

Progress of Women Employment in the Economic Sector: A Qualitative Analysis after the Liberation of Bangladesh

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Abstract:

Bangladesh is an independent country. Almost half of the population of Bangladesh is female who contributes significantly to the progress of the country. The major percentage of our female workforce are engaged in agricultural sectors. Our study is based on the progress of women in different economic sectors. Most of our poor women from underdeveloped districts joining the garments sectors at minimum wages to improve their lot. The percentage rate of occupational distribution for women workforce indicates a lower rate than male workforce except the agricultural sector. Women also have strong participation in export import business, IT sector and corporate sectors, but they have to face a lot of challenges and difficulties in their working environment. So, government, semi-government, non-government as well as the family of a woman employee has to provide strong support for the betterment of women employment.

Keywords: *Progress, Women Empowerment, Women Employment, Economic Sector, Work force Participation.*

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I. Introduction

The War of Liberation (WOL) in 1971 was a monumental landmark in the lives and history of people who live in the present geographical boundary known as Bangladesh. To some extent, perhaps, the impact of WOL also touches similar numbers of Bengalis living on other side of the border in Paschimanga (formerly West Bengal), a state of India. The phrase ‘monumental landmark’ is used not to glorify this historical juncture unconditionally. Rather, the WOL can be viewed as a point of reference to connect with the past, assess the present, and aspire for a better equitable future based on justice for the women and men of Bangladesh^[1].

Bangladesh's development story after the liberation is full of development surprises and extraordinary resilience of the people in the face of frequent natural disasters and manmade calamities. The country's economic transformation has largely been driven by social changes, initiated by women empowerment. Bangladesh's vision of becoming an upper middle-income country by 2031 and a high-income country by 2041, the key to success will be to integrate three development dimensions covering desirable structural changes, growth to reduce income and productivity gaps (convergence), and enhanced equality.

In Bangladesh, although women constitute half of the population, women's labor force participation rate is only 36.4 per cent compared with 84.0 per cent for men in 2020. Women's participation in formal labour force is rising (e.g. in RMG industry), but huge gender inequalities continue to persist in the labour market in Bangladesh. Women are heavily concentrated as unpaid family workers and day labourers in the rural areas (in low productivity daily work with low wages and often concentrated in public food for work programs) and in unpaid family businesses.

In Bangladesh women are assigned most of the reproductive role and they suffer from high workload and unpaid labour, lack of decision-making in the household and society and subordination, while gender-biased social norms keep most women trapped in disadvantaged situations.

As a result, women's level of employment is much lower than that of men due to factors working on both the demand and supply sides. On the supply side, women's labour market participation depends on a host of socio-economic factors, including household income, age, marital status, education, household dependency ratio and others. While, on the demand side, women employment depends on factors, such as firm level characteristics, technology, location of activities, and others. There are also some sector-specific issues that affect the expansion of women's employment in certain economic activities.

After the Liberation of Bangladesh, targeted efforts by the government and the nongovernment actors have played important roles in creating the initial condition state at the micro-level through initiating grassroots level transformations for promoting women's economic empowerment^[2].

II. Literature Review

2.1 What is progress?

As the quote from Mencken indicates, "Change is not progress," but progress requires change. Progress is the process of gradually improving or getting nearer to achieving or completing something. The medical community continues to make progress in the fight against cancer. The two sides made little if any progress towards agreement. Synonyms: development, increase, growth, advance More Synonyms of progress. Progress is the movement towards a refined, improved, or otherwise desired state^[3-5]. In the context of progressivism, it refers to the proposition that advancements in technology, science, and social organization have resulted, and by extension will continue to result, in an improved human condition^[6]; the latter may happen as a result of direct human action, as in social enterprise or through activism, or as a natural part of sociocultural evolution.

The concept of progress was introduced in the early-19th-century social theories, especially social evolution as described by Auguste Comte and Herbert Spencer. It was present in the Enlightenment's philosophies of history. As a goal, social progress has been advocated by varying realms of political ideologies with different theories on how it is to be achieved.

2.2 Women Empowerment

Women's empowerment can be defined to promoting women's sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others. Women's empowerment is all about equipping and allowing women to make life-determining decisions through the different problems in society. Other studies have found that empowerment definitions entail people having the capability to make important decisions in their lives while also being able to act on them.

It's so important for women's self-esteem and also for societies. Empowering women is to give women the right. Women can have equal right to participate in education, society, economy and politically. Women in society as they are glad to choose their religious, language, work and other activities. Empowerment of women can be categorized into five main parts- a) Social b) Educational c) Economic d) Political e) Psychological. Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision making.

2.3 Women Employment

Employment is relationship between two parties usually based on contract, where work is paid for, where one party, which may be a corporation, for profit, not-for-profit organization, co-operative or other entity is the employer and the other is the employee. Women's employment is any work for pay or profit in which women are engaged.

2.4 What are the sectors of the economy in Bangladesh?

Human activities which generate income are known as economic activities. Economic activities are broadly grouped into primary, secondary, tertiary activities. Higher services under tertiary activities are again classified into quaternary and quinary activities^[7].

Primary activities: Primary activities are directly dependent on the environment as these refer to utilisation of earth's resources such as land, water, vegetation, building materials and minerals. It, thus includes hunting and gathering, pastoral activities, fishing, forestry, agriculture, and mining and quarrying. People engaged in primary activities are called red-collar workers due to the outdoor nature of their work.

Secondary activities: Secondary activities add value to natural resources by transforming raw materials into valuable products. Secondary activities, therefore, are concerned with manufacturing, processing and construction (infrastructure) industries. People engaged in secondary activities are called blue-collar workers.

Tertiary activities: Tertiary activities include both production and exchange. The production involves the 'provision' of services that are 'consumed. Exchange involves trade, transport and communication facilities that are used to overcome distance. Tertiary jobs = White-collar jobs.

Quaternary activities: Quaternary activities are specialized tertiary activities in the 'Knowledge Sector' which demands a separate classification. There has been a very high growth in demand for and consumption of information-based services from mutual fund managers to tax consultants, software developers and statisticians. Personnel working in office buildings, elementary schools and university classrooms, hospitals and doctors' offices, theatres, accounting and brokerage firms all belong to this category of services. Like some of the tertiary functions, quaternary activities can also be outsourced. They are not tied to resources, affected by the environment, or necessarily localised by market.

Quinary activities: Quinary activities are services that focus on the creation, re-arrangement and interpretation of new and existing ideas; data interpretation and the use and evaluation of new technologies.

Often referred to as 'gold collar' professions, they represent another subdivision of the tertiary sector representing special and highly paid skills of senior business executives, government officials, research scientists, financial and legal consultants, etc. Their importance in the structure of advanced economies far outweighs their numbers. The highest level of decision-makers or policymakers performs quinary activities. Quinary = Gold collar professions.

2.5 What is labor Force Participation?

Labor force participation rate is the proportion of the population ages 15 and older that is economically active: all people who supply labor for the production of goods and services during a specified period.

III. Objectives Of The Study

The aim and purposes of this study are the followings:

- a) Identifying the economic sectors of Bangladesh on which women contribution.
- b) Determining the economic factors that empowering women.
- c) Finding out the problems and challenges in case of progress of women empowerment.

IV. Methodology

This study is conducted on the secondary data and information analysis that are available in different Publications.

Study area: People's Republic of Bangladesh.

Study time: After Liberation war in Bangladesh between 1971 to till date.

Data source: The number of working papers, reports, journal articles is analyst has used to find out the facts. the data of the study collect from mainly ILO, World Bank Report, Bangladesh Bureau of Statistics(BBS), Centre for Policy Dialogue (CPD), Paper Publication in Dhaka Tribune, Financial Express.

V. Progress Of Women Employment In The Economic Sector

One way to involve women in economic activity is through entrepreneurship. Women-owned businesses can make a key contribution to household incomes and economic growth, as women generally invest a higher proportion of their earnings in their families and communities than men. The social benefits of women's involvement in economic activity are also immense: women who become entrepreneurs in Bangladesh were found likely to have fewer children than the national average, indicating they are more aware and open to family planning. Despite transformational benefits, women's presence in the entrepreneurship space remains low. Only 94,800 of more than 1.3 retail million micro-merchants in Bangladesh are women^[8].

5.1 Several Barriers Stop Women from Becoming Merchants or Growing Their Business

Unsupportive family and community: Stereotypes of homemakers and caregivers are exceedingly difficult for women to break out of in Bangladesh. Negative social attitudes are a major influence on women's reluctance to enter the merchant life. Movement and safety are concerns, and women are discouraged within their family and community from participating in a male-dominated activity outside the home.

Lack of finance: Access to credit is a problem for all micro-merchants; for women, it is even more difficult. 48 percent of women entrepreneurs do not have independent access to collateral, which makes securing a business loan a bigger hurdle than for men (IFC study). The loan acquirement process is not built to facilitate women, who often are not even aware of the financial products available. Single women find it even more difficult to obtain a loan, as banks perceive married women to be more creditworthy, assuming they could rely on their husbands for repayment.

Fear of harassment: Women entrepreneurs in every sector in Bangladesh face harassment at the workplace and in transit. Women micro-merchants need improved transport and communication System. Many women entrepreneurs cannot move freely in society, do not feel safe travelling alone at night, and feel insecure in their place of business.

Too much red tape: Most budding entrepreneurs face far too many procedural and administrative barriers in starting a business— but for low-income women with limited resources and education, this problem is magnified. Women entrepreneurs were dissatisfied with the loan application process, wait a long turn-around time to receive loans.

Preconceived notions of women's capabilities: Entrepreneurship or any economic activity undertaken by women is often considered by society as "secondary" to other roles of women in the family and household. A woman's success as a merchant is impacted by the biases of society against women's capabilities and aspirations.

5.2 Progress of Women in Agriculture

Agriculture is still the main driving force in the economy of rural Bangladesh. Food security of a vast segment of the country's population is dependent on headways in the agricultural sector. Agricultural development is linked to poverty alleviation, living standard of the people, employment generation, agro-based industrial growth etc. Its contribution to Gross Domestic Product (GDP) currently stands at 14.10 per cent, while it provides employment to 40.6 per cent of the labour force. The rural economy in the country has become more diverse and dynamic over the past few decades due to its sustained growth. Corporate

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The involvement of women in agricultural jobs was incorporated for the first time in the labour force survey of 1995-96. Tasks like cattle rearing, poultry farming, paddy husking, boiling and drying, processing and preservation of food were included in it as economic activities. These tasks are mostly carried out by women in the villages. There are also other jobs performed by women that are not viewed as economic activities. The labour force survey of 2005-06 showed that 48.1 per cent of 15-years-plus population in Bangladesh was engaged in the agriculture sector. According to that survey, 41.8 per cent among men and 68.1 per cent among women in the labour force were directly engaged in agricultural work. It showed that the agriculture sector was not only the largest sector with regard to employment generation, it was also the largest arena for women's participation and social dynamism. The participation of men in the agriculture sector has diminished by over 10 per cent during the previous decade. This void has in fact been filled up by female workers.

Although the contribution of womenfolk in agriculture sector is huge, they lack state recognition. Rural women work from dawn to dusk in agricultural pursuits alongside their male counterparts. Despite that, the state does not give them due recognition and importance. They have also not been linked to policies and strategies for agricultural development. Although over 14 million farmers' cards have been distributed all over the country, the share of women in these is quite negligible. In addition, women also face wage discriminations compared to men. Their lack of right over family property is also widespread, which remains unarticulated and unresolved. State incentives are urgently needed for establishing the rights of female agricultural producers over inputs including fertilisers and irrigation. They need technical help in the form of training and financial assistance in the shape of credits for sustaining their productive activities. These female farmers and workers in the sector should be accorded due importance and recognition for strengthening and modernizing agriculture^[9].

5.3 Progress of Women in Garment Sectors

The garment industry in Bangladesh has played a significant role in economically uplifting a large cohort of poor and vulnerable women. The opportunity to be gainfully employed has served as a repellent against early marriage and in turn reductions in fertility. Control over income also provides the women with more decision-making power at home, voice in the social sphere and self-esteem. Today, approximately 80 percent of garment workers are women. Yet, the number of poor women from impoverished northwestern districts joining the garments sector is much lower than the number of poor women from other parts of the country. Female garment workers constitute a highly vulnerable group: young, poor, unskilled, sometimes illiterate, and often single women in a society dominated by strong gender hierarchies. With few support systems in place, the first few months in the city and at the factory are the most hazardous, deterring many women in desperate need of work from making the change^[10].

5.4 Progress of Women in Export and Import Business

The cost of doing business in the export-import sector is higher for women than their male counterparts due to high cost of obtaining licences and certificates through regular channel, shows a survey. The survey was jointly conducted by the International Finance Corporation (IFC) of the World Bank Group, and the Business Initiative Leading Development (BUILD). Women importers need more time to avail Registrar of Joint Stock Companies and Firms (RJSC) certificate, industrial import registration certificate (IRC), coefficient certificate and bill of lading while women exporters need more time to obtain letter of credit (LC), cash incentive, generalized system of preferences (GSP) certificate, certificate of origin, says the study.

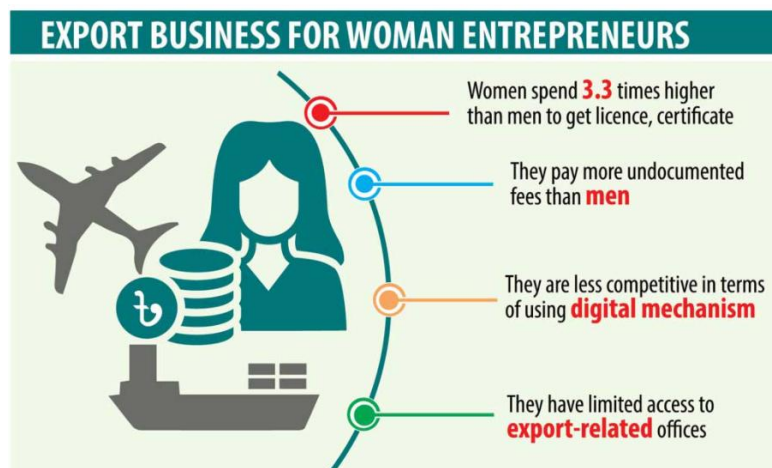


Figure-1: Export Business for Women Entrepreneur

The woman-owned enterprises (WOEs) face cost 3.3 times higher than the male entrepreneurs in engaging intermediaries for getting export registration certificate (ERC) as shown in Figure-1. Despite that the number of woman entrepreneurs has been rising over the years in both export and import sectors, they face challenges like limited access to export related offices and digitalized services^[11].

5.5 Progress of Women in the Sector of Information Technology

The information and communication technology industry (ICT) is a fastgrowing sector in Bangladesh. The past five years in particular, have seen an enhancement in internet connectivity along with an increase in foreign investment in the sector, with more than 200,000 ICT business process outsourcing professionals in the country. The 'One Bangladesh Vision' program launched by the Bangladesh Association of Software & Information Services (BASIS) in 2014, aims to reach US\$ 1 billion worth of IT services and software exports by 2018, creating employment opportunities for 1 million trained IT professionals.

However, in a country where over 50% of the population is female, there is a significant lack of women entrepreneurs and IT professionals. Despite the increasing number of women entering the workforce, the industry remains far behind in terms of equal participation. Only 13% of the workforce in the IT sector are women, most of them in junior or mid-level management positions, and only 1% of the ICT companies in the country are led by women. Bangladeshi women have never worked outside home until fairly recently, with the current generation pushing the boundaries of tradition. Some mothers now passionately support their daughters in finding a career because they have keenly felt the lack of rewarding professional occupations and have experienced conflict with their fathers to give them a chance to become educated and to choose her own professions. Credibility is another issue women face when they try to get into the IT sector. This starts with their experience in the academe where it is quite often said that women do not have brains for this field because technical subjects, such as software engineering and development, are not topics for girls. It is also hard for women entrepreneurs to gain access to finance, and most of the time, it is literally impossible without a male guarantor^[12].

5.6 Progress of Women in Corporate World

Typically, a Bangladeshi girl grows up with limited opportunities in education, which further affects their chances in professional life. Women in Bangladesh are increasingly playing important roles in both governmental and non-governmental sectors. NGOs are working very hard on generating employment opportunities for women through micro-credit programs and training, as well as increasing literacy standards and awareness about their rights. Despite the discrimination at every stage, women are fighting hard and shining bright in almost every field they step into. What makes women stronger in corporate culture? They have qualities that empower them in every competent field^[13]:

Women are more empathetic and can form meaningful relationships.

Women tend to make more engaging conversations and they are always ready to ask questions, with almost zero hesitation.

Women are more open to opinions, advice and help from others.

Women observe more to understand and learn, and can also recognize people's strengths over weaknesses.

Women think long-term and are confident when it comes to decision making at necessary times.

5.7 The Government and NGOs Support for Women in Business

Regulatory bodies and non-governmental organizations (NGOs) have enacted strategies to enable more women to enter into the marketplace. The Government of Bangladesh has undertaken several initiatives targeted at women at business. Bangladesh Bank introduced “Small and Medium Enterprise (SME) Credit Policies and Programs” in March 2010, which incorporates special arrangements for women entrepreneurs to ensure a significant portion of credit funding goes to them. There are numerous other programs also working to achieve similar goals^[8].

New solutions are possible with digital technology. Technology is providing tools to tackle gender inequality and empower women. Bangladesh, as it embraces digitization, can use digital technology as a pathway to promote women entrepreneurs. At the same time, long-term efforts are required to bring about changes in mindsets and culture.

Loans through mobile apps: Offering loans by using mobile phones is an intervention that can reduce excessive bureaucracy in accessing loans and increase access to finance. A woman can apply for a business loan by providing information on her mobile phone. The loan application can then be assessed by an algorithm built for the purpose. New credit-risk models for the unbanked, often based on data on mobile phone usage, are being developed. Approved loan amounts can be transferred directly to the business owner’s mobile wallet or mobile financial services account. This product eliminates frustration and fear associated with having to deal with uncooperative bank officials and a gender-biased system.

Digitized product ordering service: Movement and safety are among the biggest challenges for a woman entrepreneur. A digital ordering service can reduce travel time for women to pick up goods for their business. While it may seem like a distant dream in Bangladesh, the benefits of this product being developed and utilized could be immense; it could be piloted first in urban areas to test feasibility and profitability. With digital ordering, women can avoid travelling in unsafe circumstances or for long distances. They can spend more time with their families, have their products delivered to their place of business and make payments through mobile financial services on the ordering platform. This could reduce the backlash from communities and encourage more women to become merchants.

Capacity building in digital technology: Technical training empowers women to use digital services targeted to their needs, including digital financial services. The UNCDF review found woman micro-merchants have low levels of education, financial literacy, and digital literacy. Training in these areas can have a major impact in women’s success as merchants and encourage more women to view this as a feasible livelihood opportunity. Training will also counter negative assumptions that women are not suited for work requiring some technical proficiency, and give them more confidence in convincing their families and communities that they can become successful entrepreneurs.

VI. Data Analysis

The World bank report released on April 2019 said that Bangladesh among the few countries has increased female employment in the last decade while also cutting the gap between men and women significantly. After the Liberation of Bangladesh in 1971 many of our grandmothers, mothers and sisters do business in informal way. It is limited within the home boundary- almost all of them are engaged in agricultural sectors, small and cottage industries as like farming, gardening, handicrafts etc. At the time the data storage unlimited and formal evidence is not available about women employment.

Research indicates that women start their own business for three personal reasons:

To have autonomy and freedom in the workplace -because women have been discriminated in the workplace and have not been paid equally as men.

For more security in family and Society- that provide is sense of security often have experienced redundancy, divorce and other family mishaps. They also like the economic security as well.

For satisfaction with work- that provides to take challenges for improving their lots and become more productive.

The data for Bangladesh from 1990 to 2020. The average value for Bangladesh during that period was 29 percent with a minimum of 24.73 percent in 1990 and a maximum of 36.42 percent in 2020. The latest value from 2020 is 36.42 percent in Figure-2.

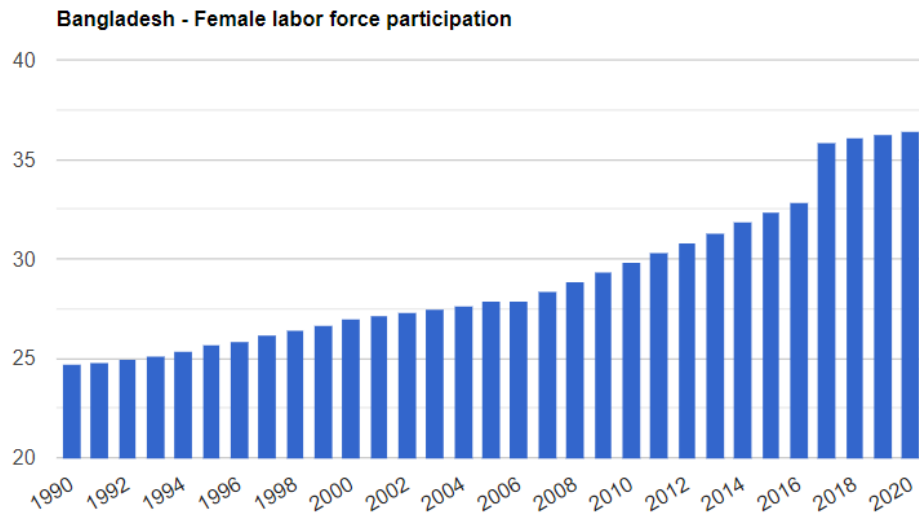


Figure-2: Bangladesh- Female labor force participation. [Source: The World Bank]

The female labor force participation rate is the percent of the female population ages 15 and older who are economically active. That includes the employed people as well as the unemployed people. A steep 35% growth in female employment in the last decade in the industrial sector, the number of women overall in the job force remains low compared to their male counterparts in Bangladesh. According to the International Labour Organization’s (ILO) flagship report titled “World Employment and Social Outlook: Trends 2018,” female employment in Bangladesh has seen a 35% increase, reaching 18.1 million from 2008 to 2017, while male employment has seen an 11% increase, reaching 45.7 million. Higher growth in female employment was fueled by the industrial sector, especially the apparel industry and services sector. But the agriculture sector still employs the highest number of women, employing 10.9 million workers. However, there is a huge gap between male-female employment ratio and the lion’s share of working women are being employed in agriculture.

According to the ILO report, in 2017, the total number of employed people in Bangladesh stood at 63.7 million, of which 28.4% or 18.1 million were women and 71.7% or 45.7 million were male. Total workforce at that time was 66.6 million, of which nearly 71% or 47.2 million are male, while only 29.1% are women. Male employment has seen a 25.44% rise, reaching 21.2 million workers, while the industry sector witnessed a 52.11% increase, reaching 10.8 million workers^[14].

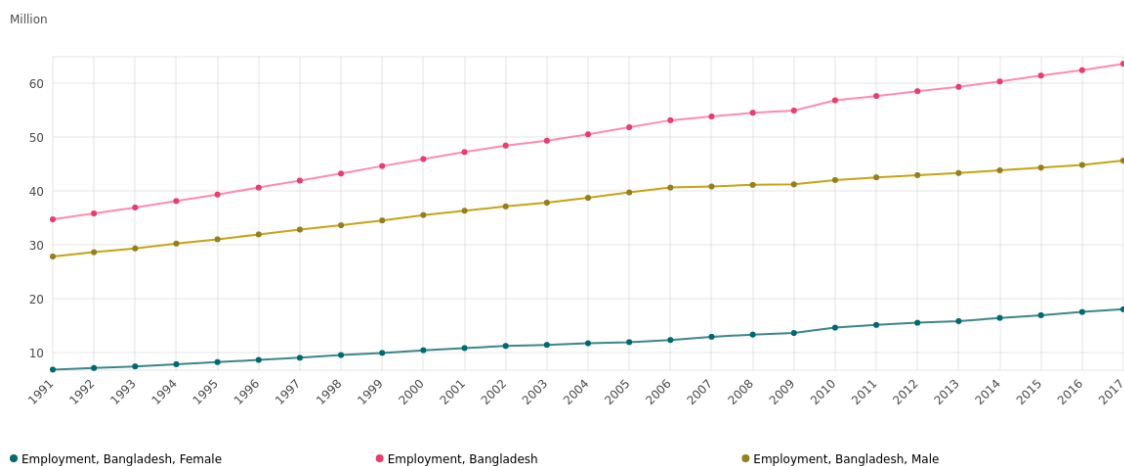


Figure-3: Employment Statistics of male and female in Bangladesh.

Quality of employment of female labours can also be analysed through their position on the occupational ladder. As Table-1 shows, very few employed women (as opposed to around 1–2% of men) are found to be at the top of the occupational ladder and, as expected, more than half of women are engaged in agriculture. In addition to agriculture, where the highest percentage of women is concentrated, a sizable percentage of women are working in crafts and trade-related activities, which includes employment in the RMG sector.

Table-1: Occupational distribution (%) of employed men and women in 2016/ 2017^[15].

Source: BBS (2017)

Category	Male	Female
Manager	2.11	0.57
Professionals	4.50	5.55
Technicians and Associate professionals	2.30	0.92
Clerical support worker	1.80	0.82
Service and sales workers	21.55	4.92
Skilled Agriculture, Forestry and fisheries	23.79	51.73
Craft and related trades	16.88	17.45
Plant and machine operators and assemblers	8.89	2.22
Elementary occupations	17.88	15.82
Other Occupations	0.30	0.00
Total	100	100

According to a research conducted by the Centre for Policy Dialogue (CPD), Bangladeshi women spend 16 hours on an average per day in household chores, including informal agricultural work. In monetary terms, this contribution is equivalent to over 601 billion US dollars. If this amount could be added to the country's GDP, then the size of the GDP would have risen considerably. Around 98 per cent of the work performed by men is added to the GDP, while the proportion is only 47 per cent for women.

In order to understand the inequality in terms of occupation, Figure-4^[16] presents a gender-segregated occupational distribution. The data from the latest LFS (2016/17) show that women hold only 11% of managerial positions, whereas the corresponding figure for professional jobs is around 35%. There is no exact comparable classification for other years. However, in most of the years, the proportion has been similar, albeit with small differences. The inferior position of women in comparison with their male counterparts on the occupational ladder further exacerbates the stagnant position of the former in the job market.

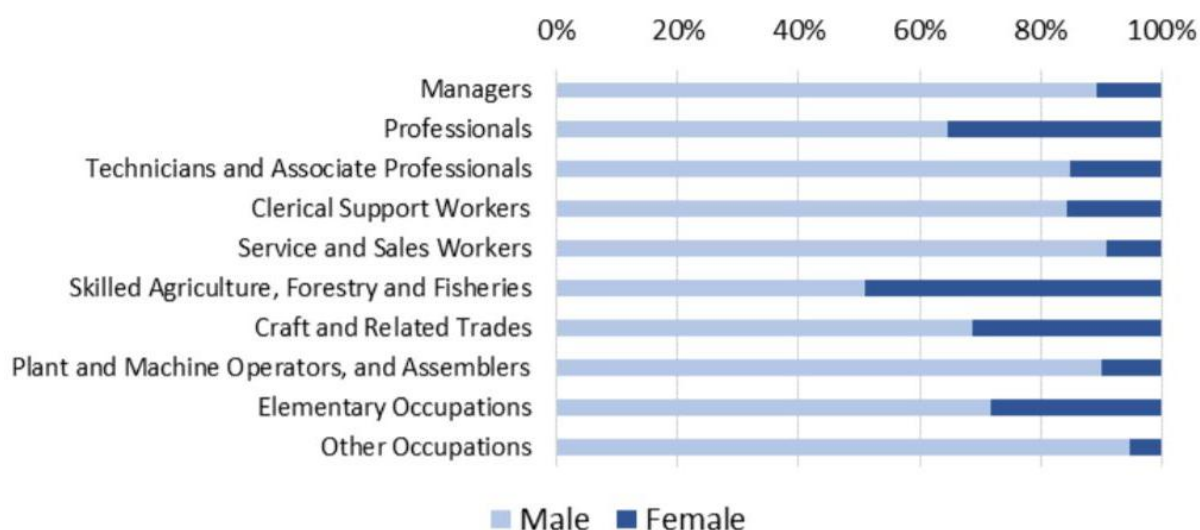


Figure-4: Gender segregation of workers in major occupations in 2016/17 [Source: BBS].

VII. Findings

- The participation of women in agriculture is higher than any other sector. On the other hand, male participation in agriculture has been dwindling in the past 10 years.
- There is a sharp growth of 35% in women employment in the industrial sector.

- c) 80% of government workers are women.
- d) Women in the IT sector have many positive prospects and potential advantages in this industry.
- e) Only 94800 of more than 1.3 million retail micro-merchants in Bangladesh are women.
- f) Inequalities have been observed in Bangladesh, in case of employed women in economic activities.

VIII. Recommendations

- a) Financial Institutions and non-Bank Financial Institutions provide easy facilities for women in business.
- b) Both the Government and non-government sector have to provide training and development programs to improve the quality and skill of employed women.
- c) The family members especially the husband of a woman employee have to be more flexible and in an compromising mentality.
- d) Proper guidance and system have to be available in case of marketing, networking and technological support.
- e) Governments have more conscious and flexible farming, taxation policies for women Entrepreneur.
- f) Gender discrimination and all types of unfair treatment over women have to be removed day by day.
- g) Agricultural insurance coverage and other facilities offered by the government.

IX. Conclusion

The status of women in Bangladesh has been subject to many important changes over the past few centuries. Bangladeshi women have made significant progress since the country's independence in 1971, where women in the region experienced increased political empowerment for women, better job prospects, increased opportunities of education and the adoption of new laws to protect their rights through Bangladesh's policies in the last four decades. Still, women in Bangladesh continue to struggle to achieve equal status to men due to societal norms that enforce restrictive gender roles as well as poor implementation of laws that were set to protect women. Centre for Policy Dialogue (CPD) Research Director Khondaker Golam Moazzem told that "It is a good sign that the job market is witnessing a positive change. "It is true that the government policy for ensuring equal opportunity and rights to the women in the job market, have acted as a catalyst to expedite the overall employment rate." The womenfolk play a key role in boosting economic progress, including the growth in agriculture. Therefore, they should be provided equitable opportunities in education, training, healthcare, nutrition, family welfare and social rights, legal cum civic rights and state benefits cum incentives. For this to happen, economic, social, cultural and political obstacles against women's inclusion in the mainstream economy must be removed and discarded.

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