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Women at Work

Abstract

Key Messages

- Growth of the ready-made garment industry has provided the first mass formal employment for women in Bangladesh, and growth in the sector is expected to continue providing opportunities.
- With economic diversification, growth in manufacturing industries, such as the leather sector (footwear) and other potential industries, including pharmaceutical or information technology, should provide additional employment for women.
- Changes to attitudes and power relations are not something that can be achieved overnight. One of the great lessons of the economics of discrimination is that with the right economic incentives, the motivation for profit may accelerate changes of traditions.

Keywords

garment industry, Bangladesh, women, employment

Comments

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KEY MESSAGES

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- With economic diversification, growth in manufacturing industries, such as the leather sector (footwear) and other potential industries, including pharmaceutical or information technology, should provide additional employment for women.
- Changes to attitudes and power relations are not something that can be achieved overnight. One of the great lessons of the economics of discrimination is that with the right economic incentives, the motivation for profit may accelerate changes of traditions.

WOMEN AT WORK

*Copublication of the Asian Development Bank and the International Labour Organization
Regional Office for Asia and the Pacific*

INTRODUCTION

Women in the labor force have been at the forefront of Bangladesh's recent successful economic growth. They make up most of the workers in the ready-made garment (RMG) sector, the country's flagship export-oriented industry. The creation of a large microfinance system focused on women—a subject of much study and emulation around the world—has also changed the economic position of women.

Despite remaining hurdles, the status of women in Bangladesh has improved in many ways over the last 40 years. In 1974, the total fertility rate was a remarkably high 7.3 per 1,000 women, while by 2013 it had fallen to 2.2 (World Bank 2013). Maternal mortality ratios have also fallen dramatically: from 650 per 100,000 live births in 1986 to 216 in 2010.¹ Much of this reduction has been accounted for by improved access to health care.

One area in which Bangladesh is more unusual than most of the world is the relatively young age of marriage and of mothers at their first birth, although these ages have been getting somewhat older in recent years. In 2011, 51% of married women aged 20–24 were married before they were 18, the minimum legal age for marriage (BBS 2013a).² Further, as of 2012–2013, 24% of women aged 15–49 were first married or in a union before age 15 (BBS 2013b). Correspondingly, teen pregnancy is very high: nearly a quarter of 17-year-old women in Bangladesh have already had at least one child.

¹ Estimates of maternal mortality in Bangladesh differ depending on data sources and analytical methods. The figures above are based on Bangladesh Bureau of Statistics (BBS) analysis of data from the Sample Vital Registration System, as presented in BBS (2013a). The most accurate recent figures are likely those from the Bangladesh Maternal Mortality Survey 2010 (National Institute of Population Research and Training 2012), though they cannot provide a long-term perspective. Based on an academic analysis of that survey, the maternal mortality ratio from 2007 to 2010 was 194 (Arifeen et al. 2014). The authors find that about half of the reduction in maternal mortality since the late 1990s was the result of falling fertility rates and of high-risk pregnancies as opposed to improvements in health care, though even if half of the reduction is a result of public health initiatives, that is a major accomplishment.

² In principle, this result could be misleading, in the sense that women who marry later than age 24 are not included in the calculation. However, data from earlier surveys indicate that the proportion of women who marry before age 18 increases when older cohorts of women are considered.

Importantly, women's labor force participation, based on the International Labour Organization (ILO) definitions of economic activity, increased significantly until the last few years. The RMG sector has been at the forefront of industrial development in Bangladesh and is estimated to employ some 4 million people.³ Most estimates suggest that between 80% and 90% of these workers are women.⁴ Despite the progress women have made in entering the world of work outside the home, female labor force participation rates remain low by international standards.

WOMEN AND WORK IN BANGLADESH

One important cultural limitation to women's employment outside of the home has been the tradition of purdah. Prevalent in Bangladesh's rural society, it loosely refers to the sequestration of women from the male world outside of the family environment. Large variations in the effective implications of purdah are apparent for women in Bangladesh, in part varying by geographic location and socioeconomic status.⁵ Traditionally, geographic mobility of poor women in rural Bangladesh has been remarkably limited: in a 1996 survey in the rural area of Matlab, 93% of women interviewed had never been to the local bazaar, 92% had never been to the local mosque, and 68% left their residential compound at most once a week (Anderson and Eswaran 2009). Effective restriction of mobility for women outside of the household can still be fairly severe today. In 2011, 44% of married women aged 20–24 said that they were not generally free to make decisions about visiting their own relatives (BBS 2013d). A minority of women face even more severe restrictions. The same survey found that 22% of women were not free to travel to a health center either alone or with their children.

Women can contribute to economic development in many ways, as elaborated by Duflo (2012) and another more policy-focused discussion in the International Monetary Fund (2013). As of 2013, the labor force participation rate was 82% for men and 34% for women.⁶ If the rate for women were raised to the same as for men, the labor force of Bangladesh would be increased by 43%. Using the simplest possible model of production, this would help bring about a

³ Bangladesh Garment Manufacturers and Exporters Association. <http://www.bgmea.com.bd/home/pages/aboutus> (accessed 17 April 2016).

⁴ The difficulties in measuring the share of women in the RMG workforce are discussed in detail in section 6.4.2 of *Bangladesh Employment Diagnostic Study: Looking beyond Garments*.

⁵ Indeed, the variety of practices referred to under the term purdah is so great that, by some measures, it is difficult to find statistical differences between women who say they practice purdah and those who say they do not (World Bank 2007).

⁶ This is based on the Bangladesh Bureau of Statistics' 2013 Labour Force Survey. There are substantial issues in connection with the measurement of labor force participation; some of these are discussed in section 6.3 of the *Bangladesh Employment Diagnostic Study*.

27% increase in gross domestic product, even without any increase in the capital stock.⁷

The Bangladesh government has made significant efforts to improve conditions for women, including in the working world. For many years, central government hiring has had specific reservations for women. Each ministry must submit reports concerning its programs in support of women and progress made in hiring and promoting women internally, with results published by the Ministry of Finance as a "gender budget." Other support for women include programs that encourage girls to stay in school through secondary education, and policies such as the 2012 National Strategy for Promotion of Gender Equality in Technical and Vocational Education and Training.

LABOR FORCE PARTICIPATION

According to the labor force survey (LFS), the female labor force participation rate increased from 2003 to 2006 and then increased dramatically from 2006 to 2010, reaching 36.1%. The most recent LFS, in 2013, found women's participation declined to 33.5%, or a 2.6 percentage point fall between the two surveys.⁸ Some insight into the reduction can be found by looking at the participation of different age cohorts of women (Table 1).⁹

The change in female labor force participation comes alongside very important changes in the composition of the economic sectors providing jobs to women. The breakdown shown in Table 2 reveals

⁷ This calculation is based on a Cobb–Douglas production function with a 67% labor share, a standard simple production function used in many economic studies. The calculation assumes that women and men are equally productive. It may overstate the welfare impact of growth in the sense that women who are not in the labor force are often engaged in important economic tasks such as childcare and home production that are not measured in gross domestic product. This, however, is an inherent problem with using standard measures of economic growth. Naturally, this calculation illustrates that such a change could not occur overnight and that increased female labor force participation would lead to substantial structural changes in the Bangladesh economy. Nonetheless, it indicates the overall scale of the possible contribution to economic growth from having a bigger female labor force.

⁸ Official figures on labor force participation in Bangladesh rely on a definition that is the labor force divided by the population of age 15 and over. This definition is unusual in two ways. First, it includes workers under 15 in the numerator, but not the denominator. Second, in both numerator and denominator, it includes people of age 65 and older. Many countries report participation rates based on workers and the underlying population only up to age 64, with the notion that 65 is in some sense a customary retirement age, so that very different participation behavior would be expected in this older population. In the past, this has not been an important consideration in Bangladesh because the over-64 demographic represented such a small component of the overall population. However, this is no longer the case, and this population segment will continue to become proportionally larger over time as conditional life expectancies increase and slowing population growth narrows the demographic pyramid.

⁹ Note that the overall participation rates in this table differ slightly from those presented previously, because the earlier figures include those under age 15 who are in the labor force, while this table excludes them.

Table 1: Female Labor Force Participation by Age Cohort, 2010 and 2013

Age Group	2010			2013		
	Population ('000)	Female Labor Force ('000)	Female Labor Force Participation (%)	Population ('000)	Female Labor Force ('000)	Female Labor Force Participation (%)
Total	47,738	17,174	36.0	54,209	18,155	33.5
15–19	6,888	2,025	29.4	7,476	1,905	25.5
20–24	7,257	2,974	41.0	7,966	3,906	49.0
25–29	6,251	2,795	44.7	7,121	3,538	49.7
30–34	5,866	2,735	46.6	6,121	2,207	36.1
35–39	4,699	2,240	47.7	4,932	1,672	33.9
40–44	4,407	2,038	46.2	3,962	1,320	33.3
45–49	3,186	1,516	47.6	3,775	1,192	31.6
50–54	2,779	285	10.3	3,370	938	27.8
55–59	2,084	233	11.2	2,610	543	20.8
60–64	1,583	105	6.6	2,587	395	15.3
65+	2,738	228	8.3	4,289	538	12.5

Sources: Bangladesh Bureau of Statistics (BBS). 2012. *Labour Force Survey 2010*. Dhaka; and BBS. 2015. *Labour Force Survey 2013*. Dhaka.

Table 2: Employment of Women by Industry for Key Industries, 2010 and 2013

Industry	Women Employed 2010 ('000)	Women Employed 2013 ('000)
Total	16,202	16,846
Agriculture, forestry, and fishing	10,506	9,008
Manufacturing	1,907	3,782
Construction	227	168
Wholesale and retail trade	1,027	776
Transportation and storage	245	114
Accommodation and food services	56	120
Financial and insurance activities	52	80
Public administration and defense	36	108
Education	326	712
Human health and social work activities	165	292
Other service activities	718	553
Activities of households as employers	845	974

Sources: Bangladesh Bureau of Statistics (BBS). 2012. *Labour Force Survey 2010*. Dhaka; and BBS. 2015. *Labour Force Survey 2013*. Dhaka.

extremely rapid changes in the employment structure of women; these are far more significant than the simple drop in overall female labor force participation. The most important quantitative change was a huge fall in women's agriculture-related employment; this produced a nearly 1.5 million reduction in the number of people in employment in either year included in the table, but the totals include all industries.

On the other hand, the expanding sectors are generally more modern and require more education and skills than do the shrinking sectors (Table 3). While only 6% of the women employed in agriculture have higher secondary education or more, women with such high education levels comprise most of the female workers in information technology and education, and nearly half of those in the health sector.

Significant regional variations in female labor force participation rates are apparent. Participation is highest in the Dhaka and Chittagong divisions (Table 4), where most of the RMG factories are located.

Table 5 shows female labor force participation by education. Overall female labor force participation has a nonlinear relationship with educational experience. Those with no education have the lowest labor force participation, but this group is mostly older, as primary enrollment rates have been high for many years. The primary education group has high participation, with lower levels for secondary and higher secondary education. Women with tertiary education have the highest participation rates. However, the patterns differ strongly between paid labor and own-account

Table 3: Women with Different Education Levels in Selected Industries, 2013 (%)

Level	Agriculture, Forestry, and Fishing	Manufacturing	Accommodation and Food Services	Information and Communication	Education	Human Health and Social Work Activities
None	27	12	17	0	1	8
Primary	46	25	28	3	6	12
Secondary	21	49	35	36	20	29
Higher Secondary	5	11	12	32	36	30
Tertiary	1	3	9	29	35	16
Others	0	1	0	0	1	6

Source: Bangladesh Bureau of Statistics. 2015. *Labour Force Survey 2013*. Dhaka.

Table 4: Female Labor Force Participation by Division, 2010 and 2013

Division	2010 Labor Force Survey			2013 Labor Force Survey		
	Female Population 15 Years Old and Older ('000)	Female Labor Force ('000)	Female Labor Force Participation Rate (%)	Female Population 15 Years Old and Older ('000)	Female Labor Force ('000)	Female Labor Force Participation Rate (%)
Barisal	949	2,944	32.2	3,058	945	30.9
Chittagong	2,743	8,846	31.0	9,809	3,568	36.4
Dhaka	5,565	15,300	36.4	18,401	6,614	35.9
Khulna	2,093	5,747	36.4	6,516	1,754	26.9
Rajshahi	4,891	12,100	40.4	7,328	2,500	34.1
Rangpur	6,163	1,830	29.7
Sylhet	942	2,796	33.7	2,934	945	32.2

... = data not available.

Sources: Analysis of data from Bangladesh Bureau of Statistics (BBS). 2012. *Labour Force Survey 2010*. Dhaka; and BBS. 2015. *Labour Force Survey 2013*. Dhaka.

Table 5: Education and Female Labor Force Participation (%)

Level of Education	Female Labor Force Participation Rate	Female Rate of Paid Labor	Female Rate of Own-Account or Family Labor
None	21.1	3.9	13.8
Primary	52.4	9.7	39.4
Secondary	33.0	14.2	15.7
Higher Secondary	35.6	15.2	13.1
Tertiary	54.2	35.1	10.0

Source: Analysis of data from Bangladesh Bureau of Statistics. 2015. *Labour Force Survey 2013*. Dhaka.

or family labor. The rate of paid employment increases strongly and consistently with education. Own-account or family labor has a nearly opposite pattern, with high participation among those with

only primary school education and declining rates as education rises.¹⁰

BARRIERS TO FULL PARTICIPATION IN THE WORKING WORLD

Attitudes toward women and work are clearly difficult to change, being embedded in an overall social system that specifies gender roles and power dynamics in families and in communities. In Bangladesh, the rapid increase in the share of women employed in paid labor indicates that these attitudes are subject to change, even though such women are still a small minority of the working-age population. That said, for many women, labor force participation might be a limited option, which may make it more difficult to design policies that increase it, or to increase it past a certain point.

¹⁰ Multivariate regression analysis confirms these basic patterns persist when controlling for other variables.

However, new industries may move into the sphere of women's work. Because of gender segregation traditions, it may help to focus on some subset of the emerging industries in Bangladesh (ADB 2016) as being appropriate for women's employment. In the long term, breaking through the barriers that create gendered divisions of work will be necessary for women's full participation in the working world, but in the shorter term it may help create new domains for women in growth sectors.

On the other hand, other factors that limit job prospects of women include the availability of safe and affordable public transportation. Women do not necessarily feel safe walking long distances to work, especially if it means coming home at night. One study of poor women in Dhaka found that a lack of affordable public transport also hampers women's participation in the labor force (Rahman 2010). Lack of childcare is another issue that limits women's participation in the labor market. A negligible number of employers make childcare available to their employees. Rahman and Islam (2013) and the analysis of 2013 LFS data have shown that the number of young children in a family is a predictor of lower female labor supply.

AVENUES FOR EXPANDING LABOR FORCE PARTICIPATION

Table 6 shows male and female employment in selected manufacturing industries in the 2012 Survey of Manufacturing Industries.¹¹ The table includes all two-digit Bangladesh Standard Industrial Classification manufacturing industries with 20,000 or more female employees and in the pharmaceutical industry, which some have promoted as a potentially important growth industry.¹²

Apart from employment in the RMG sector, textile manufacturing is the only two-digit industry that employs more than 100,000 women, who account for nearly 30% of the industry's workforce, many of whom are employed in traditional production modes such as in the jute industry and handloom manufacturing. The leather sector employs more than 20,000 women, mostly manufacturing footwear. Women make up a substantial part of the leather sector's workforce at a time it has been modernized and has started to find significant export markets. As such, footwear is one industry that may provide significant job opportunities for women in the future. The pharmaceutical industry, while only currently employing about 10,000 women, who make up 14% of the industry's workforce, is viewed as a candidate in that it may contribute to diversifying the economy.

Some expanding services sectors, such as information technology and finance, are also employing increasing numbers of women,

¹¹ The 2012 Survey of Manufacturing Industries contains the most detailed information on women by industry, even though it appears to undercount overall female employment in manufacturing (BBS 2013c).

¹² The Bangladesh Standard Industrial Classification is the standardized system of industrial classification used by the BBS. The two-digit level is the second-highest level of aggregation.

Table 6: Employment in Selected Two-Digit Bangladesh Standard Industrial Classification Manufacturing Industries, 2012

Industry	Female Employees	Male Employees	Female Workforce (%)
Food products	63,884	207,337	23.6
Tobacco products	34,654	51,550	40.2
Textiles	233,111	559,230	29.4
Wearing apparel	1,765,985	987,567	64.1
Leather and related products	22,064	51,583	30.0
Nonmetallic mineral products	55,003	411,693	11.8
Pharmaceuticals	9,983	60,990	14.1

Source: Bangladesh Bureau of Statistics, Survey of Manufacturing Industries 2012.

though the current aggregate effect on female labor demand is small (5.5% in 2010 but nearly 15% in 2013). Many reports suggest that women's demand for information technology education is very strong. This is a sector that could quite rapidly become important in Bangladesh, as it has in India, so that the increase of women's involvement in the sector is potentially important.

Government policies can affect female labor force participation rates, positively or otherwise. Some important policies are already in place, and appear to have had good effect. The various programs that have been implemented for increasing female enrollment in primary and secondary schools have been notably effective in eliminating the gender education gap. Bangladesh already has a relatively generous maternity leave policy. Employers are required to provide 16 weeks of paid maternity leave, as specified by the 2006 Labor Law. While in principle this policy is likely to increase female participation rates, it is unclear how much impact it has had in practice. It is unlikely to have any effect at all on anything but formal paid employment, which limits it to a small minority of working women. No systematic evaluations appear to have been made, but there are reports that paid maternity leave is generally not granted at most RMG factories and that most workers are not aware of their rights in this regard.

In childcare, policies could be put in place both to assist employers in providing facilities and to help certify childcare facilities in residential areas. Realistically, such facilities would have to be of limited scope in the short to medium term, but their establishment could help to change social norms and accelerate the progress of women in the workplace.

In Bangladesh, public transportation is a challenge for all. However, the expansion of women-only buses in Dhaka and their introduction in other areas with significant presence of RMG factories would provide some assistance to working women, particularly along with enforcement of women's seating areas on other buses.

STATUS OF WOMEN IN THE WORKPLACE

Quantitative examination of the status of women in the workplace begins with a comparison of weekly hours worked by men and women. Table 7 shows average hours worked by industry, based on the 2013 LFS. On average, women worked fewer hours than did men: 43 per week compared with 47 for men. In most industries, average working hours for women appear to be reasonable, but two categories stand out for the length of their hours: manufacturing, dominated by the RMG sector for women; and activities of households as employers. In manufacturing, women average a 51-hour work week, compared with 49 hours for men. In family activities, women work an average of 52 hours, with men putting in the same.

Table 7: Weekly Hours Worked, by Selected Industry, 2010 and 2013

Industry	2010		2013	
	Men, Average Weekly Hours Worked	Women, Average Weekly Hours Worked	Men, Average Weekly Hours Worked	Women, Average Weekly Hours Worked
Total	51	35	47	43
Agriculture, forestry, and fishing	49	31	44	40
Manufacturing	51	48	49	51
Construction	52	50	51	47
Wholesale and retail trade	53	46	50	44
Transportation and storage	55	43	50	44
Accommodation and food services	56	44	50	44
Financial and insurance activities	48	46	49	46
Public administration and defense	49	45	44	40
Education	48	47	42	39
Human health and social work activities	52	50	48	44
Other service activities	53	26	48	42
Activities of households as employers	53	32	52	52

Note: The industries with the largest numbers of female workers are included. Sources: Analysis of data from Bangladesh Bureau of Statistics (BBS). 2012. *Labour Force Survey 2010*. Dhaka; and BBS. 2015. *Labour Force Survey 2013*. Dhaka.

Reported average working hours for women increased substantially between the 2010 and 2013 LFS reports, but this was almost entirely accounted for by more hours in the agriculture sector. However, as discussed, the number of women who report being employed in the agriculture sector has declined significantly. It is possible that some women who were effectively working part time in agriculture in 2010 are now reporting themselves as out of the labor force, thus increasing the average hours of those remaining.

In Bangladesh, most men and women remain in vulnerable employment. Table 8 contains data on employment status for men and women. By these categories, based on the ILO (2009, p. 13) definition of vulnerability as the proportion of own-account work and unpaid family labor to total employment, 62.6% of the women are in vulnerable employment, as are 57.5% of men. However, most of the women working in the “Others” category are employed as servants, and it is reasonable to think that most of them should be broadly considered to be in vulnerable employment.

Table 8: Status in Employment

Employment Status	Women (%)	Men (%)
Employer	0.1	1.2
Own-account worker	12.4	52.6
Contributing family helper	50.2	4.9
Employee	32.7	41.0
Others	4.6	0.3

Source: Analysis of data from Bangladesh Bureau of Statistics. 2015. *Labour Force Survey 2013*. Dhaka.

There is substantial evidence of a gender wage gap that is likely accounted for by discrimination against women in Bangladesh. Wage data was not presented in either the 2010 or the 2013 LFS reports. However, based on the same survey in 2006, as shown in Table 9, female wages averaged 62% of male wages in urban areas and 66% of male wages in rural areas.

Table 9: Wages by Sex and Location, 2005–2006

	Women	Men	Ratio (%)
Urban	69	111	62
Rural	61	93	66

Source: Bangladesh Bureau of Statistics. 2008. *Labour Force Survey 2005–06*. Dhaka.

The Household Income and Expenditure Survey 2010 also contains data on wages and salaries. Female wages were 84% of male wages, whereas for workers with monthly salaries, women earned only 54% of the salaries of men.¹³ The Bangladesh Bureau of Statistics has

¹³ Household Income and Expenditure Survey 2010 data as cited by Rahman and Islam (2013).

conducted wage surveys by relatively narrow industries: the most recent available are from 2009 to 2010.¹⁴ In every reported category but one, daily wages are lower for women. In many categories, the gaps are large; for example, in textile mills, where there is substantial employment of both men and women, the average daily wage was Tk254 for men and Tk195 for women. Monthly data once again showed that salaries for women were lower in every category but one.¹⁵ To take an important example, in the RMG sector, salary for men was Tk6,161, but only Tk4,264 for women or 69% of the male rate. In the construction sector, which is also a significant employer of women, women's salaries were 68% of those for men. Similar wage gaps are seen across almost every industry, with the significant exception being the private health sector, in which women earn 95% of the male salary.¹⁶

Working conditions are poor in many industries in Bangladesh, as is the case in most low-income countries. This is true for both men and women. However, because of the predominance of women in the RMG workforce, and the fact that the sector's products are mostly exported to high-income countries, working conditions in this sector are a topic of special focus. Many commentators have noted that general labor compliance has historically been weak in Bangladesh.¹⁷ Some of the more common issues noted in the RMG industry include failure to pay the minimum wage, long working hours, lack of holidays, and late payment of wages. As of 2012, government investigations reported to have found 30% of RMG factories noncompliant and over 90% of the factories claiming compliance still had one or more problems (World Bank 2012).

However, significant action to improve conditions has been taken since the Rana Plaza disaster of 2013,¹⁸ with international organizations and representatives of buyers of Bangladesh ready-made garments helping to improve safety. Meetings with the ILO and other organizations led to modifications to the National Tripartite Plan of Action on fire safety and structural integrity, which had been developed after the Tazreen fire in 2012.¹⁹

CONCLUSIONS

Women's lives have changed tremendously in Bangladesh over the last 30 years, and in many ways have improved. The RMG industry has provided the first mass formal employment for women in Bangladesh, and growth in the sector is expected to continue to expand employment opportunities. Attitudes inevitably have

changed as women working outside the home have gone from being an anomaly to a core part of the Bangladesh economy.

Nonetheless, female labor force participation remains very low by international standards and while women's education to higher secondary level and above is now widespread, well-educated women face frighteningly high unemployment rates, much higher than for men with comparable education.

Providing full legal economic rights to women, and fully enforcing those rights, is a critical step: it provides a strong signal about the direction of the country and may help to make discrimination against women less socially acceptable. Changing laws is also a low-cost endeavor. Protection of women's employment rights with respect to changes in family status is particularly important.

Moreover, Bangladesh is undergoing an economic transformation in which women should be a part of. The experience of the RMG industry teaches important lessons: it was a new industry that employed women from the very beginning. If new industries are to be the focus of economic diversification efforts, any planning should involve a key role for the employment of women in large numbers. The concentration of women in the RMG sector has made women more comfortable working there and may have made their employment more socially acceptable. While breaking down the whole idea of separate spheres for working men and women is surely the long-term goal, in the shorter term, identifying *new* women's jobs may help move toward a future where all walls are eventually broken down. This is a critical priority as industries will only be in their formative period for a few years.

Making changes to attitudes and power relations cannot be done overnight. One of the great lessons of the economics of discrimination is that with the right economic incentives, the motivation for profit may outstrip traditions. The challenge is to produce the legal and economic framework that will lead to long-term changes that give women in Bangladesh the widest range of work opportunities.

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¹⁴ *Wage Rate and Earnings of Non-Farm Workers*, September 2011, as reported in BBS (2013a).

¹⁵ The exceptional category is finance and insurance, which employs relatively few women.

¹⁶ Nonetheless, health sector industry experts have expressed the opinion that, for similar work, women still earn significantly less in the sector.

¹⁷ For example, see World Bank (2012).

¹⁸ At least 1,134 people, mostly women, were killed when Rana Plaza, an eight-story building containing several RMG factories, collapsed in 2013.

¹⁹ The fire occurred in 2012 in the Tazreen Fashion factory, which killed at least 117 people.

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