

**Abstract:** Over the last few years women empowerment in Bangladesh has acquired centre attention in country's development arena. Research findings portray that women in rural areas of Bangladesh are showing outstanding performance in both their personal and professional lives and therefore have become a role model for many developing or least developed countries. However, there is hardly any authentic research on the socio-economic condition of the urban educated professional women of Bangladesh. Although it is assumed by many that women with professional success are empowered, there is no significant study that endorses this preconceived notion of the people of Bangladesh. Keeping this void in mind, this study endeavors to understand the social and familial status of educated and professional women residing in Dhaka city of Bangladesh. From 135 survey-questionnaires and 12 case studies, this study reveals that financial solvency cannot be considered as single most important indicator for women to be considered as empowered.

**Keywords:** Women empowerment, social struggle, women in Bangladesh

### Introduction

Over the last few decades women empowerment in Bangladesh has achieved central attention in the world development arena. This can be accredited to the successful implementation of the microcredit program and Nobel Prize winner Professor Muhammad Yunus. Innumerable studies have shown that women are performing well to improve their standard of living in rural areas of Bangladesh (Amin *et al.* 1998, Chowdhury and Alam 1997, Ackerly 1995 & 1997, Hashemi *et al.* 1996). In fact empowerment of women and microfinance are often pronounced together that depicts clear dominance of microfinance model in the process of empowering women, as well as its impact on the rural and urban poor of Bangladesh. It is widely agreed among policy actors of development and many feminist activists and scholars that Bangladeshi women have made significant achievements through the model of microfinance and the ready-made garment (RMG) industries since the 1990s (Mahmud 2003, Kabeer 2001a, 2001b, and 1999, Goetz and Gupta 1996).

The issue of empowerment in Bangladesh was raised first by Alam and Matin in the year 1984 (Nazneen *et al.* 2011). Alam and Matin wrote an influential and critical article analyzing the women in development (WID) discourse in Bangladesh that initiated a huge wave in next few years. The article investigated various studies and policy documents produced by the feminist scholars, donor agencies and the government of Bangladesh. It uncovered the conditions under which these were produced, and by whom. However, neither of these writers coined the term *women's empowerment*; rather they addressed the issue of the advancement of women, their status and condition, etc. and more specifically *women's emancipation*. After the new millennia started, *women's empowerment* became an entrenched concept, surprisingly used across women in development (WID), women and development (WAD), and Gender and Development (GAD) consistently. All three groups started to promote the idea with interventions, policies and programmes. This focus on women's empowerment partly reflects the changes in the discourse of international development and the mainstreaming of WID and GAD. Perhaps it is also a result of the changes and challenges that Bangladeshi women have experienced which Alam and Matin noted. (Nazneen *et al.* 2011)

However, having portrayed a very positive and progressive image of the rural women of Bangladesh, it is likely to create an impression that the situation of the urban women, particularly those who hold a white-collar job along with a good academic degree, is also satisfactory and progressive. Again, if *satisfactory* and *progressive* are two abstract adjectives that need to be explained with proper

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measure, we can formulate the idea in a different way. The perception is that if women in rural areas, who generally have no significant academic degree – and as a logical outcome – no well-paid job, are backward and subordinated and therefore going through a lot of struggle, then women in urban areas with all these *desired* achievements, e.g. education and well-paid job, are manumitted and therefore *empowered*. The showcased *success* of microfinance model, which is in fact economically oriented, in empowering women, mostly in rural areas though, added more color to this preconceived notion of *empowered-urban-white collar* women.

Holding this position in mind this paper has been prepared with an attempt to understand the social and family status of *empowered* women professionals in Bangladesh as well as to learn of their social struggle. To explain the issue a few indicators have been identified. The major indicators are gender roles, equality and equity, decision making (both shared and personal) and sharing psychological and financial consciousness (Cook 1993).

### **The Notion of Empowerment**

*Empowerment* has different definitions to different people and often receives a mix of reactions. Especially, when the word empowerment is tagged with women, a look of amusement, surprise, hopelessness, stress, even witt may appear on people's faces. In Bangladesh and some other countries, a common assumption persists that the word empowerment actually disempowered women in many ways in their regular life process (Islam 2004), and while anecdotal, it cannot be ignored. The reason behind this might be either one of the following two grounds or both. First, the model of empowerment did not fit well in the process of development, or second, the audience and their cultural set are not prepared enough to accommodate this model. However, the reason might also be something entirely different but that is not the focus of this paper. Rather, focus of the paper is an effort to challenge the preconceived notion that women are empowered if they acquire an academic degree and a white-collar job and are thus released from social struggle.

Studies agree that Empowerment is not only about opening up the access to decision making and mobility or economic stability of an individual, but also includes the processes that lead people to perceive themselves as able and entitled to occupy that decision-making space (Rowlands 1995). Empowerment is sometimes described as the ability to make choices and the involvement of being able to shape what choices are on offer. Empowerment corresponds to women challenging existing power structures that subordinate women. As such, what is seen as empowering in one context may not act similarly in another (Oxaal and Baden 1997).

The dominant – and indeed officially stated – narrative is that substantial progress has been made regarding women's rights and status, though there are persistent and emergent obstacles to women's empowerment (Government of Bangladesh 2005, World Bank 2008). Here, the interesting point is how a country like Bangladesh, which is labeled as one of the poorest countries in the *classic patriarchal belt* (Townsend and Momsen 1987, quoted by Nazneen *et al.* 2011, p. 8), made these substantial achievements and ensured the *first round of victories for women's rights* (Government of Bangladesh 2005). Huge amount of literature is available regarding the empowerment of rural women but very few works can be found about the empowerment of well-educated and highly-paid working women and the scenario of their social struggle in Bangladesh. This paper, hence, focuses on the empowerment of the urban educated and employed women.

### **Woman: a Corporate or a Mother?**

Some studies depict that most employed mothers juggle the heavy burden of employment and *unpaid* housework and childcare because traditional gender role expectations persist around the world, and child-care as well as housekeeping remain principally women's responsibility (Collijn *et al.* 1996, Rimmer & Rimmer 1997). It has also been found that, housework and childcare tasks may possess characteristics as demanding as those of paid employment (Schooler *et al.* 1984) and performing such tasks regularly may be associated with chronic pressure which may result in generalized psychological distress (Pleck 1985, Schooler *et al.* 1984). In fact, domestic demands may contribute at least as much as occupational factors do to women's health and well-being (Bartley *et al.* 1992, McBride 1990).

Education has been considered as one of the key indicators of women empowerment in Bangladesh and its surrounding areas since almost the beginning (Kandpal *et al.* 2012, Sharma 2007, Kamal and Zunaid 2008). However, it has different outcomes depending on different socio-economic levels and their respective priorities. If we look back, we see that the education of girls and women in England since 1790 was class based (Purvis 1996) and the syllabus women followed was quite different from the mass where the participants were men and boys (John 1986). During 1830s women in England were educated at home or in small institutions and the academic content was very low and basically focused on domestic science, cooking, laundry, needle work, and sewing. Gradually, due to industrial revolution that enriched the standard of living, gave rise to a competitive world environment, lessened dependency on parents, husband and children, forced to shift the attention from domestic skills to paid work (Pamela 1988, Gomersall 1988, Jordan 1999, Delamont 1978).

Since basic institutional training followed less competitive modules, women do not automatically get access to white-collar jobs. Initially, women were involved as Governesses, midwives and nurses (Elaine 1972, Tuke and Tuke 1939). In the course of time, women began to take forefront places and now women are equally competing with the men in the professional world alongside their unpaid works and challenges. Due to multi-tasking and demand both at home and work place, women face immense stress in both of the places (Wallston *et al.* 1987, Karasek & Theorell 1990).

The dominant traditional beliefs regarding women always claim that women's place is at home and it includes marriage, motherhood, etc. but excludes paid work. In contrast, nontraditional beliefs prioritizes paid career. However, women who are simultaneously involved in both are, in majority cases, victims of stressful situations and the perception held by other women (Plutzer 1988, Thornton *et al.* 1983, Thornton & Freedman 1979). Attitudes towards appropriate gender-role-behavior have been found to be affected by age, education, work experience, mother's work experience, and mother's attitudes towards gender roles (Buschman and Lenart 1996, Cook 1993, Klein 1984, Thornton *et al.* 1983, Lueptow 1980, Thornton & Freedman 1979).

### **Measuring the Challenge of Working Women**

Karasek's *job demands control* (JDC) model is a good effort at explaining the situation that has conflicting demands and multifaceted challenges. They considered both of the factors – job demands as well as home and personal life demands – in their model (Karasek & Theorell 1990). It is stated in the model that the level of stress an individual experiences depends on both the personal and organization level demands. Although most of the studies on the JDC model have focused on stress at work (Karasek & Theorell 1990), there are a few others that have studied the *non-work* stress also (Karasek *et al.* 1987, Landsbergis 1988). Stress is common in many life situations and this model may be generalized to non-work environments such as the home (Barnett *et al.* 1987). It has been

established that generally women have a heavier burden of housework than men do (Beckwith 1992, Pleck 1985), and that most *feminine* tasks (such as preparing meals, cleaning up after meals) are done on a daily basis with little control (i.e. discretion) (Barnett & Shen 1997). Thus, from the standpoint of JDC model, it has been theorized that women's domestic and family role is also stressful because they often combine high psychological demands with low control (Kushnir and Melamond 2006).

If we turn to marriage we see that equal role of both partners in decision-making is a major component of this. Mirowsky (1985) argued that in marriage the psychological benefits of greater personal control may be counteracted by the need for reciprocity and mutual control, and he developed a method to assess mutual control in terms of decision-making equity. The study considers the major decisions e.g. where to live, where to go on vacation, whether the wife should work, and whether to relocate because of the husband's work etc., are taken by whom, by husband, or by wife, or by both? Similar domains are included in a measure developed by Hibbard and Pope (1993).

These measures, which indicate how many important family decisions are made jointly, are simplistic. They largely neglect two domains that are fundamental to most of women's roles: housework and childcare. These have been documented as being central to the woman's burden of responsibility (Dean 1992) and psychological distress, particularly when the children are young (Thoits 1986). Since women generally do childcare and housework, it is likely that they have greater decision control in these domains than their husbands do. However, in reality, apart from personal decisions about own life, only few other decisions or in some cases no decision can be made by the women in Bangladesh (Kabeer 2005, Kandpal 2012). Many studies also showed that women in both managerial positions and clerical jobs (who provide management support services) are considered to be in relatively highly stressful environments with a high burnout risk (Frankenhaeuser *et al.* 1989, Lam *et al.* 1987, Pretty *et al.* 1992). Managers, however, are likely to enjoy a higher level of decision latitude (perceived personal control) at work (Kushnir & Melamed 1991) in the working environment but the situation at home is not very different than other working or non-working women.

We find a seven-item-scale of marital satisfaction in Spainer (1976) where he showed that marital satisfaction depends on the following indicators: a) the way money is handled in your relationship, b) the things you and your partner do together when you go out visiting or for entertainment, c) the amount of affection in your relationship, d) the way chores around the house are performed in your relationship, e) the way you and your partner deal with in-laws, f) sexual relations in your relationship, and g) religious beliefs in your relationship. We utilized this scale to work out a four-page questionnaire to administer for this research.

### **Methodology of the Study**

The present study has a non-experimental research design, and it examines the nature and behavior of the variables as well as the relationship between several variables. The data have been collected from several selective leading organizations. The organizations are telecommunication companies (Airtel, Banglalink, Grameen Phone Limited, and Robi), multinational corporations (MNCs) (British American Tobacco, Unilever), international development organizations (DFID, UNDP and World Bank), leading national and international banks (AB Bank, Bank Asia, City Bank, Dhaka Bank, Eastern Bank Limited, HSBC and Standard Chartered Bank), and leading public and private universities (East West University (EWU), Independent University, Bangladesh (IUB), Jahangirnagar University (JU), North South University (NSU), and the University of Dhaka (DU)).

Data have been collected in two phases. First, three post-graduate students were selected based on their experience to conduct the first phase survey. The first questionnaire was a very brief one containing a few questions in it. A simple random sample survey was conducted to identify 500 students (both male and female) and they were asked to make a list as well as to rank five of their desired jobs. Based on their feedback the following professions were chosen for selecting our respondents for the second phase.

**Table 1: First Phase Survey Results**

Organization Types	Numbers	Percentage
Telecommunication	259	51.2
Private Banks	121	24.2
Multinational Companies and Media	67	13.4
International Organizations	35	7
Private and Public Universities	18	3.6
Total	500	100

In the second phase, one representative from each organization was selected using personal reference based on the first phase survey result with his or her consent of being the contact person. That contact person distributed the four page questionnaires following the criteria listed below. These criteria have been set to control the effect of other variables perceived in the previous works and also to identify a particular group that has been mostly left out.

- ☛ Aged within 25 to 40 years.
- ☛ Have to be married with child/children.
- ☛ Monthly gross salary is minimum 40,000/- BDT (Forty Thousand Bangladeshi Taka).

These criteria have been set to control the effect of other variables perceived from the previous study and also to ensure that the collected data is representative of specific group of professional women who have been mostly left out and then the findings could be measured more specifically. (Bryman 2004)

The second questionnaire is a four page self-reporting one comprising 3 scales and a few other measures to address the local specificity and the focus of the study. Questions have been set in order concerning the issue of understandability and user-friendly-ness. Three scales have been utilized on the basis of the past studies of Spainer's (1976) seven item scale theory of marital satisfaction, Karasek's (1987 and 1990) job demands control (JDC) model, and Kluwer, Heesink, and Van de Vliet's (1996) satisfaction with division of domestic labor and marital satisfaction.

A pilot study was conducted and necessary changes were incorporated into the questionnaire as per necessity based on the pilot study. The sample size was initially 150, however, a set of 135 respondents finally have been selected and analyzed from five different types or organizations. Some 15 respondents have not been counted due to not filling the questionnaire properly. As per the result

shown in table 1 the sample were collected in the following manner:

**Table 2: Institution wise Respondents' Number and Percentage**

Category of Organizations*	Number	Percentage
Telecommunication	67	49
Private Banks	29	22
Multinational Companies	12	9
International Organizations	11	9
Private Universities	16	11
Total	135	100

\*Categories of organizations were identified based on the respondents' choice

The organizations that are mentioned by the respondents have been chosen under each category. We also conducted ten in-depth interviews taking two participants from each category to test the reliability of the study. These respondents were introduced by the concerned contact persons from each group of organizations.

The question contains a number of personal issues that all the respondents might not be comfortable with to answer – this might be one of its limitations. However, a consent form was supplied to the respondents to ensure authentic response. Another could be that the survey questionnaires which each representative distributed to her familiar group may hold the potential of unintentional bias. No male respondents have been taken in this study and all female respondents are working-women.

### Results and Discussion

The purpose of the present study is to understand the situation of urban-educated woman who holds a white-collar job and, hence, assumed *empowered*. It argues that the common perception regarding this particular group of women is an illusion and romanticized. The models of empowerment tasted success on certain levels that blurred the limitations and consequences of the same models on certain others. Critiques argue that the conventional model – if applied with no concern of contextual situation – may enhance the challenges and struggle of women compared to their same-gender others or male counterparts.

From the data we see that women with a white-collar job go through a lot of social struggle that is no less than that of women who do not go out for work. We cannot say exactly how they differ since we did not compare these two groups in our study. However, from the previous studies, we can easily identify that a highly paid employment opportunity does not necessarily empower women unless other issues are solved along with economic freedom. From this study we see that though traditional values see men as providers, almost all working women share the household expenditure with their husband (Table 3). In fact nearly eighty percent of the respondents share fifty percent or more of their household expenditure (Table 4) and that in many cases require their full income.

**Table 3: Nature of Financial Involvement at Family Level**

Household Expenses	Respondents' Number	%
Shared	134	99
Only husband	1	1

**Table 4: Financial Involvement of Women at Family Level**

Monthly Household Expenditure by Wife in %	Respondents' Number	%
75 and above	35	26
50-74	72	53
25-49	21	16
1-24	7	5
0	0	0

Subscribing to Spainer's scale of marital satisfaction, we see that in majority of cases women do not possess a healthy marital relationship that can reduce their added stress because of working outside. For example, forty four percent women do not know their husbands' income and eighty one percent women are unaware of the savings of their husbands (Tables 5a and 5b).

**Table 5a: The Way Money is Managed 1**

Know Husband's Monthly Income	Respondents' Number	%
Yes	76	56
No	59	44

**Table 5b: The Way Money is Managed 2**

Aware of Husband's Savings	Respondents' Number	%
Yes	26	19
No	109	81

On the other hand, if we look at the situation of women at home when they come back from the office, it is still the same household that has a *mother* working days and nights and a ruler who has all provisions. On one side of the picture, men welcome bounties through their wives' job while denying the traditional role of a man but on the other side, when it is about their wives, they remain highly traditional, and wives cannot come out of their set gender role ideology. This non-cooperation affects women in two ways. First, it adds the burden of a number of tasks that literally makes the life of a woman difficult and second, it alienates women from her existence and creates lack of identity and huge psychological distress. A woman then is reduced to a *woman* hence guilty. Table 6 and 7 support this notion of multifold stress where we see husbands are not extending their cooperation and support while their wives are doing so.

**Table 6: Sharing of Domestic Labor**

Role of Husband when Returns Home	Respondents' Number	%
Watching TV	126	93

Helping child/children with their studies (along with TV)	9	7
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**Table 7: Husband's Participation in Child Rearing**

Time Spent with Children	Respondents' Number	%
Only when necessary	68	50
Briefly every day	45	33
Hardly	17	13
Equal	5	4

Sexual and marital satisfactions are two other important indicators that according to Spainer (1976) and Karasek (1990) reduce the stress in women. Our study reveals some striking information, which are highly indicative and supportive of the argument proposed here. We see that the intimate relationship of the respondents is inadequate and in some cases shows unhealthy situation (Table 8) and most of the women do not enjoy quality time with their husbands (Table 9).

**Table 8: Intimate Relations between Husbands and Wives**

Physical Intimacy	Respondents' Number	%
Once a Week	105	78
Irregular	14	10
Once a Month	8	6
Few Times a Week	7	5
Twice a Month	1	1

**Table 9: Intensity of Relationship**

Quality Time with Spouse	Respondents' Number	%
Only When Necessary	77	57
Once a Week	32	24
Can't Remember when was it last time	22	16
Cannot explain	3	2
Everyday	1	1

In-laws' support is another vital aspect in women's social struggle, especially in Bangladesh where the bondages are quite strong and require good concentration. From the current study we see that women generally lack a lot in this respect (Table 10), even during crucial situation, e.g. pregnancy (Tables 11 and 12). Combining all these, their marital life has become the synonym of liability in many cases (Table 13).

**Table 10: Support Women Enjoy from In-laws**

Support from in Laws	Respondents' Number	%
Supportive	28	21
Indifferent	31	23



Not supportive	76	56
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**Table 11: Assistance during Pregnancy from Husbands and In-laws**

Assistance During Pregnancy (both husband and in-laws)	Respondents' Number	%
Regularly*	103	76
Hardly	27	20
Never	5	4

**Table 12: Assistance after Child Birth from Husbands and In-laws**

Assistance After Child Birth	Respondents' Number	%
Hardly	105	78
Regularly	22	16
Never	9	7

**Table 13: Factors Keeping Marriage Intact**

Factors Keeping Marriage Intact	Respondents' Number	%
All three	45	33
Children	35	26
Society	32	24
Love	19	14
Don't Know	4	3

## Conclusion

It seems from the above discussion, the initial proposal in which the assumption was that the way economic engagement significantly empowered the rural women, it will empower the urban women too who hold a white-collar job and thus their life will be less stressful – is not factual. This study strengthens the idea that empowerment is not only about opening up the access to economic capability of an individual, but also an ability to make choices and to be able to shape what choices are on offer and sharing responsibilities. This study compliments the previous studies, which depict most employed mothers juggling the heavy burden of employment and *unpaid* housework and childcare because traditional gender role expectations persist around the world, and child-care as well as housekeeping remain principally women's responsibility and over the period of time it did not change notably. Rather we can say that highly-paid women's job lessens men's responsibilities and relieves them from more financial involvement along with other social and family accountabilities. And in women's case it is quite the opposite and tragic. Instead of getting relief from the stress and being empowered, women's economic engagement invites more stress and frustration to their life. Apparently they look empowered in the economically deterministic perspective that is dominant in the model of empowerment and frequently prescribed by the national and international agencies. Although women's economic engagement fairly reduces their stress and ensures empowerment, it is limited to a

particular level and to certain extent only. However, on the higher level the response is critically challenging for them that gradually alienates women from their family, society and work place.

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## **Female Entrepreneurship in Bangladesh: Constraints, Motivation and Success**

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