahi, Lalmonirhat, Khagrachari, Bandarban and Rangamati.



SPECIFIC STUDY OBJECTIVES

- ▶ Evaluate the impact of the WEE intervention in the WVL Bangladesh project on promoting gender equality and women's empowerment.
- ▶ Assess the extent of income growth experienced by beneficiaries as a result of the WEE intervention within the WVL Bangladesh project.
- ▶ Identify, validate, and document lessons learned, best practices, and innovative approaches employed in WEE-supported activities by the WVL Bangladesh project.
- ▶ Analyze the obstacles to success and challenges faced by the program, and recommend feminist business models that can be replicated in the future.
- ▶ Examine the role of the MJF and WROs in managing the WEE intervention, focusing on planning, beneficiary selection, screening, follow-up, training, progress tracking, management reporting, and documentation to assess their contribution to achieving program results.
- ▶ Develop women-friendly WEE strategies and approaches tailored for marginalized women, which can be adopted by partner women's rights organizations (WROs).

CONCEPTUALIZE THE FEMINIST APPROACH TO ECONOMIC EMPOWERMENT



STUDY FINDINGS

A youth respondent from Rangamati stated, "To me, economic empowerment means an identity of women ."

Type of small business

Cattle rearing, tailoring services, and agricultural activities represented 32.2%, 15.3%, and 9.1% of the enterprises of those surveyed, respectively. Microenterprises such as grocery, apparel, and food outlets made up the second-largest group at 23.6%. Poultry farming was reported by 7.4% of participants, while 7% were involved in clothes weaving. From the survey data, it emerged that a single respondent from the transgender community indicated a shift from previously being engaged in income-generating activities/small businesses to now holding formal employment.



Earning from small business

The majority of respondents (34%) earned BDT 2000-5000 through their income-generating activities and small businesses. Next to them were the respondents (25%) earning BDT 5000-10000. A small percentage of respondents (6%) earned more than BDT 20000 from their IGAs .

Trend of Income over the past 3 years

Participants demonstrated substantial advancement, reflecting a 90% increase in earnings from their entrepreneurial endeavors and small businesses. A decline in income was noted among 3% of the participants, while for the remaining 7%, there was no variation in their income over the course of three years.



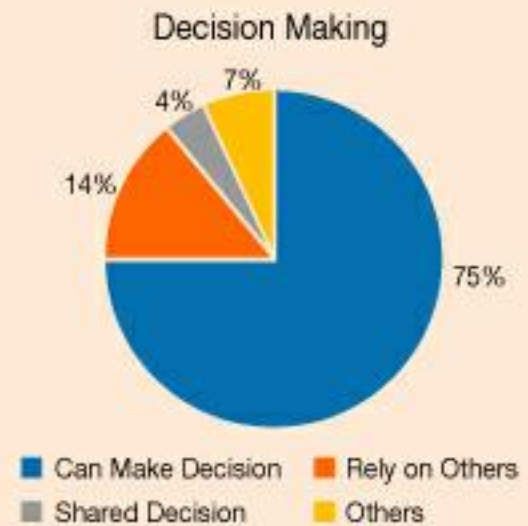
Contribution to family expenses

A significant number of survey participants (41%) contributed less than a fifth of their income to household expenses, while 12% were the highest contributors, providing between 81-100% of their income to the family.

Participation in the decision-making process

The study showed that 75% of participants had decision-making authority, particularly in income-generating activities, with 94% having control over small business earnings. Most beneficiaries actively decided how to invest funds, even when not directly managing the money.

Through small business involvement, beneficiaries have increased economic stability and gained influence in household decisions, however, major decisions are still largely influenced by patriarchal norms.



Improved shared Decision-Making Processes

"I can go to the market to buy products for my tea shop, and I can decide how to spend my money too. However, I previously experienced physical abuse from my husband, but now the situation has changed," said Shamima, a Muslim woman respondent. Like Shamia, other respondents also claimed that they are taking the role of decision-maker at their household level and, to some extent, at the community level.



Access to market

The survey showed that 49.16% of women sell their products directly to customers, 26.82% to local markets, and 18.44% to middlemen. Challenges include transportation difficulties faced by 66.7% of returnee migrants and poor women, market fees affecting 50% of Indigenous and transgender individuals, and price negotiations posing issues for 50% of persons with disability (PWDs). Additionally, Dalits, PWDs, and transgender people face challenges such as criticism and non-paying customers.

Workload and household sharing

Patriarchal norms still dominate household chores; women involved in small businesses are experiencing slight shifts in domestic task-sharing, while some men and family members are helping. Women's economic contributions are starting to be recognized, though their household work remains largely undervalued. Despite the increased workload, most respondents are not dissatisfied, as their business involvement improves their economic situation.



Ownership of their business

The majority (83%) of the respondents owned all the assets attained from their income-generating activities. 11% of the respondents entrusted asset ownership to their parents, sons, or husbands.

Ownership of Bank Account

Bank account ownership plays a crucial role in women's economic empowerment. Having their own bank accounts enhances women's financial independence and control over resources and facilitates easier access to savings, credit, and business funds. Furthermore, owning bank accounts can boost women's confidence and decision-making power in economic activities, contributing significantly to their overall empowerment and ability to participate in the economy.

Resisting gender-based violence

The feminist approach to evaluating women's economic empowerment focused on their participation, rights, independence, and well-being. Out of 242 participants, 24 reported experiencing gender-based violence, mostly domestic, with underreporting possibly due to socio-cultural barriers. Despite this, participants expanded their understanding of violence and actively resisted issues like child marriage and domestic abuse.

Leadership

The project promoted a transformative leadership approach to challenge patriarchal norms and foster equality through personal and collective growth. It empowered marginalized groups, increased their awareness, and engaged them in social and political spaces.

'Mela boll' (Power of Women): Bravery Unveiled

A Tanchangya girl, ages 11 or 12, lived in Kaptai, CHT, and her stepfather had a history of sexual assault against her. She used to keep quiet out of fear and societal shame. The victim's younger sister saw the incident and told the member about it, but the member also chose not to expose it. WEE Support Group, on the other hand, learned about the brutality afterward and demanded justice. They insist that the Karbari call a Salish. Finally, the offender was handed over to the police and sent to jail.

Empowered by Entrepreneurship: How One Woman Transformed Her Life against All Odds

At 35 or 36, a former sex worker residing near brothels faced a critical turning point when her husband's illness forced them to mortgage their land for his treatment, leaving her adrift. However, her life took a positive turn with support from WEE. She wisely invested in two young goats and ventured into poultry farming, gradually expanding her business by trading goats. With her earnings, she managed to pay off the mortgage and cover her husband's medical expenses. Now, with her husband back as a hawker, they are collaboratively managing their household responsibilities and striving for a better future. Her ultimate dream remains to provide her son with a quality education.

CHALLENGES

Women's economic advancement is limited by

- ▶ Restricted access to financial resources, education, and networking opportunities
- ▶ Unpaid household responsibilities and restrictive societal norms
- ▶ Gender-based violence and discriminatory laws

Specific challenges faced by marginalized groups include

- ▶ Hijras face social taboos and difficulties accessing loans
- ▶ Sex workers experience mobility issues affecting loan access and financial exploitation
- ▶ Women with disabilities face discrimination, isolation, limited opportunities and heightened vulnerability to violence

LESSONS LEARNED

- ▶ Women irrespective of their class, religion, or ethnicity often struggle with obtaining the necessary funding for their business. Access to micro-loans, grants, and financial products can significantly boost their growth.
- ▶ Tailored training that addresses the specific needs, cultural context, and literacy levels of local entrepreneurs is crucial for success.
- ▶ Advocacy for policy changes is necessary for mainly simplifying regulations, structural changes, and access to basic services and rights.
- ▶ Ensuring women and other marginalized groups have equal access to resources and opportunities can enhance overall community development and economic outcomes.
- ▶ Need to introduce cooperative or group enterprises, especially among women with disabilities (PWD), Hijra communities, and Indigenous women in the most backward area of CHT to run their business effectively.
- ▶ Establishing mentorship programs and networking opportunities can provide ongoing support and knowledge exchange for small business owners.
- ▶ Continuous monitoring and evaluation helps in tracking progress, identify challenges, and adjust strategies as needed to ensure the project's effectiveness and impact.

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