

GIFT

***Social Security and Working Women: A Case
Study in Dhaka city***

BY

SABINA YEASMIN

**DEPARTMENT OF PEACE AND CONFLICT STUDIES
UNIVERSITY OF DHAKA
DHAKA, BANGLADESH.**



465143

SEPTEMBER 20, 2009

ঢাকা
বিশ্ববিদ্যালয়
গ্রন্থাগার

M.

465143

ঢাকা
বিশ্ববিদ্যালয়
গ্রন্থাগার

331.9
Women workers

**Social Security and Working Women: A Case
Study in Dhaka city**

**BY
SABINA YEASMIN**

**A THESIS SUBMITTED TO THE DEPARTMENT OF PEACE
AND CONFLICT STUDIES
FACULTY OF SOCIAL SCIENCES
UNIVERSITY OF DHAKA
DHAKA, BANGLADESH.**

**DEPARTMENT OF PEACE AND CONFLICT STUDIES
MASTERS OF PHILOSOPHY (M.PHILL)**

Registration No: No: 329

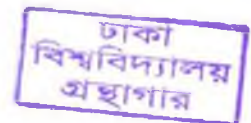
Session: 2003-2004

UNIVERSITY OF DHAKA

DHAKA, BANGLADESH.

SEPTEMBER 20, 2009

465143



DECLARATION

I do hereby declared that the thesis entitled 'Social Security and Working Women : A Case Study in Dhaka City' prepared and presented by me to the Department of peace And Conflict Studies, Dhaka University for the degree of Master of Philosophy is an original work of mine. This thesis has not been presented in any forum to any other academic institutions for any degree or any other purpose.

Sabina

Sabina Yeasmin

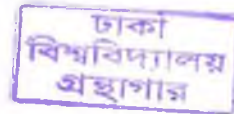
Registration no: 329

Session: 2003-2004

Department of Peace and Conflict Studies

Dhaka University

465143



UNIVERSITY OF DHAKA
DEPARTMENT OF POLITICAL SCIENCE
DHAKA-1000, BANGLADESH



Phone : 9661900-73 Extn.6490
Fax : 880-2-8615583
E-mail : duregstr@bangla.net

Date :

CERTIFICATE OF THE SUPERVISOR

This is to certify that the thesis 'Social Security and Working Women : A Case Study in Dhaka City' submitted for the Degree of Master of Philosophy to the Department of Peace and Conflict Studies, University of Dhaka is a record of research carried out by the researcher, Sabina yeasmin, under my direct supervision.

This is her original work and has not been presented or published in any other forum or academic institutions for any degree or any other purpose.

A handwritten signature in black ink, appearing to read 'Dil Rowshan Zinnat Ara Nazneen'.

Prof Dr. Dil Rowshan Zinnat Ara Nazneen
Supervisor
Department of Political Science,
Dhaka University.

Professor,
Department of Political Science
Dhaka University

List of Tables

S.L	Subject	Page no.
4.2	Working status of Women according to marital status	78
4.2.1	Position in Bank	79
4.2.2	Working hours	81
4.2.3	Age of the respondent	83
4.2.4	Religion of the respondent	85
4.2.5	Number of children	87
4.2.6	Starting period of Job	89
4.2.7	Encouragement for work	91
4.2.8	Satisfaction level in job	93
4.2.9	Monthly income	95
4.2.10	Type of harasser harassment	97
4.2.11	Taking insurance facilities	100
4.2.12	Types of problem face in working period	102
4.2.13	Mode of communication	104
4.2.14	Number of leaving days	106
4.2.15	Change in living status	108
4.2.16	Children's security in family	108
4.2.17	Education level	110
4.2.18	Job Importance level	112
4.2.19	Husband Support for work	114
4.2.20	Salary difference between male and female	116
4.2.21	Feel comfort with male colleague	118
4.2.22	Security facilities for women employees provides By authority	120
4.4	Working status of women	132
5.1	Coding for empowerment	148
5.4.1	Empowerment by indicators	157
5.4.1.2	Distribution of women by their decision making Authority level and working status	153
5.4.1.3	Distribution of women by their inter spousal Communication score and working status	154

Bivariate Tables

S.L	Subject	Page no.
4.3.1.1	Monthly salary by age Age and Monthly income cross tabulation.	122
4.3.1.2	Monthly salary by education (Monthly income and Education cross tabulation)	123
4.3.1.3	Monthly salary by Satisfaction level (Satisfaction level and Monthly income cross tabulation)	124
4.3.1.4	Monthly salary by religions status (Monthly income and religion cross tabulation)	125
4.3.1.5	Monthly salary by marital status (Monthly income and marital status cross tabulation)	126
4.3.1.6	Monthly salary by security in working place (Secured in working place and monthly income cross tabulation)	127
4.3.1.7	Education by Occupation (Education and Occupation Cross tabulation)	128
4.3.1.8	Monthly salary by increase status (Monthly income and increase status Cross tabulation)	129
4.3.1.9	Monthly salary by Job importance (Monthly income and job importance Cross tabulation)	130
4.5.1.1	Distribution of women by their age and working status	133
4.5.1.2	Distribution of women by wealth index and working status	134
4.5.3.1	Distribution of women by husband's Educational level and Working status	135
4.5.4.1	Distribution of women by husband's occupation and Working status	136
4.5.5.1	Distribution of women by husband's occupation and Working status	137
4.6	Multi-variat analysis	
4.6.1.1	List of variables with categories	138
4.6.1.2	Logistic Regression Analysis for working status of Banker women showing the effect of different Socio-economic And demographic variables	139
5.4.2	Mean score of different indicators of empowerment by Working status.	155

List of Graphs

S.L	Subject	Page no.
4.2	Working Status of Women According to Marital Status	78
4.2.1	Position in Bank	80
4.2.2	Working hours	82
4.2.3	Age of the respondent	84
4.2.4	Religion of the respond.	86
4.2.5	Number of children	88
4.2.6	Starting period of Job	90
4.2.7	Encouragement for work	92
4.2.8	Satisfaction level in job	94
4.2.9	Monthly income	96
4.2.10	Type of harasser harassment	
4.2.11	Taking insurance facilities	101
4.2.12	Types of problem face in working period	
4.2.13	Mode of communication	105
4.2.14	Number of leaving days	107
4.2.16	Children's security in family	109
4.2.17	Education level	111
4.2.18	Job Importance level	113
4.2.19	Husband Support for work	115
4.2.20	Salary difference between male and female	117
4.2.21	Feel comfort with male colleague	119
4.2.22	Security facilities for women employees provides by authority	121

List of Maps

Dhaka City Maps

List of Figures

S.L	Subject	Page no.
2.1	A Diagram of the Study	43
2.2	The Plan and Structure of the Study	45
5.2	Theoretical framework for analysis of Women's Empowerment	149

ACKNOWLEDGEMENTS

The present work is predominantly the output of the inspiration molded by sympathetic spirit and intellectual guidance of my teacher and supervisor Professor Dr. Dil Rowshan Zinnat Ara Nazneen, Former Chairpersons, Department of Peace and Conflict Studies, University of Dhaka, Dhaka, Bangladesh. I am deeply indebted with great pleasure to her. Her inevitable and strict supervision, valuable suggestions and timely cordial help and strong support in carrying out my research work. I also reveal a debt of gratitude to her for correcting and improving the manuscript. I have nothing but deepest reverence for all her kindness. There is no doubt that it would not have been possible to complete this work without her helpful and intelligent suggestions. I am grateful her to the highest extent.

I now would like to mention the contributions of all others who have inspired, influenced and guided me to complete this research work successfully. It is my great pleasure to express my deepest gratitude to my most honorable teacher professor Dr. Dalem Chandra Braman for his encouragement. I am indebted to him and I shall also remain so in future for his holistic support and cooperation. I am thankful to prof. Dr. Qazi Mohammad Galib Ahsan, my Dean, who helped me greatly in the different stages of the study. Thanks are also due to Md. Mizanoor Rahman, Assistant professor, Open School (BOU), for his constructive support in the form of suggestions and criticism from academic standpoint at the different stages of my study. I am also grateful to Dr. Md. Nasirul Islam, Associate professor, Open School (BOU). I must thank a good friend and well-wisher, Brg. Rafique Rahman, former DG of Fire-Bridge, who would always possess' strong desire to see my research work complete. I am grateful to him. I found myself fortunate to be in the company of my husband, Syed Momin Hossain, for his support and encouragement and mental attachment with my task; which is now the most powerful source of my inspiration in academic line. He would always dream to see me complete this research work successfully. Since the beginning of my involvement in this work he would create opportunities for me to get involved in my work seriously. If I could not enjoy this freedom based on his cooperation, love and inspiration, I doubt that the work would have been completed. In fact, all credits related to the completion of the work also go to him as well. Also, my father, Sharif Atair Rahman, constantly provided emotional support in completing this work. I am extending gratitude to both off them.

I must also thank the functionaries of varieties bank officers for their cordial cooperation and exchange of information, but above all I am grateful to the

Bangladesh Open University and Dhaka University for giving me the scope to pursue my research.

I also am grateful to the librarians in the DU, BOU, BBS, and BIDS for their friendly co-operation in supplying the relevant records.

Finally I express my special gratitude to Anumul Huq Shajib, a student of Dhaka University, Department of Statistics, Biostatistics and Informatics, who helped me so much in data collection by spending his valuable time with me.

Sabina Yeasmin
Dhaka: 13 August 2009.

ABSTRACT

As a developing country the population of Bangladesh is one of the most important resources, where 50% is women. But such resources are going to a curse for its national development, since it is increasing at an alarming rate.

Almost 10% women in Bangladesh are living at urban areas. So, their participation in income is absolutely needed to meet the basic needs and to empower them in the male dominated society for their social security. But they are playing vital role as wives and mothers only. They carry out a variety of odd jobs like house-keeping, preparing meals, etc. As a result, their social salutation is much more below that that of men.

The city over the last decade has secured its social position at par with most developed economies across the world with women's participation leading the progress in literacy and various fields of work. But in a mixed society of conservatives and forward minded, independent women coming to Dhaka for work or study are often refused accommodation, defeated by some extreme conservative ideologies by some apartment owners.

One of an important safety-net issue for all working women in maternity benefit right. But, in Bangladesh the majority of the women workers are deprived from this right for various reasons such as the weakness of relevant rules/acts and lack of enforcement, negative attitude of the employers to violate the rules/acts, lack of awareness among women workers about this special right, weak role of trade unions to deal the issue, lack of seriousness from the part of the government on implementation and monitoring of relevant laws at workplace level.

Women empowerment is a very important catch word now in developmental jargon for last few years in Bangladesh. Although nearly half of the country's population is female, the majority of them are excluded from the core development process. No significant change can take place in our society without the active involvement of women.

Women empowerment entails a wide range of aspects including financial and decision making capacities of women. It is absolutely necessary for the overall development of a country. Leaving a large portion of population away from the executive and decision-making process it is not possible to go ahead. Again an educated mother is necessary to form an educated nation.

The move for women empowerment has been on from different corners of Bangladesh. But how far it is going on properly remains a question. Women's empowerment and freedom of women have become common terms nowadays in every corner of the globe.

The general objective of the study is to find the reasons for which banking sector women participate in income generating activities and the effect of their working status on empowerment and on their social security behavior. Moreover, it could be an interesting research problem to explore the various aspects of income generating activities of banking sector women's and its effect on their social security behavior. This study has given a new dimension about banking sector women and their social security behavior. Further more it can help in any development programs for banking sector women to study and access the factors which can measure the actual and potential role of women in social security and productive work.

This research has been conducted on the basis of primary data. Data were collected from the field thorough face to face interview with the respondents. For secondary data, the Bangladesh Demographic and Health Survey (BDHS) is intended to serve as a source of population and health data for policymakers and the research community.

Almost, there are 62% of women banker has taken job of their own interest. There are 31.5% of women banker has taken job of their parents encouragement. Husband's job interest is fewer here. 22.2% of women banker thinks that they are satisfied with their job very good. 60.6% of women banker think that they are satisfied with their job good, 5.1 % of women banker think that they are satisfied with their job fairly good, 6.1% of women banker think that they are satisfied with their job not good and also 6.1% of women banker think that they are doing job of their no other alternative . 9.1% of women bankers are harass. From their 30.8% are physically harasses, 88.2 %(valid respondent) are harasses by bad proposal.90.9 %(valid respondent) are harasses by mentally. Of the total harassment 88.9% women banker harasses by their boss .8% women banker harasses by their mail colleague.

Finally, it could be said that the thousands of women are working for earning income independently. And women's work makes them empowered and security. Hence, work is the key issue for changing the life of banking sector women of Bangladesh.

CONTENTS

CHAPTER 1

INTRODUCTION

1.1	Background	17
1.2	Statement of the research problem	26
1.3	Objectives of the study	28
1.4	Research Questions	28
1.5	Rationale of the study	29
1.6	Limitation	31

CHAPTER 2

DATA AND METHODOLOGY

2.1	Introduction	32
2.2	Source of Data	32
2.3	Survey area	33
2.4	Respondents	33
2.5	Sample size Determination	33
2.6	Sample design	33
2.7	Data collection in the field	34
2.8	Accuracy and Reliability of Data	34
2.9	Data processing	35
2.10	Editing	35
2.11	Classification	35
2.12	Tabulation	35
2.13	Variables used in the study	36
2.14	Data Analysis	38
2.15	Software and technical support	42
2.16	The Study Process	42
2.17	The plan and Structure of the Monograph	44

CHAPTER 3

LITERATURE REVIEW

46

CHAPTER 4

Reasons behind Women's participation in Income on Bank

4.1 Introduction	79
4.2 Women and work in Bank (Univariate Analysis)	80
4.2.1 Position in Bank	82
4.2.2 Duration of work	84
4.2.3 Age of the respondent	86
4.2.4 Religion of the respondent	88
4.2.5 Number of Children	90
4.2.6 Starting period of job	92
4.2.7 Encouragement for work	94
4.2.8 Satisfaction level in job	96
4.2.9 Monthly income	98
4.2.10 Type of harasser harassment	100
4.2.11 Taking insurance facilities	103
4.2.12 Types of problem face in working period	105
4.2.13 Mode of commuting	108
4.2.14 Number of days on leave last month	110
4.2.15 Change in living status	112
4.2.16 Children's Security in family	112
4.2.17 Education level	114
4.2.18 Job Importance level	116
4.2.19 Husband Support for work	118
4.2.20 Salary difference between male and female	120
4.2.21 Feel comfort with male colleague	122
4.2.22 Security facilities for women employees provides by Authority	124

4.3 Bi-variate Analysis

4.3.1 Monthly salary by age	126
4.3.1.2 Monthly salary by education	127
4.3.1.3 Monthly salary by satisfaction level	128
4.3.1.4 Monthly salary by religious status	129
4.3.1.5 Monthly salary by marital status	130
4.3.1.6 Monthly salary by security in working place	131
4.3.1.7 Education by Occupation	132
4.3.1.8 Monthly Salary by increase status	133
4.3.1.9 Monthly Salary by job importance	134
4.4 Women and Work	135
4.5 factors affecting the income of banker women	136
4.5.1 Bi-variate Analysis	137
4.5.1 Wealth Index	138
4.5.2 Husband's Education	139
4.5.3 Husband's occupation	140
4.5.4 Marital Duration	141
4.6 Multi-variate Analysis	142

CHAPTER 5

Gateway to Empowerment: Women, Work and Security

5.1 Introduction	147
5.2 The framework of women's Empowerment	150
5.3 Indicators of empowerment and their coding	151
5.4 Analysis of empowerment	154
5.4.1 Empowerment by indicators	155
5.4.2 Mean score of Empowerment and its indicators	159

CHAPTER 6

Summary

6.1 Discussion	161
6.2 Conclusion and Recommendation	162
 BIBLIOGRAPHY	 166
 QUESTIONNAIRE	 171

CHAPTER-1

INTRODUCTION

Chapter 1

Introduction

1.1 Background:

It is often agreed that equal participation of women in the development effort is necessary for socio-economic development of a country. Bangladesh is a developing country and its population is one of the most important resources, where 50% (BBS, 2007) of the total population is women. Also it is a predominantly a rural country and its economy is mostly agriculture based, where women contribute a lot. About 90% of the total women live in the rural areas. So, by passing this large part of the population, who directly contribute to the national economy, any effort regarding national development is impossible and can not be step for sustainable development.

In Bangladesh, almost 70% of its total labor force has been engaged in agricultural activities (Rahman 1995). Farm holdings are becoming small to smaller and fragmented with a growing population of rural landless households. So, there is a need for the women's participation in income generating activities in Bangladesh to meet the basic needs of people such as; food, shelter, etc., and also to improve the quality of life in terms of education, health and social improvement beyond simple survival.

The life of women in Bangladesh, by custom, has been shaped by the patriarchal nature of the social system. They have to lead their life almost under the care of men. They are taught from their childhood that men are superior to them and therefore, they can not ask for the life that men usually have. So, as they are not directly contributing to the family decision, their position is low in every aspect of family life. Areas of active negligence can be seen in education and in health and as well as in knowledge.

Bangladesh is a country with very evenly distributed male and female population. From the very beginning of its journey as an independent country it has been cherishing the harmonized growth of both male and female population. Women and men are by constitution equal in the People's Republic of Bangladesh, but in reality they are not (Islam 2000). Most on-going discussions and research related to women's development and women's rights in Bangladesh indicate that there are at least four mutually interdependent factors influencing the macro societal system. These include, economic setting, political organization, legal system and ideology and religion. These factors often cocoon women in the social system (Epstein, 1986). There is a gross disparity between women and men in every sphere of life, especially in economic aspects, since the agricultural sector which dominates the national economy is controlled mostly by men. Traditionally, men are the breadwinners and economic dependence make women socially backward and are considered to be a burden on the family. However, the subordination of women in Bangladesh is a consequence of the existing patriarchal social system which determines power relations within households and the bargaining power of household members through the organization of the family, kinship and marriage, inheritance (Naved,2000). Women's powerlessness arises from their illiteracy, lack of awareness, poor knowledge and skills and also from their lack of self esteem and confidence (Lazo,1995). Thus, even though women constitute almost half of the population in Bangladesh, their status has been ranked the lowest in the world on the basis of twenty indicators related to education, health, marriage, children, employment and social equality (NCBP, 2000). Bangladeshi women are the most battered in the world, an estimated 47 percent have suffered from different types of assault (Mahmood, 2004). Thus, most aspect of women's lives, particularly women's freedom of choice, decision-making power and access to resources are controlled by the norms of the patriarchal society (Sebstad and Cohen, 2002). Consequently, they are marginalized as production units for bearing and rearing children (Ahmad, 2001).

Women journalist centre (BWJC) convener Nasimun Ara Haq Minu said a woman has to take care of her profession after looking after her husband, children, their education, and in-laws. She has to manage so many things in single hand. Moreover, prohibition and superstitions of various kinds socially exploit women. They cannot expose themselves as an independent mankind. So, before marriage they are dependent on their father and brother and after marriage on their husband. When the husband dies she becomes helpless. According to the UN report on female education (1985), at this far end of the twentieth century, there are 637 million women in the world who can neither read nor write. In Bangladesh, traditionally the role of women has been that of daughter, wife and mother. Their activities in the socio-cultural milieu of Bangladesh are primarily domestic in nature confined to the four walls of home. Women are vulnerable in every sector in Bangladesh. While development planners and policy makers have recognized the equal role of women and their contribution to the national economy, efforts towards consolidating women's position at the household, community, and national levels have been insufficient. An all-out effort towards improving the welfare of women and bridging the gap between men and women still remains unfinished in the national development and planning. In a word, women are discriminated against from home to parliament in Bangladesh.

According to the Gender Development Index of UNDP in 2002, Bangladesh ranked 110 with an estimated earned income of PPP us \$ 1150 for females and PPP us\$ 2035 for males (PPP or purchasing power parity means, \$ 1 has the same purchasing power in the domestic economy as \$ 1 has in the united states). This means, women are the poorest of the poor. The traditional society of Bangladesh is permeated with patriarchal values and norms of female's subordination, subservience, subjugation and segregation. These consequences result in discrimination of women at birth leading to deprivation of and access of all opportunities and benefits in family and societal life, thus putting women in the most disadvantageous position.

The concept of security, on all levels, is related to basic concepts of human psychology. If threatened, people will react and take necessary defensive measures. At the individual level, one can sometimes ward off threats by exercising caution in his or her daily life. He or she may arrange additional security measures, such as alarm systems, weapons, or perhaps changing residences. This same type of reaction may occur on the group or regional level. On the national and global levels, more formal structures of defense and security agreements exist. Nations might activate defense systems to react to overt threats, but this can threaten the

other side, thereby reducing security, rather than increasing it. Furthermore, they might cooperate to create security agreements such as NATO, which foster cooperation and collaborative defense and security measures in the face of a perceived threat.

Security depends on one's perspective. At the simplest level, security may be defined as "the quality or state of being secure," "freedom from danger," or "freedom from fear or anxiety." Of the many other levels on which one can analyze security, the most relevant here are individual, group, regional, national, and global. Our task is then relatively simple; we consider how security is defined at these different levels. What emerges is a framework upon which security agreements are constructed and implemented. The United Nations Universal Declaration of human Rights states that all people are entitled to "security of person."

The new American doctrine of exceptionalism (what used to be called 'isolationism') is uniting the rest of the world, even our closest allies, against us. I think we will look back on the rapid destruction of treaty regimes that have taken decades to create, and of the credibility we were trying to build, and ask, "What on earth possessed us to do that?" Strategies for Security

In a remarkable speech on 2nd October, 2001, Tony Blair said, "We need, above all, justice and prosperity for the poor and dispossessed." Martin Luther King Jr. reminded us that "Peace is not the absence of war: it is the presence of justice." We also need to remember George Kennan's prescient warning, at the start of the Cold War, that the biggest danger was that we'd become like our enemies. Many elements of the Patriot Act passed by Congress after 9/11 - abrogating civil liberties, ignoring the Freedom of Information Act, generally constricting the flow of public information - move us in that direction.

Military superiority won't be enough to win the 'War on Terrorism'. For true security we need five dimensions:

- a political one, in which we enhance stability and marginalize the bad actors, so we don't create more monsters like the Taliban and al-Qaeda;
- a diplomatic dimension, where we try to move potential belligerents into a more sympathetic, or at least more tolerant, stance;

- an informational dimension, in which we show the whole world that we're not blaming but rather trying to help the people;
- an economic dimension, in which we help to improve people's lives so the seeds of conflict don't flourish; and
- a military dimension, in which we enforce justice, or as a last resort, use military means.

It's clearer every day that the world's best armed forces, costing \$11,000 a second, are not making us secure. That's because there is no significant military threat to the United States that can be defended against.

It is not possible to defend against, say, nuclear warheads or other weapons of mass destruction that are smuggled in without leaving a radar track or other return address. Someone could wrap a warhead in bales of marijuana, put it in a shipping container, bring it aboard a ship into any of our harbors, and nobody would notice.

The point is that anonymous, asymmetric attacks can be quite devastating, but are undesirable in principle, because you don't know who is responsible for them. That can be especially true with suicidal adversaries. We have already learned that interdiction by prior intelligence can't be relied upon. So the only lastingly effective defense is prevention. How do we do that? We have seen on 9/11 that at the level of intelligence foresight it doesn't work reliably. So what is the alternative? It is to work at the level of root causes. Only by eliminating the social conditions that feed and motivate the pathology of hatred can we bring about lasting security.

SECURITY HAS TWO main elements: freedom from fear of privation or attack. Freedom from fear of privation and freedom from fear of attack are not independent, but are both vital to being and feeling safe.

Can we be and feel safe in ways that work better and cost less than present arrangements? Is there a path to security that is achieved from the bottom up, not from the top down; that is the province of every citizen, not the monopoly of national government; that doesn't rely on the threat or use of violence; that makes others more, not less secure, whether on the scale of the village or the globe? Can a new approach to building real security also advance other overarching goals, and, ideally, save enough money to pay for other things we need? I think we can do that.

Freedom from Fear of Privation

Let's start with freedom from fear of privation, which has many obvious elements:

reliable and affordable energy, food, water, shelter, sanitation, health; a sustainable and flexible system of production, transportation, communication, and commerce; universal education, strong innovation, vibrant diversity; a healthy environment; free expression, and profound spirituality; a legitimate and accountable system of self-government. Preserving our security requires all these things for the rest of humanity, too.

General George Marshall said in 1947 that "there can be no political stability and no assured peace without economic security." He said that us policy must therefore "be directed not against any country or doctrine, but against hunger, poverty, desperation, and chaos." That was right then and it's right now. The un Development Programme says that, today, every poor person on Earth could have clean water, sanitation, basic health, nutrition, education, and reproductive health care for about \$40 billion a year. That's a good deal less than we're spending on our anti-terrorist programme in the United States. It's less than a quarter of the tax cut that President Bush bestowed on us.

But where is the determination to build a global coalition to create a safer world in those fundamental ways? Wealthy nations have reduced their foreign aid contributions in recent years. The \$11 billion the United States now allots annually to foreign aid amounts to 0.11 per cent of the nation's gross domestic product.

Aid from rich countries is often leveraged to elicit certain behaviours from recipient nations. Treasury Secretary O'Neill said in Ghana that American aid will be directed only to those African nations that "encourage economic freedom" - in other words, those that privatise their industries, reduce subsidies, and open their markets to goods from the United States. But in fact the United States, along with other rich nations, continues to move away from a policy of open markets, slapping tariffs on foreign steel and lumber, and instituting an additional \$35 billion in annual farm subsidies.

Freedom from Fear of Attack

The other side of security is freedom from fear of attack. *Security without War*, by Hal Harvey and Mike Shuman, lays out a new security triad: (1) conflict prevention, (2) conflict resolution, and (3) non-provocative defence. Conflict prevention ought to be the highest priority. It's by far the most cost-effective way not to be attacked. It comprises elements like justice, hope, transparency, tolerance, and honest government. A critical tool for preventing conflict is advanced resource productivity - getting lots more work out of each unit of energy materials, water,

topsoil, and so on. Advanced resource productivity can actually prevent conflict in four ways.

First, it can make aspirations to a decent life realistic and attainable, for all. It removes apparent conflicts between economic advancement and environmental sustainability. You can implement it by any mixture of market and administrative practices you want. It scales fractally from the household to the world. It's adaptable to very diverse conditions and cultures.

Secondly, resource productivity avoids resource conflicts over such things as oil and water. Military intervention in the Gulf becomes Mission Unnecessary because the oil will become irrelevant.

Thirdly, resource productivity can make infrastructure invulnerable by design.

And finally, resource productivity can unmask and penalise proliferators of weapons of mass destruction. Take nuclear power for example: if we use energy in a way that saves money and is enormously cheaper than building or even just running nuclear plants, any country that takes economics seriously won't want or have nuclear plants. They will be simply a waste of money. In such a world, the ingredients - the technologies, materials, skills, and equipment - needed to make bombs would no longer be an item of commerce. They wouldn't be impossible to get, but they'd be a lot harder to get, and more politically costly for both the recipient and the supplier to be caught trying to get, because for the first time, the reason for wanting them would be unambiguously military. You could no longer claim a peaceful electricity-making venture. It would be clear that you were really out to make bombs.

Another example is organic agriculture, which tends to work better, cost less and be better for health and nutrition, and can at least equally well feed the world. This means that you don't have organophosphate pesticide plants, which means that you just removed the main cover story for nerve gas plants.

The point is that resource conflicts are unnecessary and uneconomic - a problem we don't need to have, and it's cheaper not to. For example, 13% of us oil now comes from the Persian Gulf, which is clearly risky. Proposed domestic substitutes, such as drilling in the Arctic National Wildlife Refuge, are at least as risky, and probably more so, because the Trans-Alaska Pipeline is about the fattest energy-related terrorist target there is. And therefore, in promoting expanded drilling in Alaska, the Department of Energy has been undercutting the mission of the Department of Defence.

Both oil imports and vulnerable domestic infrastructure are unnecessary and a waste of money. To displace Persian Gulf imports would take only a 2.7 miles-per-gallon increase in the light vehicle fleet. Most United States oil use could be profitably displaced within a few decades with current technology.

CONFLICT RESOLUTION is the next layer of defence if conflict avoidance or prevention fails. That's the realm of better international laws, norms, and institutions.

Then, if the previous two layers of protection fail, and conflict occurs, the last layer of defence, and a very powerful one, is 'non-provocative defence', which reliably defeats aggression, but without threatening others. To date, Sweden has executed the most sophisticated design of military forces for non-provocative defence. Its coastal guns cannot be elevated to fire beyond Swedish coastal waters. It has a capable air force, but with short-range aircraft that can't get very far beyond Sweden. The radio frequencies used by the Swedish military are deliberately incompatible with both nato and the Warsaw Pact, so Sweden will stay neutral.

In every way, by technical and institutional design, they've sought to make Sweden a country you don't want to attack, but one that is clearly in a defensive posture. This approach can ultimately create a stable mutual defensive superiority - each side's defence is stronger than the other side's offence.

The basic point of non-provocative defence is to structure and deploy your forces so your adversaries consider them mainly defensive. That is, you minimise your capability for pre-emptive deep strikes, or strategic mobility, and you maximise homeland defence.

Non-provocative defence means layered deployment in non-provocative postures. It depends on forces that are at least as robust as the attacker's forces, but with a decentralised architecture that increases their resilience. Of course, non-provocative defence doesn't stop terrorism, any more than National Missile Defence would. But the resilient design helps to disincentivise terrorism by reducing its rewards, just as the full spectrum of non-military engagement undercuts terrorism's ideological and political base.

The momentous end of the Cold War, coupled with the rapid currents of globalization have reshaped the international environment and brought on new emphases on the notion of security. Indicative of the kinds of changes brought on by these developments has been the expanding security agenda going beyond state and military security to include among others—environmental, economic, and political security.

The perceptible changes in the notion of security have also included the shift in the security referent from the state to individuals and communities. In addressing the question, “whose security?” or “security for whom”, the concept of human security instead of just state/national security has now been increasingly regarded as a better and comprehensive approach in dealing with the kinds of security threats confronting the world today. Human security has therefore emerged to challenge the conventional domain of security thinking which were previously confined to state security and military threats.

The salience of human security can be seen in the way the United Nations and its agencies like the United Nations Development Programme (UNDP), and other multilateral agencies such as the World Bank have embarked on programmes guided by the objectives of promoting human security. In 1994, the UNDP came up with The Human Development Report, a pioneering work that provided a comprehensive definition of the concept of human security. According to the Report, human security has two main aspects: “(1) safety from chronic threats such as hunger, disease and repression November 28, 2006 e patterns on daily life—whether in homes, in jobs or in communities”. Essentially, the UNDP’s definition of human security is “freedom from fear and freedom from want”.

Moreover, the United Nations has also consistently advanced human security as it undertakes several peace initiatives to address various conflicts and deprivations found in many parts of the world. More significantly, some governments like Japan, Canada and Norway have made human security as one of the pillars in their foreign policy agenda. The growing interest in human security culminated in the establishment of the Commission on Human Security in January 2001, under the auspices of the United Nations and with the support of the Japanese government.

Although human security has become a buzzword in the international community, it remains till today a widely debated issue. Human security has meant different things to different people. Thus, there has yet to be a consensus on what human security is, what it entails and how the concept is to be operationalised.

The conceptual divide on human security has not been confined to official circles alone. The academia, civil society, media and international institutions have had their own respective views on what human security is and what the focus should be. Notwithstanding this conceptual quagmire, the discourses on human security have continued to resonate well in the Asia-Pacific. In a region where governments, regional institutions and policy communities have long emphasized “comprehensive security” as a framework for regional order, adopting the concept of human security would seem a natural extension of comprehensive security. On the other hand, as an alternative framework for security cooperation, human security faces many challenges. Among these would be the varying perspectives of human security in Asia, the prospects of reaching a regional consensus amidst conflicting national interests, as well as how these impact on diverging security approaches in the region.

1.2 Statement of the Research Problem:

In Bangladesh, women play an indispensable role in socio-economic development activities and in improving the quality of life of poor households. Much of the contributions, however remain unseen and unrecognized. The women play a vital role in traditional household activities. Nowadays many banking sector women step out of their traditional roles to ensure active participation in income generating activities and development process. But social customs and traditions, illiteracy, limited facilities of technical and vocational training and lack of employment opportunities act as the barriers to the total integration of women with the mainstream of development activities in Bangladesh.

Although women in Bangladesh play an important role in development, different sections of the society have a tendency to ignore their contribution. This tendency emerges from two facts: low level of female participation in income generating

activities and absence of any reflection of their contribution at home (Role of CVDP for the development of women, Shikha Rani Sharker. Rural development academy, Bgora, 1997). In our present traditional agrarian economy the women usually undertake different post-harvest activities.

In the recent time, the major measures of women's status have been female educational attainment and female participation in income generating activities (Oppong, 1985).

The relationship between social security and female participation in income generating activities is not so clear. In developed countries, a negative relationship has been found while conflicting results have been obtained in developing countries (Cynthia, 1987). Status of women in Bangladesh is consistently noted to be among the lowest in the world (Cain, 1984). Relationship between status of banking sector women and their social security is generally approved, but it is seldom explained.

In such a situation, women are deprived of their social and economic status. There is little denying the fact that improvement of their economic status is contingent upon their earning income through under taking feasible income generating activities. Besides, women's income is mostly spent for education of the children and health care, food and clothing. Income added by women's earning contributes to the quality of life of the family. Their income generating activities also increases family income, employment, consumption and declining family size. Thus they contribute silently in development.

In this study, it has been investigated that how the banking sector women relate to the income generating activities and relationship between their working status and social security.

1.3 Objectives of the study:

General Objective:

The general objective of the study is to find the reasons for which banking sector women participate in income generating activities and the effect of their working status on empowerment and on their social security behavior.

Specific Objectives:

1. To analyze the factors which influence banking sector women to take part in income generating activities
2. To analyze the working pattern of banking sector women and their social security.
3. To evaluate the relationship between income generating activities and empowerment and social security.
4. To identify the problems of female banking sector women
5. Investigate their patterned of education
6. To know the environment in their working place.

1.4 Research Questions:

1. What kinds of income generating activities the banking sector women are participating?
2. Who participate in income generating activities and in women development programs?
3. Do income generating activities help women to empowering themselves?
4. What are the effects of women's income generating activities on their social security?
5. Do women's income generating activities help to increase their desire social security?

1.5 Rationale of the study:

The constitution of Bangladesh states: "women shall have equal rights with men in all spheres of the state and of the public life" (clause 28:2). But it is distressing to observe that social attitudes towards women are very depressive. Women are discriminated against everywhere despite their contributory and far-reaching roles in the development process of the country. Their economic opportunities remain limited and their position in the household structure and the economy continue to be subordinate.

Most of the banking sector women in Bangladesh are middle rich, their activities have been limited by their isolation within family homesteads. Typically, they do not have agricultural work in the field. However, they are almost invariably responsible for only bank.

Beside this, from the existing theories it has been found that the impact of income generating activities on banking sector women's security is generally hypothesized

to be negative and working banking sector women are expected to have higher social security than that of non working women.

So, it could be an interesting research problem to explore the various aspects of income generating activities of banking sector women and its effect on their social security behavior. This study has given a new dimension about banking sector women and their social security behavior. Further more it can help in any development programs for banking sector women to study and access the factors which can measure the actual and potential role of women in social security and productive work.

Modernization and urbanization have resulted in radical socio-economic changes .And give rise to new conflicts and tensions consequent upon the erosion of age old family and fraternal security. The transition from agricultural economy to an industrial economy brought in special accompanied problems that called for social security.

The purpose of any social security measure is to give individuals and families the confidence that their level of living and quality of life will not erode by social or economic eventuality; provide medical care and income security against the consequences of defined contingencies; facilitate the victims physical and vocational rehabilitation; prevent or reduce ill health and accidents in the occupations; protect against unemployment by maintenance and promotion of job creation and provide benefit for the maintenance of any children. The contingencies of social security as delineated by I.L.O are medical care, sickness benefit, unemployment benefit, old age benefit, employment injury benefit, family benefit, maternity benefit, invalidity benefit and survivors benefit.

1.6 Limitation:

Empowerment has numerous dimensions. But in this study, we have considered three indicators to measure empowerment. But empowerment can be measured from many different angles. Due to the unavailability of the data we have considered only three indicators to draw the scenario of empowerment provision of rural women in Bangladesh. On the other hand, this is an academic research so there is time constraint to conduct this research.

CHAPTER-2

DATA AND METHODOLOGY

Chapter 2

Data and Methodology

2.1 Introduction:

In this study attempt has been made to explore the motive of women's participation in income generating activities and the multipart relation between work-empowerment and social security behavior. To serve the purpose of the study quantitative analysis has been made. Primary and Secondary data source, the 2004 Bangladesh Demography and Health Survey (BDHS) has been use to complete the analysis.

2.2 Source of Data:

This research has been conducted on the basis of primary data. Data were collected from the field thorough face to face interview with the respondents. For secondary data, the Bangladesh Demographic and Health Survey (BDHS) is intended to serve as a source of population and health data for policymakers and the research community. In general, the objectives of the BDHS are to:

1. Assess the overall demographic situation in Bangladesh
2. Assist in the evaluation of the population and health programs in Bangladesh
3. Advance survey methodology.

The 2004 BDHS survey was conducted under the authority of the National Institute for Population Research and Training (NIPORT) of the Ministry of Health and Family Welfare. The survey was implemented by Mitra and Associates, a Bangladeshi research firm located in Dhaka. ORC Macro of Calverton, Maryland,

provided technical assistance to the project as part of its international Demographic and Health Surveys program, and financial assistance was provided by the U.S. Agency for International Development (USAID)/Bangladesh.

2.3 Survey area:

For primary data, in order to achieve the objectives of the study a survey has been conducted on the bank in Dhaka City from which 20 banks has been selected randomly.

2.4 Respondents:

For primary data, the interviewees were mainly the employed female banker in Dhaka City. Married, unmarried, widowed, separated etc. of all age's female banker were considered.

2.5 Sample Size Determination:

Sample size Determination is a very important part of any survey based on Sample. If the samples are not drawn properly, a valid analysis will not be possible. But here for primary data purposive sample size has been determined and 100 primary samples taken.

2.6 Sample design:

Two stage sampling technique has been used. Dhaka is divided into four sector (Dhaka north, Dhaka south, Dhaka east, Dhaka west). In turn, each sector is divided into *areas like* commercial area, residential area.

In this study to serve our purpose, we have considered only the banking sector women. The sample includes all banking sector women. We have analyzed their background characteristics, income, marriage, husbands' background and their work and their social security.

2.7 Data collection in the field:

The data collection in the field was started on the 10th July 2009 and completed on the 10th August 2009. The information was collected by interviewing the respondent's personally using pre-tested questionnaire.

2.8 Accuracy and Reliability of Data:

While collecting the data every possible attempt was taken to ensure the accuracy. These are mainly:

- It was tried to clarify the purpose of the study of the respondents.
- It was tried to encourage the respondents by expressing the fact the survey was undertaken only for academic purpose.
- The question was administered in a very friendly way.
- Each and every interview schedule was checked on the spot. Entries in the schedule were carefully examined and their consistencies were checked thoroughly.

2.9 Data Processing:

The data processing operation is to be performed in a survey usually consisting of the following steps:

- a) Editing
- b) Classification
- c) Tabulation

2.10 Editing:

The collected data were edited to correct inconsistencies and eliminate omissions as there were some errors in the field work, which may affect the tabulated results. Through editing of error in the information, we get the better precise and reliable results.

2.11 Classification:

The data are arranged according to some common characteristic and arranged into the group or class according to different characteristics for different classes.

2.12 Tabulation:

In the planning stage of the survey, keeping in mind the objective of the study, dummy tabulation plans were prepared and after the completion of editing and coding, tabulation works were done manually.

2.13 Variables used in the study:

In our study we consider the following variables:

- Age
- Religion
- Marital status
- Education
- Occupation (in bank service)
- Employed type
- Monthly income
- position in Bank
- the number of children
- family size
- husband support
- children security
- husband satisfaction
- satisfaction level
- hours of work
- secured in working place
- ease of working with male colleague
- security facilities for women employees

- harassment in office
- job security
- number of days on leave last month
- salary between male and female
- equity opportunity ensured at the Banking sector
- traveling outside for official purpose
- the distance from your residence to office
- mode of commuting
- buy insurance
- problem in working period

2.14 Data Analysis:

The study analyses the impact of different socio-economic and demographic factors on working status of banking sector women and their working pattern and social security. Also tries to figure out the work-empowerment-social security-income relationship. Uni-variate analysis has used to illustrate the working pattern of women. Bi-variate and multi-variate analysis has been made to see the effect of different factors on work, empowerment and social security.

Uni-variate Analysis:

Univariate Analysis provides a convenient way to produce the most useful statistics about some or all saved questions. Uni-variate analysis explores each variable in a data set, separately. It looks at the range of values, as well as the central tendency of the values. It describes the pattern of response to the variable. It describes each variable on its own.

Bi-variate Analysis:

Bi-variate analysis is the simultaneous analysis of two variables. It is usually undertaken to see if one variable is related to another variable. With bi-variate analysis, we are testing hypotheses of "association" and causality. In its simplest form, association simply refers to the extent to which it becomes easier to know/predict a value for the Dependent variable if we know a case's value on the independent variable.

In Bi-variate analysis, Chi-square test (χ^2) is used to test the existence of interrelationship among two variables. The Chi Square test is undoubtedly the most important and most used member of the nonparametric family of statistical tests. Chi Square is employed to test the difference between an actual sample and

another hypothetical or previously established distribution such as that which may be expected due to chance or probability.

Multi-variate analysis:

Bi-variate analysis only provides unadjusted results. An empirical association between two variables doesn't necessarily imply a causal relationship between them. The relative importance of all the variables has to be examined simultaneously by multivariate statistical techniques. Multivariate analysis is the simultaneous analysis of three or more Variables. Multivariate analysis is also used to test the joint effects of two or more variables upon a dependent variable. Different multivariate techniques can be used to predict a dependent variable from a set of independent variables. The logistic regression model is one of the multivariate techniques which are used to estimate the probability that an event occurs.

Logistic Regression:

Logistic regression is a technique for analyzing problems in which there are one or more independent variables that determine an outcome. In logistic regression, the dependent variable is binary or dichotomous, i.e. it only contains data coded as 1 (TRUE, success, pregnant, etc.) or 0 (FALSE, failure, non-pregnant, etc.). Applications of logistic regression have also been extended to cases where the dependent variable is of more than two cases, known as multinomial or polytomous [Tabachnick and Fidell (1996) use the term polychotomous].

The goal of logistic regression is to find the best fitting model to describe the relationship between the dichotomous characteristic of interest (dependent variable = response or outcome variable) and a set of independent, predictor or explanatory

variables (X's). Logistic regression generates the coefficients (and its standard errors and significance levels) of a formula to predict a logit transformation of the probability of presence of the characteristics of interest:

$$\text{logit}(p) = b_0 + b_1 X_1 + b_2 X_2 + b_3 X_3 + \dots + b_k X_k$$

Where, p is the probability of presence of the characteristic of interest. The logit transformation is defined as the logged odds;

$$\text{odds} = \frac{p}{1-p} = \frac{\text{Probability to presence of characteristics}}{\text{Probability of absence of characteristics}}$$

And

$$\text{logit}(p) = \ln \left[\frac{p}{1-p} \right]$$

The logit is thus logarithm of the odds of success, that is, the logarithm of the ratio of the Probability of success to the probability of failure. It is also called the logistic transformation of p . Thus the linear logistic model relates to the independent variables to the logistics transformation of p or the log odds. It has several nice properties and p is bounded only between 0 to 1. If $p < 0.5$, $\text{logit}(p)$ is negative and if $p > 0.5$, $\text{logit}(p)$ is positive.

Rather than choosing parameters that minimize the sum of squared errors (like in ordinary regression), estimation in logistic regression chooses parameters that maximize the likelihood of observing the sample values.

In logistic regression, the codes for the independent variables must be meaningful. Value of independent variables must be recoded by creating a new set of variables that correspond, in some way, to the original categories.

For the variables of more than two categories, a new variable has to be created to represent the categories. The number of new variables requires representing a categorical variable is one less than the number of categories. This is called dummy variable or indicator variable. In logistic regression the parameters of the model are estimated by using maximum likelihood method.

Interpretation of logistic coefficient:

Logistics coefficient can be interpreted as the change in the log odds associated with a one-unit change in the independent variables.

$$\text{odds} = \frac{p}{1-p} = \frac{\text{probability to presence of characteristics}}{\text{Probability of absence of characteristics}}$$

$$= \exp(b_0 + b_1 X_1 + b_2 X_2 + \dots + b_k X_k)$$

The exponential rose to power b_j ; $j= 0, 1, 2... k$ is the factor by which the odds change when the j^{th} independent variable increase by one unit. If b_j is positive, this factor will be greater than 1, which means that odds are increased; if b_j is negative, the factor will be less than 1, which means that the odds are decreased. When b_j is 0, the factor equals to 1, which leaves the odds unchanged.

2.15 Software and technical Support:

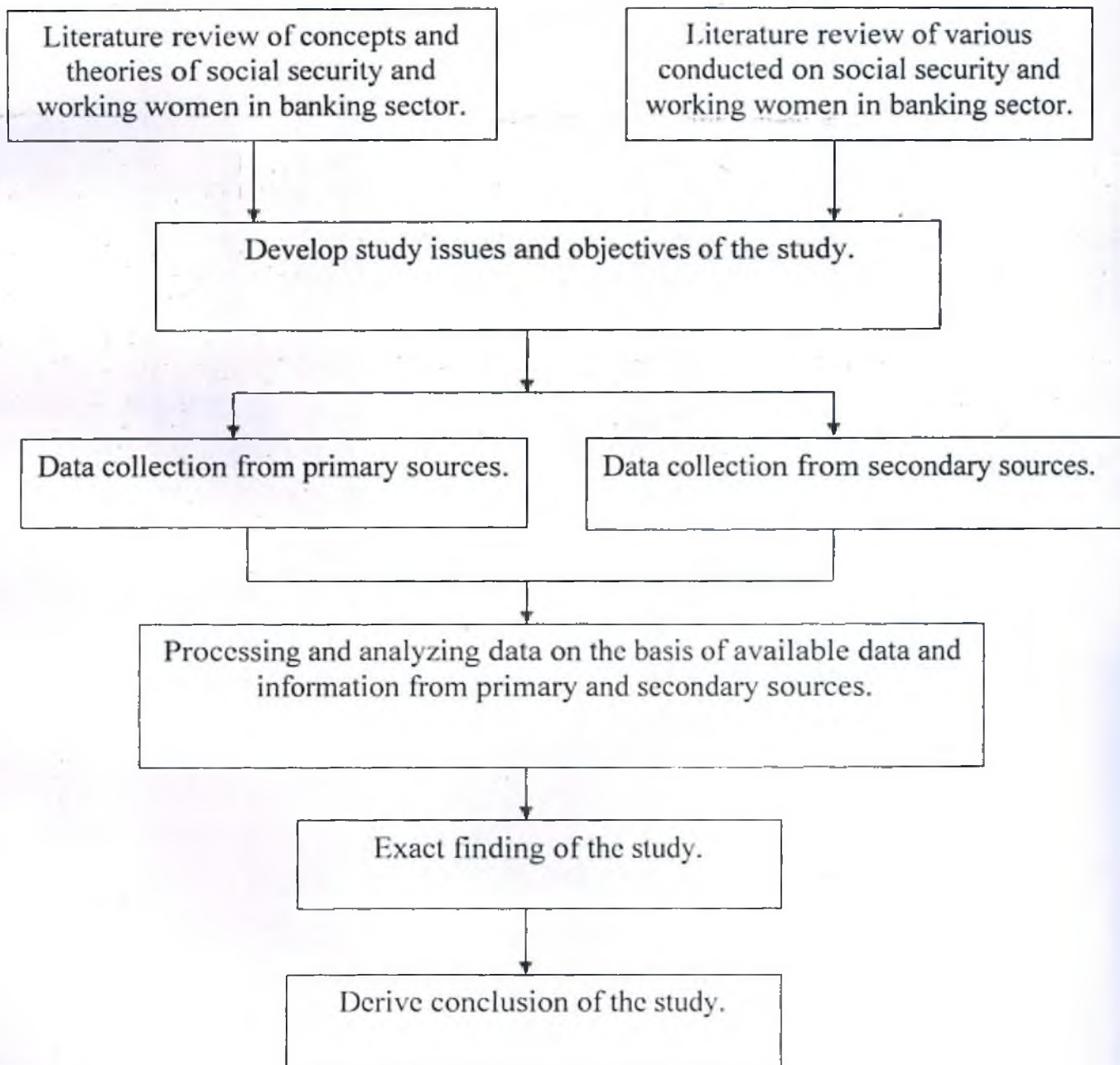
To analyzed the data and prepared the thesis a well known statistical package SPSSv12 is used. SPSSv12 for MS Windows is a comprehensive and flexible statistical analysis and data management system. Besides this other well known application software such as MS Word, MS Excel is used to complete the thesis.

1.16 The Study Process:

Literature review as well as field study through questionnaire interview technique followed for this research purpose. In addition, information from different sources was collected to reach the conclusion. Data and information used for the study, therefore, have been generated mainly from the primary sources. The literature survey was conducted in the library of Dhaka University, Bangladesh Institute of Development Studies (BIDS), Library Bank and library of Bangladesh Rural Advancement Committee (BRAC).

The study does not cover all the Working Women in Banking Sector in Bangladesh. Only the Dhaka Cities Working Women in Banking Sector are included in this research under sampling method.

Figure 2.1: Flow Diagram of the Study Process



2.16 The plan and Structure of the Monograph

The monograph is organized into six chapters as shown in Figure 2.1. The following is a brief chapter by chapter description of the contents of the research monograph.

Chapter 1 begins with an introduction to the research topic to be investigated followed by the objectives, research problem, research questions and limitations of the study. It describes the rationale of the study.

The plan and structure of the monograph, Data and Methodology, Source of Data, Survey area, Respondents, Sample size determination, Sample design, Data collection in the field, Data processing, Data Analysis, Variables used in the study, Software and technical support have been described in chapter 2.

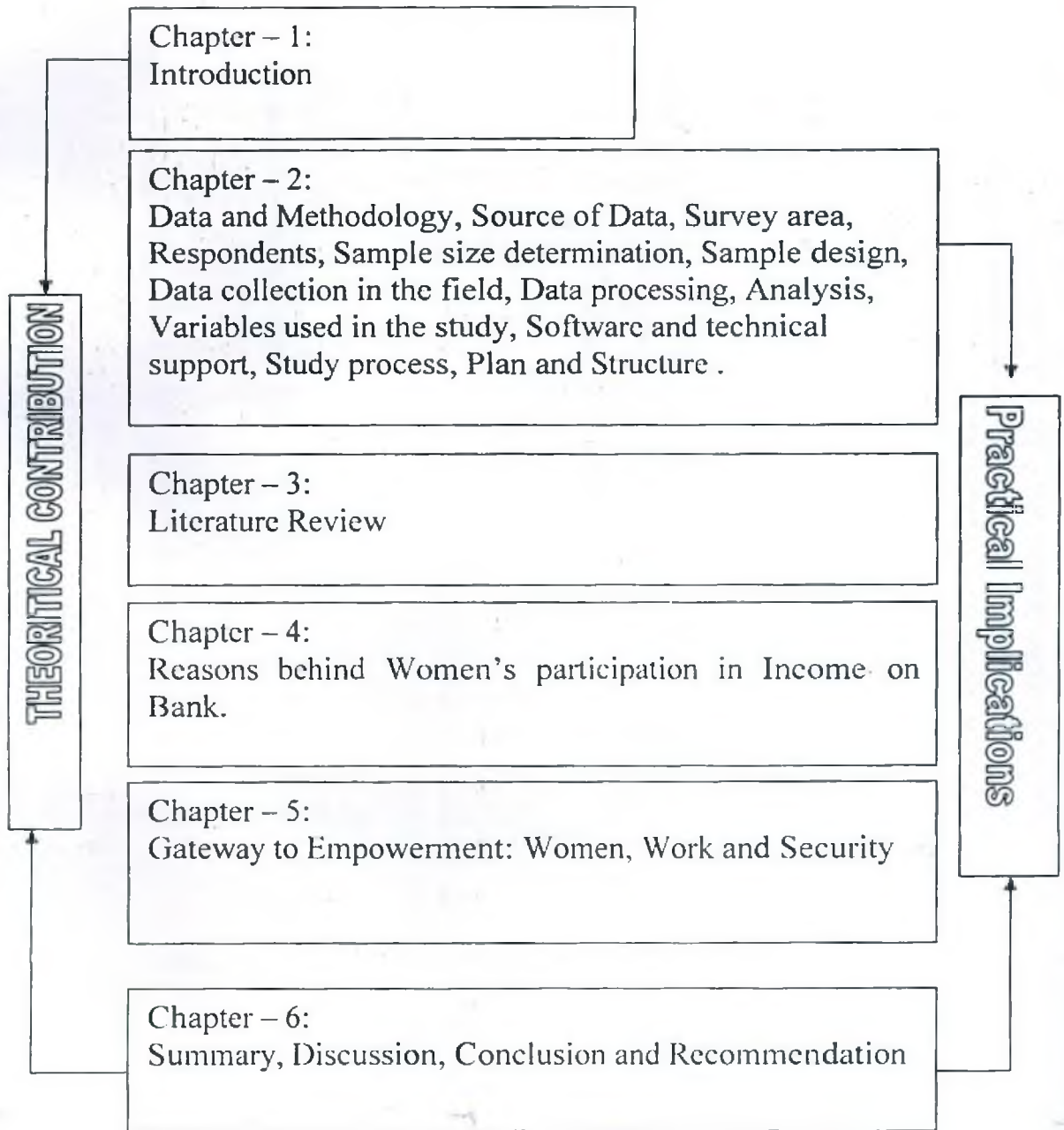
Literature Review described in chapter 3.

Reasons behind Women's participation in Income on Bank are described in chapter 4 includes presentation of the collected data from the respondents and their interpretations.

Gateway to Empowerment: Women, Work and Security are given in chapter 5 includes presentation of data and their interpretation.

Summary, Discussion, Conclusion and Recommendation of the study are carried out in chapter 6.

Figure 2.2: The plan and structure of the Monograph



CHAPTER-3

LITERATURE REVIEW

Chapter 3

Literature Review

We review literature to understand the involvement of banker women in income and the change women undergo in empowered and their social security.

According to the 1995 report of Human development, out of the total world's population 1.3 billion are living in poverty, out of this almost 50 percent are in South Asia. Situation of female are worst as they account 70 percent of the total poor and the rate of increase in poverty is critical because it rose by 50 percent over last two decades (Carr at all, 1997), the causes of women's poverty and absolute poverty are two different issues, those which result from belonging to families that are poor and other is related to women's subordination within the family, the community, the wider economic and political spheres (Carr, Chen and Jhabvvala, 1997). Women's deprivation relative to men is obvious in terms of quality of life indicators such as mortality, morbidity, literacy and access to health care, education and training opportunities. The promoter of micro credit program for poverty alleviation emphasize that approach is appropriate not only fight against poverty, but also to improve women's status and for their empowerment.

Literally, 'empowerment' is seen to relate to the user's power. It involves undoing negative social constructions, so that the people affected can perceive themselves as having the capacity and the right to act and have influence (Rowlands, 1995:102). Rao and Kelleher (1995:70) define women's empowerment as "the

capacity of women to be economically self-sufficient and self-reliant with control over decisions affecting their life options and freedom from violence". In the existing socio-cultural milieu of Bangladesh, embodied within the phrase of 'empowerment' is the concept of change. The development activities of Non-Government Organizations (NGOs) in Bangladesh lead empowerment in its social as well as economic dimensions. NGOs have made their micro-credit program accessible to women because they are more poor and vulnerable than men are. It is now evident that the benefits gained from micro-credit are not only for women but are passed through children and men as well.

Hashemi, *et al* (1996) shows that participation in credit programs is positively associated with a woman's level of empowerment defined as a function of her relative physical mobility, economic security, ability to make various purchases on her own, freedom from domination and violence within the family, political and legal awareness, and participation in public protests and political campaigning (ADB, 1997:15).

Cain (1981) has conducted a study entitled "risk and insure: prospective on security and Agrarian change in India and Bangladesh" which revealed that gainful employment provides women with a kind of security against the loss of financial support of male kin by assuring them on independent means of self support and certain degree of economic independence. Drawing on his field observation in Maharastra (India), Cain recommend that guaranteed public employment measures, which meet the especial vulnerability of women, hold the greatest potential for substantial security impacts.

Rowshan Qadir (1983) has conducted a study on women's income earning activities and family welfare. Three types of organizations are considered for the study, National voluntary, International voluntary and Government assisted programs in four locations, Dhaka, Chittagong, Bogra and Patuakhali. 35 families were chosen in each location. Women were the main respondents in this study, husbands' opinion was sought to confirm the information supplied by the wives as well as to see in what respect they held opinions different from their & wives. The main purpose of the study was to assess the effect of the additional income women on the welfare of the family and children. A large majority of the families in the rural, suburban and urban areas of Bangladesh are poor. There is a great need for the participation of women in income generating activities to increase family income, as found in this study. She has also found that income generating activities may be more effective if women are organized in groups rather than being left to themselves as individuals after they completed training or received other support services. Training and employment of women in income generating activities are integrated with health care and education, particularly primary education for children up to the age of 14 years, more basic social needs of the poor families could be met.

Khandaker (1985) has conducted a study using a sample of 500 households from 8 upazilas of different regions of Bangladesh and the main focus of the study has been on the role of the women, both inside and outside the household in terms of time allocation and its relationship with security. Female participation in market oriented activities has been found to be negatively associated with security. Assets, income and prices have their normal effects on women's time allocation and her security decisions. Female education may be a crucial determinant for the security decisions.

Security for Women (S4W) investigates the issues that impact on the lifelong economic well being of Bangladeshi women. We believe that long term economic well being empowers women to make choices and it enriches all aspects of our lives including education, health, employment, safety and financial well being. S4W is one of the four National Women's Secretariats funded by the Office for Women.

Mass movements of people are viewed as a major security challenge. It has serious implications in terms of financial capacity, political and social stability and the well-being and integrity of host countries. Illegal immigrants, irregular migrants and trafficked victims fuel resentment amongst the local populace.

General perception is that immigrants bring an increase in crime, delinquency and social disorder. With countries restricting immigration, people relying on trafficking networks to cross borders, is placing themselves in potentially dangerous situations. Trafficking in women and children features prominently on the global agenda both from human rights perspective as well as broader safe migration viewpoint.

UN Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and Children, 2000 (a supplement to the UN Convention against Transnational Organized Crime) states:

“Trafficking in Persons’ shall mean the recruitment, transportation, transfer, harboring or receipt of persons, by means of threat or use of force or other forms of coercion, of abduction, fraud, deception, of the abuse of power or position of vulnerability, of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person for the purpose of exploitation. Exploitation in this context shall include, at a minimum, the exploitation of the prostitution of others or other forms of sexual exploitation,

forced labor or services, slavery or practices similar to slavery, servitude or the removal of organs”.

Threats to Human Security: In transit

- Application of force and the use of violence to ensure compliance.
- Curtailment of freedom of movement.
- Rigors of travel without food, rest and medical aid, often for long periods of time.
- Exposure to different physical and psychological health troubles.
- Sexual abuse and exploitation, physical maltreatment.
- Risks of contracting sexually transmitted infections, including HIV/Aids.
- Exposure to risks of arrest on account of forced engagement in criminal activities.

Pathways of Women's Empowerment is an international research and communications program established in 2006 which links academics with activists and practitioners to find out what works to enhance women's empowerment. We are identifying where women are achieving real gains and discovering the positive and negative factors which have influenced their journey. Pathways are funded by the UK Department for International Development with additional financing from the Norwegian and Swedish Ministry of Foreign Affairs and from UNIFEM.

Our aim is to make these pathways of change visible and to build on them to inspire a radical shift in policy and practice. By involving policy actors and practitioners directly in our research and learning, we hope our work will be in itself a catalyst for change.

Men and women are by no means equal. There are always going to be certain attributes of each gender that the other gender cannot duplicate. This does not mean that the one is better than the other. Even though we are seeing more and more women succeeding in life than men, Bangladeshi culture still defines a

woman as unequal. Society has set men and women apart by labeling them. It is common for men to be seen as strong and women to be seen as weak. The culture thinks that women cannot do jobs like men do; such as firefighters or policemen etc and if they do these jobs, the culture looks at these women in a negative side because these jobs are masculine and women are not supposed to do these jobs. Furthermore, culture defines a woman as a sensitive person; however in order to obtain these jobs, you have to be aggressive and tough and a woman is not like that. The female-male wage gap is a very objective representation of an accepted form of male dominance, whether it is fair or not. In business, men have always been in control. Now, women are fighting for equality in the workplace. However, Bangladeshi culture wants a woman to be a house wife, to just stay home and take care of children. They have the right to make their own decisions. If a woman is interested in a job and meets the qualifications that employer requires, she should be considered eligible for that job. The point is that men have treated women as subordinates throughout history because that is what they have been taught by the culture: that women are not equal to men. When it comes to sexuality, the culture still does not define women as equal. For instance, the same girl who is pressured into having sex on Saturday, might be called slut and whore on Monday morning, but the man who forced her into sex at the party will be called something like macho man or you are the man. This is ignorant. When men have more and more sex with girls it is like an achievement for them. His friends tell him you have achieved a lot in life, but if girls have sex with more and more guys; she is dirty and it is disgrace for her. In short, women should be defined the same as men. Women should be allowed to do whatever they desire in their heart, just like any men do. I see no reason other than ignorance that we should keep these rules in place.

Women in higher positions at work may get a bigger paycheck than women on the lower rungs of the professional ladder, but there's a price to pay for being on top.

New research detailing who faces sexual harassment in the workplace shows that female supervisors are more likely to be targeted than women in lower positions, according to Health Day News. That's surprising, since it has traditionally been thought that women in the lower ranks were more vulnerable and susceptible to such poor treatment. Harassment could come in the form of offensive material, discussions of sex, staring or leering, invasion of personal space, questions about one's private life or unwanted touching.

"You assume people with less power are less likely to tell on people with more power, because they are more dependent on keeping the job," said university

sociologist Heather McLaughlin, who authored the study. "But we found women who had more workplace power, who did supervise others, were more likely to be sexually harassed."

Nearly half of women supervisors surveyed from various professions reported sexual harassment in the workplace, whereas only one-third of non-supervisor women were harassed. McLaughlin said this leads us to believe that males in the workplace may use harassment as an "equalizer" of power. The findings were to be announced at the American Sociological Association meeting this week.

The ASA also recently announced new research from the University of Ohio that found that although a college education has helped women narrow the wage gap with men, their college major is a big factor in determining just how big that gap is once they enter the workforce.

We review literature to understand the involvement of banking sector women in income and the change women undergo in empowered and their social security behavior.

The right to define 'security' has long been in the monopoly of the military in Turkey. Traditionally, it is the military that has defined the security needs and interests in Turkey, and is considered to be sole provider and guarantor of security. There has been a strong 'fetishism with a states and military-focused concept of security in the country. It has been near impossible to openly criticise security policies of the state let alone engaging in a public discussion on the meaning of security in Turkey. Even at the elite level, there has rarely been an open discussion in the country on 'security'.

In such a context, it has been difficult for civil society actors (and society in general) to consider the security domain as one they can or should engage with. There is little evidence of explicit debates on traditional conceptions of national security, or indeed articulation of alternative security concerns. Further, in the supposedly democratic and open academic sphere, the handful of research projects that do seek to approach security issues using critical perspectives are either

ignored or marginalised. The mainstream realist thinking on security has dominated both the theory and practice of security in Turkey. Both security practitioners and theorists have turned a blind eye to the different security demands of various segments of the society. On the other hand, scholars such as Pinar Bilgin and Umit Cizre who have used critical approaches to detect oft-ignored insecurities and security demands within Turkish society tend to argue that civil society in Turkey is 'weak' and rather 'silent', and that it has, to a large extent, internalised the hegemonic understandings and practices of security that are promoted by the state. For example, in the words of Pinar Bilgin 'civil society in Turkey is a product of the 'national security project' of the state establishment and, therefore, does not always constitute an escape from prevailing understandings of security. Similarly, Umit Cizre argued for an 'ideological and structural hegemony of Turkey's military-led secular establishment' in Turkey's society.

It is hard to deny the potential of the societal sphere for the construction and dissemination of counter-hegemonic practices of and ideas on security. I would contend that, in the case of Turkey, there is not a total absence of alternative thinking on security in civil society. The existence of such thinking became more visible after the acceptance of Turkey as an official candidate for accession to the European Union (EU) in 1999. Turkey's EU bid has provided the strongest impetus and an appropriate context for the crystallisation and articulation of alternative ways of understanding security.

The concept of security varies time to time, space to space, nation to nation and super powers to small states. As a consequence, two views of security studies are now on the table, the new one of the wideners and the old military and state-centred view of the traditionalist. So, two concept of security arise for discussion.

- Traditional Security/ Military Security/ Territorial Security
- Non-traditional/ modern Security/ Wide concept of Security.

Traditional Security was the main concern for every nation before the Cold war period. Traditional Security based on military forces, who protect the territory and assure political stability within the territory. Western concept of Security is traditional security. The term traditional security is based on two major assumptions-

- Most threats come out side the border. Internal security is absent here.
- Primarily this security means military security.
- Military Security and State Security equal to traditional security.

Non-traditional Security is complex than traditional security. Because traditional Security indicates only the state based security (military and political security) but non-traditional security indicates not only state based security but also human security and development. Human security and development are related to state security. Without human security, state security never is completed. Modern security indicates the following sectors –

- Human Security
- Economic Security
- Environmental Security and
- Societal Security.

Discrimination against women is still widespread. To overcome the problems of discrimination and achieve gender equality in all spheres of life, the Third World Feminists Group, particularly- *DAWN* had fixed two long

term goals- "freedom" and "empowerment" APCWD: 1979. These were: a) the achievement of women's equality, dignity, and freedom of choice through women's power to control their lives within and outside the home, and b) the removal of all forms of inequality and oppression.

International Conferences held during the last decade of the twentieth century, such as the UN Conference on Environment and Development (1992), the World Conference on Human Rights (1993), the International Conference on Population and Development (1994), the World Summit for Social Development (1995), have all highlighted the various outstanding issues related to the improvement of the status of women at international level. All these global conferences led to emerge a more powerful reorganization of the crucial role of women in sustainable development through the empowerment.

Measures of empowerment, particularly for women are used in different context to carry multiple meaning. In general, most of the measures point to power as the root of empowerment. Literally empowerment is seen to relate to the user's power.

Rno and Kelleter (1995: 70) define women's empowerment as "The Capacity of the women to be economically self sufficient and self reliant with control over decisions affecting their life options and freedom from violence."

The term empowerment has been over used in 1980s and as a goal of development it has been gaining wider acceptance in 1990s. At the International Population Conference in Cairo in 1974, Nafis Sadik, the Director of UNFPA, and Gertrude Mongolia, Secretary General of the UN Fourth World Conference on Women stated in 1995, "Development should be centered on people and above all on

women." (*DSE: 1995*) Various definitions of empowerment for women exist. Empowerment is a process of gaining understanding of, and control over, the political forces around one as a means of improving one's standing in society (*Kind Water: 1979*). Again empowerment can be used for social mobilization, changing women's state of mind and gaining access to the bases of social power (*Friedman: 1992*). Empowerment begins when women "change their ideas about the causes of their powerlessness, when they recognize the systematic forces that keep them down, and when they act to change the conditions of their lives" (*Morgen and Bookman: 1988*).

WOMEN empowerment is a very important catch word now in developmental jargon for last few years in Bangladesh. Although nearly half of the country's population is female, the majority of them are excluded from the core development process. No significant change can take place in our society without the active involvement of women. Women empowerment entails a wide range of aspects including financial and decision making capacities of women. It is absolutely necessary for the overall development of a country. Leaving a large portion of population away from the executive and decision-making process it is not possible to go ahead. Again an educated mother is necessary to form an educated nation. The move for women empowerment has been on from different corners of Bangladesh. But how far it is going on properly remains a question. Women's empowerment and freedom of women have become common terms nowadays in every corner of the globe. The key point of woman empowerment is economic liberation. With a view to consolidating the message of woman empowerment we must try to stand beside those poverty-stricken women. When they have economic power they will be evaluated by all the members of family. We must explore the hidden talents of women of all classes and utilize these for the betterment of the

society and country. We must give them proper opportunities to discover their sleeping potentialities and abilities. Only then economic progress & development can be achieved. Reasons for Drawbacks: For many years women are left far behind men. In fact, women have fallen behind in all spheres of life. Socio-cultural and religious factors are the main reasons behind this backwardness in our country. Women are dominated by men in our society. They are discouraged to work outside. They are deprived of their rights in many ways. Because of rigid attitude in our society, gender situation is worse in Bangladesh than in any other South Asian country. Main reason is lack of women education and empowerment without which no development can take place. As fifty per cent of our population is women their active involvement in the development process is a must to lead the country forward. More than 60 million people in Bangladesh live below the poverty line and among them 74 per cent are women. Necessarily it indicates that to alleviate poverty, reaching the women is a must. Unfortunately our social and political conditions are far from conducive to women working independently with their feminine identity. The society still shows discriminatory attitudes towards them although the Constitution of Bangladesh has guaranteed equal status of women and men in all spheres of life. However, some steps taken by the government deserve appreciation. These include free education for girls up to intermediate level, stipend, maintaining quota for women candidates in service etc. At the non-government organization (NGO) level women are always encouraged in different ways. In spite of all these efforts in the government and non-government sectors, women still feel insecure in roads, markets, educational institutions and work places. They become victims of violence, acid throwing and rude behavior. Religion has given equal rights to both men and women. It has put a lot of emphasis on female education but society tries to misinterpret it and suppress the women. But until we ensure women's full participation, we hardly can expect real

development. Islam emphasizes education and due respect of women. But what happens to our womenfolk in rural areas? They have been deprived of their rights of due share in every step. Parents consider them as burden of the family. Dowry emerges in the poor family as a curse. To save the rural women from these chronic social diseases, some NGOs invite them to come out of their home and engage themselves in economic activities to stand on their own feet which would consolidate their position in the society and elevate their position in the family. We can not move forward without including this half of our population in the development activities. Key Factors Needed For Development: The concept of gender is an important analytical means in planning, management, monitoring and evaluation of development programs, as it requires that women are considered in relation to men in a socio-cultural setting and not as an isolated group. So we need to change the outlook and create an environment where women's voices on gender issues are heard and problems can be solved. Female participation in decision-making as well as in senior positions can play very significant role which implies that their voice is being counted in the process of policy formulation and decision making. This is not envisaged. In future we want a society where women will not be neglected and harassed by any of the males. It will take time but we must be optimistic with our efforts. Poverty alleviation programs must be made available to all the poor girls. Arrangements for educating them must be made in the true perspective. With the increase of financial power and by virtue of education, women will be able to consolidate their position in the society. Social attitude towards women will also change with the spread of education as we see educated women encounter less discrimination. The society should ensure women's equal opportunity in every aspects of life. Discriminatory attitude needs to be changed. For this wider objective to be achieved, social change is necessary for women's empowerment. The need for involvement of women in every institution is another

key factor. Some institutions do not prefer women and thus they only recruit male. This sort of biasness should be strictly avoided. Ensuring significant representation of women in political parties is another important aspect. Women's access to politics is dependent on their social and economic status. Economic status is contingent upon the social one. Stressing the need for women's significant representation in parliament, the government can propose a rotational system where one-third of the seats would be reserved for women and they must be elected directly by people's vote.

From the societal point of view, lack of security hinders women empowerment. Thus, it is the right of every woman to get security from the society. If they feel secure, they can act more confidently and can act and contribute more towards the society.

Last but not the least; Education is the most significant player for women empowerment. Women should get equal access for educating themselves. Parents' consciousness as well as social awareness is very much essential for women's education.

With education, women can realize the real potentiality hidden inside them and thus can explore them for the ultimate development of the country.

So, we can strongly say women empowerment is not just a word now. It's a very powerful, extraordinary and useful tool for the society for achieving the development target. The millennium development goal will be far away without empowering the women. It is the golden key towards the golden era of economic development its time to move forward and enhance our cooperation towards empowering the women.

Bangladesh an independent and sovereign state appeared on the world map on December 16, 1971 following the victory at the war of liberation from March 25 to December 16, 1971. According to Bangladesh bureau of statistics the population of the country was 111.4 million in 1991 and assuming medium variant of declining fertility and mortality the country is expected to reach a population of 129.6 million by 2000 AD. So with a male female ratio of 109:100, which is little less than half of total population, but for every 250 male literate there were only 100 female literate aged 5 and above (Ahmed,1985:17). According to the UN gender Development Index, Bangladesh is ranked 121st out of a total of 146 countries worldwide. Out of the total population, 48.9 percent is women, of who nearly 86 percent are in rural areas. And only about 16 percent women are literate, compared to a 30 percent rate of literate men. Demographic changes related to fertility and migration influences the Bangladesh economy and society to great extent. For years, Bangladesh was characterized by a youthful population structure with a heavy concentration of children (below 15 years) and an imbalance in the sex ratio. Over time, however, the fertility rate has declined remarkably and this significantly affected the population composition. In 1995-1996, about 53 percent of the population belonged to the active age group and 41 percent were children. The female population of reproductive age was 29.8 million in 1996. This number is likely to reach 37 million in 2010. There is little clear improvement in the overall sex ratio, which shows a preponderance of men over women. Over a period of more than two decades, the sex ratio decreased from 108 to 105. However it improved remarkably in urban areas, suggesting a greater volume of women's independent migration to cities and also a higher prevalence of family migration. In 1995-1996, sex ratio for rural and urban areas was estimated at 104 and 106, respectively. The fertility rate has dramatically fallen from 6.34 per women in 1997 to 3.8 in 1996. Fertility is higher in rural (2.76) than in urban areas (2.48). In

rural areas the fertility rate is higher for women aged between 20 to 35 years. For urban women, women's increased participation in the labor force starting at adolescence contributes significantly to controlling fertility. The average age of marriage for girls in Bangladesh is between 13-16 years and almost all the girls are married before they are 25 years of age. As married life commonly starts at the age of 15 for most, a woman experiences 10-11 pregnancy in her lifetime, out of which the number of average surviving children is 3.2. With regard to mortality, the population belonging to 0-1 and 50 years and above is more vulnerable than any other age group. For the 0-1 age group, the mortality rate of the male population used to be higher than that of the female population, but now the death rate of girl children is higher than boy children. Women are also gravely exposed to dangers of childbirth. A pervasive gender differential in entitlement of food, nutrition, and care leads to a higher death rate of girl children than boy children.

Participating in politics or election is an important instrument to facilitate democracy in the society. But women are still fighting for their just and equitable participation in political processes. In Bangladesh women's participation in the political and national movement has been very negligible. Statistics show that women lag behind men substantially in indicators of economic participation and political participation. Political participation of women is low because of illiteracy and little involvement in public life and politics. The female members of the Union Parishad, the lowest tier of the Local Government, though elected in direct election; literally they have fewer powers, lots of women voters at villages and women in the hill tracts are deprived of their voting rights also. Patriarchy still controls all institutions of the society, the parliament, military establishments, judiciary, education and benevolent organizations etc. In Bangladesh, nominating a few women candidates "has been merely a ritual to (some) political parties" whether they win or lose. On the other side, women's participation in electoral race is very frustrating. Although the participation of female voters have increased greatly as far as exercising voting is concerned but such increase was less in fighting election as a candidate. Out of 300 seats only 37 women candidates contested for 48 seats including Khaleda Zia and Sheikh Hasina, among them only

6 candidates won in the National Assembly in the 8th parliament. In the parliament, the total number of elected representatives is 300. Since 1972, the number of women contestants in general election is negligible.

Traditionally, women's participation in politics is very marginal in Bangladesh due to various reasons, including lack of appropriate organizational arrangements in political parties, low participation of women in the decision-making bodies of the political parties, and the existing political culture, which involve violence, the use of musclemen and money. However, there has been remarkable change in terms of women's participation in politics over the last two decades. The country has been run by female prime ministers for the last 18 years. Apart from the female quota, which ensured female presence in local bodies and in the parliament, women are also being directly elected nowadays by contesting with the male candidates. The participation of female candidates in the election of 2008 has exceeded all previous records. A total of 60 candidates contested directly, out of which 19 won. Women are also participating in local government elections. In 1997, a large number of women contested in the Union Parishad elections, and many of them won. The recent upazila elections also demonstrated the overwhelming participation of women, which was facilitated by reserving the vice chairmanship for female candidates. Women's participation as voters has also increased significantly in recent years. At present, five important ministries, including the Prime Minister's Office, are being run by competent female parliamentarians. According to the gender empowerment measure (GEM) rank, Bangladesh is placed at 140, a lower position than India, Pakistan, and Sri Lanka.

In Bangladesh women have inadequate access to the law due to illiteracy, lack of legal literacy, information and resources, insensitivity and gender bias. They also lack awareness of women's human rights in general. The law-enforcement officers and the judiciary do not really know how to make law more gender sensitive. Women may also lack access to justice or Human rights because of race, ethnicity, culture, and religion. In Bangladesh, the most important events in a woman's life, e.g. marriage, divorce, custody of children, inheritance etc., are governed by the personal laws, which in case of Muslims, is the "Sharia Based on the Quran and Hadith (Sayings of Prophet Mohammad)". But civil laws are also exercised in some areas relating to these issues and it is hard to establish the logic regarding the jurisdiction of each. This question is more pertinent to Muslim women because,

two most important things of women's life are affected critically by the exercise of discriminatory personal Laws: firstly, the sanction of co-wives and secondly, unequal inheritance right in father's property. Occasionally, proposals for revising these in the right of modern civil laws have been raised but they subsided for different reasons. Section 27 of the constitutions of the People's Republic of Bangladesh reads, "All citizens are equal before law and are entitled to equal protection of law". On the other hand section 28(1) reads, "The state shall not discriminate against any citizen on grounds only of religion, race, caste, sex or place of birth. "But in our statute book there are many discriminative laws intermeshed directly and indirectly in our laws. We have not much information regarding the number of women rendered largely disadvantaged on account of it. Justice Nasir Aslam Zahid of Pakistan cited, it give me a new experience when from gender point of view I scrutinized those laws that I had studied as a lawyer for the last few decades and administered justice. The discrimination, which is clear, is easy to identify, but it is very hard to identify what we approve as rights in our subconscious mind-the foundation of inequality intermeshed within our social manners and customs. As for example, some labor acts to keep women as workers and get some disapproving women's rights for abortion, and snatching their fundamental rights"[15]. In Bangladesh, we can see the same thing. Provisions of some preferential treatment regarding women's employment in the labor force is also there for example, no deduction could be made from women's wage for breach of contract and there is a prohibition of employing women for night works. All these no doubt, show great concern of the law regarding women's vulnerable position in the society but they also limit their opportunities and scope to be treated as equals in spheres of life.

A woman in Bangladesh enjoys lesser importance. "She is little more than a free servant and a child bearing machine." The "good" woman stayed at home and looked after her husband and her children. Whereas the working woman was portrayed as morally lax and the cause of disintegration of the family, of social values and of society in general. Women's participation in economic activities remains unvalued at the national level because of patriarchal social structure, tradition and norms. In Bangladesh, women's participation in economic activities shows great variations by gender, nature of activity and place of residence. For example, more than three quarters of employed women of 15 years and above are found to be unpaid family labors as opposed to less than a tenth who are self employed and a few (6 per cent) contract workers. Women's household work

remains unrecognized, uncounted and invisible. National Labor Force Survey also reflects the bias. Non-recognition of household work shows almost half the population as unemployed and inactive. Economically, women have always been involved in production although their share in consumption as well as control over capital and cash has always been nominal and neglected. The agriculture sector is overwhelmed by unpaid family workers who are disproportionately represented by women. Self-employed or own account workers are predominantly found in the trade, hotel and restaurant, transport, storage, and communications sectors where men's involvement is sizeable (nearly a quarter) and women's is negligible. Every four out of five workers in the construction sector are day or contract laborers, although this sector is represented by only 3 percent of the employed men and less than 1 percent of women. For women in the rural areas, the number working in the construction sector is likely to be higher. However, a sizeable chunk (nearly one fifth) of unpaid family helpers is found both in the agriculture and manufacturing sectors and they are disproportionately represented by women. Hence, even in the informal sector, women are not only concentrated in a few sectors, but also their labor is largely consumed without any remuneration. By way of contrast, although men are also overwhelmingly found in the informal sector, they are mostly involved as self-employed or own account workers, suggesting their greater access to resources and economic opportunities. According to a UNICEF report the average age of female marriage is 14 years, on the average, the men work at home 12 minutes a day while a woman is engaged in daily domestic work of 5 hours. The report also notes that women have a minimum say in terms of childbearing and her pastimes in hours of leisure. Economic exploitation of girls includes many of the same issues as it does for women inherited rights, social security, unequal wages and job opportunities and they also exploited by unvalued, often unpaid and harmful labor. Labor in Bangladesh is cheap, female labor is cheaper. The number of women workers is greater in the garments industries. A unit having capacity to produce 200 pieces of garments require 185 to 225 workers. Labor costs in the garments industry is less compared to other large and heavy industries. A garments factory can run with 50 per cent unskilled labor. So a large number of rural and urban destitute women can get jobs in these factories. Wages for the positions of supervisor, machine operator, iron man (now women), packing man helper are very low. Among the helpers women do the unskilled work. There are males in most of the senior positions including manager, cutting master, cutting assistant. In addition to cheaper wages, one of the major causes behind the acceptance whatever

is doled out to them. They are expected to work for more than eight hours and often they are not entitled for overtime payments and bonus.

As in other cases, problems related to women's development arise primarily because of policy failure and institutional failure. Lack of appropriate and operational policy to lessen and remove the problems of women has been the limitation in the development initiatives for women in Bangladesh.

Policies very often do not reflect the need of the concerned groups, or are ad hoc and compartmentalized in nature. Moreover, whatever policies are undertaken cannot be implemented due to lack of institutional capacity arising from resource constraints, both human and financial. The concerned government bodies are not equipped with qualified and able human resources, who can formulate and implement the policies and programs for the welfare of the women. Institutions do not have adequate information, or the arrangements and mechanisms to gather necessary data on the situation of women.

These limitations are coupled with lack of adequate financial support. Institutional failure also gives rise to uncoordinated initiatives. The institutions are not empowered with necessary administrative and legal back up. The ministry of Women's Affairs and the Directorate of Women's Affairs should be strengthened by training manpower and injecting more monetary resources, so that they can decide and act on their own.

Notwithstanding a change in social attitudes towards women's employment, and involvement in the community and public life during the last decade, social curses like dowry, rape and violence have not declined. In the marriage market, monetary and asset transaction still exist at all levels, indicating the commodity status of a girl, which costs very little in the society.

Insecurity and vulnerability prevail in the lives of women in Bangladesh- at home, in the streets and at the workplace. Incidences of divorce and desertion are increasing. The most explicit expression of this insecurity takes place in the form of assault, acid throwing, rape, and trafficking. Though a number of laws have been enacted to protect women's interest and provide security to them, they are yet to feel safe in the family and society. The sufferings of a woman who is violated are both physical and moral, because she not only faces complex legal procedures to get justice but is also looked down upon by the family and society for the rest of

her life.

Astonishingly, much of the violence is performed within the four walls of the home. Studies show that about 40 percent of the women have been physically abused by their husbands, and about 19 percent of them experienced severe physical violence is omnipresent across social strata and economic class. A field-level investigation by CPD among 200 victims of spousal violence in 11 districts of Bangladesh reveals that domestic violence is in fact more prevalent in the middle income and rich households compared to poor households (Khatun et al 2008b). The cost of such violence is enormous, and is both direct and indirect in nature. Direct costs are incurred in connection with health care, housing and refuge during displacement, informal *Shalish*, criminal justice and legal services. There are also several hidden costs, which can have long-term psychological impacts on the victim, her family members- particularly children- and in the end on the society and the economy, which may affect the gross national product.

The traditional norm of women staying inside the house and men providing them protection has been changing as a result of economic and demographic developments. Recent trends show that women are increasingly taking up new challenges in the market economy. Female labor force participation has increased significantly since the late eighties, both in the traditional and the extended definition of work. As in other cases, problems related to women's development arise primarily because of policy failure and institutional failure. Lack of appropriate and operational policy to lessen and remove the problems of women has been the limitation in the development initiatives for women in Bangladesh. A bias against women is also reflected in the national budget, where most of the projects and allocations are gender-blind. In recognition of the much pronounced demand for gender responsive budget by the non-government organizations, civil society and women activists, the term "Gender Budgeting" was coined in the national budget of 2006-07. Ironically, apart from the lip service, there was not much reflection of increased gender responsiveness in the whole document, except for the usual allocation for the Ministry of Women and Children and allowance for destitute women and widows.

No doubt, Bangladeshi women have attracted attention at home and abroad for doing wonders in the RMG and micro-credit sectors, and have come out of the

typical “poor, pregnant and powerless” image. However, the economic and social discrimination against women in Bangladesh is still alarming. The disparity is manifested through various faces of inequality, such as in health, education, employment, income, access to resources, ownership of assets, access to power, domestic violence and physical victimization. The instruments of bringing about changes in the existing system of dealing with women’s development issues would include macro policies, resource allocation, regulation and monitoring, and public awareness. Without these initiatives the process of women’s “power to do,” which ensures greater access to information and support, mobility, visibility and control over production, cannot be materialized.

We often forget that gender inequality influences the lives and well-being not only of women but also of men, children, family and the society in the end. Unless the aspect of inequality is appreciated and addressed long-term social damage cannot be avoided – as Professor Amartya Sen says: “Gender inequality is a far-reaching societal impairment, not merely a special deprivation of women. That social understanding is urgent as well as momentous.”

The unfolding of the 21st Century and global events leading to it have significantly demonstrated that Asian security and Asia’s strategic management will pose the strongest and complex challenges to the United States in the new century.

The United States despite its unique moment of global unipolar dominance (in the most comprehensive sense of the term i.e. political, military and economic) today, stands strategically tied down in Asia in disparate forms from the Mediterranean to the Pacific.

United States’ military resources stand stretched today. United States military operations in Iraq and Afghanistan have highlighted the following significant factors:

* United States awesome high-tech cutting-edge military technologies ensure military success in changing regimes speedily.

* United States, however, does not have the military resources to consolidate its gains in the post-conflict phase, which normally should incorporate peace-building.

Conflict prevention and maintaining the peace in different regions of Asia is a better option than conflict resolution by the application of predominant military power.

Military alliances led by the United States do not provide the answer to the United States in terms of Asian security and strategic management to serve American interests. The past record of US-led alliances like CENTO and SEATO are pathetic, not because of lack of American leadership but because many of the members of such alliances had signed up to serve their own strategic ends at United States expense. More importantly none of the alliance member was natural or pre-eminent major powers in the various regions of Asia.

The United States therefore, has to re-orient and move away from its traditional strategic concepts of military alliances to the concept of "Strategic Partnership" with regional powers or regional powers in the making. This would involve a fundamental reorientation in United States strategic policies where all emerging regional powers have been perceived as potential threats to US national security interests.

This attempts to highlight the distinctive features of the new concept for United States Asian security and strategic management. But first a look at the Asian security environment and the strategic challenges for the United States so posed.

Asian Security Environment and Strategic Challenges to the United States: The picture that unfolds from the Pacific to the Mediterranean is as under:

East Asia

* China stands poised to emerge as a peer strategic competitor to US military dominance in the region, and perceived as such in US official circles.

* North Korea's nuclear weapons (courtesy Pakistan and China) and long range missiles (courtesy China) are a direct threat to US national security and those of its allies in the region.

* In South Korea, public sentiment is increasingly becoming anti-American and wants the withdrawal of US military forces from their country.

- * Japan under strategic pressure from China and North Korea may be forced to develop independent strategic military capabilities.
- * Taiwan is a potential tinder-box between USA and China.
- * In the region as a whole anti-US sentiments prevail in China, North Korea and beginning to surface in South Korea.

South East Asia

- * South East Asia is in the throes of turbulence generated by Islamic Jihadis in Indonesia, Malaysia, and Philippines and in Singapore which promptly broke the Al Qaeda nexus. The southern fringes of Thailand are also affected.
- * The above pose a grave strategic threat to US security interests, as the region lies astride the strategic “choke points” that connect the Pacific to the Indian Ocean through which transference of US naval power takes place.
- * China has made significant inroads in terms of establishing its political and economic influence in the region at US expense.
- * Anti-US sentiments prevail in Malaysia, Indonesia and parts of Philippines and Thailand.
- * International sea-lanes traversing the region are vulnerable to piracy attacks leading to US seeking Indian Navy escorts through the Malacca Straits during the Iraq War.

South Asia

In terms of strategic notoriety affecting vital US national security interests, Pakistan stands out significantly as the major proclaimed offender, namely:

- * Pakistan is the nursery and Mecca of global Islamic Jehadi movements responsible for 9/11 bombings.
- * Pakistan indulged in WMD proliferation to countries adversarial to USA.
- * Pakistan has indulged in proxy wars on both its flanks i.e. against Afghanistan and India.

* In South Asia, the only country where rabid anti-US sentiments have prevailed over decades is Pakistan. Recall the burning of the United States Embassy in Islamabad in 1979 and killing of US diplomats thereafter.

* Pakistan continues to destabilise Afghanistan even after US military occupation by resurrecting the Taliban.

West Asia

It is a region of vital US strategic interests and also a region with the most widespread anti-US sentiments in the world. The picture is as follows:

* USA stands quagmire in Iraq due to its unilateralist policies.

* USA is in an adversarial relationship with the most populated country in West Asia with sizeable oil and natural resources i.e. Iran. It also happens to be the only Shia power in West Asia.

* Gulf War I allies of USA like Egypt, Syria and Jordan seem to be reluctant to help USA in Iraq.

* USA assisted military allies like Saudi Arabia and the Gulf Sheikhdoms may be on the last legs of monarchical rule.

With such a strategic environment, one thing that emerges is that the United States in the future would be unable to manage Asian security without assistance of Asian regional powers or emerging Asian regional powers. It would need to co-opt or seek their enlistment as strategic partners.

United States Regional Security Partnerships in Asia- The Principles: The United States quest for regional strategic partnerships in different regions of Asia have to follow some fundamental principles without which any partnership can become unstuck, and these principles are:

* Strategic partnership has to be based on long-term shared strategic vision.

* Basic convergence of strategic interests must exist for initiation of partnership.

* Mutual trust, confidence in each other and respect for each others strategic sensitivities are the vital underpinnings of any partnership.

* In its quest for partnership with regional powers, the United States will have to subsume its past or existing strategic linkages with other countries of the region. Pre-eminence will have to be accorded to the regional power, by the USA. Strategic interests of the regional powers will have to prevail in the event of any strategic contradictions arising from the above.

* Regional powers cannot be influential actors without significant accretions to their military capabilities, both conventional and non-conventional. The United States will have to readjust its perspectives on this aspect and appreciate that such build up of responsible regional powers would only stabilize regional security and compliment US national security, overall.

United States Criteria for Selection of Regional Power Strategic Partnerships: The criteria that must come into play should be as follows:

* USA's strategic partnership should be with the regions' naturally predominant or pre-eminent powers. This has to be based on a comprehensive assessment of all the major attributes of power.

* In a region where two or more near-equal powers exist, the United States tilt in selection should be towards one that is democratic and has liberal political institutions.

* Political stability has to be the hallmark, and affinity with the West a must.

* Even if in terms of the past relationships with the United States where relations may not have been all that proximate, the questions that USA has to ask itself are:

1. is the regional power inimical to USA or has the potential of turning into one?
2. Has the regional power ever impinged on US national security interests in the past?
3. Does strong anti-US sentiments prevail in the masses of the regional power?

Such a process of assessment will help in the emergence of natural allies for a strategic partnership with the United States.

United States Asian Security and Strategic Management- Regional Choices: East Asia presents only one choice to the United States in terms of a regional strategic partner. Japan alone qualifies for being one, in terms of the criteria discussed above. It is politically stable, industrially advanced and economically strong. It has hosted US forward military presence for the last 50 years plus and borne the cost of the hosting. It has never impinged on US strategic interests and has no discernible anti-US feelings.

East Asia's dominant military power i.e. China has been perceived officially by the United States as the only nation likely to emerge as the peer strategic competitor of USA in the 21st Century and aims to keep USA out of East Asia. Hence a strategic partnership with USA is unthinkable.

In South East Asia, the picture becomes complex. Indonesia is the natural contender for a US strategic partnership. The United States will have to work hard with patience and sympathy to reclaim it from the clutches of Islamic fundamentalism. Let it not be forgotten that Indonesia's troubles can be laid at the door of USA's two favored military protégés, namely, Pakistan and Saudi Arabia.

South Asia offers only one choice to the United States. India is the regional power and a key global player in the making. India is a politically stable country, world's largest democracy with liberal political institutions, industrially and technologically advanced and the world's largest English speaking nation. Much that the United States would hate to choose, but if the concept of regional power strategic partnerships has to be adopted, the United States would have to subsume the proclivities of its State Department to favor Pakistan. The United States would have to prevail on Pakistan to accept its strategic asymmetries with India, nuclear weapons notwithstanding. India as opposed to Pakistan has never had anti-USA sentiments, not even at the height of the Cold War when USA treated India shabbily. US Administrations have been anti-Indian but never have the Indian Governments been anti-US or impinged on US national security interests.

In the vast troubled region from the Mediterranean to the Pacific, where the United States seems bogged down, India and India alone stands out as the most strategically attractive prospect for strategic partnership with the United States. The Indian quid pro-quo will be for USA to jettison Pakistan. Pakistan in the long term strategic perspective is of no strategic utility to USA nor does it have the makings of a regional power.

West Asia is the United States most portent strategic challenge where other than its natural ally i.e. Israel, no one else is friendly-disposed towards the Unites States. The United States itself is to blame for this. The two contenders for regional strategic partnerships would have been Iraq and Iran. Iraqis are now involved in a bitter armed struggle with USA after the Iraq war. Iran is a country, like Iraq, which has stood 'demonized 'by USA ever since 1979 and under US sanctions. But the strategic realties in West Asia leave no choice for USA but to reclaim Iran on its side as in the past .If USA could turn around China in 1972 to their advantage then it should not be difficult for USA to turn around Iran too in 2004 to American advantage.

The 21st century, like the 20th century seems to be stated as an "American Century". But the United States has to decide whether in Asia, where its most complex strategic challenges lie, the United States is content to follow its traditional short term tactically advantageous policies at the expense of a long term strategic vision and strategic gains.

The United States military predominance in the 21st century will be besieged by regional conflicts, overthrow of democratic regimes, proxy wars and Islamic Jehadi terrorism and WMD proliferation of the Pakistani variety. The United States dos not have the military resources to confront all these strategic challenges, unilaterally.

United States, perforce, has to "outsource" its security and strategic commitments to responsible and stable regional powers having strategic convergences with the United States. Regional powers will not come begging to USA to be enlisted as strategic partners. It is the United States, which has to be involved in this quest to reinforce its security interests. United States security and strategic management in Asia, perforce, has to rest on the shoulders of regional powers co-opted by the United States in strategic partnerships.

Finally, an important caveat underpinning this concept is that United States strategic and policy planners have to disabuse their minds of the fixation that regional powers and their accretions in terms of strategic assets pose potential threats to United States security. Such accretions have to be viewed as complementing regional, Asian and global security. In terms of Asian security and strategic management, the United States will have to rely more on divining intentions of strategically responsible regional powers than on readings of their potential military capabilities.

The security of the state is dependent on the security of its individual citizens. If they are not secure, the state is not secure. Traditional, state-dominant, conceptions of security are ill-equipped to provide understanding into the array of security concerns that now confront nation states. In November 2002, one of these new security concerns, a corona pulmonary virus jumped the species barrier to begin infecting people in southern China. Three months later this virus was unwittingly transmitted from mainland China to Hong Kong. From there it spread rapidly throughout most of Southeast Asia as well as through parts of the Americas and Europe. Now known as the SARS—Severe Acute Respiratory Syndrome—virus, it became a major threat to the stability and prosperity of Southeast Asian countries. This article reviews the spread and impact of the SARS virus within Southeast Asia from a human security perspective. It is intended that the utilization of human security in this instance will not only provide a better understanding of the impact of SARS on regional states but will also advance the conceptualization of the human security model.

How far can we go to secure freedom without undermining it? In the wake of 9/11, when international terrorism has come to be considered a core security threat not

only in the United States, but by the international society as a whole, this question is increasingly posed from anew, not least when it comes to the free movement of people. Given that this new security challenge is a thoroughly transnational phenomenon that challenges the traditional distinction between internal and external security, merely controlling inter-state relations is considered to be insufficient to counter this threat. Consequently, we find attempts at stricter regulation of migration and asylum as well as the development of a link between migration, asylum and terrorism in the public debate. These security responses alert us to a fundamental paradox characteristic of security policy in liberal democracies. Security measures safeguard liberal democratic values and rights. But to protect these rights and values security policy may need to restrict them.

Social Security plays an important role in providing economic security for women. Nearly 60 percent of the people receiving Social Security benefits are women. In the 21st century, more women work, pay Social Security taxes and earn credit toward monthly retirement income than at any other time in our nation's history.

Today, women have challenging choices to make. Some may spend their entire adulthood in a career or job outside the home. Some may work for a few years, leave the labor force to raise children and eventually return to work. And some may choose not to work outside of the home. Whether they work, have worked or have never worked, it is essential that women understand how Social Security can help them and their families.

Women tend to care for many people—spouses, children and parents. And although they have made significant strides, women are more likely to earn less over their lifetimes than men. They are less often covered by private retirement plans and more dependent on Social Security—and for a longer period of time since, on average, women live about five years longer than men.

Social Security offers a basic level of protection to all women covered by this program. When women work, they pay taxes into the Social Security system, providing for their own benefits. In addition, their husbands' earnings can give them Social Security coverage as well. Women who do not work are often covered through their husbands' work and can receive benefits when they retire, become disabled or die.

Over the years, the level of Social Security protection for women has been strengthened. For example, the amount of benefits for a surviving spouse was raised and benefits for disabled spouses also increased. Economic protection for divorced women improved with the removal of the requirement that the divorced wife must be dependent on her husband. Also, the number of years the couple must be married in order for the divorced spouse to qualify for benefits decreased.

Besides understanding the benefits to which they may be entitled, women also need to be aware of other aspects of the Social Security program. They need to know about providing Social Security coverage for anyone they may hire as a household worker or childcare provider. And they need to know some basics like what to do if they change their names.

While Social Security is a vital program, especially for women, it was never intended to cover all of their financial needs. To live comfortably, everyone needs to plan accordingly. Living within one's means and saving for the future are big parts of that plan.

Social Security provides benefits on a gender-neutral basis. Benefits are based on an individual's earnings record, employment history, and family composition. However, gender-related differences in the American work culture mean that, in reality, Social Security provides different levels of retirement security for women and men. When the current benefit structure was set up, the traditional roles of men in the family as primary wage earners and women as primary child care providers were well established. The system provides the highest benefits relative to contributions to married couples with a primary wage earner, generally the husband, and their children. As women have increasingly assumed roles as heads

of families or as primary or co-equal wage earners in their families, situations frequently arise where Social Security provides lower benefits for the same contributions, or requires significantly higher contributions with little, if any, increase in benefits compared to the “traditional” family. Factors that can affect these differences in the benefits women and men receive from Social Security include:

- **Employment history and earnings.** Women tend to have more frequent breaks in employment due to child-bearing, child care, or care of elderly parents. When they are working, women on average earn less than their male counterparts. Thus, women generally receive lower Social Security benefits based on their own earnings histories, as compared to men.
- **Disability.** Unpaid homemakers and caregivers do not qualify for coverage because they do not earn taxable wages, so some women are less likely to have sufficient recent employment to be insured for purposes of Social Security disability insurance benefits. If they qualify, women are likely to get lower benefits than their male counterparts.
- **Life expectancy.** Women, on average, live longer than men. Therefore, a woman who retires at the same age as a man can be expected to collect benefits over a longer period. The majorities of women have fewer assets than men and are more dependent on Social Security.
- **Marital Status.** A higher proportion of women than men never marry. As a consequence of longer life expectancy, and the fact that women are often younger than their spouses, women on average are more likely than men to become wid-owed before or during retirement. In addition, older women who lose a spouse are less likely than men to remarry. All these factors mean women are likely to spend longer periods during retirement unmarried, and these periods are likely to fall at the more advanced ages. Social Security survivor

benefits are designed to provide retirement security to widows and widowers, but provide no protection for the never-married or for divorcees if the marriage lasted less than 10 years.

The American Academy of Actuaries is a national organization formed in 1965 to bring together, in a single entity, actuaries of all specializations within the United States. A major purpose of the Academy is to act as a public information organization for the profession. Academy committees, task forces and work groups regularly prepare testimony and provide information to Congress and senior federal policy-makers, comment on proposed federal and state regulations, and work closely with the National Association of Insurance Commissioners and state officials on issues related to insurance, pensions and other forms of risk financing. The Academy establishes qualification standards for the actuarial profession in the United States and supports two independent boards. The Actuarial Standards Board promulgates standards of practice for the profession, and the Actuarial Board for Counseling and Discipline helps to ensure high standards of professional conduct are met. The Academy also supports the Joint Committee for the Code of Professional Conduct, which develops standards of conduct for the U.S. actuarial profession.

Social Security recognizes differences in financial circumstances among the workers and dependents it covers. As such, the current Social Security program provides certain safety net (or social adequacy) features to ensure that the less well off get enough benefits for retirement security. Although these features are not targeted at women, women often benefit from them more than men because of the factors outlined above. Some Social Security reform options currently being contemplated would change the social adequacy components of the program, with potentially disproportionate effects on women relative to men.

This issue brief discusses the relative differences in the factors affecting men and women, such as those noted above, as well as how these differences contribute to disparate benefits under Social Security. This includes the impact on the average woman of (a) social adequacy provisions of the current Social Security program and (b) various proposals to reform Social Security, including individual accounts.

CHAPTER-4
REASONS BEHIND WOMEN'S
PARTICIPATION IN INCOME ON BANK

Chapter 4

Reasons behind Women's Participation in Income on Bank

4.1 Introduction:

According to 1985 UN Report women who constituted half of the world's population, still performed nearly two-thirds of all work hours but received only one tenth of the world income. In most of the countries women faced substantial salary discrimination, are disadvantaged in access to educational opportunities, and remained sex-segregated occupations to a considerable extent. They owned less than one percent of world property and hold only six percent of government office (*Iglitzin and Ross. 1996*).

In Bangladesh, women bear many of the marks of a disadvantaged minority in the social, economic and political sphere. According to the various indicators, the status of women in Bangladesh is much lower that of men. Traditional, cultural, social and religious values and practices have reinforced the lower status of women accorded to them in society and have limited their opportunities for education, employment and participation in the overall development process (*MWCA, 1997*).

Obviously, women are always working. Nowadays, Bangladeshi women contribute to their household and to the country's economy. However, with increasing poverty and the breakdown of the supportive kinship umbrella, and also due to the demand generated by some sectors of the economy, women's participation in the income generating activities has been increasing day by day. This rapid influx of women in the income generating activities has become a key factor in the growing independence of women economically, socially and legally.

4.2 Women and work in Bank:

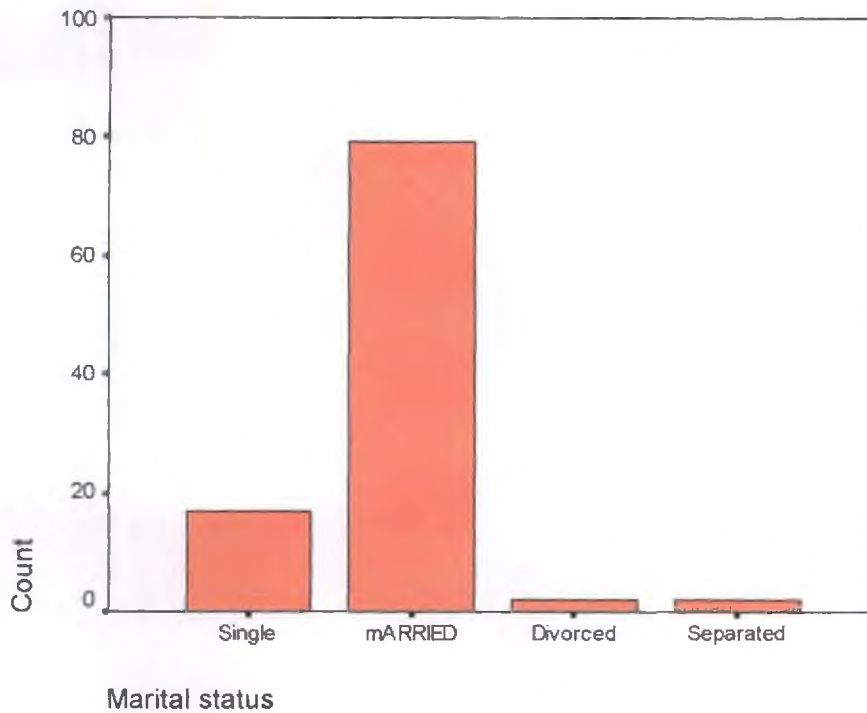
Involvement of women in income generating activities is regarded as an important element of economic development of the country and their families. Women bear dynamic and multiple responsibilities at home in activities like food preparation, health care of household members and children, children's education and other domestic duties, which are not valued in national income accounts. This substantial involvement in non economic household works has reduced the women's working in income generating activities.

So, in the present study, the income on banking sector has been defined as those that income for the household or safe household expenditure for the goods from the market. Many factors influence women's work. In the present study, we consider age of women, Religion, education level of women, marital status, family income, husband's desires, Satisfaction level of this job, social security etc.

We consider the married women and unmarried women banker as sample in the study. Table 4.2 has shown the working status of banker women. It has been found that 17 (17%) single married women are working out of 100, 79% married women are working out of 100.

Table 4.2: Working Status of women according to marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	17	17.0	17.0	17.0
	MARRIED	79	79.0	79.0	96.0
	Divorced	2	2.0	2.0	98.0
	Separated	2	2.0	2.0	100.0
	Total	100	100.0	100.0	



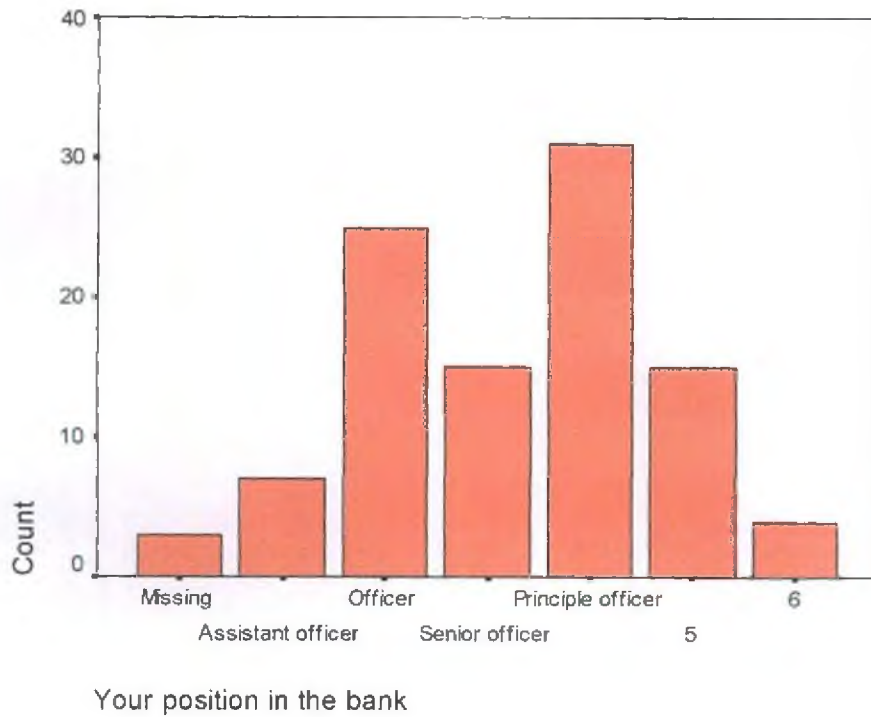
Graph 4.2 has shown the working status of banker women. It has been found that 17 (17%) single married women are working out of 100, 81 married women are working out of 100.

4.2.1 Position in Bank:

Table 4.2.1 has shown, women involvement in the different types of work. From table 4.2.1, it has been found that 7% working women are involved in assistant officer, 25% women banker involved in officer, and 31% women are involved in principle officer.

Table-4.2.1: Position in Bank:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Assistant officer	7	7.0	7.2	7.2
	Officer	25	25.0	25.8	33.0
	Senior officer	15	15.0	15.5	48.5
	Principle officer	31	31.0	32.0	80.4
	5	15	15.0	15.5	95.9
	6	4	4.0	4.1	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



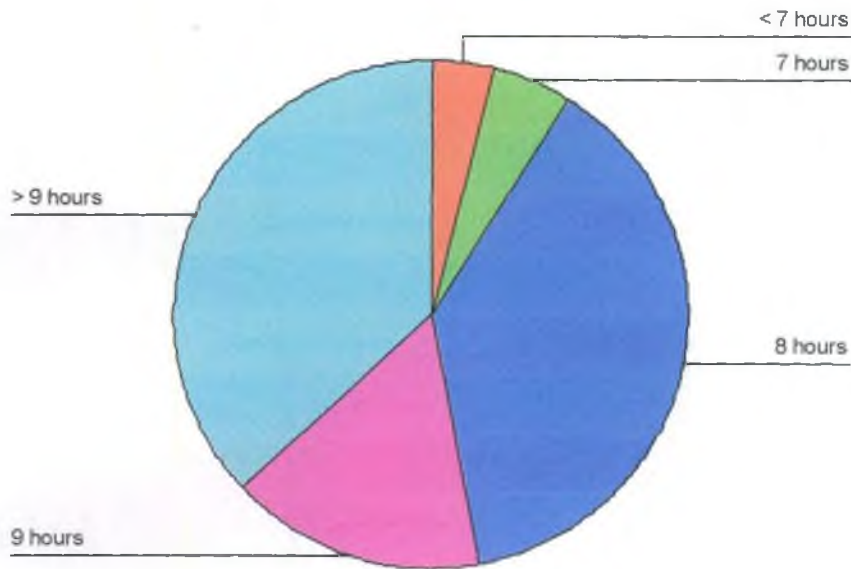
Graph 4.2.1 has shown, women involvement in the different types of work. From figure 4.2.1, it has been found that 7% working women are involved in assistant officer, 25% women banker involved in officer, and 31% women are involved in principle officer.

4.2.2 Duration of work:

Duration of work of working women has been distributed in table 4.2.2. It has been found that 38% of women are working 8 hours daily and 37% of women are working more than 9 hours daily.

Table-4.2.2working hours

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < 7 hours	4	4.0	4.0	4.0
7 hours	5	5.0	5.0	9.0
8 hours	38	38.0	38.0	47.0
9 hours	16	16.0	16.0	63.0
> 9 hours	37	37.0	37.0	100.0
Total	100	100.0	100.0	



Working hours

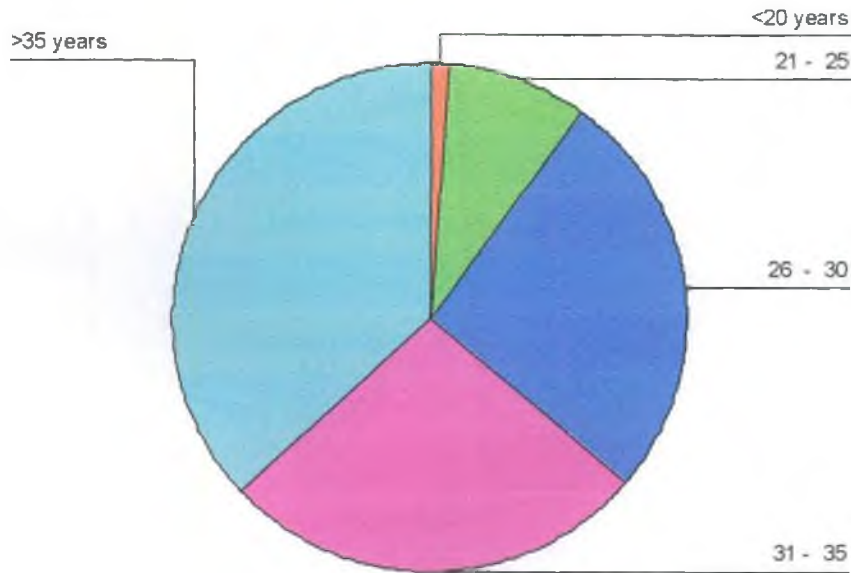
Duration of work of working women has been distributed in graph 4.2.2. It has been found that 38% of women are working 8 hours daily and 37% of women are working more than 9 hours daily.

4.2.3 Age of the respondent:

Age of the respondent of working women in banking sector has been distributed in table 4.2.3 It has been found that 26% of women are age 26-30, 27% of women are age 31-35 and 37% of women are age above 35.

Table-4.2. 3 Age of the respondent:

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid <20 years	1	1.0	1.0	1.0
21 - 25	9	9.0	9.0	10.0
26 - 30	26	26.0	26.0	36.0
31 - 35	27	27.0	27.0	63.0
>35 years	37	37.0	37.0	100.0
Total	100	100.0	100.0	



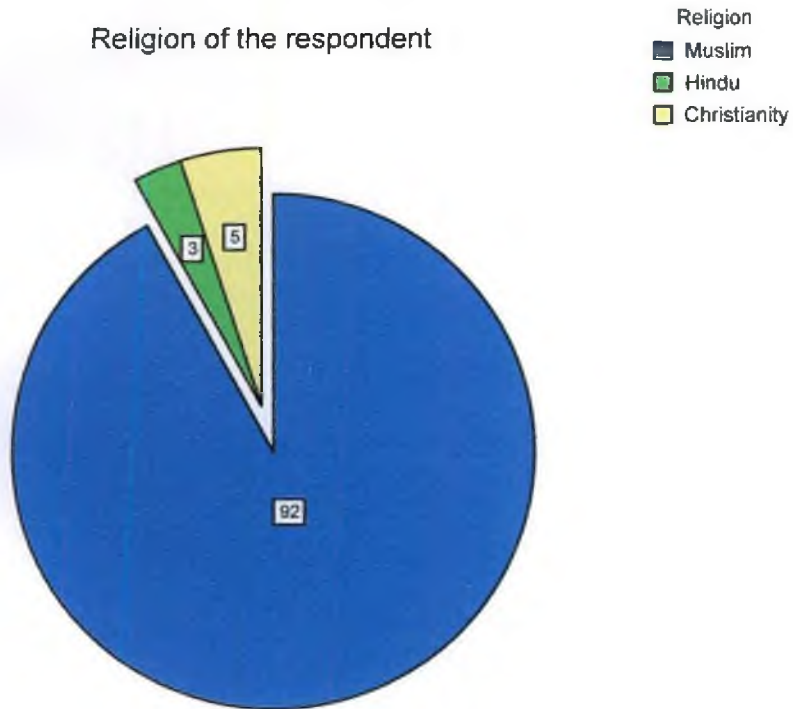
Age of the respondent of working women in banking sector has been distributed in graph 4.2.3 It has been found that 26% of women are age 26-30, 27% of women are age 31-35 and 37% of women are age above 37.

4.2.4 Religion of the respondent:

Religion of the respondent of working women in banking sector has been distributed in table 4.2.4 It has been found that 92% of women are Muslim, 5% of women are Christianity and 3% of women are Hindu.

Table- 4.2.4 Religion of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Muslim	92	92.0	92.0	92.0
	Hindu	3	3.0	3.0	95.0
	Christianity	5	5.0	5.0	100.0
	Total	100	100.0	100.0	



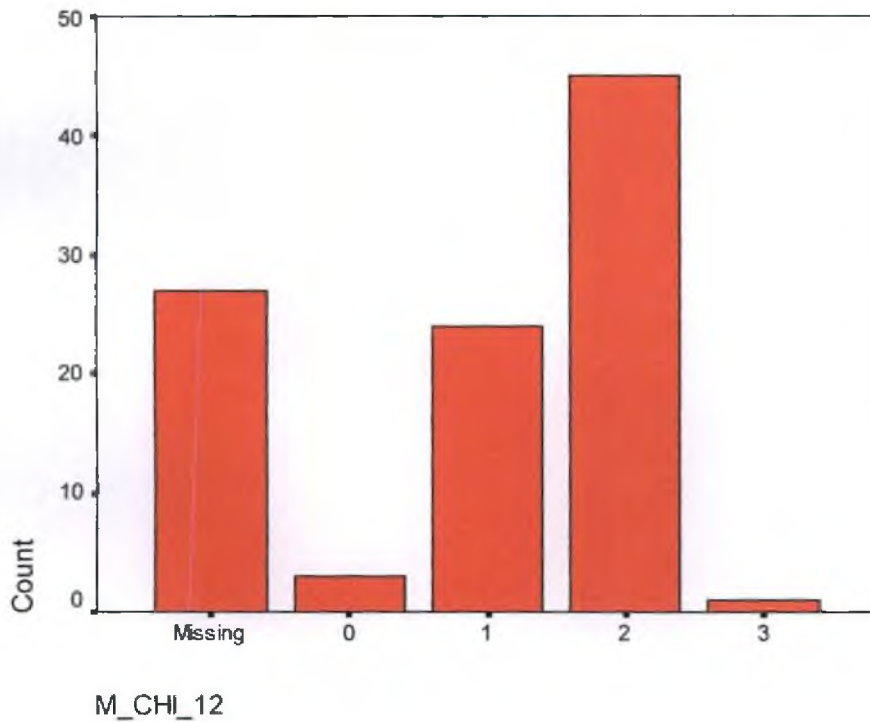
Religion of the respondent of working women in banking sector has been distributed in graph 4.2.4 It has been found that 92% of women are Muslim, 5% of women are Christianity and 3% of women are Hindu.

4.2.5 Number of children:

Number of children of working women in banking sector has been distributed in table 4.2.5 It has been found that 3% of women has no children, 24% of women has 1 children,45% of women has 2 children and1% of women has 3 children .

Table-4.2.5 Number of children:

No. of children	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0	3	3.0	4.1	4.1
1	24	24.0	32.9	37.0
2	45	45.0	61.6	98.6
3	1	1.0	1.4	100.0
Total	73	73.0	100.0	



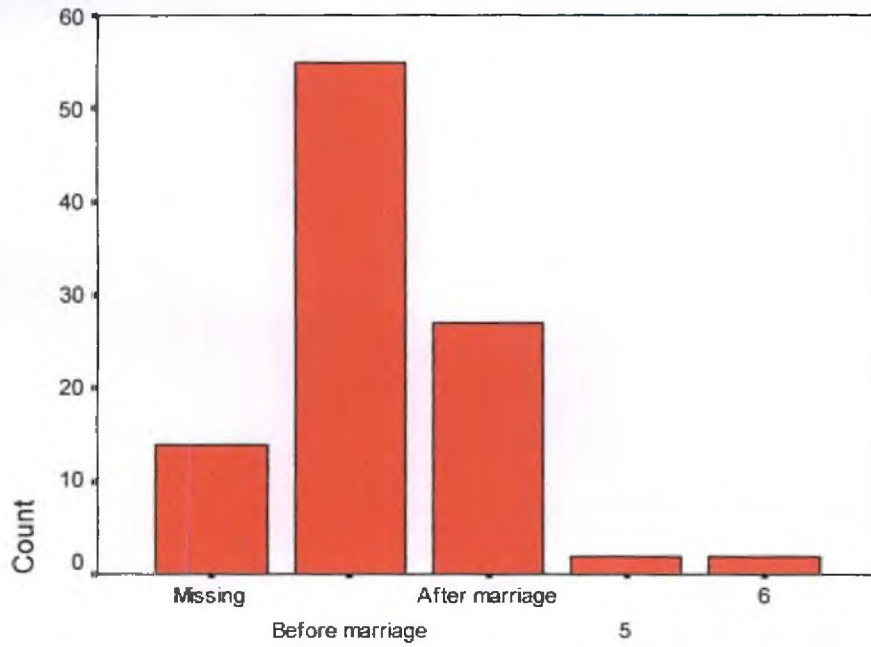
Number of children of working women in banking sector has been distributed in graph 4.2.5 It has been found that 3% of women has no children, 24% of women has 1 children,45% of women has 2 children and1% of women has 3 children .

4.2.6 Starting period of job:

Starting period of job of working women in banking sector has been distributed in table 4.2.6 It has been found that 55% of women starts job before marriage, 27% of women starts job after marriage .

Table-4.2.6 (If married) working time

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Before marriage	55	55.0	64.0	64.0
	After marriage	27	27.0	31.4	95.3
	5	2	2.0	2.3	97.7
	6	2	2.0	2.3	100.0
	Total	86	86.0	100.0	
Missing	System	14	14.0		
Total		100	100.0		



(If married) working time

Starting period of job of working women in banking sector has been distributed in graph 4.2.6 It has been found that 55% of women starts job before marriage, 27% of women starts job after marriage .

465143

ঢাকা
বিশ্ববিদ্যালয়
গ্রন্থাগার

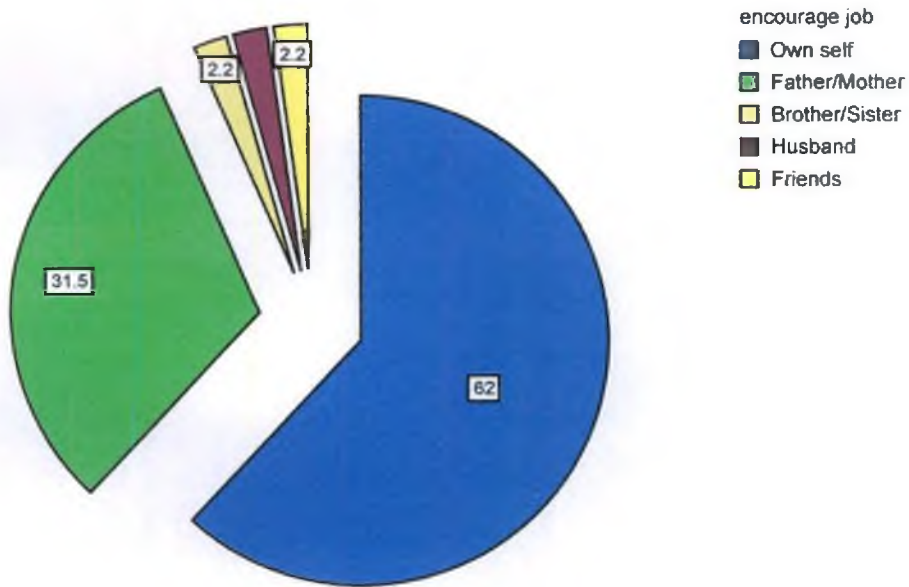
4.2.7 Encouragement for work:

Encouragement for work of working women in banking sector has been distributed in table 4.2.7 a large number of women bankers have taken job of their own interest. There are 62% of women banker has taken job of their own interest. There are 31.5% of women banker has taken job of their parents encouragement. Husband's job interest is fewer here.

Table- 4.2.7 Encouragement for work

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	own self	57	57.0	62.0	62.0
	father/mother	29	29.0	31.5	93.5
	brother/sister	2	2.0	2.2	95.7
	husband	2	2.0	2.2	97.8
	friends	2	2.0	2.2	100.0
	Total	92	92.0	100.0	
Missing	System	8	8.0		
Total		100	100.0		

Encouragement for work:



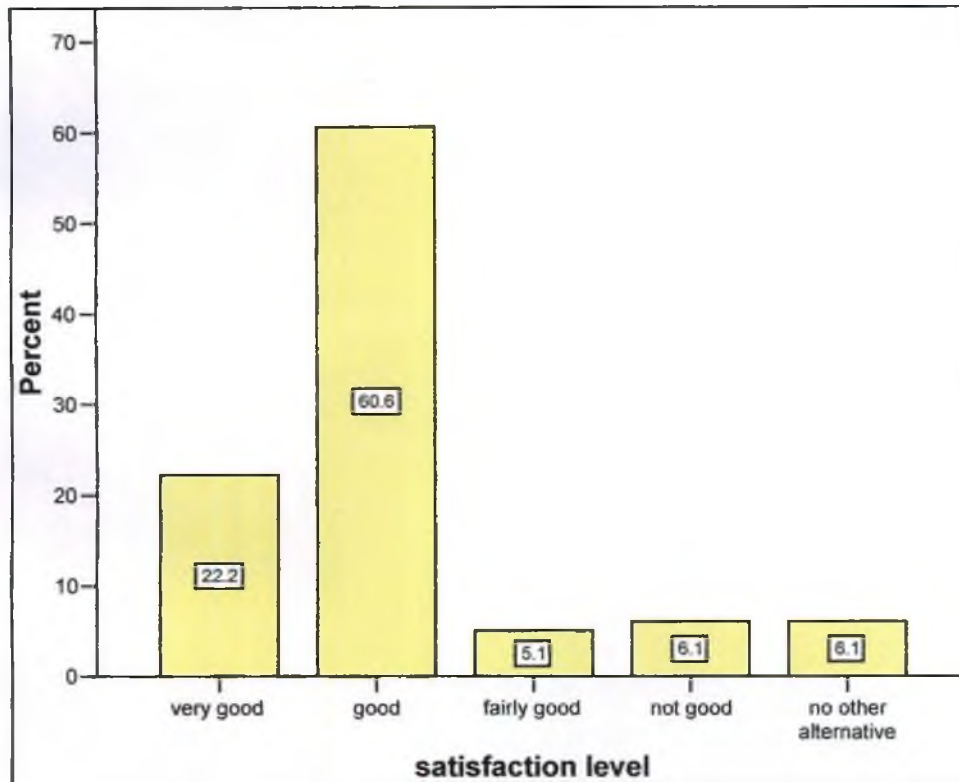
Encouragement for work of working women in banking sector has been distributed in graph 4.2.7 a large number of women bankers have taken job of their own interest. There are 62% of women banker has taken job of their own interest. There are 31.5% of women banker has taken job of their parents encouragement. Husband's job interest is fewer here.

4.2.8 Satisfaction level in job:

Satisfaction level in job of working women in banking sector has been distributed in table 4.2.8. 22.2% of women banker reported that their level of satisfaction with their job is, very good. 60.6% of women banker reported that their level of satisfaction with their job is, good, 5.1 % of women banker reported that their level of satisfaction with their job is, fairly good, 6.1% of women banker reported that their level of satisfaction with their job is, not good and also 6.1% of women banker reported that they are in their job, as there is no other alternative.

Table- 4.2.8 Satisfaction level in job:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very good	22	22.0	22.2	22.2
	good	60	60.0	60.6	82.8
	fairly good	5	5.0	5.1	87.9
	not good	6	6.0	6.1	93.9
	no other alternative	6	6.0	6.1	100.0
	Total	99	99.0	100.0	
Missing	System	1	1.0		
Total		100	100.0		

Satisfaction level in job

Satisfaction level in job of working women in banking sector has been distributed in graph 4.2.8. 22.2% of women banker reported that their level of satisfaction with their job is, very good. 60.6% of women banker reported that their level of satisfaction with their job is, good, 5.1 % of women banker reported that their level of satisfaction with their job is, fairly good, 6.1% of women banker reported that their level of satisfaction with their job is, not good and also 6.1% of women banker reported that they are in their job, as there is no other alternative.

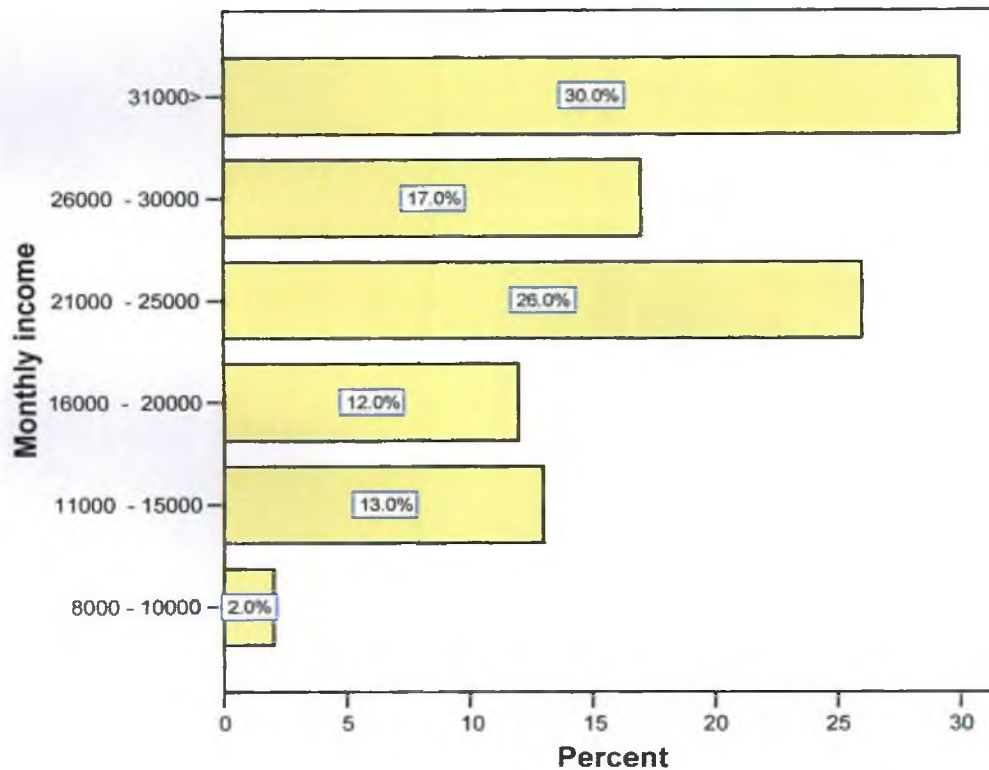
4.2.9 Monthly income:

Monthly income of working women in banking sector has been distributed in table 4.2.9. 30% of women banker's monthly income is above 31,000 taka. 17% of women banker's monthly income is between 26,000-30,000 taka. 26% of women banker's monthly income is between 21,000-25,000 taka. 12% of women banker's monthly income is between 16,000-20,000 taka. 13% of women banker's monthly income is between 11,000-15,000 taka and 2% of women banker's monthly income is between 8,000-10,000 taka.

Table- 4.2.9 Monthly income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 8000 - 10000	2	2.0	2.0	2.0
11000 - 15000	13	13.0	13.0	15.0
16000 - 20000	12	12.0	12.0	27.0
21000 - 25000	26	26.0	26.0	53.0
26000 - 30000	17	17.0	17.0	70.0
31000 >	30	30.0	30.0	100.0
Total	100	100.0	100.0	

Monthly income



Monthly income of working women in banking sector has been distributed in graph 4.2.9. 30% of women banker's monthly income is above 31,000 taka. 17% women banker's monthly income is between 26,000-30,000 taka. 26% women banker's monthly income is between 21,000-25,000 taka. 12% women banker's monthly income is between 16,000-20,000 taka. 13% women banker's monthly income is between 11,000-15,000 taka and 2% women banker's monthly income is between 8,000-10,000 taka.

4.2.10 Type of harasser harassment:

9.1% of women bankers reported harassment. Out of them, 30.8% reported being harassed physically, 88.2 % (valid respondents) reported being harassed by bad proposal. 90.9 % (valid respondents) reported being harassed mentally. Of the total harassment 88.9% women banker faced harassment by their boss. 72.7% women banker faced harassment by their male colleague.

Statistics

Harassed

N	Valid	88
	Missing	12

Harassed

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	8	8.0	9.1	9.1
	no	80	80.0	90.9	100.0
	Total	88	88.0	100.0	
Missing	System	12	12.0		
Total		100	100.0		

Statistics

Physical

N	Valid	13
	Missing	87

Physical

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	4	4.0	30.8	30.8
	no	9	9.0	69.2	100.0
	Total	13	13.0	100.0	
Missing	System	87	87.0		
Total		100	100.0		

Statistics

Mental

N	Valid	11
	Missing	89

Mental

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	10	10.0	90.9	90.9
	no	1	1.0	9.1	100.0
	Total	11	11.0	100.0	
Missing	System	89	89.0		
Total		100	100.0		

Statistics

		bad proposal	boss	male
N	Valid	17	18	11
	Missing	83	82	89

Bad proposal

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	15	15.0	88.2	88.2
	no	2	2.0	11.8	100.0
	Total	17	17.0	100.0	
Missing	System	83	83.0		
Total		100	100.0		

Boss

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	16	16.0	88.9	88.9
	no	2	2.0	11.1	100.0
	Total	18	18.0	100.0	
Missing	System	82	82.0		
Total		100	100.0		

Male

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	8	8.0	72.7	72.7
	no	3	3.0	27.3	100.0
	Total	11	11.0	100.0	
Missing	System	89	89.0		
Total		100	100.0		

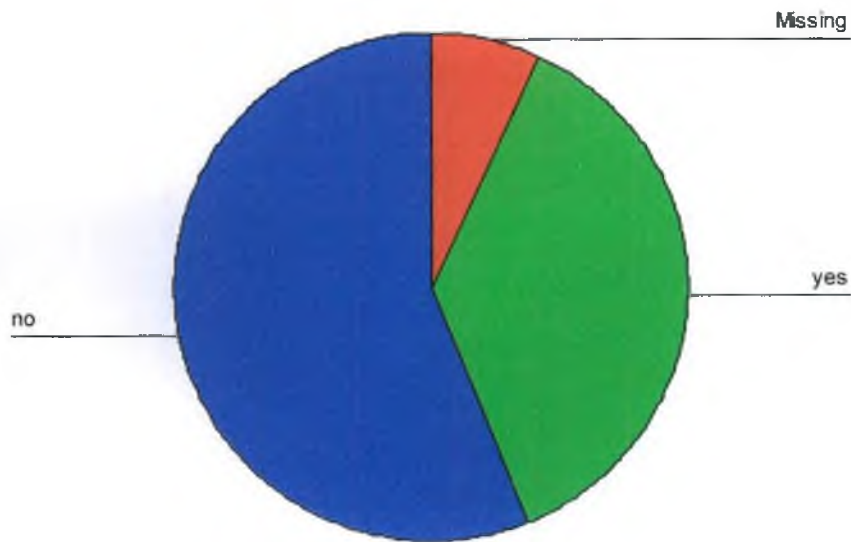
4.2.11 Taking insurance facilities:

Taking insurance facilities of working women in banking sector has been distributed in table 4.2.11. There are only 39.8% of women banker who buy health insurance, and 60.2% of women banker who did not buy health insurance.

Table - 4.2.11 Buy insurance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	37	37.0	39.8	39.8
	no	56	56.0	60.2	100.0
	Total	93	93.0	100.0	
Missing	System	7	7.0		
Total		100	100.0		

Graph Buy insurance



Taking insurance facilities of working women in banking sector has been distributed in graph 4.2.11. There are only 39.8% of women banker who buy health insurance, and 60.2% of women banker who did not buy health insurance.

4.2.12 Types of problem face in working period:

55.3% of women banker face health problem in working period. From the 55.3%, 71% face headache, 21% face weakness out of 60 observations, 26% face eye pain out of 58 observations, 11% face earache out of 57 observations and 48% face back pain out of 60 observations.

Problem face

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	47	47.0	55.3	55.3
	no	38	38.0	44.7	100.0
	Total	85	85.0	100.0	
Missing	System	15	15.0		
Total		100	100.0		

Statistics

		headache	weakness	eye pain	earache	back pain
N	Valid	60	60	58	57	60
	Missing	40	40	42	43	40

Headache

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	43	43.0	71.7	71.7
	no	17	17.0	28.3	100.0
	Total	60	60.0	100.0	
Missing	System	40	40.0		
Total		100	100.0		

Weakness

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	21	21.0	35.0	35.0
	no	39	39.0	65.0	100.0
	Total	60	60.0	100.0	
Missing	System	40	40.0		
Total		100	100.0		

Eye pain

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	26	26.0	44.8	44.8
	no	32	32.0	55.2	100.0
	Total	58	58.0	100.0	
Missing	System	42	42.0		
Total		100	100.0		

Earache

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	11	11.0	19.3	19.3
	no	46	46.0	80.7	100.0
	Total	57	57.0	100.0	
Missing	System	43	43.0		
Total		100	100.0		

Back pain

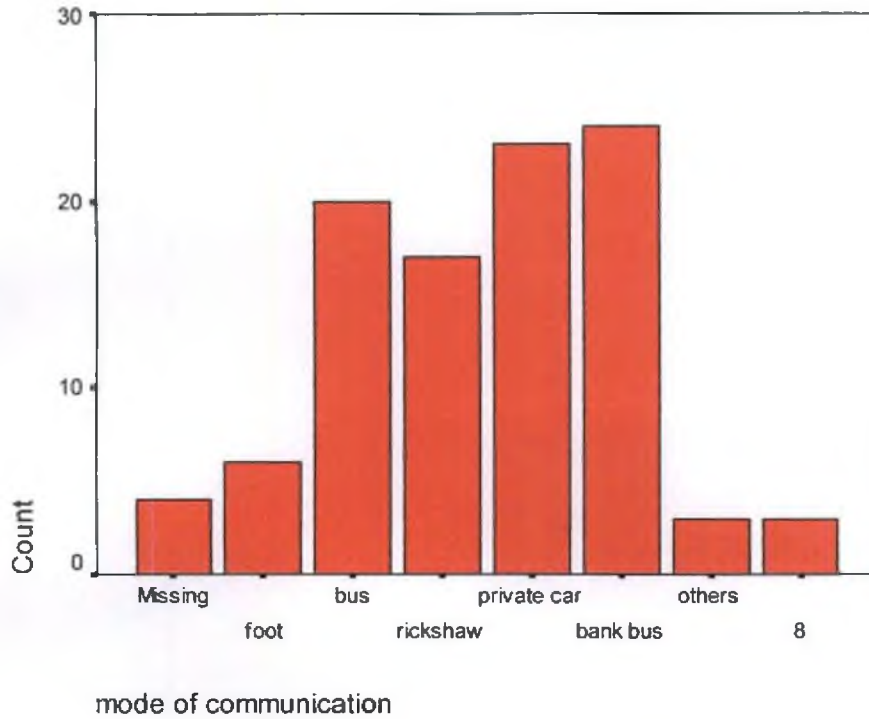
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	48	48.0	80.0	80.0
	no	12	12.0	20.0	100.0
	Total	60	60.0	100.0	
Missing	System	40	40.0		
Total		100	100.0		

4.2.13 Mode of commuting:

Mode of commuting of working women in banking sector has been distributed in table 4.2.13. There are 25% of women bankers commuting by bank bus, 24% by private car, 20.8% by public bus, 17.7% by rickshaw and 6.3% by foot.

Table 4.2.13 mode of communication

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	foot	6	6.0	6.3	6.3
	bus	20	20.0	20.8	27.1
	rickshaw	17	17.0	17.7	44.8
	private car	23	23.0	24.0	68.8
	bank bus	24	24.0	25.0	93.8
	others	3	3.0	3.1	96.9
	8	3	3.0	3.1	100.0
	Total	96	96.0	100.0	
Missing	System	4	4.0		
Total		100	100.0		



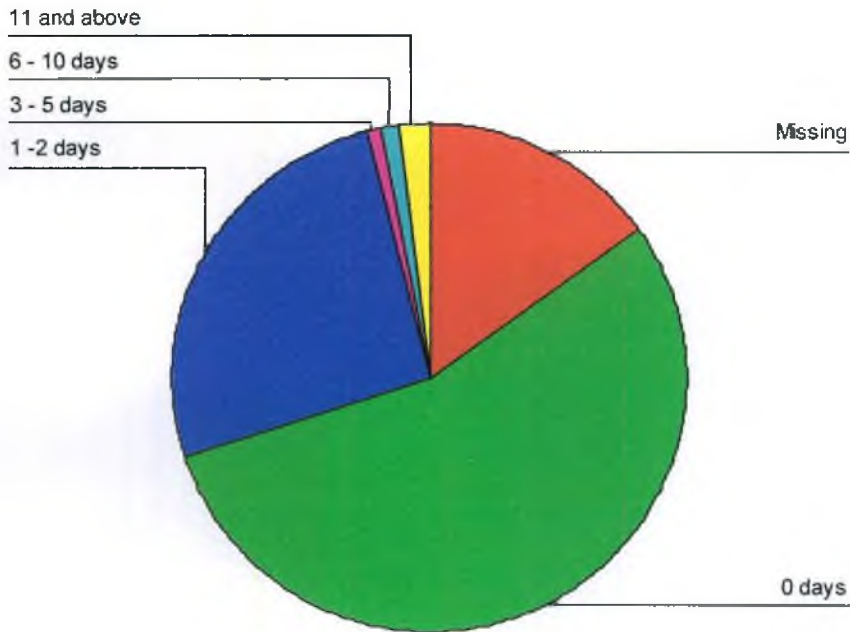
Mode of commuting of working women in banking sector has been distributed in graph 4.2.13. There are 25% of women bankers commuting by bank bus, 24% by private car, 20.8% by public bus, 17.7% by rickshaw and 6.3% by foot.

4.2.14 Number of days on leave last month:

Number of days on leave during last month, of working women in banking sector has been distributed in table 4.2.14. There are a large number of women bankers (64.7%) who did not get any leave last month. There was only 30.6% women banker who got a leave of one to two days.

Table 4.2.14. No. of days on leave

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 days	55	55.0	64.7	64.7
	1 -2 days	26	26.0	30.6	95.3
	3 - 5 days	1	1.0	1.2	96.5
	6 - 10 days	1	1.0	1.2	97.6
	11 and above	2	2.0	2.4	100.0
	Total	85	85.0	100.0	
Missing	System	15	15.0		
Total		100	100.0		



Number of days on leave during last month, of working women in banking sector has been distributed in graph 4.2.14. There are a large number of women bankers (64.7%) who did not get any leave last month. There was only 30.6% women banker who got a leave of one to two days.

4.2.15 Change in living status:

Change in living status of working women in banking sector has been distributed in table 4.2.15. 80.6% of women banker thinks that their life has taken a positive change. 17.3% of women banker thinks that their life has changed very little and only 2% of women banker thinks that their life has not changed at all.

Table 4.2.15 Changing life style

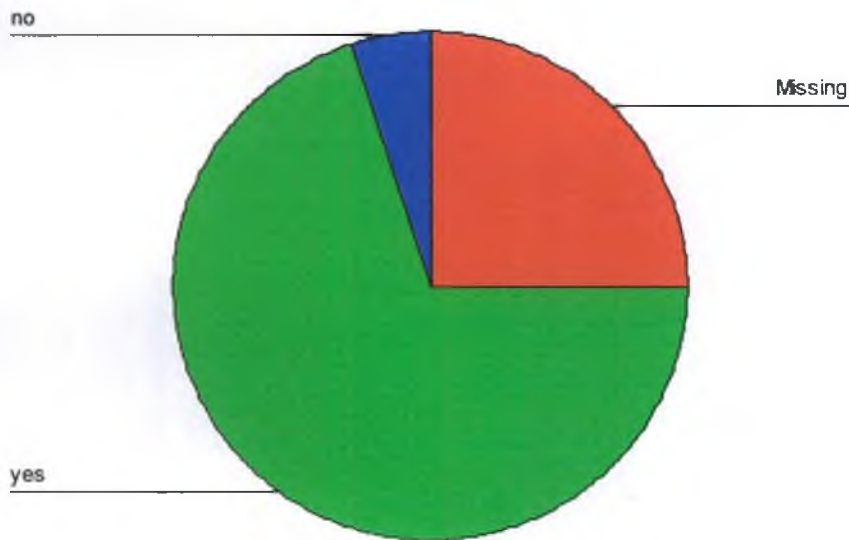
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	79	79.0	80.6	80.6
	Very little	17	17.0	17.3	98.0
	No	2	2.0	2.0	100.0
	Total	98	98.0	100.0	
Missing	System	2	2.0		
Total		100	100.0		

4.2.16 Children's security in family:

Children's security in family of working women in banking sector has been distributed in table 4.2.16. 93.3% of women banker thinks that their children are secure in their family and only 6.7% did not.

Table 4.2.16 Children's security

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	70	70.0	93.3	93.3
	no	5	5.0	6.7	100.0
	Total	75	75.0	100.0	
Missing	System	25	25.0		
Total		100	100.0		



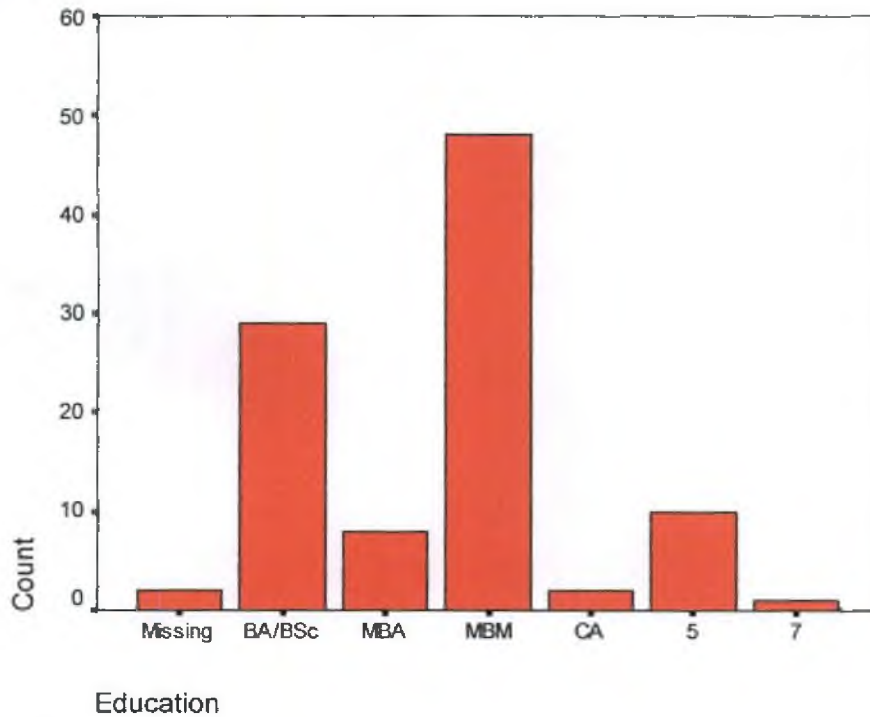
Children's security in family of working women in banking sector has been distributed in graph 4.2.16. 93.3% of women banker thinks that their children are secure in their family and only 6.7% did not.

4.2.17 Education level:

Education level of working women in banking sector has been distributed in table 4.2.17. There are 49% of women banker who have MBA degree and 29.2% of women banker have BA/Bsc degree.

Table- 4.2.17 Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BA/BSc	29	29.0	29.6	29.6
	MBA	8	8.0	8.2	37.8
	MBM	48	48.0	49.0	86.7
	CA	2	2.0	2.0	88.8
	5	10	10.0	10.2	99.0
	7	1	1.0	1.0	100.0
	Total	98	98.0	100.0	
Missing	System	2	2.0		
Total		100	100.0		



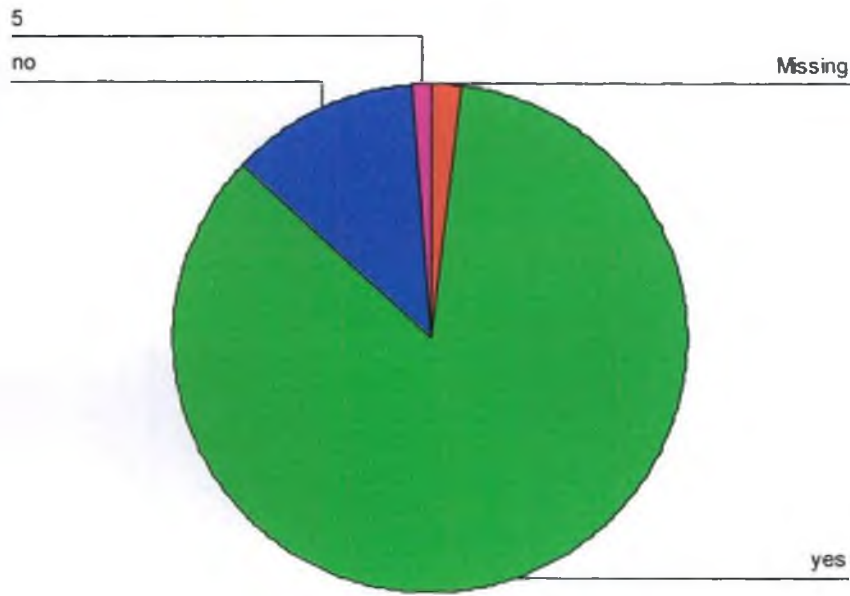
Education level of working women in banking sector has been distributed in graph. There are 49% of women banker who have MBA degree and 29.2% of women banker have BA/Bsc degree.

4.2.18 Job Importance level:

Job importance level of working women in banking sector has been distributed in table 4.2.18. There are 86.7 % of women banker who have job importance in her family and 12.2 % of women banker have no importance in her family.

Job importance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	85	85.0	86.7	86.7
	no	12	12.0	12.2	99.0
	5	1	1.0	1.0	100.0
	Total	98	98.0	100.0	
Missing	System	2	2.0		
Total		100	100.0		



Job importance level of working women in banking sector has been distributed in graph 4.2.18. There are 86.7 % of women banker who have job importance in her family and 12.2 % of women banker have no importance in her family.

4.2.19 Husband Support for work:

Husband Support for work of working women in banking sector has been distributed in table 4.2.19 a large number of women bankers have taken job of their husband support. There are 68% of women banker has taken job of their husband support. There are 13% of women banker has taken job of their husband's support.

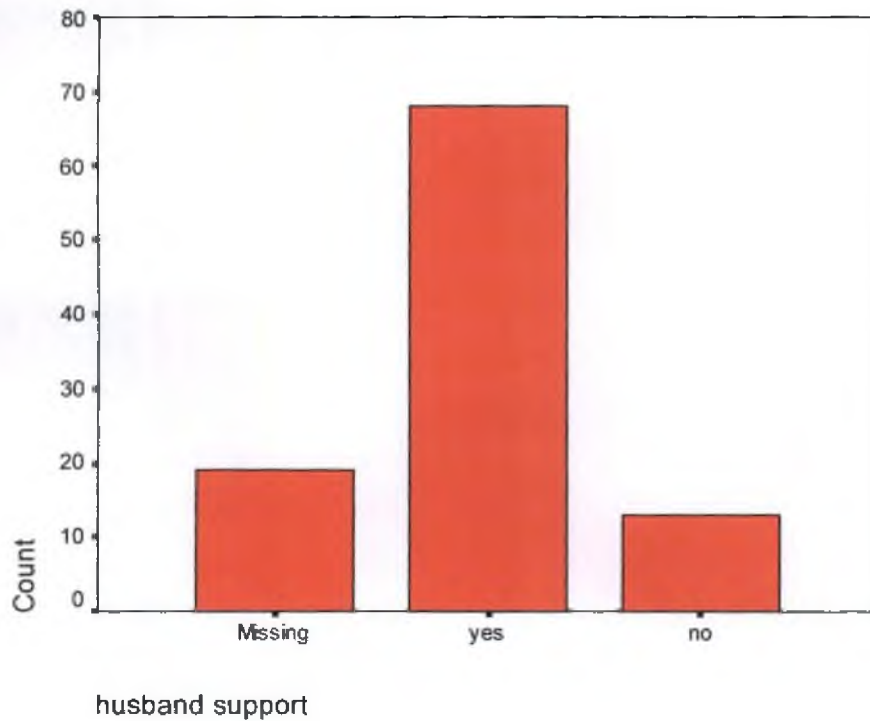
Statistics

Husband support

N	Valid	81
	Missing	19

Husband support

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	68	68.0	84.0	84.0
	no	13	13.0	16.0	100.0
	Total	81	81.0	100.0	
Missing	System	19	19.0		
Total		100	100.0		



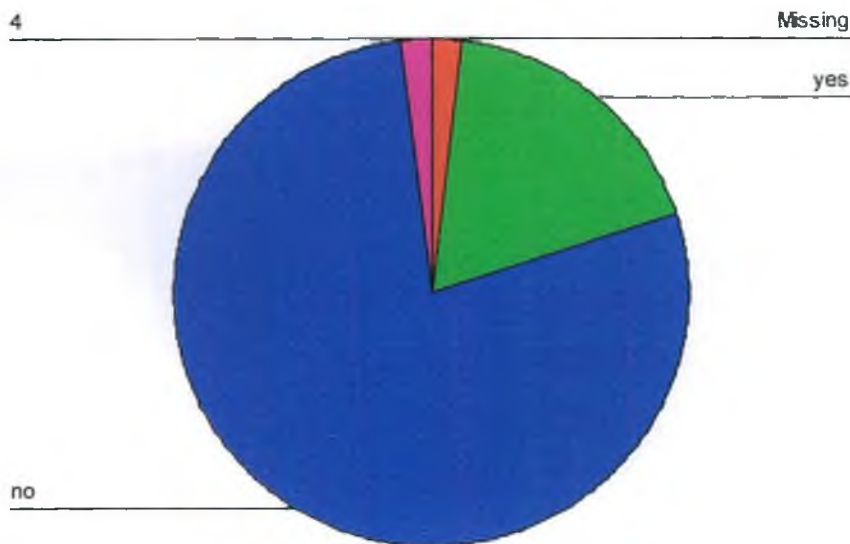
Husband Support for work of working women in banking sector has been distributed in graph a large number of women bankers have taken job of their husband support. There are 68 % of women banker has taken job of their husband support. There are 13% of women banker has taken job of their husband's support.

4.2.20 Salary difference between male and female:

Salary difference between male and female of working women in banking sector has been distributed in table 4.2.20. 18.4% of women banker thinks that their salary difference between male and women is very few and 79.6% women thinks that their no salary difference between male and female.

Salary difference

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	18	18.0	18.4	18.4
	no	78	78.0	79.6	98.0
	4	2	2.0	2.0	100.0
	Total	98	98.0	100.0	
Missing	System	2	2.0		
Total		100	100.0		



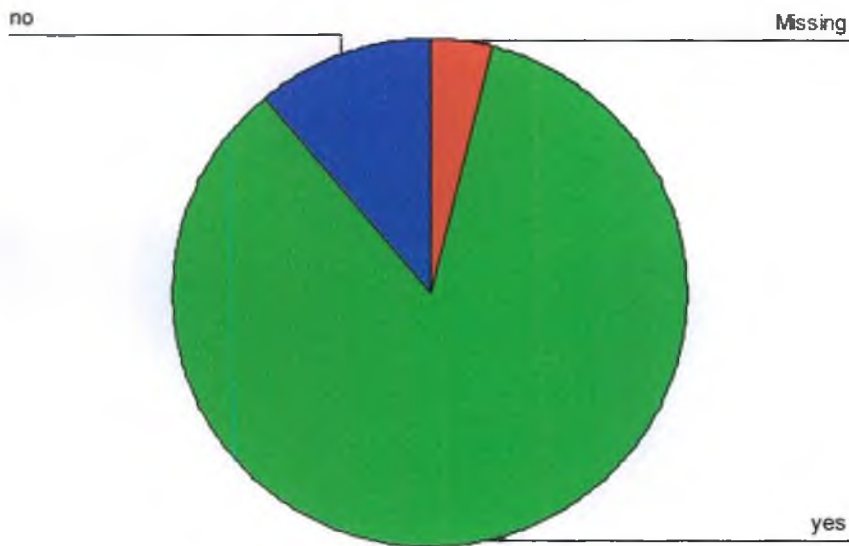
Salary difference between male and female of working women in banking sector has been distributed in graph. 18.4% of women banker thinks that their salary difference between male and women is very few and 79.6% women thinks that their no salary difference between male and female.

4.2.21 Feel comfort with male colleague:

Feel comfort with male colleague of working women in banking sector has been distributed in table 4.2.21. There are 85% of women banker think that they are feel comfort with male colleague and only 11% did not.

Table - 4.2.21 Feel comfort with male colleague

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	85	85.0	88.5	88.5
	no	11	11.0	11.5	100.0
	Total	96	96.0	100.0	
Missing	System	4	4.0		
Total		100	100.0		



Feel comfort with male colleague of working women in banking sector has been distributed in graph. There are 85% of women banker think that they are feel comfort with male colleague and only 11% did not.

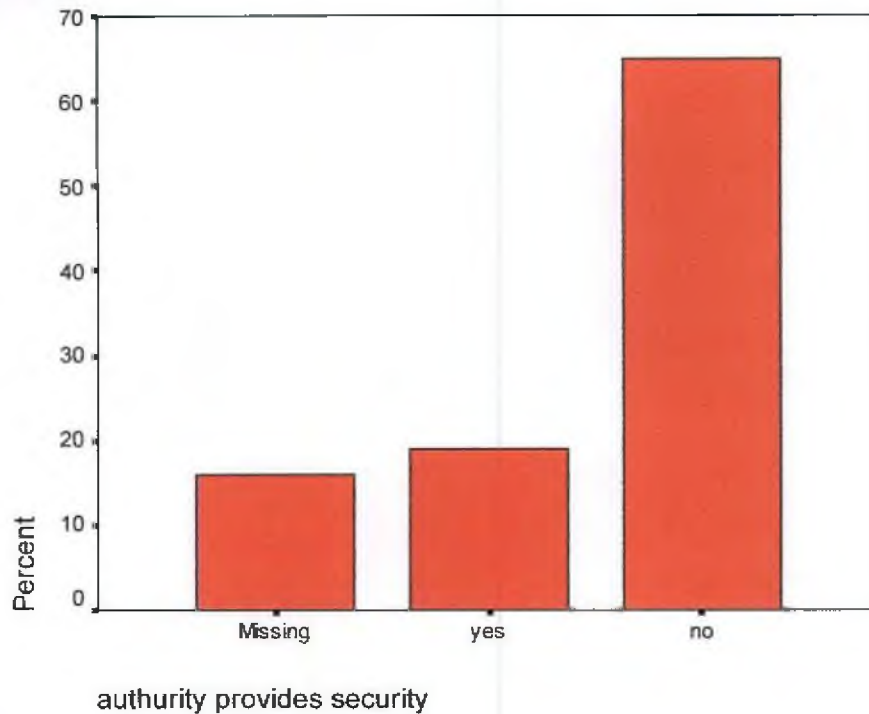
4.2.22 Security facilities for women employees provides by authority

A security facility for women employees provides by authority of women in banking sector has been distributed in table 4.2.22. There are 19% of women banker think that their authority provides facilities and 65% women banker think that their authorities provide no facilities.

Table - 4.2.22 Security facilities for women employees provides by authority

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	19	19.0	22.6	22.6
	no	65	65.0	77.4	100.0
	Total	84	84.0	100.0	
Missing	System	16	16.0		
Total		100	100.0		

Security facilities for women employees provides by authority



A security facility for women employees provides by authority of women in banking sector has been distributed in graph 4.2.22. There are 19% of women banker think that their authority provides facilities and 65% women banker think that their authorities provide no facilities.

4.3 Bi-variate analysis

4.3.1 Monthly salary by age:

Table-4.3. 1.1 shows the age distribution of age and monthly income cross tabulation. It has been found that from the total age group there are 37% of women banker whose age were more than 35 and the frequency of monthly income is also more (30 out of 100 observation) in that group. The second highest age group of women banker was 27% and the second highest income group 26 out of 100.

Table-4.3.1.1 Age and Monthly income Cross tabulation

		Monthly income						Total
		10000	15000	20000	25000	30000	35000	
Age <20 years	Count	0	0	0	0	1	0	1
	% within Monthly income	.0%	.0%	.0%	.0%	5.9%	.0%	1.0%
21 - 25	Count	2	3	0	2	0	2	9
	% within Monthly income	100.0%	23.1%	.0%	7.7%	.0%	6.7%	9.0%
26 - 30	Count	0	4	2	8	4	8	26
	% within Monthly income	.0%	30.8%	16.7%	30.8%	23.5%	26.7%	26.0%
31 - 35	Count	0	4	2	2	9	10	27
	% within Monthly income	.0%	30.8%	16.7%	7.7%	52.9%	33.3%	27.0%
>35 years	Count	0	2	8	14	3	10	37
	% within Monthly income	.0%	15.4%	66.7%	53.8%	17.6%	33.3%	37.0%
Total	Count	2	13	12	26	17	30	100
	% within Monthly income	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

4.3.1.2 Monthly salary by education:

Table-4.3.1.2 shows the income distribution of education and monthly income cross tabulation. From the BA/ BSC degree holder, 50 % (29% of total observation) women banker's income is between 21000-25000 taka. From the BBA degree holder, 16.7 % (8.2% of total observation) women banker's income is more than 31000 taka. From the MBA degree holder, 64.7 % (49% of total observation) women banker's income is between 26000-30000 taka and so on. From the total age group height numbers of women bankers' income are more than 31000 taka. From the total women banker BA/BSC degree holders are more.

Table-4.3.1.2 Monthly income * Education cross tabulation

		Education							Total
		BA/B Sc	BBA	MBM	MB M	C A	7		
Monthly income	8000 - 10000	Count	2	0	0	0	0	0	2
		% within Monthly income	100.0 %	.0%	.0%	.0%	.0%	.0%	100.0 %
	11000 - 15000	Count	3	2	4	1	3	0	13
		% within Monthly income	23.1 %	15.4 %	30.8 %	7.7 %	23.1 %	.0%	100.0 %
	16000 - 20000	Count	5	1	4	0	2	0	12
		% within Monthly income	41.7 %	8.3 %	33.3 %	.0%	16.7 %	.0%	100.0 %
	21000 - 25000	Count	12	0	10	0	2	0	24
		% within Monthly income	50.0 %	.0%	41.7 %	.0%	8.3%	.0%	100.0 %
	26000 - 30000	Count	4	0	11	0	1	1	17
		% within Monthly income	23.5 %	.0%	64.7 %	.0%	5.9%	5.9%	100.0 %
	31000>	Count	3	5	19	1	2	0	30
		% within Monthly income	10.0 %	16.7 %	63.3 %	3.3 %	6.7%	.0%	100.0 %
Total		Count	29	8	48	2	10	1	98
		% within Monthly income	29.6 %	8.2 %	49.0 %	2.0 %	10.2 %	1.0%	100.0 %

4.3.1.3 Monthly salary by satisfaction level:

Table-4.3.1.3 shows the satisfaction level distribution of Monthly salary by satisfaction level cross tabulation. From the all income group, only those banker women who have reported very good satisfaction level whose income is more than 31,000 taka. But from the 29 individuals, who earn more than 31000 taka only 11 women reported very good satisfaction level, 13 women reported good satisfaction level and 3 women reported their satisfaction level to be fairly good.

Table-4.3.1.3 satisfaction level * Monthly income Cross tabulation

		Monthly income						Total	
		8000 - 10000	11000 - 15000	16000 - 20000	21000 - 25000	26000 - 30000	31000>		
satisfaction level	very good	Count	2	2	2	3	2	11	22
		% within satisfaction level	9.1%	9.1%	9.1%	13.6%	9.1%	50.0%	100.0%
	good	Count	0	10	7	19	11	13	60
		% within satisfaction level	.0%	16.7%	11.7%	31.7%	18.3%	21.7%	100.0%
	fairly good	Count	0	1	1	0	0	3	5
		% within satisfaction level	.0%	20.0%	20.0%	.0%	0%	60.0%	100.0%
	not good	Count	0	0	0	4	1	1	6
		% within satisfaction level	.0%	.0%	.0%	66.7%	16.7%	16.7%	100.0%
	no other alternative	Count	0	0	2	0	3	1	6
		% within satisfaction level	.0%	.0%	33.3%	.0%	50.0%	16.7%	100.0%
Total		Count	2	13	12	26	17	29	99
		% within satisfaction level	2.0%	13.1%	12.1%	26.3%	17.2%	29.3%	100.0%

4.3.1.4 Monthly salary by religious status:

Table-4.3.1.4 shows the income distribution of Monthly salary by religion cross tabulation. From the 26 individuals in 21000-25000 income group, all are Muslim. From the 30 individuals in more than 31000 taka income group, 26 women are Muslim and the rest 4 are Christians.

Table-4.3.1.4 Monthly income * Religion Cross tabulation

		Religion			Total	
		Muslim	Hindu	Christianity		
Monthly income	8000 - 10000	Count	2	0	0	2
		% within Monthly income	100.0%	.0%	.0%	100.0%
	11000 - 15000	Count	12	1	0	13
		% within Monthly income	92.3%	7.7%	.0%	100.0%
	16000 - 20000	Count	10	1	1	12
		% within Monthly income	83.3%	8.3%	8.3%	100.0%
	21000 - 25000	Count	26	0	0	26
		% within Monthly income	100.0%	.0%	.0%	100.0%
	26000 - 30000	Count	16	1	0	17
		% within Monthly income	94.1%	5.9%	.0%	100.0%
	31000>	Count	26	0	4	30
		% within Monthly income	86.7%	.0%	13.3%	100.0%
Total		Count	92	3	5	100
		% within Monthly income	92.0%	3.0%	5.0%	100.0%

4.3.1.5 Monthly salary by marital status:

Table-4.3.1.5 shows the income distribution of Monthly salary by marital status cross tabulation. From the income group 11000- 15000, 3 banker women are single and 10 are married. out of 13 individuals. From the income group 16,000- 20,000, 2 banker women are single and 8 are married, out of 12 individuals. From the income group 21,000- 25,000, 1 banker woman is single and 25 are married, out of 26 individuals. From the income group 26,000- 30,000, 2 banker women are single, 12 are married, 2 are divorced and 1 is separated, out of 17 individuals. From the income group more than 31,000, 7 banker women are single, 22 are married and 1 is separated out of 30 individuals.

Table-4.3.1.5 Monthly income * Marital status Cross tabulation

			Marital status				Total
			Single	married	Divorced	Separated	
Monthly income	8000 - 10000	Count	2	0	0	0	2
		% within Monthly income	100.0%	0%	.0%	.0%	100.0%
	11000 - 15000	Count	3	10	0	0	13
		% within Monthly income	23.1%	76.9%	.0%	.0%	100.0%
	16000 - 20000	Count	2	10	0	0	12
		% within Monthly income	16.7%	83.3%	.0%	.0%	100.0%
	21000 - 25000	Count	1	25	0	0	26
		% within Monthly income	3.8%	96.2%	.0%	.0%	100.0%
	26000 - 30000	Count	2	12	2	1	17
		% within Monthly income	11.8%	70.6%	11.8%	5.9%	100.0%
	31000>	Count	7	22	0	1	30
		% within Monthly income	23.3%	73.3%	.0%	3.3%	100.0%
Total		Count	17	79	2	2	100
		% within Monthly income	17.0%	79.0%	2.0%	2.0%	100.0%

4.3.1.6 Monthly salary by security in working place:

Table-4.3.1.6 shows the security distribution by monthly income cross tabulation. Out of 94 banker women, 91 banker women feel secured with their monthly salary and only 3 individual are not. From the 91 banker women, 12 banker women are in income group 11,000-15,000, 12 are in income group 16,000-20,000, 24 are in income group 21,000-25,000, 15 are in income group 26,000-30,000 and 28 are in income group whose income is more than 31,000.

Table-4.3.1.6 Secured in working place * Monthly income Cross tabulation

		Monthly income						Total	
		8000 - 10000	11000 - 15000	16000 - 20000	21000 - 25000	26000 - 30000	31000>		
secured in working place	yes	Count	0	12	12	24	15	28	91
		% within secured in working place	.0%	13.2%	13.2%	26.4%	16.5%	30.8%	100.0%
no		Count	0	1	0	0	2	0	3
		% within secured in working place	.0%	33.3%	.0%	.0%	66.7%	.0%	100.0%

4.3.1.7 Education by Occupation:

Table – 4.3.1.7 shows the education distribution of occupation and education cross tabulation. It has been found that from the total occupational group there are 48% of women banker whose education were MBA and most of them 24% doing there job in private authority and 14% government service out of 100 observation.

Table- 4.3.1.7 Education * Occupation (in bank service) Cross tabulation

		Occupation(in bank service)			Total	
		Governmental	Private authorizes.	NGO based.		
Education	BA/BSc	Count	17	12	0	29
		% within Occupation(in bank service)	51.5%	22.2%	.0%	29.6%
	MBA	Count	1	7	0	8
		% within Occupation(in bank service)	3.0%	13.0%	.0%	8.2%
	MBM	Count	14	24	10	48
		% within Occupation(in bank service)	42.4%	44.4%	90.9%	49.0%
	CA	Count	1	1	0	2
		% within Occupation(in bank service)	3.0%	1.9%	.0%	2.0%
	5	Count	0	10	0	10
		% within Occupation(in bank service)	.0%	18.5%	.0%	10.2%
	7	Count	0	0	1	1
		% within Occupation(in bank service)	.0%	.0%	9.1%	1.0%
Total		Count	33	54	11	98
		% within Occupation(in bank service)	100.0%	100.0%	100.0%	100.0%

4.3.1.8 Monthly salary by increase status:

Table- 4.3.1.8 shows the income distribution of monthly salary by increase status cross tabulation. From the 8 working banker women think that there status increase if their income level is high that income group in 2600-30000. From the 8 banker women in more than 31000 income group all of them are think so.

Table - 4.3.1.8 Monthly income * increase status Cross tabulation

		increase status		Total	
		yes	no		
Monthly income	8000 - 10000	Count	0	2	2
		% within Monthly income	.0%	100.0%	100.0%
	11000 - 15000	Count	6	7	13
		% within Monthly income	46.2%	53.8%	100.0%
	16000 - 20000	Count	6	3	9
		% within Monthly income	66.7%	33.3%	100.0%
	21000 - 25000	Count	6	19	25
		% within Monthly income	24.0%	76.0%	100.0%
	26000 - 30000	Count	8	7	15
		% within Monthly income	53.3%	46.7%	100.0%
	31000>	Count	8	17	25
		% within Monthly income	32.0%	68.0%	100.0%
Total		Count	34	55	89
		% within Monthly income	38.2%	61.8%	100.0%

4.3.1.9 Monthly salary by Job importance:

Table – 4.3.1.9 shows the job importance distribution by monthly income cross tabulation. Out of 98 banker women, 85 banker women feel job importance with their monthly salary and only 12 banker women are not. From the 30 banker women, 25 banker women feel job importance n income group is more than 31000. 15 banker women feel job importance in income group 26000-30 000. , 22 banker women feel job importance in income group 21000-25000. , 12 banker women feel job importance in income group 11000-15000 and 11 banker women feel job importance n income group 16000-20000.

Table- 4.3.1.9 Monthly income * job importance Crosstabulation

			job importance			Total
			yes	no	5	
Monthly income	8000 - 10000	Count	0	2	0	2
		% within Monthly income	0%	100.0%	.0%	100.0%
	11000 - 15000	Count	12	1	0	13
		% within Monthly income	92.3%	7.7%	.0%	100.0%
	16000 - 20000	Count	11	1	0	12
		% within Monthly income	91.7%	8.3%	.0%	100.0%
	21000 - 25000	Count	22	2	0	24
		% within Monthly income	91.7%	8.3%	.0%	100.0%
	26000 - 30000	Count	15	2	0	17
		% within Monthly income	88.2%	11.8%	.0%	100.0%
	31000>	Count	25	4	1	30
		% within Monthly income	83.3%	13.3%	3.3%	100.0%
Total		Count	85	12	1	98
		% within Monthly income	86.7%	12.2%	1.0%	100.0%

4.4 Women and work:

Involvement of women in income is regarded as an important element of economic development of the country and their families. Women bear dynamic and multiple responsibilities at home in activities like food preparation, health care of household members and children, children's education and other domestic duties, which are not valued in national income accounts. This substantial involvement in non economic household works has reduced the women's working in income generating activities.

So, in the present study, the income has been defined as those that generate income for the household or safe household expenditure for the goods from the market. This includes employment in the agricultural and non-agricultural labor market, but also unpaid work for the household in crop cultivation, homestead in gardening, livestock and poultry rising, fishing, cottage industry, construction, business, and personal services, etc (*CPD occasional paper series, Paper 41*).

Many factors influence women's work. In the present study, we consider age of women, membership in NGO, wealth index, education level of women and husband, occupation of husband, marital duration, and age at first marriage.

We consider the currently married women as sample in the study. Table 4.4 has shown the working status of banker women. It has been found that 1291 (18.50%) women are working out of 6975. Remaining 5684 women are not involved in income.

Table 4.4: Working Status of women

Working Status	Frequency	Percent
Non working	5684	81.5
Working (Banker)	1291	18.5
Total	6975	100.0

4.5 Factors affecting the income of banker women:

There are different socio-economic variables which influence women's participation in income. First Bi-variate analysis has been performed and then chi-square test has been used to test the association of variables.

4.5.1 Bi-variate analysis

Age:

Table-4.5.1.1 shows the age distribution of banker women and non-working women. It has been found that 1291 women are involved in income out of 6975. That is 18.50% of the women are working to earn money. This table has also revealed that the women of middle age (30-39) are working more (24%) than others. It indicates that the non working women are relatively young. That is 92.30% of the women aged between 10 and 19 is not working. This is the highest non-working group compare with the other age group. Here the value of chi-square is 129.80. And according to the P-value, we conclude that there is highly significant association between age of women and their work status.

Table-4.5.1.1 Distribution of women by their age and working status

Age group of respondent	Current working status of women		Total	Chi-square	P-Value
	Yes	No			
40-49	245 19.8%	994 80.2%	1239 100.0%	129.808	0.000
30-39	463 24.0%	1469 76.0%	1932 100.0%		
20-29	494 18.7%	2150 81.3%	2644 100.0%		
10-19	89 7.7%	1071 92.3%	1160 100.0%		
Total	1291 18.5%	5684 81.5%	6975 100.0%		

4.5.2 Wealth Index:

Wealth index is an economic indication of the respondent. The distribution of wealth index and the working status of banker women are shown in table 4.5.2.2. From the table it is clear that the poor women and middle class women are working more than the rich women. About 22.8% poor women and 18.5% middle class women are working. And only 12.9% rich women are banker. This result is logical as the poor people look for money at a higher rate than rich people. The P-value also indicates the association between wealth Index and working status of women.

Table-4.5.2.2 Distribution of women by wealth index and Working status

Wealth index	Current working status of banker women		Total	Chi-squarc	P-Value
	Yes	No			
Poor	702 22.8%	2375 77.2%	3077 100.0%	87.049	0.000
Middle	283 1 8.5%	1245 81.5%	1528 100.0%		
Rich	306 12.9%	2064 87.1%	2370 100.0%		
Total	1291 18.5%	5684 81.5%	6975 100.0%		

4.5.3 Husband's Education:

Education level of working and non-working women has been shown in table 4.5.3.1. It has been found from table that 23.1%, 17.8%, 14.2% and 12.0% women are working whose husbands has BA, MA and MBA. Here the value of Chi-square is 76.726 and the P-value provides evidence that there is association between husband's education and working status.

Table-4.5.3.1 Distribution of women by husbands Educational level and working status

Husband's education level	Current working status of women		Total	Chi-square	P-Value
	Yes	No			
Ba	632 23.1%	2101 76.9%	2733 100.0%	76.726	0.000
Primary	346 17.8%	1596 82.2%	1942 100.0%		
Secondary	238 14.2%	1434 85.8%	1672 100.0%		
Higher	75 12.0%	548 88.0%	623 100.0%		
Total	1291 18.5%	5679 81.5%	6970 100.0%		

4.5.4 Husband's Occupation:

From table 4.5.4.1, it has been found that the working rate is same for the women whose husbands are employed or unemployed, 18.4% women whose husband's are unemployed are working and 18.5% women whose husbands are employed are working. That is husband's occupation has no effect on wife's work. Also, the P-value has given the indication that there that there is no association between husband's occupation and work status.

Table-4.5.4.1 Distribution of women by husbands' occupation
And working status

Husband's occupation	Current working status of women		Total	Chi-square	P-Value
	Yes	No			
Unemployed	30 18.4%	133 81.6%	163 100.0%	0.00 1	0.975
Employed	1258 18.5%	5542 81.5%	6800 100.0%		
Total	1288 18.5%	5675 81.5%	6963 100.0%		

4.5.5 Marital Duration:

The distribution of marital duration and working status is given in table 4.5.5.1. From this table it has been found that 21.10% and 24.2% women are working whose marital duration is 20+ and 10-19 years respectively. Working rate is double for the women whose marital duration is 10-19 years (24.2%) than whose marital duration is 0-9 years (11.9%). Here the value of Chi-square is 134.606 and the P-value has confirmed that there is a significant association between marital duration and working status.

Table-4.5.5.1: Distribution of women by husbands' occupation
And working status

Marital duration (grouped)	Current working status of women		Total	Chi- square	P-Value
	Yes	No			
20+	441 21.1%	1651 78.9%	2092 100.0%	134.606	0.000
10-19	530 24.2%	1660 75.8%	2190 100.0%		
0-9	320 11.9%	2373 88.1%	2693 100.0%		
Total	1291 18.5%	5684 81.5%	6975 100.0%		

4.6 Multi-variate analysis:

To show the effect of different socio-economic and demographic variables in income of banker women the logistic regression model has been performed. Table 4.6.1.2 has given the results of logistic regression model for the security of banker women. Here the dependent variable (social security) is dichotomized by assigning 1 if the respondent feel secured and 0 if she does not. Here the individual contribution of different variables on social security (dependent variable) of banker women has been analyzed. And the coding for independent variables is given below:

Table 4.6.1.1 List of variables with categories

Variables	Categories with coding
Age	40-49=0 20-29 =2 30-39 =1 10-19 =3
Wealth Index	Poor = 0 Middle = 1 Rich = 2
Education	BA = 0 MA = 1 MBA = 2 Higher = 3
Husband's education	BA = 0 MA = 1 MBA = 2 Higher = 3
Husband's occupation	Unemployed = 0 Employed = 1
Marital duration	20+ = 0 10-19 = 1 0-09 = 2

Table 4.6.1.2 Logistic Regression Analysis for working status of banker women showing the effect of different socio-economic and demographic variables

Variable	Coefficient (B)	Standard Error of Coefficient	Odds Ratio
<i>Age</i>			
40-49	.612	.206	1.844***
30-39	.816	.172	2.261***
20-29	.692	.137	1.998***
(10-19)			1.00
<i>Wealth Index</i>			
Poor	.580	.088	1.786***
Middle	.403	.096	1.497***
(Rich)			1.00
<i>Education</i>			
BA	-.953	.225	.386***
MA	-1.202	.221	.300***
MBA	-.837	.208	.433***
(Higher)			1.00
<i>Husband's education</i>			
BA	.655	.172	1.925***
MA	.549	.169	1.732***
MBA	.364	.163	1.439**
(Higher)			1.00
<i>Husband's occupation</i>			
Unemployed	.131	.213	1.141
(Employed)			1.00
<i>Marital duration</i>			
20+	.423	.156	1.527***
10-19	.481	.106	1.617***
(0-9)			1.00

Note: Reference categories are in the parenthesis.

*** p<1%, ** p <5% and * p <10%

Age:

Age of women have significant impact on their working status. The result of the analysis (table 4.6.1.2) shows that the age of women between 40-49, 30-39, and 20-29 years work 1,844, 2,261 and 1,998 times respectively more than those of age between 10 to 19 years. It also strongly proved that the women of middle age (30-39 yrs) group are more involved in income than any other. This is because of the fact that, in the middle age the women's household members increase, their family needs increase. On the other hand, may be what their husbands earn is not sufficient to run their family. That is why in the middle aged women are more involved in income generating activities than the other.

Wealth:

Referring back to table 4.6.1.2, it has been found that the banker women who belong to poor and middle class family (1.786 times and 1.496 times respectively) are more likely to work in comparison to those who belong to rich families. This result is logical in the context of common idea as we can think that those who have more wealth have the tendencies to work less. It also indicates that banker women have come from poor families.

Education:

The present study shows that the banker women, who have BA, MA and MBA are less likely (0.386, 0.300, and 0.433 times respectively) to work compared to those who have higher education. This result is very much logical in the context of common phenomenon that any less educated person has normally less opportunity to work. Our sample also represents such result.

Husband's education:

From table 4.6.1.2, it has been found that, the parameter estimates of logistic regression model of partner's education have significant effect on their wife's working status. The present analysis shows that the wives of less educated husband have to work more compare to the wives of higher educated husband. Specially, whose husbands have BA degree; they have to do work more than any other groups (1.925 times more likely than higher educated group). In general context, it is very much logical because a less educated person has less opportunity to earn money than a higher educated person, which is not sufficient to run their families. So that their wives have to do work more than other to run their families and our sample also represents such type of result.

Husband's occupation:

From table 4.6.1.2, it has been found that, the parameter estimates of the logistic regression model of partner's occupation are highly insignificant. We got such type of result in our sample; the women who were working in that case, their husbands were employed. But may be their earnings were not sufficient to run their families. That is why their wives have to work to support their families. In that case partner's occupation has no significant impact on their working status. That means they have to work whether their husbands were employed or unemployed.

Marital Duration:

Marital duration is one of the determinants of working status of banker women. Form this analysis it has been found out that marital duration has played an important role for the working status of women. From the 4.6.1.2, it has been

found that the women with marital duration of 10-19 and 20+ years worked 1.527 and 1.617 times respectively more likely than those who have marital duration of 0-9 years. This is because of the fact that the women who have longer marital duration have to maintain their family needs as well as other needs. Consequently, their living demand is more compared to the women who have small marital duration. That is why our sample represents such type of result.

CHAPTER-5
GATEWAY TO EMPOWERMENT:
WOMEN, WORK AND SECURITY

Chapter 5

Gateway to Empowerment: Women, Work and Security

5.1 Introduction:

In recent time, 'Women Empowerment' and 'Gender Equality' have been two of the most enveloping issues in development. The empowerment and autonomy of women and the improvement of their political, social, economic and health status are highly and important end itself. The full participation and partnership of both women and men is required in productive and reproductive life. It is essential for the achievement of sustainable development (*UNFPA, 1996*).

Discrimination against women is still widespread. To overcome the problems of discrimination and achieve gender equality in all spheres of life, the Third World Feminists Group, particularly- *DAWN* had fixed two long term goals- "freedom" and "empowerment" APCWD: 1979. These were: a) the achievement of women's equality, dignity, and freedom of choice through women's power to control their lives within and outside the home, and b) the removal of all forms of inequality and oppression.

International conferences held during the last decade of the twentieth century, such as the UN Conference on Environment and Development (1992), the World Conference on Human Rights (1993), the International Conference on Population and Development (1994), the World Summit for Social Development (1995), have

all highlighted the various outstanding issues related to the improvement of the status of women at international level. All these global conferences led to emergence of a more powerful reorganization for the crucial role of women in sustainable development through the empowerment.

Measures of empowerment, particularly for women are used in different context to carry multiple meaning. In general, most of the measures point to Power as the root of empowerment. Literally empowerment is seen to relate to the user's power.

Rno and Kelleter (1995: 70) define women's empowerment as "The Capacity of the women to be economically self sufficient and self reliant with control over decisions affecting their life options and freedom from violence."

The term empowerment has been over used in 1980s and as a goal of development it has been gaining wider acceptance in 1990s. At the International Population Conference in Cairo in 1974, Nafis Sadik, the Director of UNFPA, and Gertrude Mongolia, Secretary General of the UN Fourth World Conference on Women stated in 1995, "Development should be centered on people and above all on women." (*DSI: 1995*)

Various definitions of empowerment for women exist. Empowerment is a process of gaining understanding of, and control over, the political forces around one as a means of improving one's standing in society (*Kind Water: 1979*). Again empowerment can be used for social mobilization, changing women's state of mind and gaining access to the bases of social power (*Friedman: 1992*). Empowerment begins when women "change their ideas about the causes of their powerlessness,

when they recognize the systematic forces that keep down them, and when they act to change the conditions of their lives" (*Morgen and Bookman: 1988*).

In the existing socio- culture background of Bangladesh, embodied within the phrase of empowerment is the concept of change. The present study conceptualized empowerment as "The capacity of women to reduce their socio economic vulnerability and their dependency on their husbands or other male counterparts, in terms of their ability to be involved in Income generating activities and freely spend the income thus generated, to accumulate assets over which they can have right of sale and profit and thereby acquire a greater role in household decision making and finally increase their self confidence". The present study also I evaluates the relationship between income generating activities and empowerment.

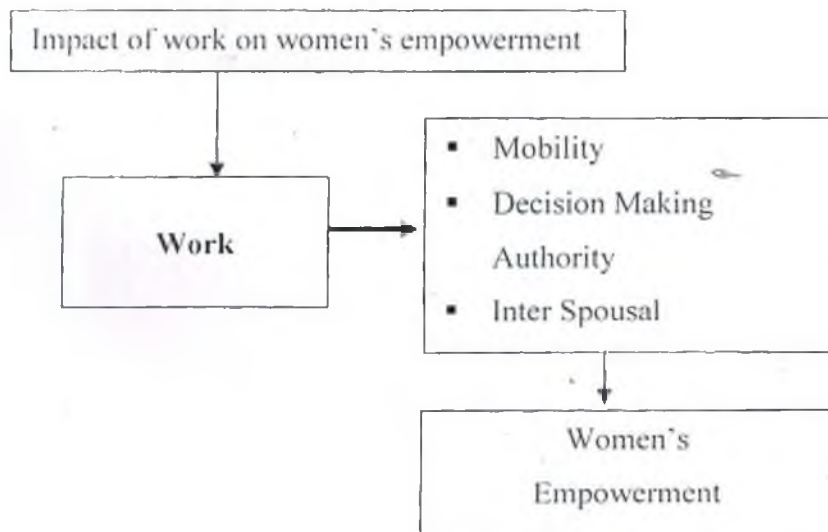
5.2 The Framework of women's empowerment:

Empowerment is a process, which cannot be given to people. They have to obtain it. Empowerment may be viewed as a continuum of several interrelated and mutually reinforcement components. Definition of empowerment raises a number of concepts associated with the terms of power, control over money, mobility, decision making authority, choice, etc.

In the study, three indicators of empowerment have been considered, such as-

- => Mobility of the women
- => Decision making authority
- => Inter spousal communication

Figure 5.2: Theoretical framework for analysis of women's empowerment



5.3 Indicators of empowerment and their coding:

Mobility:

Mobility is one of the indicators for measuring empowerment of women. It refers to the propensity of a woman to move freely. It increases if a woman is enrolled to income. The respondent was asked if she had ever gone to the market, outside the city and to the hospital/health center to know their mobility frequency. She was also asked, if she had ever gone there, then with whom she moved. She was given one point for each place she had visited with somebody and additional one point if she had gone there alone. In this study, women's empowerment has been analyzed according to Mohammad Bazlur Rahaman, 1995. 0 point was given for each place, if she had never gone there. After the scores have been calculated, it was classified into three point ordinal scale- Weak, Normal and Strong. Women having scored 0-2, 3-4 and 5-6 were considered as weak, normal and strongly mobile respectively.

Decision making authority:

Participation in income provided money which would give a woman decision making authority in the family. In the study decision making authority represents women's participation in family decision making such as household purchase, food to be cooked each day, permission to visit to relatives, decision on own and child healthcare and control over money that she earned. For all 6 cases a woman scores 2 if she has made the decision alone, 1 for decision made jointly and if she has no authority to make decision then she scores 0. After calculation the scores have been graded in a three point ordinal scale-Weak, Normal and Strong. Here weak constituted the women who have scored 0-4 points and normal refers to of 5-8 while strong includes those who have obtained 9-12.

Intra spousal communication:

Inter spousal communication is generally defined as the frequency of discussion between spouse as reported by wife. We have considered two variables- discussion about family planning with husband and husband's desired for children. The women who have discussed family planning (for the last three months) were assigned score of 1 point, while 0 point for those who never discussed. In the second variable husbands' desire for children aligned with wife's desire were assigned score of 1 point, while 0 point for not aligned. Now scores have been calculated and classified in two point ordinal scale- weak and strong. Here weak constituted women having score 0 -1 while strong constituted 2. The details of the above are presented below through table.

Table 5.1: Coding for empowerment

Name of variable	Description of the variable	Options of the answers	Assigned scores
1. Mobility (M) Range: 0-6	M1: Going to shopping	Can move alone	2
		Can move with some body	1
		Never move	0
	M2: Going out of city	Can move alone	2
		Can move with some body	1
		Never move	0
	M3: Going to hospital/Clinic	Can move alone	2
		Can move with some body	1
		Never move	0
2. Decision Making	D1: Spending	Alone	2

Authority (D) Range: 0- 12	money that they (women) have earned	Jointly with husband and others	1
		Husband/others	0

3. Inter Spousal Communication (C) Range: 0-2	D2: Final say on own healthcare	Alone	2
		Jointly with husband and others	1
		Husband/others	0
	D3; Final say on child healthcare	Alone	2
		Jointly with husband and others	1
		Husband/others	0
	D4: Final say on making large household purchase	Alone	2
		Jointly with husband and others	1
		Husband/others	0
	D5: Final say on food to be cooked each day	Alone	2
		Jointly with husband and others	1
		Husband/others	0
	D6: Final say on visits to relatives	Alone	2
		Jointly with husband and others	1
		Husband/others	0
	C1: Discussing about family planning with husband (last three months)	Discussed	1
		Never discussed	0

	C2: Husband's desire for children	Aligned with wife's desire	1
		Not aligned with wife's desire	0

5.4 Analysis of empowerment:

Empowerment has been measured for banker women. The analysis has been done in three different ways-

- Empowerment by indicators,
- Total empowerment, and
- Mean score of both (total empowerment & empowerment by indicators)

5.4.1 Empowerment by indicators:

Three indicators have been considered for measuring empowerment in the study. Table 5.4.1.1, 5.4.1.2 and 5.4.1.3 represent the indicator-wise breakdown of empowerment. Also Chi-square test has been performed to ensure the association between variables.

Table 5.4.1.1: Distribution of women by their mobility level and Working status

Mobility score Ranges 0-6	Current working status of women		Chi-square	P-Value
	Working (bank)	Non-working		
Weak(0 - 2)	520 40.3%	3430 60.3%	224.168	0.000
Normal(3-4)	622 48.2%	2019 35.5%		
Strong(5 - 6)	149 11.5%	235 4.1%		
Total	1291 100%	5684 100%		

Table 5.4.1.1 represents the mobility scores of women by their working status. The range of mobility score is 0 - 6 points. From table 5.4.1.1 it has been found that

11.5% working banker women are highly mobile as compare to 4.1% non-working women. Among non-working women, weakly (60.3%) mobile group is the dominating group, followed by normally (35.5%) dominating group. And the situation is better among the working women where 48.2% are normally mobile and 40.3% are weakly mobile. This indicates that the working women go outside the home to earn money more than non-working women. As a result mobility increases among the working women. Also P-value has given the indication that there is association between mobility and work status of women.

Table 5.4.1.2: Distribution of women by their decision making authority Level & working status

Decision making authority <i>Range:</i> 0-12	Current working status of banker women		Chi-square	P-Value
	Working	Non-working		
Weak(0 - 4)	449 34.8%	3212 56.5%	246.491	0.000
Normal(5 - 8)	660 51.1%	2153 37.9%		
Strong(9 - 12)	182 14.1%	318 5.6%		
Total	1291 100%	5684 100%		

Table 5.4.1.2 has presented the distribution of women by working status and decision making authority. From the table, it has been found that among the working banker women 14.1% have strong decision making authority, while 51.1% have normal decision making authority, and 34.8% are weak in their decision making authority. And among the non-working women 56.5% have weak decision making authority, while 37.9% and 5.6% have normal and strong decision making authority, respectively. And more than half of the women are either strong or normal in their decision making. Also P-value has confirmed that involvement in income gives the authority to make decision strongly.

Table 5.4.1.3: Distribution of women by their inter spousal communication score and working status

Inter spousal communication score <i>Range: 0 - 2</i>	Current working status of banker women		Chi-square	.P-Value
	Working	Non-working		
Weak (0 - 1)	670 51.9%	3323 58.5%	21.665	0.000
Strong (2)	620 48.1%	2357 41.5%		
Total	1290 100%	5680 100%		

The distribution of inter spousal communication and working status of women has given in table 5.4.1.3. From the table it has been found that inter spousal communication is strong (48.1%) among working women than non-working women (41.5%). And the non-working women are weak to inter spousal communication than working women (51.9%). P-value provides evidence for association between inter spousal communication and work status of women.

5.4 Mean score of Empowerment and its indicators:

Table 5.4.2 shows the mean scores on total empowerment and on its three indicators. T-test has been performed to test the difference between two means-working versus non-working for each of the three components and total empowerment.

Table 5.4.2: Mean Score of Different indicators of empowerment by working status

Indicator name	Mean Score		T-value	P-value
	Working in bank	Non-working		
Mobility <i>Range:0 - 6</i>	3.05	2.45	16.006	0.000
Decision Making Authority <i>Ranged - 12</i>	5.70	4.03	21.051	0.000
Inter spousal communication <i>Range:0 - 1</i>	1.41	1.37	1.951	0.051
Total Range:0 -20	10.26	7.85	23.68	0.000

From table 5.4.2 it has been found that the mean scores of the working banker women are greater than the non-working women for each indicator. For mobility and decision making authority this difference is highly significant. And for inter spousal communication the difference is significant at 10% level of significance.

For the total empowerment working banker women have scored 10.26 and non-working women have scored 7.85 only out of 20 points. P-value has supported this difference also. It is clear that working women have scored more than non-working women. So, it is clear that work has made women empowered.

Summary:

After analyzing, we can say that working banker women are more empowered comparing with the non-working women. This is because of the fact that working women have to go outside, consequently, their mobility increase. Simultaneously they can interact with other people. As a result, their idea can be developed as well as they can share their idea with others. Moreover, they become aware about their right. So, they can discuss with their husband regarding family planning issues.

Another important thing is the decision making power. Since women are working and they earn so they are contributing to their family welfare. In that case their decision making power increases and husband also gives importance to his wife as she contributes to the family.

So, in the final point it can be said that working banker women are empowered comparing with the non-working women.

CHAPTER-6
SUMMARY,
DISCUSSION,
CONCLUSION AND RECOMMENDATION

Chapter 6

Summary

6.1 Discussion:

According to the United Nation Study (1985a) patterns of work across countries is different. In most countries, the labor force participation of married women was found to increase with their ages as well as the age of their children. That study, also found that banker women were more likely to be working in the African and Asian countries, whereas the reverse was found to be true in the Latin American and Caribbean region where banker women were more likely to work than other women. These patterns were seen to be linked to different structures of work opportunities in different regions, with Latin American having a large share of total employment in the non-agricultural sector than the other two regions. It was also interesting to note that in most countries, regardless of region, highly educated women and those with least education were most likely to work, while women in the middle educational categories were least likely to work.

Women's access to employment and income reduces the economic value of children as a current source of labor as well as future source of security and increases the economic cost of children in terms of expenditure on cloth and education. This also leads to lower fertility. Empirical findings on the work fertility relationships have not always been consistent with predictions. Empirical evidence is neither consistent with the direction of relationship nor about the direction of causality. The range of literature varies from societies in which a negative association exists between female employment and fertility to other society where either no association or even a positive association prevails. It

appears that the relationship is neither direct nor simple, and many more structural and individual variables may modify and alter the strength and causal relationship. It is therefore, essential not only to search for macro level structural variable, but also to look for individual level variables.

Thousands of women are working for earning income, but not from their family fund nor from wage employment. These women are running income generating activities mostly at their home state. They are doing this work independently. Findings from researches carried out on them are not consistent in respect of work and security relationship. However, relationship between women's work and their security situation needs more and more research and investigation to get more consistent findings.

The present research has been focused on the participation of banker women in income to increase family income for meeting the most basic needs and improving the quality of life. Also the objective of the study is examining the relationship between work- empowerment-security, whether work of women can play significant role on becoming empowered.

6.2 Conclusion and Recommendation

The analysis of the study has been done in three parts. Firstly the reasons have been explored which made women to involve in income. From the analysis it has been strongly proved that age of women has significant impact on work. The women of middle aged (30-39 years) are more involved in work. 24.0% of middle aged women have been working to earn money. Wealth is an important factor for doing work. Poor and middle class women are more involved in income. Women's education and their husband's education are important factors for working. Highly educated women are working than others, and this scenario is reversed for their

husbands. That is, women are working more whose husband's are less educated. Besides this whose marital duration is long they work more in comparison to others. Almost 19 % of rural women of our sample are involved in income. They have done different types of work.

After analyzing the factors which influence the working status of women, the relationship between work-empowerment have been explored. Empowerment is a composite variable, three indicators: mobility, decision making authority and inter spousal communication have been considered in this study for measuring empowerment. Working women are the dominating group. Working women are more mobile, they have strong decision making authority and inter spousal communication is higher than non-working women. Finally, out of 20 points, working banker women's mean score is 10.26 compare to 7.85 for the non-working women. 17.6% working banker women are strongly empowered and only 5.5% non-working women are strongly empowered.

Thirdly, the security behavior of banker women has been analyzed from two points of view- empowerment and harassment. Work directly and indirectly influence their security behavior.

Work play a powerful role to make women empowered. Working women have been found to be more empowered than the non-working women. Empowerment enables women to cross several socio-cultural barriers to her status in the family. It is a process through which women increase their ability to shape their own lives and environment they live in. It is a progress and development of women's self awareness and status and ultimately women become more efficient in social interaction and participation. There is logic behind this finding, in the sense that women involve in income generating activities are more mobile and have high

decision making authority. Because to earn money they have to move in the locality and they enjoy more authority to make decision than those who are not enrolled in income generating activities.

Work and empowerment are positively associated with security and negatively associated with harassment in outside or in side of office. The working women are strongly empowered, than non-working women. This scenario is reverse for desiring security. So, scope of the work of the banker women is an essential issue for security. So involvement in income changes women's life and their status a lot. Income makes them the pathways to empowerment. This also changes their social security Behavior. Thus a new dimension have included in the life pattern of banker women.

On the basis of the findings of the present study it can also be concluded that work or income can influence the change in gender roles in the direction of a reduction in gender inequalities.

The present study has helped to give some policy recommendations:

(1) Throughout the recent years the Government has been trying to improve the status of women by giving access to educational facilities, employment opportunities, health care services etc. for the women in Bangladesh. Simultaneously some Non-Government Organizations (NGOs) also have been trying to improve women's situation. So it can be said that the improving women's status is an important aim of the Government as well as of NGOs, In this case the findings of the present study provide some supports and suggestions regarding policy formulations.

(2) When women are involved in income, in that case women are empowered. As a result, it helps to change the gender role as well as gender bias regarding food intake, access to educational facilities, health care services etc. in the family. Because when women work and earn money in that case she can hold some decision making power in the family. So, the findings of the present study suggest further emphasizing and expanding women's scope for more involvement and more participation in income.

(3) When women involve in income, it is evident that women contribute totally in the family welfare. They try to increase expenditure regarding food, cloth, medicine etc. in the family. Moreover, they try to engage in co-operative society to increase monetary income, try to increase saving by depositing money in the bank; try to buy a piece of land to make certainty regarding shelter etc. So, the findings of the present study draw attention and awareness and make larger women's extent for more connection and more involvement in income generating activities. As a result, there is a chance to increase the quality of life of women, as well as that of their family.

(4) The present study also strongly recommends women to involve more in income because it helps to increase their individual position in the family as well in the society. So they can take part in the national development as a whole.

Women's empowerment is the most pervasive thing in development. It has numerous dimensions. Women's empowerment may be viewed as continuum of several inter-relation and mutually reinforcing components. And the relation between work-empowerment-social security behaviors is complex and have different dimension. So, as a concept of research theme it has wide scopes for many further relevant studies.

BIBLIOGRAPGY

Abdullah, T.: "Women's Participation in rural development: A Bangladesh Pilot Project", *The Bangladesh Development Studies*, 33-37, (1974).

ADB: "Micro enterprise Development: Not by Credit Alone", *Asian Development Bank*, (1997).

Bhuiya, Ahmed, Chowdhury ant! Khan: "Women's Education and Employment: Matlab Hxperience", *Asia-Pacific Population Journal*, Vol.11, 45-58, (1996).

Bose and Hossain: "Nature and impact of Women's Participation in Economic Activities in Rural Bangladesh: Insights from Household Surveys". *Centre For Policy Dialogue. Paper.41. (2004).*

Chen, M. and Mahmud, S.: "Assessing change in women's lives: A conceptual framework", *BRAC-ICDDR, B Joint Research Project Working Paper No. 2, Dhaka, (1995).*

Chowdhury, N.J: "Empowerment in Bangladesh: Some Concept and Concerns", *Empowerment, Vol. 12. 17-34, (2005).*

F. Naz: "Pathways to women's Empowerment in Bangladesh", *A II Development Publishing House. (2006).*

Khanam, M.: "Gender Challenges of Women Street Vendors in Dhaka City", *M.Sc. Thesis, School of Environment, Resources and Development, Asian Institute of Technology, (2007).*

Khundker, R.S.: "Fighting Poverty with Micro Credit", *Oxford University Press, (1992).*

Mahtab, N.: "Women in Bangladesh: From Inequality to Empowerment", *A H Development Publishing House, (2007).*

Naved, T.R.: "Empowerment of Women: Listening to the Voice of Women", *The Bangladesh Development Studies, Vol.22, (1994).*

Panda, S.M.: "Women's empowerment through NGO interventions: A Framework for Assessment", *The Bangladesh Development Studies, Working paper 145, (2000).*

Qadir, R.S.: "Women's Income Earning Activities and Family Welfare in Bangladesh", *Empowerment, Vol.1, 36-45, (1983).*

Rahman, M.B.: "Participation of Rural Women of Bangladesh in income Generating Activities and Their Fertility Behavior", *PhD. Thesis, Department of Statistics, Jahangirnagar University. (1995).*

Abromovitz, M. 1995. "The Elements of Social Capability", in Koo, B. H and D H. Perkins (eds.) *Social Capability and Long-Term Economic Growth* (New York, St. Martin's Press).

Adarkar, B.P.,1944. *Report on Health Insurance for Industrial workers, Officer on Special Duty, Labour Department, Government of India, Shimla*(Government of India Press)

Ahmad, F. 1991. "Social Security and the Poor : Choice for Developing Countries", in *The World Bank Research Observer*6 (1)

Ahmad, Etisham, Dreze, J, Hills, J &. Sen, A. (1991), *Social Security in Developing Countries*, Clarendon Press.

Anand,S. and Ravallion, M. 1993 "Human Development in Poor Countries: On the Role of Private Incomes and Public Services", in *Journal of Economic Perspectives*7(1).

Besley, T. and Coate, S. 1992. "Workfare versus Welfare: Incentives Arguments For work Requirements in Poverty Alleviation Programs", in *American Economic Review* 82(1), pp. 249-261

Durvasula, R., 1992, 'Occupational Health Information Systems in India', in M. R. Reich and Okubo, T. (eds.) *Protecting Workers Health in the Third World*(New York, Auburn House)

Ahmed, Faria, 2001a. Gender Division of Labour:Bangladesh Context. Unnayan Podokkhep, Vol. 6,No. 1, January-March.

Ahmed, Faria, 2001b. The Girl Child: Bangladesh Scenario. Unnayan Podokkhep, Vol. 6, No.2, April-January.

Asian Development Bank, 2001. Women In Bangladesh, Country Briefing Paper. BBS, 1994. Statistical Pocket Book, Bangladesh 1995, Dhaka, Bangladesh.

BBS, 1997. Statistical Pocket Book, Bangladesh 1995, Dhaka, Bangladesh.

BANBEIS, 1998. Bangladesh Education Statistics, Dhaka: Ministry of Education.

Goswami, Arun Kumar, 1998. Empowerment of women in Bangladesh. Empowerment, vol. 5.

Husain, Shawkat Ara, 2002. *Status of Women: Bangladesh on the Threshold of the Twenty-First Century*, Dhaka: Asiatic Society of Bangladesh.

Hossain, Farhad, 2001. *Administration of Development Initiatives by NGO: A study of their Sustainability in Bangladesh and Nepal*, Tampere: University of Tampere.

Islam, Nazrul, 1998. *An Inquiry into Primary Education in Bangladesh*. *Social Science Review*, Vol. xv, No. 2, December.

Khan, Salma, 1998. *A Macro View of the Situation of Women in Bangladesh, the Fifty Percent, Women in Development and Policy in Bangladesh*, Dhaka: The University Press Limited.

Khuda, Barkat-E, 1982. *The Use of Time and under-employment in Rural Bangladesh*, Dhaka: Dhaka University.

Laheri, Chandan Kumar and Ahmed, Faria, 2001. *Gender Analysis of Parliamentary Election 2001*. *Unnayan Podokkhep*, Vol.6, No. 4, October-December.

The Daily Star, June 11, 1996.

Talukder, Manir, 2000. *Gender-Conscious Justice*. *Unnayan Podokkhep*, Vol.5, No. 2, April-June.

Bangladesh Bureau of Statistics (2005). *Household Income and Expenditure Survey*, BBS, Dhaka.

Bangladesh Institute of Development Studies (1996). *Analysis of Poverty Trends Project, 62 village Resurveyed*, Memo, BIDS, Dhaka.

Hamid, Shamim (1994), *Non-Market Work and National Income: The case of Bangladesh* Development Studies, Vol. XXII, No 1 and 2, Bangladesh

Khatun, Fahmida, F Jahan and A F Yousuf (2008b). 'Missing Dynamics of Spousal Violence Discourse in Bangladesh: Measuring the Economic Costs', CPD, forthcoming.

Physical violence by husbands: Magnitude, disclosure and help-seeking behavior of women in Bangladesh, *Social Science and Medicine*, 62(2006), 2917-2929, Elsevier.

Sen, Amartya (2005). *The Argumentative Indian*, Allen Lane, England.

United Nation Development Programme (2008). *Human Development Report 2007-08*. UNDP, New York.

Women for Women (1996), Naribarta, Dhaka, Bangladesh.

Khatun, Fahmida (2009), *A Women's worth*, A monthly publication of the daily star, vol-3, ssGG3.

Islam. N and Sultana. N (2006), the status of women in Bangladesh: Is the situation really encouraging? : *Journal of social science*, 1(1): 56-65, 2006.

Whole Earth magazine, Autumn, 2002. www.wholeearth.com

Mika Toyota: 'Human Security: The Case of Marginalized Minorities in the Thai-Burma Borderlands.'

Priyavadan M. Patel: Politics and Mobilization of Lower Classes

Priyavadan M. Patel: Sectarian Mobilization, Factionalism and Voting in Gujarat

Ajay Dharshan Behera: The Politics of Violence and Development in South Asia

QUESTIONNAIRE

Section A: Personal Information of the Respondent

1. Name:

--

2. Ages:

Less than 20 years	1.
21-25	2.
26-30	3.
31-35	4.
36 and above	5.

3. Address

--

4. Contact number (if interested)

Personal	
Home	

5. Religion:

Muslim	1.
Hinduism	2.
Christianity	3.
Buddhism	4.
Others	5.

6. Marital status:

Single	1.
Married	2.
Divorced	3.
Separated	4.
Widowed	5.

7. Education:

BA / B Sc(hones)	1.
BBA	2.
MBA	3.
MBM	4.
CA or More	5.

8. Occupation (in bank service)

Governmental	1.
Private authorizes	2.
NGO based	3.

9. Employed:

Full time	1.
Part time	2.
Casual	3.

10. Monthly income:

< 8,000 TK	1.
8,000-10,000 TK	2.
11,000-15,000 TK	3.
16,000-20,000 TK	4.
21,000-25,000 TK	5.
26,000-30,000 TK	6.
31,000>=	7.

11. Your position in Bank:

Assistant officer	1.
Officer	2.
Senior officer	3.
Principle officer	4.
Senior principle officer	5.
AGM	6.
DGM	7.
GM	8.

12. (If married) the number of children:

13. (If married) from when you are working?

Before marriage	1.
After marriage	2.
After divorce	3.
After widow	4.

Section B: Information on family related

14. What is your family size?

--

15. Is your job important for your family?

Yes	1.
No	2.

16. (If yes) how?

Increase income level	1.
Family status level increased	2.
Family members live in secure life	3.
Others (Specify)	4.

17. (If no) how?

They tense about my security	
They are conservative	
Bank job is low level job	
They do not get service properly from me	

18. Is your husband support to do this job?

Yes	1.
No	2.

19. (If yes) because ...

To increase family income	1.
He does salute my interest about the job	2.
Other members have interest this job	3.
Others (specify)	4.

20. (If no) because...

Family income is high	1.
I am not satisfied this job	2.
Other members have no interest this job	3.
Others (Specify)	4.

21. Are you ensure your children's security in family?

Yes	1.
No	2.

22. (If yes) how?

Family members are cordial about my children	1.
House servant takes care them	2.
Others(Specify)	3.

23. (If no) why?

Children feel lonely	1.
Family members are not cordial about my children	2.
Have no house servant to take care them	3.
Others (Specify)	4.

24. Are children are secured in school and street?

Yes	1.
No	2.

25. (If no) why?

They go to school solely	1.
Kidnapping problem	2.
May arise accident	3.
Others (Specify)	4.

26. Is your husband satisfied your activities?

Yes	1.
No	2.

27. (If no) why?

I cannot give sufficient time	1.
I cannot give sufficient time for children	2.
I am quarrelsome	3.
Others(Specify)	4.

28. Are you feel secured in your family?

Yes	1.
No	2.

29. (If yes) because...

I am earning member	1.
They are cordial with me	2.
They are bound to give my security	3.
Others(Specify)	4.

30. (If no) because...

They do not want job of me	1.
My income is low	2.
Children are unsecured	3.
Husband is unsecured	4.
Unsecured from home servant	5.
Maladjustment with husband	6.

31. Have you boy friend?

Yes	1.
No	2.

32. (If yes) are you secured your boy friend?

Yes	1.
No	2.

33. Who encouraged you for job?

Own self	1.
Father / Mother	2.
Brother / Sister	3.
Husband	4.
Friends	5.
Others	6.

Section C: Bank related information

34. Does the job make any change in your living status?

Yes	1.
Very little	2.
No	3.

35. (If yes) how?

I think I am head of the family	1.
I feel freedom	2.
Everyone honors me .	3.
Others (Specify)	4.

36. (If no) how?

Family income needs more	1.
Females are always dominated by male society	2.
I want a better job/ job facilities	3.
Living status depends on Car & House etc	4.
Others	5.

37. Satisfaction level of this job:

Very good	1.
Good	2.
Fairly good	3.
Not good	4.
No other alternative	5.
Others	6.

38. How many hours do you work?

<7 hours	1.
7 hours	2.
8 hours	3.
9 hours	4.
> 9 hours	5.

39. Do you feel secured in working place?

Yes	1.
No	2.

40. (If yes) because...

Has separate room facility	1.
Can leave before sunset	2.
Has opportunity for maternal leave	3.
Authority is sensible for women	4.
Others	5.

41. (If no) because...

Has no separate room facility	1.
Cannot leave before sunset	2.
Hasn't opportunity for maternal leave	3.
Others	4.

42. Do you feel comfort working with male colleague?

Yes	1.
No	2.

43. (If no) because...

Male colleague underestimate	1.
Females are dominated by male	2.
Others	3.

44. Is authority provides any security facilities for women employees?

Yes	1.
No	2.

45. (If yes) specify...

--

46. Have you harassed in office?

Yes	1.
No	2.

47. (If yes) Types of harassment:

Physical	1.
Mental	2.
Bad proposal	3.

48. Who harassed?

Boss	1.
Male colleague	2.
Others (Specify)	3.

49. Are you secured about your job security?

Yes	1.
Very little	2.
No	3.

50. (If yes) because...

Appointment in permanently	1.
Taken Bank management degree	2.
My performance is satisfactory	3.
Others	4.

51. (If no) because...

Appointment in not permanently	1.
Not taken Bank management degree	2.
Authority is not satisfied my performance	3.
Economical problem of the authority	4.
others	5.

52. Number of days on leave last month:

0 days	1.
1-2 days	2.
3-5 days	3.
6-10 days	4.
11+ days	

53. Are there any difference of salary between male and female?

Yes	1.
No	2.

54. Is equity opportunity ensured at the Banking sector?

Yes	1.
No	2.

55. Have you go to outside for office purpose?

Yes	1.
No	2.

56. (If yes) have you felt insecure then?

Yes	1.
No	2.

57. (If yes) please specify...

--

Section D: Outside security question:

58. How long the distance from your residence to office?

(In km)

59. Your mode of commuting:

Foot	1.
Bus	2.
Rickshaw	3.
Private car	4.
Bank bus	5.
Others	6.

60. Do you feel secured at outside of your office?

Yes	1.
No	2.

61. (If no) because of...

Hijacker	1.
Local touts	2.
Road accident	3.

Section E: Health security question:

62. Did you buy any insurance?

Yes	1.
No	2.

63. (If yes) types of insurance...

Health insurance	1.
Life insurance	2.
Children education insurance	3.

64. Did you face any problem in working period?

Yes	1.
No	2.

65. (If yes) what types of problem did you face?

Headache	1.
Weakness	2.
Eye pain	3.
Earache	4.
Back pain	5.
Others	6.

66. Any additional information, you have to say.

Thank you for your co-operation
 Sabina Yeasmin
 Assistant professor
 BOU, Gazipur-1204.