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Economic contribution of women in Bangladesh and their financial obstacles as an entrepreneur

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Abstract: *This article presents background information and research results from a study on the economic contribution of women through their unpaid work. The purpose of the research was to obtain an approximate figure of the economic value of the daily work performed by women in Bangladesh, work consisting of household tasks, farming, etc. for which they receive no pay. The research included a survey and in-depth interviews with women and men, which aimed to understand more about women's unpaid work and the daily regimen of their lives. A large part of economic activities undertaken by women in Bangladesh including household chores, care and agriculture work remain unaccounted for. This is due to limitations of conventional measures such as gross domestic product (GDP) that primarily considers goods and services produced for markets. As a result, wrong signals are transmitted to policymakers whose allocative and distributional decisions are then influenced by this.*

Keywords: *Bangladesh, women, entrepreneur*

Introduction

In Bangladesh men are viewed as the leader of the family and its most significant part, since it is regularly men win the pay that houses, feeds, and garments the family. Men additionally have a far simpler time than ladies in looking for paid business. Work is normally separated along sexual orientation lines, with men being liable for "outside" work and ladies for housework and kid care. Bangladeshi ladies all of a sudden changed their exercises. They are currently working in various monetary exercises and assuming significant job in national economy. They are including an incentive in GDP. Here we will examine the job of ladies in national economy as far as Agriculture, RMG and SME.

In Bangladesh however the vast majority of the ranchers are male yet a great deal of ladies are currently assuming a significant job in the improvement of horticultural division just as the

economy of Bangladesh. Agriculture keeps on assuming a significant job in most non-modern economies, as a significant supporter of the nation's fare income and as a wellspring of business and job. Official measurements frequently under gauge the estimation of ladies' work and their general commitment to national riches. Ladies keep on giving a huge extent of the work that goes into farming.

Piece of clothing segment is the biggest manager of ladies in Bangladesh. The article of clothing division has given business chances to ladies from the country zones that recently didn't have any chance to be a piece of the conventional workforce. This has allowed ladies to be monetarily free and have a voice in the family since now they contribute monetarily. Ladies are likewise including an incentive in national economy from this part. At present 2.88 million (78% of the complete article of clothing specialist) female laborers occupied with RMG division of Bangladesh.

SME assumes a huge job in the economy and it is additionally viewed as a significant part to add to manageable improvement of our nation. In Bangladesh SME gives over 87% of the all out mechanical work and is answerable for the formation of over 33% of modern worth included objectives. At present ladies business visionaries establish under 10% of the absolute business visionary in Bangladesh while ladies in cutting edge showcase financial aspects possess over 25% of a business. Foundation of ladies business visionaries' endeavors began developing during 1970s and expanded during the 1990s and 2000s. The most noteworthy record of big business foundation was during 2010-2018, almost half endeavor were built up from 2000 to 2018.

The overall objective of the study is to examine the key gender issues involved in women entrepreneurship development in the SME, RMG and Agriculture sectors, with a view to addressing the problems of exclusion of women from access to market, technology and finance and make recommendations to understand the present condition and contribution of women in Bangladesh.

Study Methodology

The study through extensive survey involved both quantitative survey and qualitative research using secondary data and Group Discussions. In broad sense, the study adopted the following methodologies:

- a. Secondary Research
- b. Focus Group Discussion

Agricultural Situation in Bangladesh:

Bangladesh is an agricultural country. And almost 80 percent people directly or indirectly depends on agriculture. Bangladesh agriculture is dominated by rice, the staple food crop, which occupies about 75 percent of the total cropped area. Since the early 1980s wheat production has increased significantly and is now around 5 percent of the total cropped area. Potato, chilies, pulses, and oil seeds are complementary non-staple food crops that supplement the staple diet. Besides rice, wheat, and jute, sugarcane and tobacco are major crops. On an experimental basis rubber, coffee, and palm trees are cultivated on a small scale in some areas. Small and medium-sized households produce barely enough food crops to meet their own consumption

requirements. Only large farm households can generally sell their surplus cereal products in the market.

Bangladesh has one of the lowest per capita annual incomes in the world (\$345 in 1998). Income levels in rural and urban areas differ significantly. In rural areas opportunities for wage employment are limited, and wage rates are low. The level and composition of consumption expenditure also differ in rural and urban areas.

Women’s Contribution in Agriculture:

In Bangladesh the share of women in the total economically active population is 39%, indicating a relatively lower economic participation by women. Most often, activities such as care of livestock and poultry, vegetable growing, post-harvest processing and preservation, usually done by women in the farm households.

Revised enumeration methods documented that about 65% of the employed population has been engaged in agriculture and related industrial activities. In this sector 71.5% of women were employed compared to 60.3% of men. Women, who primarily work as unpaid family workers, accounted for 45.6% of total employment in agriculture. The second largest employment sector is agricultural product manufacturing - engaged 21.6% of women. Among all people employed, women accounted for 64%.

These figures are shown in a table for better realization;

Particulars	Percentage
People engaged in agriculture and related activities	65% of total population
Women engaged in agriculture and related activities	71.5% of total female population
Men engaged in agriculture and related activities	60.3% of total male population
Women engaged in agriculture	45.6% of total population engaged in agriculture
Men engaged in agriculture	54.4% of total population engaged in agriculture
Women engaged in agricultural product manufacturing	21.6% of total population engaged in agricultural product manufacturing
Men engaged in agricultural product manufacturing	78.4% of total population engaged in agricultural product manufacturing
Average women engaged in agricultural activities	64% of the total women

(Source : Ministry of Agriculture, 2009-2010)

A large majority of the households in Bangladesh depend upon agriculture and related activities like livestock rearing, fisheries and forestry. In 2009-2010, crops accounted for 77.7% of the total agricultural production, fisheries 7.8%, livestock 7.7% and forestry 6.8%.

Sectors	Contribution
Crops	77.7%

Fisheries	7.8%
Livestock	7.7%
Forestry	6.8%
Total	100%

(Source: Ministry of Agriculture, 2009-2018)

Despite their routine domestic work, women are very actively involved in agricultural production in Bangladesh. Women in rural Bangladesh are in general responsible for most of the agricultural work in the homestead. They traditionally undertake home gardening. Farm activities in the homesteads, ranging from selection of seed to harvesting and storing of crops, are predominantly managed by women. Despite women's important role in agriculture, the traditional social norms and customary laws combined with the purdah system deprive Bangladeshi women of equitable economic opportunities and access to resources.

The primary activities of women in agriculture sector are as follows;

- Cultivation,
- Home Gardening,
- Livestock,
- Poultry,
- Vegetable growing,
- Post-harvest processing and
- Preservation.

In Bangladesh, 120355263 people are engaged in agriculture and agriculture based industrial activities. Among those people 64091508 are men which is 53.25% of the total population and 56263719 are women which is 46.75% of the total population.

Statistics is given below:

Population					
Division	Total	Men	%	Women	%
Barisal	8173718	4159110	50.88%	4014608	49.12%
Chittagong	20290384	12404465	61.13%	7885919	38.87%
Sylhet	7939343	4064701	51.20%	3874642	48.80%
Dhaka	39044680	20362457	52.15%	18682223	47.85%
Khulna	14705229	7585999	51.59%	7119230	48.41%
Rajshahi	30201873	15514776	51.37%	14687097	48.63%
Total=	120355227	64091508	53.25%	56263719	46.75%

(Source: Ministry of Agriculture, 2008-2009)

Contribution in GDP:

The Gross Domestic Product (GDP) of Bangladesh is US\$ 115.387 billion. The Sector wise contribution in GDP is follows;

Sectors	Contribution
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Agriculture	23.50%
Industry	28.60%
Services	41.80%
Others	6.10%

(Source: Bangladesh Bank; Data released on November 2010)

The agricultural sector accounted for nearly 23.50% of Gross Domestic Product which provides US\$ 27.16 billion. Women contribution in GDP is US\$ 10.58 billion.

Contribution of Agriculture in GDP:

Particulars	US\$ (In Billion)	Percentage
Agriculture	27.16	23.50%
Men	10.58	39%
Women	16.58	61%

(Source: Bangladesh Bank; Data released on November 2010)

It is estimated that women represent a substantial share of the total agricultural labour force, as individual food producers or as agricultural workers, and that around two-thirds of the female labour force in developing economies is engaged in agricultural work.

Part of the overall decline in the percentage of economically active women in agriculture globally is attributable to the greater involvement of rural populations in employment, in addition to the on going increase in migration to urban areas.

The low- income countries of the world - where agricultural production is still labor- intensive - also tend to have the highest percentages of economically active women working in agriculture, particularly in the LDCs. These percentages are also linked to an increase in male migration to off-farm activities, with women either assuming more responsibility for the family farm or for increased production of cash crops and food processing activities in order to increase family incomes.

The female contribution to the overall economy is high throughout Asia and the Pacific region, particularly in terms of labor input into agriculture. Bangladesh, Bhutan, Cambodia, China, India, Myanmar, Nepal, Pakistan and Vietnam have particularly high percentages of women employed in the agricultural sector, with estimates ranging between 60 and 98 percent. Indeed, in most Asian countries the number of women employed in agriculture as a percentage of the women contribution is higher than that of men. This finding is even more significant given that data for the economically active population in agriculture tends to exclude the unpaid work by rural women in farm and family economies. If unpaid work were included, the figures for female employment in agriculture would be even higher.

Women's increased responsibilities in recent decades for reproducing and maintaining the family, in most lower-income countries, have resulted in rather complex and demanding livelihood strategies. These diversified livelihood strategies have to respond to the internal and external dynamics that typically influence rural families, such as: Increased out-migration by men, leaving women with sole responsibility for their families.

Increased economic vulnerability to global market forces as traditional foods become less economical to produce, rural incomes decline and commercial-agriculture becomes more input-intensive and productive resources are dominated by agribusiness. Food security and family well-being are clear reasons for protecting or enhancing women's access and control over land and other productive resources. Studies have shown that resources controlled by women are more likely to be used to improve family food consumption and welfare, reduce child malnutrition and increase overall well-being of the family.

The necessity for thorough assessments of how trade liberalization may or may not impact on food security, nutritional status and/or access to agricultural inputs and other productive factors - from a gender-differentiated perspective - should be seen in this context. Creating such assessments is crucial to the successful development of any programme or policy ultimately concerned with improving food security or poverty alleviation.

Women have always worked in the production of food and other products in rural areas. However, official statistics are determined by reporting in line with official definitions of agricultural work, which tend not to recognize women's contribution to agricultural activities, despite efforts to improve gender-differentiated data in agricultural census and household surveys.

Moreover, the increased female labor input into agricultural exports is not associated with greater access to or control of agricultural resources. In Uganda, for instance, a large proportion of women engaged in the export sector are not directly involved in the marketing and therefore do not necessarily benefit from it.

Household income is often controlled by men in the household. In 2003, 49.4 percent of the female population was employed in the agricultural sector, compared to 51.7 percent of the male population. In agriculture, the majority of women are food producers working on joint family farms and tending their own land for household food production, while only a small percentage are independent farmers. About 90 percent of women in Bangladesh are self-employed or work as unpaid family labor in farming, agro-based enterprises, or small-scale manufacturing in the informal sector with low productivity and low incomes. Approximately half of all rural women are classified as economically active.

In 1992, women made up 25.8 percent of the agricultural labor force (including fisheries and forestry). Women play important roles in the production of cash and subsistence crops, and in small livestock rearing. They also take part in some fishing activities. To feed their families, women cultivate kitchen gardens and subsistence crops, mainly root crops.

New Economic Opportunities for Women in Agriculture:

The increased input of female labor into agro processing and manufacturing export activities tends to be associated with the on going process of liberalization in trade and investment operations in developing economies. These new job opportunities do not always result in improved living conditions for women and their families. Heightened demand for female labor is not usually associated with higher wages but is widely observed to be associated with an increase in flexibility of the labor market. This generally goes hand in hand with low wages, lack of social protection, and poor contractual conditions such as very short-term contracts with reduced benefits, long

working hours, and no rights of association, all of which exacerbate the exploitation of women and child labor.

Non-traditional agricultural exports of horticultural or high-value products increasingly involve women’s labor. Women may have experienced higher levels of employment and direct income in the short term, although these benefits are somewhat mitigated by health and environmental hazards and unsustainable agricultural production methods. In other areas, such as in the production of coffee or cocoa in African countries, the increased commercialization of export crops has shifted the distribution of income away from women, by reducing food crop production on family farms, and is not necessarily associated with higher income.

The greater involvement of female labor in producing export crops does not correlate with a substantial increase in women’s income, owing to low wage-levels, and women’s contribution to family income may actually decline. In monetary and nonmonetary terms, this may further reduce her bargaining power within the household. In addition, since a large part of rural women’s contribution to the household livelihood is not monetary, in order to estimate women’s gains from job remuneration in exports it is necessary to consider the opportunity cost of women’s labor.

So we can say that the contribution of women in our agricultural sector of our economy cannot be expressed in words. Our government and conscious people should emphasis on the betterment and increasing participation of women in the society for easily doing agricultural activities.

Contribution of Women in Garment Industry:

The ready-made garment (RMG) industry of Bangladesh started in the late 1970s and became an important player in the economy. The industry has contributed to export earnings, foreign exchange earnings, employment creation, poverty alleviation and the empowerment of women.

Like other 3rd world countries Bangladesh is a developing country. Her economic development depends firstly on Agriculture and secondly on Industry. Although Bangladesh is not developed in industry, it has been enriched in Garment industries in the recent past years. For Bangladesh, the ready made garment export industry has been the proverbial goose that lays the golden eggs for over fifteen years now. It is making significant contribution in the field of our export income and in the economical development of our country.

The RMG industry enjoyed a meteoric rise from 30 enterprises in 1980 increased to about 5150 in 2010-11 fiscal years. The growth of Garment industries & number of workers of over 5 years is follows;

Fiscal Year	Garment Factories	Employment (in Million)	Women Worker (in Million)
2006-2007	4490	2.40	1.92
2007-2008	4743	2.80	2.24
2008-2009	4925	3.50	2.80
2009-2010	5063	3.60	2.88
2010-2011	5150	3.60	2.88

(Source: BGMEA, 2011)

Income of the respondents

Income in taka	Women		Men	
	No.	%	No.	%
0-500	243	77.1%	10	3.2%
500-1,000	23	7.3%	6	1.9%
1,000-1,500	11	3.5%	10	3.2%
1,500-2,000	5	1.6%	39	12.4%
2,000-2,500	2	0.6%	21	6.7%
2,500-3,000	7	2.2%	58	18.4%
3,000-5,000	13	4.1%	87	27.6%
5,000-7,000	6	1.9%	27	8.6%
7,000-9,000	2	0.6%	28	8.9%
9,000-11,000	1	0.3%	10	3.2%
11,000-13,000	1	0.3%	4	1.3%
13,000-15,000	1	0.3%	5	1.6%
15,000-20,000	0	0.0%	7	2.2%
20,000-25,000	0	0.0%	3	1.0%
Total	315	100%	315	100%

In 2011, Out of 3.6 million manpower employed in BGMEA member factories, 2.88 million are women (78%), majorities of them are disadvantaged and economically poverty stricken women folk.

Woman in RMG:

Employment in the RMG (Ready Made Garments) industry has provided direct access to cash income for the first time to many poor women. Bangladesh has abundant human resources especially women workers but most of the human resources are unskilled, not trained, under utilized and not educated as required. RMG is mainly human resource especially human resources intensive industry and its paramount proportion of human resources are women workers. RMG is the key contributive sector in economic development of Bangladesh. In Bangladesh maximum proportion of the garments workers are women. The garments industry has been leading the Bangladesh economy since the early 1990s. Garments are the country's principal export making up about 70% of total exports, and the industry is as symbol of the country's dynamism in the world economy. The industry is also the main non-farm formal sector creating employment opportunities for the poor. The greater part of the workforce is female; less educated, and has migrated from rural areas. Garment sector is the largest employer of women in Bangladesh. The garment sector has provided employment opportunities to women from the rural areas. This has given women the chance to be financially independent and have a voice in the family because now they contribute financially.

In 2018, the industry employed directly more than 1.4 million workers, about 80% of whom were female. With the growth of RMG industry, linkage industries supplying fabrics, yarns, accessories, packaging materials, etc. have also expanded. Many women are getting opportunities to work in those industries. The economic empowerment of these working women has changed their status in the family.

Particulars	Figure
Total worker	3.60 Million
Total women worker	2.88 Million (78%)
Total export	76% of total export earnings

It is the largest exporting industry in Bangladesh which is increased during the last 20 years. It attained a high profile in terms of foreign exchange earnings, exports, industrialization and contribution to GDP within a short span of time.

Year	EXPORT OF RMG (IN MILLION US\$)	TOTAL EXPORT OF BANGLADESH (IN MILLION US\$)	% OF RMG'S TO TOTAL EXPORT
2006-07	9211.23	12177.86	9211.23
2007-08	10699.80	14110.80	10699.8
2008-09	12347.77	15565.19	12347.77

Contribution in GDP: 10% of total GDP.

The contribution of women in RMG sector can be viewed in following topic:

Cheap Labour: Bangladesh is a third world country. Labour is cheap here particularly women labour. Garments industry has become flourish here because of cheap labour of women.

Skill: Bangladeshi women are traditionally expert in sewing. They are creative in clothing. With their creative work, they put an importance in the success of garment industry here.

Attract the Foreign Investors:

Bangladeshi women are expert garment related work. Bangladeshi govt. also provide training for them. So, they become an asset to RMG. As a result, foreign investor feels interest to invest in Bangladesh.

Earning Foreign Currency:

Bangladesh exports garment products. By exporting garment products, she earn huge foreign currency. Women are like engine of RMG sector of Bangladesh. So, there is no doubt the participation of women in earning foreign currency is very important.

Adding value in GDP:

Garment industry added 10% of the total GDP in the year 2009-2010. As women drive the garment sector, we can say, women are adding value in GDP.

EPZ:

In Bangladesh, there are 9 EPZs. In these EPZs women are the main labour. Because of the labour of women, these EPZs are running successfully. So, they are also adding contribution in our EPZs.

Standard of living:

In past Bangladeshi women were confined in home. But time has changed. They are working in different sectors. Among the sectors garment industry is one. They are also earning money from working in garments. As a result, standard of living is increasing day by day. In this regards, their contribution can't be eliminated.

Educational level of the respondents

Education	Women		Men	
	No.	%	No.	%
Illiterate	23	7.3	45	14.3
1 to 10	235	78.6	175	55.6
11 to Masters	57	18.1	95	30.2
Total	315	100	315	100

Increasing face value of Bangladesh:

Bangladesh exports RMG products in different parts of the globe. People of those countries praise the quality garment products of Bangladesh. The face value of Bangladesh increases. And quality garment products are the gift of Bangladeshi women.

Contribution of Women in SME:

Bangladesh is a developing nation, rich in human resources where women constitute slightly less than half the population. The majority of them are under privileged, under nourished, illiterate and poor. Moreover, there are not enough employment opportunities for women. Therefore, economic activities, through self-employment have become essential for potential working women. As a matter of fact, women entrepreneurship or "women in business" has gained importance and acts as a very recent phenomenon in Bangladesh. Although women are taking to entrepreneurship in many challenging fields, their activities in Bangladesh are not that extensive. However, in spite of fewer opportunities, many women have succeeded in business, though they are still very small in number.

Despite its importance for the economy, the emergence of women entrepreneurship in SMEs is a new phenomenon all over the world. In Bangladesh, women entrepreneurship started developing in fact after the Liberation of Bangladesh. Very few women entered the profession of business before the seventies. Bangladeshi women entrepreneurs need to have an extra quality in the form of dogged determination and resilience since this is needed to fight with adverse situations which seem to confront the female entrepreneurs than their male counterparts in the present-day context.

Economic activities of women entrepreneur in Bangladesh is below;

Description	Percentage
Manufacturing and trading	41.6%
Only Export	10.6%
Whole sell	6.2%
Service	12.8%
Only Import	0%
Retail	13%

Both export and import	1.6%
Other	14.2%
Total	100%

(Source: Bangladesh Women Chamber of commerce and Industries, 2010)



According to the Bangladesh Economic Review 2009, around 6 percent of the country's \$900 billion economy comes from SMEs. Bangladesh is rightly dubbed as a country of the SMEs. Bangladesh industrial economy is thickly populated by these industries which amount for over 99 percent of the private sector industrial establishments and provide more than 80 percent of industrial employment. The relative SME shares in total GDP range between 25-30 percent and that in manufacturing value added vary between 40-45 percent. The sector is currently exhibiting dynamism by registering an average annual compound growth rate of over 7- 8 percent in their value added shares to GDP.

It has been found that at present women entrepreneurs constitute less than 10% of the total business entrepreneurs in Bangladesh whereas women in advanced market economies own more than 25% of all businesses.

Establishment of women entrepreneurs enterprises started growing during the 70s and increased during the 80s and 90s. The highest record of enterprise establishment was during 2001-2005. Nearly 50% enterprises were established from 2000 to 2010.

Characteristics of Women Entrepreneurs in Small & Medium Enterprises (SMEs):

- The age of the majority of the women entrepreneurs were between 31 to 40 years where the women had the capacity to run enterprises with stability and reliability, overcome obstacles with courage, face the social criticism and make decisions with confidence. It was found that the greater the age, the lesser was their participation in the business profession and activities.
- Majority of the women entrepreneurs had education below SSC, while some had completed HSC, but no women entrepreneurs were found to be illiterate. A recent survey of SME

Foundation informed that 4.98% women entrepreneurs in SMEs were graduates, while only 4.44% had completed their Masters Degree, and a few had professional degrees.

- It has been found that the majority of the women entrepreneurs of Bangladesh were married.

The average marital status is given below:

Status	Percentage
Married	83.39%
Unmarried	10.63%
Widow	4.15%
Divorced	1.35%
Separated	0.48%

Women entrepreneurs lack resources or capital due mostly to unequal inheritance. For bankloan women need to give collateral. It is a social problem that loans to women need to be guaranteed by their husbands or fathers. On the other hand, families feel more comfortable supporting financially a son, than a daughter for capital.

The majority of the women entrepreneurs 87.5% managed their sources of initial capital out of their own savings. It was found that Husbands of 32.2% women provided them the initial capital. 21.84% women entrepreneurs in SMEs did inherit some property which they utilized for business. A recent survey mentions that less than 50% women entrepreneurs owned or rented showrooms for the marketing and sale of products. Around 48% of women entrepreneurs were involved with their own business promotional activities and direct sale of their products and services, while others utilized the services of distributors, whole-sellers, retailers, hawkers and Commission agents. Business development and increase of promotional activities depended to a great extent on the modern system of access to IT but only few had access to IT and less than 90% did not have any training on computer operations. Internet facilities were available to only 5% women entrepreneurs and business enterprises of 96% women entrepreneurs did not have email account and only 1.2% had a website.

Sector contribution of women in Bangladesh economy;

Name of Sectors	%Enterprises
Garments/Home textile	16.1%
Printing	1.6%
Handicraft	69.4%
Agro based	3.2%
Parlor	4.8%
Food	3.2%
Others	1.6%
Total	100%

About 83% of enterprises were established between the years 2000-2007 indicating that youngwomen are gradually becoming interested in business and entrepreneurial activities and women's visibility in economic sector.

Conclusion:

About two-fifths of the economy is now connected with the global economy through exports, imports, factor and commodity markets; the degree of openness of the economy currently stands at 40%. Bangladesh can now rightfully claim that she has graduated from a predominantly aid receiving nation to a trading nation. It is well recognized that women's participation in income generation activities lends them a better status within the family and provides them with considerable freedom. Role of women in working environment also give them opportunity to exercise their rights and responsibilities, which contribute organizational as well as economic development of the country. It also reduces the possibility of domestic violence against women.

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