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Women's Economic Empowerment

A Case Study in Bangladesh Garment Industry

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Author: Joakim Kautto

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Abstract

Author: Joakim Kautto

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Supervisor: Jan Magnusson

Assessor: Håkan Jönson

The aim of this study was to examine how a foreign direct business investment by a Japanese garment company in Bangladesh can affect women's economic empowerment. The study also aimed to bring understanding on factors that need to be fulfilled in order to obtain economic empowerment and how it affect women's life situation. This paper is based on a case study with sixteen interviewed women working in the production and two men from the management at a factory in Bangladesh. The result of the research indicates that economic empowerment is reached when national regulations and policies encourage foreign investments and when social capital is available during the business setup. Appropriate matching of human, financial and physical capital is important and when the necessity of economic means triggers women to search for an employment. The employed women at the garment factory told about positive affects on their life situation. Mentioned affects were higher living standards, access to education for children and more personal freedom. The married women in this study had a higher degree of economic empowerment then unmarried women. The reason is that married women together with their husbands decides over the utilization of the income whereas unmarried women devolved their income to their parents.

Keywords: Poverty, Direct foreign business investment, Women's economic empowerment, Bangladesh, Garment industry

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2015 is exactly ten years ago since I graduated from Växjö University's School of Social Work. I have spent the last decade in Japan introducing welfare solutions and education in the field of child, handicap and elderly care. It has been a wonderful time in my life and I have had the pleasure to meet many people, experience and learn things about the welfare in Japan and Sweden. Over the years I have develop an interest in international relations and it made me take contact with United Nations Industrial Development Organization to learn about the work of UN. I want to thank the staff at UNIDO for helping me with this study and my thoughts also goes to the people in Bangladesh that I meet during the data collection.

Thanks to Dr. Andreas Brose, Dr. Arvid Erlandsson and PhD student Anton Axelsson for inspiring me to take this academic step.

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Joakim Kautto

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1. Introduction

Since 2013 I occasionally do volunteer work for the United Nations Industrial Development Organization (UNIDO) in Tokyo, Japan. UNIDO is specialized to promote industrial development for poverty reduction, inclusive globalization and environmental sustainability (UNIDO 2014).

During my time at UNIDO I have had the privilege to interact and support officials and businessmen from various parts of the world. One thing they have in common is that they represent developing countries and they face the same kind of challenges. Topics among developing countries that are frequently discussed, at seminars that I have supported, are the lack of work opportunities, political issues and government's efforts to attract foreign companies to establish their businesses in their countries. UNIDO respond to these needs by informing Japanese companies about the opportunities and benefits that they can gain by establish some sort of operation at these countries. One key point often mentioned at UNIDO related to poverty reduction and economic development is how to increase women in the labour market. My involvements at UNIDO lead me to investigate about women in developing countries. I found out that there are interesting contradictions among scholars related to this topic. Economic growth in developing countries and women's participation in the labour market has obstacles to solve. What I found to be particularly interesting in the public view was that there is antagonism about how to approach poverty reduction referring to women's participation in the labour market. Neumayer and Soysa (2011) describes that one point of view of this subject are that globalization and involvement from foreign companies exploit female workers to gain maximum profit in a negative way. The other point of view is that foreign companies high standards of values in gender equality and requirement of personal skills among workers benefits the local women.

I found this to be an interesting topic so I consulted one of the staff at UNIDO in Tokyo to see if I could write about a project made by them. I received information about various projects made in developing countries. Particularly Bangladesh and the impact of the garment industries to women's life conditions the past 30 years

interested me. I was told about a Japanese company that established a garment factory in Bangladesh in 1990. This led me to the subject of women's economic empowerment. So far much of the research conducted on women's empowerment in Bangladesh has been related to examine whether women's access to microcredit led to positive changes in their lives in terms of greater agency. Agency in this case refers to participation in decision-making, financial independence, and freedom of movement (Mahmud, Shah and Becker 2012). I therefore thought that economic empowerment in the case of the establishment of a foreign company in Bangladesh would be a interesting because it can give some insight in the contradictions told by Neumayer and Soysa (2011) and also lead away from the research about the effects of micro credit loans.

This subject is also linked to UNIDO's goals to enable the poor to earn a living through productive activities in order to find a path out of poverty. As briefly mentioned above UNIDO supports the private sector in developing countries by improving the business environment for domestic entrepreneurship and link them to international investments and technology. Especially support for local small and medium enterprises (SME's) are enhanced since their production has beneficial economical effects on reducing poverty (UNIDO 2014).

Considering my options and the location of Japan, where I live, I found the garment factory in Bangladesh to be the most realistic object to carry out a study on. I asked for the support to contact the factory. After presenting my topic to the factory owner I received a positive answer on my request.

I visited the garment factory in November 2014. I have named the factory 'Star Garments Ltd.' Star Garments Ltd. had at the time of the visit approximately 450 employees and 80 percent of the workers were women. The factory is situated at an Export Processing Zone (EPZ). Companies based at EPZ's produces products that are sold on the international market. In this case garments produced at the factory are mainly sold to Japan. A more detailed background of the establishment of the factory is presented in chapter eight.

2. Purpose of the Study

This study focuses on women's economic empowerment. The purpose was to examine how UNIDO's business investments support affects women's economic empowerment. This was done by a case study on female workers in a Japanese garment company established in Bangladesh by the help of UNIDO's office in Tokyo. The study also aim to bring understanding on factors that need to be fulfilled in order to obtain economic empowerment and how it affect women's life situation.

During the data collection the following research questions have been used: *What* lead to the establishment of the Japanese garment company? *What* lead to an employment at the Japanese garment company? *How* has the obtained work affected the employee's *economy* and *life situation*?

3. Background on Poverty in Developing Countries

This section provides a short general overview of developing countries health, education and social issues. The purpose of this section is to give the reader basic knowledge of developing countries and understanding on problems related to poverty.

3.1 Developing countries

In the beginning of 2014 the worlds total population was estimated to approximately 7,16 billion. 5,89 billion of the population lived in developing countries. Until 2050 the population is expected to increase with 1,3 billion mainly in developing countries in Africa and Asia (Population Reference Bureau 2014).

In 1952 the newly founded United Nations General Assembly was working on a framework for international security and to promote social progress and better life standards. To be able to gather adequate statistical methods and techniques for reports about living conditions in all countries a classification system was needed. In 1971

the General Assembly found it necessary to identify a group of ‘Least Developed Countries’ (LDC) for special attention in the context of implementing the second UN Development Decade for the 1970s. The objectives were to promote sustained economic growth, particularly in the developing countries, ensure a higher standard of living, and facilitate the process of narrowing the gap between the developed and developing countries (Nielsen 2011).

The World Bank defines developing countries as:

A developing country is one in which the majority lives on far less money—with far fewer basic public services—than the population in highly industrialized countries [...] (The World Bank 2014).

Some characteristics of developing countries are according to the World Bank countries with: largely rural area, population that is migrating to poorly equipped cities, low-performing economy based on primarily agriculture where non-agricultural jobs are low-paying. A population that is often hungry sorely lacks education and large knowledge and technological innovation gaps exist. Poor health and education systems and scarce availability of transportation, potable water, power and communications infrastructure etc. (World Bank 2014:1).

Poverty in developing countries

Today more than one billion people struggle to live on less than one dollar per day. About 2,7 billion live on less than two dollars per day. Poor people live with severe health conditions with the risk of diseases and every year six million children, before age of five, dies from malnutrition. 40 percent of the world’s population has no basic sanitation, one billion use unsafe sources of drinking water. Especially the lack of education for women unnecessarily leads to higher risks of diseases as AIDS and childbirth casualties etc. (Millennium project 2014).

3.2 Positive change

Even though lots of hardship is to overcome for the poor and especially for women great progress has been made in the second half of the 20th century mainly in four areas: *women’s rights, education, health, and labour force outcomes*. The speed of improvements in some low- and middle-income countries took just 40 years compared to 100 years in wealthier countries (World Development Report 2012).

Since 1960, the female labour force has grown. Female labour force participation globally increased from 50.2 to 51.8 percent between 1980 and 2008 while male rate fell from 82 to 77,7 percent. Change in education and family structure were women marriages later have brought more women to the labour market. In very poor counties female workforce in the agriculture sector is high (World Development Report 2012).

In 2010 female workforce still only accounted for 30 percent in Northern Africa and Western Asia; below 40 percent in Southern Asia; and below 50 percent in the Caribbean and Central America. Over the years women have gradually been able to enter male dominated occupations but are still under represented in jobs with high status and authority. Today most jobs are created in the service business for women. In general women work more hours then men when you consider the responsibilities for the home, caring for children and other household members, preparing meals and doing other housework (Mrkić, Johnson & Rose 2010).

4. Peoples Republic of Bangladesh

4.1 Bangladesh

The official name of Bangladesh is the ‘Peoples Republic of Bangladesh’. It’s a country in South Asia with borders to India and Burma (Myanmar).

Bangladesh became an independent country in 1971 and is one of the world’s most densely populated countries with about 157 million inhabitants. Ethnic groups are Bengali (98%) and tribal groups and non Bengali Muslims (2%). Religions are Muslim 89.5%, Hindu 9.6% and other 0.9%

(The world Factbook 2014; World population review 2014).



Source: “Credit: OCHA”

Women in Bangladesh

The UN lists Bangladesh as a Less Developed Country (LDC) and its socio-cultural structure is patriarchal. Girls and women face pervasive gender discrimination and it's an obstacle for development. Further more girls are often considered as a financial burden to the family and compared to boys they receive less investment in care, health and education. Efforts are made to improve gender equality in order to empower women. Issues that have been addressed by United Nations Children's Fund (UNICEF) are in particular child marriage, maternal mortality, nutrition, violence against women, education, work and vulnerability during disasters (UNICEF 2010).

Regarding education and work extensional improvements have been made. In 1991 53 percent of all girls entered primary school and in 2007 it had an upswing to 94 percent. However the attendance rate in secondary school is low only 53 percent and 46 percent for boys. Research suggests that educated girls and women benefit several positive social and health effects as less violence, marriages later and seek help during childbirth and has a better chance to get healthy children.

Thanks to the garment industry and NGO-lead microcredit loans targeting women important gains have been made to get access in the formal labour market the last 20 years (UNICEF 2010). According to a survey made by Bangladesh Census in 1974 the estimated female labour force was 4 percent. Slowly increasing to 5 percent in 1981, and 8 percent in 1984. A more rapid change took place in the 1990s and in 2000 there were 23 percent and by 2010 there was 36 percent. Agricultural work is still today the major source of employment for both men and women (Kabeer et al. 2013).

4.2 Obstacles for Women's Economic Empowerment

In a study made by The World Bank and the International Finance Corporation (2011) the following obstacles for women's economical empowerment was identified; legal framework, social and cultural factors, professional advancement and entrepreneurship.

Legal framework

Workers in Bangladesh are protected by the Labour Act 2006, which consolidated parts of 25 acts into one. Export Processing Zones (EPZ) are governed by a separate law, the EPZ Workers' Association and Industrial Relations Act 2004 (amended

October 2010). The law allows workers association's collective bargaining rights but forbids union memberships. The establishment of worker associations and its effectiveness varies widely. The initiative to start an association needs to come from the workers. Examples of women's rights under the law are 16 weeks of paid maternity leave if she has been working for six month at the same company and have less then two children. Childcare 'room' for children below 6 years at the workplace and minimum wages of BDT 3,000 (approx. US\$ 43) per month. However, weak enforcement of the law limits positive effects for women. Survey's has found that only 8 percent of the women used or could use a childcare room. As mentioned Star Garment Ltd. is situated at an EPZ and at the time of my visit to the factory no child room was provided at that moment. The factory has previously provided a child room that the owner's wife managed. During my visit to the factory nothing was mentioned about any workers association.

Social and cultural factors

Women experience disadvantage in health, nutrition, employment, and political participation. Adult literacy persists and women's participation as leaders in public and private sector is low. Women are still unequal under the law regarding divorce, property rights and inheritance. Acts of violence as rape, dowry-related assaults are not uncommon especially in rural areas (The World Bank & IFC 2011). At Star Garments Ltd. there were many leaders among the women on the factory floor but no women in the top management during my visit.

Professional advancement

In Bangladesh in general it's difficult for women to make a carrier. Different reasons found were that perception and prejudice play a particularly large role in women's lack of advancement. For an example the majority of factory managers are men and a widely held perception is that women don't want to become mangers because of long working days and heavy responsibility. Further more they believe that young unmarried girls will leave their work after 2-3 years to get married. This perception makes managers unwilling to invest in female up-skilling and long-term employment.

Other reasons mentioned are gap in skill as technical, life, communication and management skills and no or low education with high rates of illiteracy and

innumeracy and the inability to transfer to new factories. External research has found that the average length of employment for men is 8,6 years and 8 years for women and that approximately 40-50 percent of the workingwomen in the Ready Made Garment (RMG) sector is married (The World Bank & IFC 2011).

Entrepreneurship

Female entrepreneurship in Bangladesh is strong. Microcredit financing and the upswing of the RMG sector has increased the population of women with expendable income. This has lead to opportunities to sell goods such as clothes, jewellery, and food to a new generation of consumers. Even though great improvements are being made women have difficulties to target the export-market because of lack of access to capital and land. Many lack business and management knowledge, not able to identify markets and products. Structural obstacles are bureaucratic administrative requirements when starting a formal business, corruption and bribery system in order to obtain a business license and hard to access business networks (The World Bank & IFC 2011).

4.3 Background of the Garment Industry in Bangladesh

Before Bangladesh established as a nation 1971 the country had been part in the British India colony rule that ended 1947. The end of the British rule divided the subcontinent into two independent countries Hindu-majority India and Muslim-majority Pakistan. Regional discontent over economical injustice with benefits in West Pakistan and local military regime in East lead to resistance and in the end to war. The new nation started with the nationalizing of banks and industries. Inward orientated policies and socialist values had great influence. The country had a struggling start with large areas of the infrastructure destroyed by the war, series of natural disasters and price increase of the oil etc. lead to 70 percent of poverty rates. In 1976 the government was overthrown by a military coup that ruled the country over a decade and immediately foreign aid was restored and change of policy's to adapt to a market economy. This change of policy opened up the opportunity to raise the GNP by creating export businesses. In the early 1980s Bangladesh, because of falling international prices, export of primary and jute-based products switched towards RMG, knitwear, shrimp and leather products. Bangladesh has a history of

artisans and skilled craftsmen in garment. It was suitable for the new business. In a few decades the growth of the garment industry and its impact on export income and workplace for women are immense. Today the industry employs about 4 million people, most women, and RMG make up 80 percent of the country's \$24 billion in annual exports and 15 percent share of GDP. The garment industry accounts for 45 percent of all industrial employment and contributes 5 percent of the total national income (Kabeer et al. 2013).

5. Method

5.1 Methodological Approach

The purpose of this study gives a researcher the opportunity to either use a quantitative or qualitative approach or combine them both. I made several considerations related to the purpose and research questions during the selection of method. The purpose of the study 1) 'to examine how UNIDO's business investments support affects women's economical empowerment' and 2) 'bring understanding on factors that need to be fulfilled in order to obtain economic empowerment and how it affect women's life situation' have in my opinion two different characters. The first part to examine about the investments affects on economic empowerment is easier to standardize and fits both a quantitative and qualitative approach well. This purpose is related to the research question '*how* has the obtained work affected the employee's *economy* and life situation?' I was considering to use a survey targeting a large population of the workers with detailed questions and scales about their economy, living standard and situation before and after the employment. Since it would have been too much of an economic burden for me interpret written answers I was thinking about having questions that you could answer by choosing different answers. This would have given this study a more evaluating character on UNIDO's support and insight on this case general situation. However I would probably have needed a lot of preparations and knowledge about life conditions in Bangladesh.

The second part especially ‘bring understanding on factors that need to be fulfilled in order to *obtain economic empowerment*’ with the research question ‘*what lead to an employment at the Japanese garment company?*’ has a more exploring character and is not according to my view so easy to grasp with standardized questions and fill in answers in a survey. I therefore started to consider a qualitative method. Practical matters and a wish to go to Bangladesh also affected the choice of method. I was informed by UNIDO Tokyo office that most of the women working at the factory can’t read and cannot read or speak English and that I would need to use an interpreter to communicate. Based on that assumption I came to the conclusion it would be difficult to go on with the survey. Afterwards I learned that about 70 to 80 percent of the workers can read and write so in a future study I now think it might be possible to use a survey.

In the end I chose to base this study on a case with a qualitative method. The data collection about structure in society has been made by literature research and qualitative semi-structured interviews. Data collections on individual level, mainly focusing on female workers in the factory but also on the management’s side, are qualitative semi-structured interviews.

The choice of a case study with a flexible design and qualitative method is motivated by the following factors described by Denscombe (2009); a case study has the opportunity to make detailed findings that can be difficult in a survey. It focuses on social relations and processes that are linked together and gives an understanding on what factors that leads to a special result.

With this study I wanted to identify factors and processes that leads to economic empowerment and therefore I found this approach suitable.

One more important factor was that Bangladesh were an unknown country to me, and semi-structured interviews give the interviewed person freedom to answer in her/his own way and give the interviewer a timeframe to follow up with questions to get a greater understanding of the subject (May 2001). It turned out that this approach were both convenient and essential during the interviews because some of the answers were at the beginning difficult to understand without extra explanation. At the same time I also needed to restrain my self not to take on leads that were irrelevant to the study because of the limited time per interview.

Further on the qualitative approach relies on words and stories told to the researcher, dealing with subjective experience and the meaning of these (Liamputtong

2010). In the study the women were able to talk about factors leading them to their employment and how it has affected their private and family economy as well etc. I was able to get their view on the situation. The questions I asked was related to a measurement indicator on economic empowerment introduced by the 'International Centre for Research on Women' (ICRW) that can be used as a guideline to extract if the business investment led to empowerment or not. It was helpful in the aspect of dealing with the individual persons view and to get a reference point of their experiences of empowerment in the analyses. The design of the questions was related to the empowerment process and I specifically asked questions about their goals and reasons for looking for an employment. About their personal strengths, for an example education level and how they got their work. After that the questions focused on if their income also had personal gain and at last about change in their life situation and in society.

5.2 Reliability and Validity

This case study faced complicating matters of cross-language research and cultural context. Temple and Edwards (2002) argues about traps that can lead to misunderstanding when using interpreters in qualitative research. The researcher need to take into consideration that 'word to word' translation not always applies and that there is a dazzling array of words combination to convey meaning. Further more the researcher is relying on the interpreter ability not only to give a strait translation but also to communicate the cultural meaning of the language.

When preparing for the visit to Bangladesh finding and choosing an appropriate interpreter were an issue of concern. I consulted the management side at the factory about my problem and I was told that they have staff that can interpret between Bengali and Japanese at the site. This was a relief since I had a limited budget so I accepted their offer. It turned out that the two interpreters was the factory's managers and they he had been living in Japan for eight and approximately ten years.

To avoid misinterpretation Temple and Edwards (2002) suggest that the researcher share her/his perspectives on the issue before the interview(s) are taking place. It's also important to set up a framework of understanding were the researcher applies her/his sets of views.

I was able to talk to the president of the company and the managers that interpreted before we started the interviews. Sharing the same background, as foreigners living in Japan for about the same amount of time, were a great advantage during the interviews because I was able to find reference points related to Japanese circumstances when I wanted to get more explanations of various statements.

As mentioned, semi-structured interviews define a topic for the interview person to talk about. As the interview goes on the researcher has the possibility to investigate sidelines that are relevant for the study and ask supplementary questions which I often did. Considering that and the reliability of this study I argue that another researcher would get similar answers as long as the researcher keeps within the research questions. I argue that the study can be considered as reliable.

Key points regarding the validation of this study are after reflection the ability of the researcher to understand and interpret the meaning of the interview answers. As Temple and Edwards (2002) argue that the set-up of framework of same views are important. During the interviews several things came to my mind as when a person says now I am able to buy clothes was that that really mean? Are the level of buying the amount of clothes the same in Sweden, Bangladesh and Japan? I also think that understanding of cultural context as structures and relation etc is more complex than fact seeking questions for an example how much money a women can spend per month by her own. I argue that validation about the success of economic empowerment and factors leading to economic empowerment might be less accurate because I only interviewed sixteen out of approximately 450 working women.

One issue that jeopardise the reliability of this study is the selection of the interviewed women. I asked to interview women at different work positions and the company selected whom I was to interview. Most of the women had worked at the factory for seven or more years. A few persons repeated their gratitude for the help they had got from the factory owners (CEO) family during all the years. I could sense a strong loyalty to the company from them who had been working for a long time. On the other hand they have had a long time to experience the outcome of work life and could tell about change over a longer period of time compared to people that have recently been employed. To get better validity I would had needed to interview more women based on equal number of employment years as well.

5.3 Ethical issues

When preparing the data collection the following procedure and ethic consideration has been made. As a first step a letter was sent to UNIDO in Tokyo addressed to the Japanese garment company in Bangladesh. The contents of the letter included the purpose of the study and the request to visit the factory site and to interview female workers with different work roles/positions and the management side. The requested amount of days for carry out the interviews was three days. The reason for asking to interview women with different work tasks and rank was to get information that reflects the general population (May 2001). I explained about the nature of the questions that were to be asked, request of approximate time per interview, use of voice recorder, voluntary participation and confidentiality for those who wanted to participate were also described in the introduction letter. When I designed the interview questioner discretion was made not to invade the participants privacy (Robson 2002).

I received an answer were I was granted 2 days for interviews. 20 minutes per worker and one hour per person on the management side.

Well at the factory site the interviews was held on the third floor in the factory in a part of the building that was separate from the main production. Still there were constantly about five to ten workers in the area where we had the interviews. The office space where the interviews were held had open windows so it was easy for the people in the surroundings to see who was interviewed. However the surroundings were loud so nobody was able to hear what we talked about. The interpreters as mentioned were two of the managers and I noticed that some of the women were a bit nervous in the beginning. Considering that one of their managers and a stranger like me was in the room it's not surprising about how some of them felt. One reason for anxiety was probably that the interview persons in for hand had not been properly informed about the purpose of the study.

I therefore made it a rule to start every interview in a friendly way by sharing some mutual information about name and age before I told them about the purpose of the study. I told them that I had brought a voice recorder and asked if it was okay to use it. I also told them that personal information was confidential. All interview persons accepted and most signs of anxiety was gone after the first five minutes.

After initiating the talks people were very open and kind. At first it was a bit difficult to understand if some of them understood my questions because when they did not know what to answer they blushed and looked down and did not say a word. The interpreter then gave them clues so that they could answer. I had the feeling that the interviewed women did not hold back on their stories. I think that the reason was that my questions except from basic information about their position at the work place and years of employment etc. was about their life situation outside of work. At one situation I also asked the manager if he thought that women told the truth then he said yes and that he was almost a bit surprised about how open everyone was. Even he learned a lot of new things about the employees even though he had been working with some of them for a long time.

Ethical lessons learned from the interviews is that not take things for granted and check in advance about the place of interviews and if all participants had been informed previously. In this case though the interviews went smooth and quickly and I was able to interview more people then expected and in the end people was selected collectively with the workers. My impression is that none of the interviewed persons was harmed about the procedure and even though ethical norms were not fully fulfilled the situation was acceptable.

5.4 Data processing

All interviews were recorded and after my return to Japan I transcribed all interviews. In total 65 single lined pages. After reading the interviews several times a pattern of events that the interviewed persons had in common emerged. I used coloured pens to mark different patterns in my printouts, which I have presented as titles in the result chapter. During the analysis I have frequently returned to my printouts and tried to find new clues. Statements that I found most interesting are quoted in the text.

6. Previous Research

In this chapter previous research concerning various efforts to empower women will be presented. Aspects in focus are foreign direct business investments and Non Governmental Organizations (NGOs) activities impact on women's empowerment in general and empowerment and economic empowerment in particular.

6.1 Globalization and Women's Empowerment

Globalization is a cultural, political and economic process that tightens the bounds between countries. NGOs as UNIDO have an important role in the globalization process since they work to improve women's conditions by for an example promote foreign direct investments. So far much research has been done to cover employment ratio and gender wage gap, but research has also shown that the view of globalization and women's empowerment can be divided into two groups. The first group, often-feminist writers and NGOs, has a radical sceptic view. They argue that the profit hungry 'masculinity' of corporate globalization leads to subjugation of women since they are used as piece-rate workers in the export industry. Gender inequality is presumed to exacerbate because of the exploitive nature of the trans-national capitalist system when foreign corporations bargaining about power with governments, civil societies and workers etc.

The second group has an opposite view and argue that foreign investments brings opportunities for women since foreign companies hires the best workers, in some cases defies social patterns that privilege men and that higher standards will have a positive spill over effect on developing countries.

Research has suggested that incentive to raise women's rights are stronger when major trading partners and the major source of direct investments come from a foreign country were there are high rights of standard and gender equality. Global brands are further more under constant pressure by corporate social responsibility codes, norms and values by customers. It is also likely that the affects on direct investments will empower women's economic situation more then social status since it is more beneficial for men (Neumayer and Soysa 2011).

6.2 NGOs impact on Women's Empowerment

Bangladesh has one of the largest NGO sectors in the developing world. Individuals and groups that fought for Bangladesh independence wanted to promote democracy and establish NGOs in this purpose. Influenced by Paulo Freire's ideas on education on the practice of freedom they wanted to bring upon change by combining 'conscientization' with organization and mobilize the poor. NGOs in Bangladesh have contributed a lot to development but the country still suffers from bad political governance. The problem seems to be that habits of democracy and its values and behaviour has still not taken root in its citizens. NGOs has also over the years provided social services which has given them chance to get funds not only from foreign NGOs but also from the government. Pressure on NGOs to secure own economic sustainability has lead to rapid increase in microcredit services. The increase of microcredit services during 1989-99 rose from 29 to 38 percent while social services declined from 33 to 22 percent and social mobilization from 11 to 6 percent. Social mobilization means that the NGO work to increase consciousness and political transformation for social change. NGOs not only target women but also men especially when it comes to social mobilization, however microcredit is mainly targeting women since they are more likely to repay the loan.

Empowerment process is also enhanced by supportive services, including functional education, livelihoods training and various social support services (Kabeer, Mahmud and Castro 2012).

Despite the NGOs efforts to increase literacy, provide training to augment skills and raise awareness about women's rights, gender-related indicators around the world shows that Bangladesh women are less empowered. According to the Gender-Related Development Index (GDI), Bangladesh ranks 120 out of 156 countries and in the Gender Empowerment Measure (GEM) 81 out of 93 countries. The GEM takes into account economic and political gender inequality (Hossain 2014).

6.3 Women's Economic Empowerment

Much of the research conducted on women's empowerment has so far been related to examine whether women's access to microcredit led to positive changes in their lives in terms of greater agency. Agency in this case refers to participation in decision-making, financial independence, and freedom of movement. Other indicator points of

empowerment has for an example been range from managerial control over loans, accounting knowledge, active use of loans and magnitude of women's economic contribution. The ability to make large and small purchases, mobility in the public domain, ownership of productive assets, freedom from family domination and political awareness. Research about access to household income and male income, and participation in 'male' household decisions like purchase of land or productive assets or in crop production decisions etc. has also been done. The result of the microcredit has not always been a clear cut and the relatively slow empowerment process towards personal autonomy and independency with freedom of mobility and access to cash can be reflected to patriarchal norms that are not changing as rapid as the economic development (Mahmud, Shah and Becker 2012).

Research that has proven positive effects of microcredit on economic empowerment shows that women with higher income and education benefited. The poorest people seldom enjoyed any affect of the loans and reasons for this is related to fewer income sources, worse health and lack of education. Best results have been detected for middle to upper poor people (Zoynul and Fahmida 2013).

Dalal, Dahlström and Timpka (2013) study about 'Interactions between microfinance programmes and non-economic empowerment of women' associated with intimate partner violence in Bangladesh: a cross-sectional study shows that negative affects of microcredit were found in the relation between husband and wife. In an interview survey targeting married women a total of 4,465 persons participated. Results showed that intimate partner violence increased if women were more equal and had higher education. Possible reasons for the increased violence were related to participating in decision-making, more economic stress because of larger business projects and multiple loans. So far it has been assumed that microcredit have merely positive effects.

This study is focusing on the impact of foreign direct investment by introduction from UNIDO. This differs from the main research about microcredit and this study can give insights of economic empowerment when the woman is not a loan taker and how it affects the individual woman and the family. It can give some insight of the relationship between man and husband related to stress between spouses when women gets more influence because of them as an perhaps equal breadwinner. This study touches previous researched subjects related to empowerment but with a slightly different angle. My choice of used method and theory are influenced by previous

research in the way that it has shown me how to proceed my own work and how it can help to get results.

7. Theory

The analysis of the collected data is based on intersectional and empowerment theories in the approach of understanding and explain how structure in society, organization and individual processes affects women's economic empowerment. The choice of these two theories emerged during the literature research when I was trying to figure out what kind of theoretical point of view could help me to grasp factors that lead to empowerment. Empowerment in this case study refers to women's economical prerequisites that in a broad perspective mean the very foundation of taking control of ones own life and creating a life with opportunities. The choice of empowerment theory was a natural choice since it is included in UNIDO's aim and work to create economic empowerment for women in order to oppose poverty. Empowerment theory are also frequently used in other studies with a related theme so I found it in one hand as reliable and easy to access but on the other hand as a bit mainstream if considering that its often used in other studies. My other theoretical perspective finally ended up by using intersectionality. At the beginning I was focusing on gender studies and power structure but after reading about intersectionality I found it to suit this study better since it has a more complex approach that benefits this study. Below are two sections where I describe the two theories and how I have used them for my analysis.

7.1 Intersectional Perspective and Theory

Intersectionality can be used to understand and analyse how complex relations between power structure and intersection of gender attributes (identity) as sexuality, social class and ethnicity affects women's (and men's) opportunities and oppression (AWID 2004).

Central aspects of intersectionality are social constructionism and power structure in society. Social constructionism explains how human creates what we define

‘reality’ through social processes of actions and language were we exchange experiences and interpretation. In this case it help us to understand how we create collective conceptions about man and women, what masculinity and femininity ‘should’ be and based on this interpretation we act and create social conditions.

Power structure in society is based on categories and groups with a hierarchy relation between them. Power structures are easiest to recognize on a structural level since they can illustrate inequalities between groups. Power structures are also integrated in us as individuals and tend to affect the view of gender in ways we expect men and women to *act* and *do* things differently. These expectations become a natural part in everyday life and we stop to question the power structures (Mattsson 2010).

In the analyse and in part of the presentation of the result I have organised my findings based on characteristic at the factory in Bangladesh were I have been searching for patterns of *actions* and *language* that creates different groups and about the power structure between them. A question out of this that arises was how does this affect women’s economic empowerment?

7.2 Intersectionality and Category

In intersectionality construction of social categories is part in the analysis. Category can be referred to individuals, and objects, that have something in common. Example of categories can be poor people, sick persons and women etc. We use categories to make things comprehensible and to create order. Intersectional perspective focuses on gender, sexuality, class and ethnicity as categories and different identities a person can have in different contexts (Mattsson 2010 and AWID 2004). Here is an overview of gender, class and ethnicity, referred to the analysis of this study. Note that I have not included sexuality, which is referred to people’s desires since I judged it not to be relevant for this study.

Gender

In feminist theory gender is considered to take shape by the way we are raised and socialize. Gender is not referred to the biological sex and the appreciation of gender change over time. The constructions of gender are ongoing in our lives and differ in childhood and adulthood. When we take part in various social occasions as in work life, leisure and private orientated activities masculine and female norms are

conveyed by giving or not giving attention to wished or unwished behaviour. In this way gender is created by language and actions. By repeating actions, interpretations, behaviour and live up to expectations we help to construct gender (Mattsson 2010).

In the analyses I have viewed women and men as different gender or maybe better explained as categories. In the background I have given you a brief insight of obstacles facing women's empowerment as structures in Bangladesh as laws, authority, patriarchy and attitudes against women etc.

Social Class

The discourse about social class has broadened since Karl Marx and Max Weber brought light on social class during the 19th century. Marx introduced his three central social classes: capitalists (bourgeoisie), workers, (proletariat) and the 'smaller capitalists' (petite bourgeoisie). Max Weber also included other values than capital as education and political influence etc.

The approach of social class can also include cultural aspects, social capital as network that can help us advance in the business world or workplace and symbolic capital with the meaning that we possess values as education or wealth that have different status depending on the context we appear in. Social class is something we create and are characterized by stereotypes. Class is something we live; it creates belonging, becomes part of our identity and it is brought up on us and define us. Depending on which social class you belong to the conditions in access to work will differ. Social class results in injustice between men and women but also between men and men, women and women (Mattsson 2010).

In the analyze class is studied in the approach to understand if garment workers belongs to a special class. Does social class affect the choice and access of work and how does the women look upon them self in this aspect? Does the management of the factory deliberately choose staff from a special class? How does this affect the working women's life conditions?

Ethnicity

In intersectionality ethnicity is studied in the aspect to be able to explain how inequality and discrimination is constructed and relations to other categories. Ethnicity from a social constructionism perspective is something we create and is not

fixed. Ethnicity belonging is not easily defined but can occur or emerge from affinity of cultural (mores), race, language and territory but also when objective and structural conditions share common interests, social organization and political action. One important aspect is the feeling of group belonging and identity.

A central concept when discussing ethnicity is the feeling of ‘we and others’. Recognizing similarities and differences in the meeting with others as man and women, white and black etc is an example on how we categorize and divide people in groups of superior and subordinate (Mattsson 2010).

In the analysis I have been searching for signs of inequality and discrimination between man and women but also if there is any difference between other ethnic groups working at the company.

7.3 Empowerment Theory

In this section definitions of empowerment is presented and after that the focus is on economic empowerment and how to identify if people are empowered or not.

When discussing empowerment one central starting point is power and powerlessness. Power can for example mean that you own property, has influence in organizations or class domination in society were a small amount of people has wealth and political power while the majority has little or non. On the other hand powerlessness can be described as; expectations on own actions will be ineffective in influencing the outcome of life events (Lord and Hutchison 1993). Rappaport (1987) describes empowerment on an individual level that ‘our aim should be to enhance the possibilities for people to control their own lives’ (p. 119). Mayoux (2000) defines empowerment as a process of change in power relations that is both interlinked and multidimensional.

Economic Empowerment

The World Bank refers to women’s economical development/empowerment in its report ‘World Development Report 2012 - Gender equality and development’ as;

[...] the accumulation of endowments (education, health, and physical assets); the use of those endowments to take up economic opportunities and generate incomes; and the application of those endowments to take actions, or agency, affecting individual and household well-being (p. 4)

Esther Duflo writes in the Journal of Economic Literature, Vol. 50 (2012) that the relationship between economic development and women's empowerment defines as improving the ability of women to access the constituents of development in particular for health, education, earning opportunities, rights and political participation. Development itself can be a drive for a more equal society but if discrimination against women is continued then it can hinder development. In other words empowerment can accelerate development.

This research is limited to one a case study and is focusing on the relation between a business investment and the outcome for the female workers even though it also discusses circumstances on a macro level.

Larissa M. Kapitsa (2008) writes in the UN report 'Women's Economic Empowerment' that the concept of empowerment involves the ability to make choices and entails a process of change in societal structures that shapes and reproduce power relations and the subsequent unequal distribution of society's resources and opportunities. Empowerment has two dimensions that are inter-related: *resources* and *agency*. *Resources* include tangible and intangible assets. *Tangible* resources consist of material and financial assets. *Intangible* assets are skills, knowledge, expertise and social capital. *Agency* is the ability to define goals and objects and to act upon them. In a society with gender inequality agency implies actions that challenge power relations. Empowerment can also be divided into three inter-dependent dimensions: 1) self-empowerment, 2) mutual empowerment, 3) social empowerment. Self-empowerment comes through individual actions and psychological attributes, mutual empowerment arise from relationship with others, and removing social, political, legal and economic obstacles to the exercise of individual influence creates social empowerment.

7.4 Economic Empowerment Indication

To learn if the women working on the garment factory is economically empowered or not I am using an indicator developed by the International Centre for Research on Women (ICRW) that interpret empowerment in similar way to Kapitsa (2008).

ICRW's definition of economic empowerment is:

A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions (Golla 2011, p 4).

Figure 1 illustrates how economic empowerment includes two inter-related components: 1) *economic advancement* and 2) *power and agency*. Economic advancement means economic gain and success, power and agency means that women are able to control and share resources and to define and make choices.

To achieve economic empowerment organizations

need to address and contribute to *individual and*

community resources, and *norms and institutions*. Resources can be found in an individual or community level and include *human capital* (e.g. education, skills), *financial capital* (e.g. savings and loans), *social capital* (e.g. networks and mentors) and *physical capital* (machinery and land).

Norms and institutions affect how resources are distributed and used. It is the organizational and social systems that govern activities mediate relations between individuals. Norms include for an example gender defined roles, prohibitions and expectations on women's behaviour etc. Institutions are on a structural level including legal and policy structures, economic systems, marriage, inheritance and education systems etc.

Tangible efforts through projects to enhance women's economic empowerment can be to provide resources by offering microcredit loans (financial capital) and literacy training (human capital) etc.

When examine if economic empowerment has occurred or not it's important to look at the two inter-related components *economic advancement* and *power and agency*. Figure 2 is a matrix based on three indicators 1) Reach and Process Indicators 2) Economic Advancement Indicators 3) Agency or Power Indicators used for measuring the process of economic empowerment (Golla 2011).

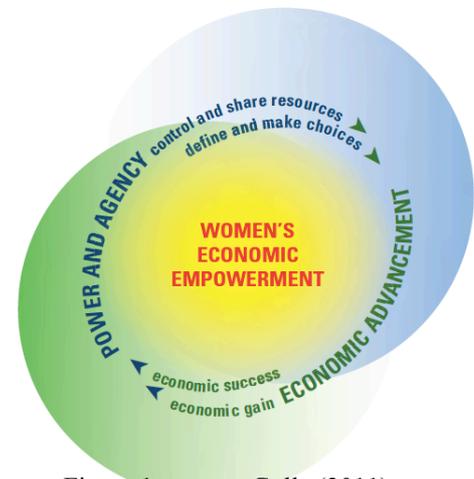


Figure 1, source: Golla (2011)

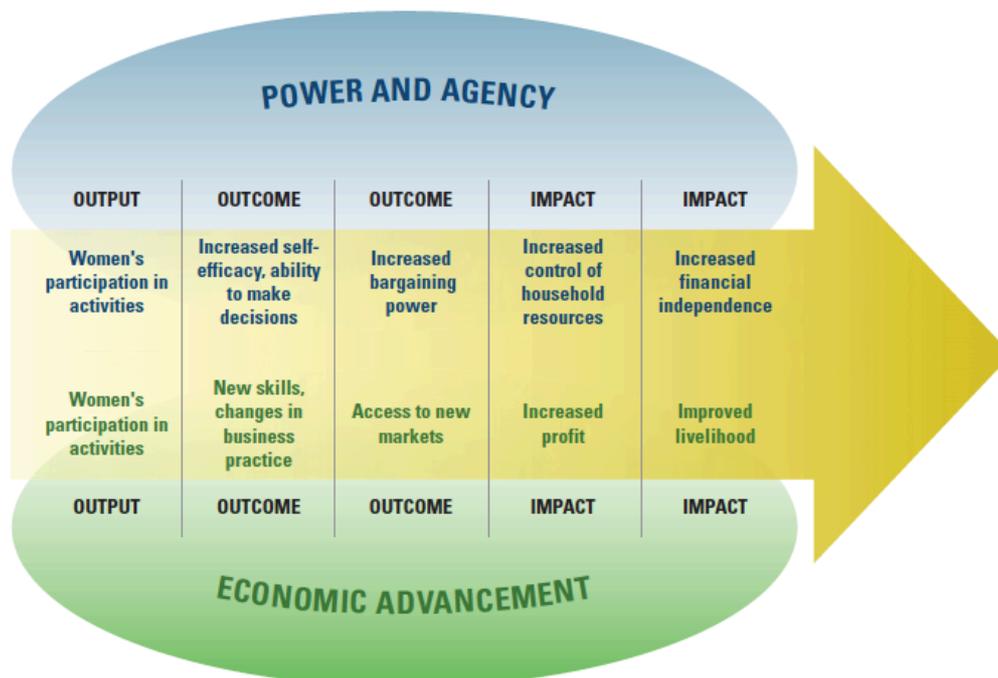


Figure 2, source: (Golla 2011)

To each of every three indicators questions are asked to control if things are heading the intended way or not. *Reach and Process Indicators* includes questions about participation in activities, forms of barriers in participation and reasons for dropping out from activities. Issues faced by women from family and community, success in work and unintended outcome etc. *Economic Advancement Indicators* includes questions on individual/house hold and community/institution level. Types of questions are about productivity and skills, business practice, personal income, consumption, work environment and prosperity as better health etc. The last indicator *agency and power* asks questions about control over assets, ability of decisions making, autonomy and mobility, personal wellbeing, gender norms and gender roles and responsibilities at work and at home (Golla 2011).

These three indicators are reflected in the interview questions and I want to point out that the ICRWs model is frequently used on women that are entrepreneurs but since the model shows steps towards empowerment I have used part of the model.

8. The Case Study of a Garment Factory in Bangladesh

8.1 Background

All names of people and the company presented in this paper are fictitious.

Mr. Tanaka Taro CEO of the company Star garments Ltd. started to prepare the establishment of a garment factory in Bangladesh 1990. Previous to the establishment Star garments Ltd's main business was to distribute clothes bought in Taiwan to a clientele of Japanese agents that in its turn sold them to large supermarket chains in Japan. Due to rapid economic growth in Taiwan salaries and inflation rose to the point where it was difficult to earn any money on the business. At the same time it also became more usual that the supermarkets started to buy directly from the factories in Taiwan. Mr. Tanaka Taro considered the option to look for an other factory in an other country with a lower price but came to the conclusion that the same situation could happen again in the future.

He then considered either giving up his business or starting his own factory in order to manufacture clothes and sell directly to his customers. He did research about establishing a factory in Taiwan and in the Philippines and one day he got an invitation about the possibility to invest in an Export Processing Zone (EPZ) in Bangladesh from UNIDO. With nothing to lose Mr. Tanaka Taro decided to go to Tokyo to meet with a representative from the Bangladesh Export Processing Zones Authority and a UNIDO officer. He was told that Bangladesh is a very poor country with few work opportunities. Any investment in Bangladesh regardless the size was welcome and benefits from the government was promised. Benefits were ten years of free company tax, first three years no need to pay citizen tax, no customs on raw material, machinery and on the two first vehicles.

Mr. Tanaka Taro was invited to visit the EPZ where he was shown different sites and factory premises to rent or buy. He was also able to see that people made a good job and he found out that people were paid with a fixed monthly salary and not per manufactured quantity. This was appealing to him because good quality is important when selling to Japan and he did not want the workers to hoist their work in order to earn more money with the risk that the quality of the products reduces.

On his way back to Japan Mr. Tanaka Taro wrote his business plan and after hardship he was able to borrow money from the bank and friends and managed to establish his business in Bangladesh.

8.2 Results from Interviews

This chapter summarizes the result and findings from interviews performed in mid November 2014. The result is presented by first giving basic facts about the interviewed persons and explanation of work duties before going on to the account of questions asked. The interview questions are presented under the following themes; 1) Reasons for entering work life, 2) Educational background as a factor to employment? 3) Utilization of income, 4) Impact on life style, 5) Change in society and of women's role, 6) No women in top management at Star Garment Ltd. and 7) Child labour.

In the table below facts about the 18 interviews are presented. I have categorised the interviews according to their profession at the workplace.

Name	Profession	Gender	Age	Years of Emp.	Civil status	Children?	Started work at age
Tanaka Taro	Company president	Male	63		Married	Yes	?
Abhra Khan	Manager (Secretary to president)	“	50s	24	?	?	?
Amodita Akhand	Supervisor	Female	44	24	Married	Yes	20
Amolika Kazi	“	“	39	22	“	“	17
Chumi Syed	“	“	36	13	“	“	?
Labonya Rahman	“	“	31	20	“	“	11
Komali Hassan	Leader	Female	27	17	Married	Yes	10
Liarae Uddin	“	“	23	7	“	“	16
Kokila Hossain	“	“	29	8	Single	No	21
Chaitali Begum	“	“	24	7	Married	“	17
Maab Dhali	Operator	Female	42	22	Married	Yes	20
Amin Akter	“	“	28	10	Single	No	18
Afsa Alam	“	“	25	7	“	“	18
Idhar Khandoker	“	“	25	7	“	“	18
Jada Sultana	“	“	35	18	Married	Yes	17
Aabidah Ali	Quality control	Female	25	7	Single	No	18
Fadila Islam	“	“	20	2	“	“	18
Devangi Haque	Unknown	Female	24	10	Single	No	14

In Bangladesh it's allowed to work when you come of age at 18. It appears that 6 of the 16 workers were under age at the point of employment and the youngest girl was 10 years old.

Explanation of Interviewed Persons Work Duties

Company CEO; Responsibilities as a director, decision maker, leader, manager and executor. Decision-making role involves high-level decisions about policy and strategy etc.

Manager; Managers are part of the administration team and spend their time both in the office and on the factory floor. The position starts as assistant manager, manager and general manager. There are only men working at this position at this factory.

Supervisor; Inspects and monitor the work of leaders and operators etc. Depending on department a supervisor monitor groups of 22, 35-40, 60 and 150 people.

Leader; Teach how to do the actual work of sawing etc. Teaches groups of approx. 25 people.

Operator; Sawing clothes. Usually the operators are responsible for one part of the garment along the production line.

Quality control; Examine the quality of the clothes.

8.3 Reasons for Entering Work Life

Fourteen out of the sixteen women said that the main reason for entering work life was poverty. The women used the expression 'family situation' or 'family problem' to explain their situation. Other common factors were an ill parent that was in need of medicine, old father that did not have the ability to work anymore, or the will to take care of ones parents. Devangi Haque (24) were 12 years old when she felt that she wanted to contribute to the family because of their situation by working.

Chaitali Begum (24) and Kokila Hossain (29) did not mention poor living conditions as reason. They said that everybody works so they also wanted to. All except one person said that it was their own will to start to work. One person had been told by her older sister to help out. Chumi Syed (36) described the will to help out like this;

If I work I can contribute to better living conditions, can help others and the children, I thought it would be best if I worked.

8.4 Educational Background as a Factor to Employment?

The interviewed persons were asked about their educational background and if they thought it had facilitated the employment. Some answered in number of years at

school and some with the level of education. The interpreter translated the level of education in to English terms and the naming differs from what is described on Bangladesh governmental official homepage on education (http://www.banbeis.gov.bd/es_bd.htm). Therefore I have presented the results as they have been translated. Two of the interviewed did not answer the question about education.

The graph below illustrates number of educational years and level of the interviewed. In some cases only the level was mentioned:

Years of education	6 Elementary school	7 Elementary school	6 Junior High school	8 Junior High school	9	10 High school	12 College	? University
Number of persons	1	2	1	6	1	1	1	1

None of the interviewed had learned the profession at school but Amin Akter (28) had previous experience at home where she had been taught by her sister. On the question if they believed that their education had helped them getting the employment all of them said no.

The management's viewpoint on education was that workers with education in general are the best. It did not need to be professional education but with education people learn quicker and understand better. People with no educational background usually take a bit longer to teach but there are of course 'smart people' among them as well. No educational background is not a reason for turning workers down and they are given an holistic evaluation of their skills. At the factory approximately 20-30 percent has no education with the result that the same amount has no literacy ability.

Abilities that facilitates the chance of getting an employment

Mr. Tanaka Taro explains about some characteristics and abilities that he requires when employing new staff.

In this country we have people that have grown up in a home without a scissor, have not tied a knot. In Japan you take things for granted that they will be able to do things but here you will get surprised over what they cant do. Its because they have not lived in an environment where they can try out things. If you would judge out people here from the first impression then half of the population would not be able to work. But people learn. Many people here has very little education and many of them have been at home with little stimulation. They are slow but a person that gives a quick answer and participate are more eager to learn. If you are eager then you can learn the job. It's not such a difficult job. I want staff that

are lively and can tell a straight answer. If I ask, when can you start to work, then I don't want an unclear answer but for an example next week on Tuesday.

Education and Hierarchy

Mr. Tanaka Taro continues to explain about education in Bangladesh, generalizing about characteristics of the people and how well-educated persons usually obtains a work position and how he thinks that it sometimes are a miss mach for his business.

In this country it's not usual to tell your mind to people with higher status than your self. It's usual to work after orders [...] especially for women you don't need to think for your self. That makes things not to develop. People working in the garment business usually don't have that good education and don't need to think that much but after doing the same work everyday then you will notice things you can improve and I told them to do so. That is usually, something you are not allowed to do.

In this country you buy your education so sometimes if a person has a good education but no motivation then that person is often of no use.

In this company leaders and supervisors are chosen within the company but usually they are taken in form outside. Usually they are hired based on their education level. But just because you went to many schools you do not know anything about sawing. You don't know about factory management. Just because you have studied economy at the university it does not mean that everyone can become a manager, are able to use people. But most of the time people are hired on those bases. So many times it just ends with that you should listen to your supervisor. But if you think about it, why do you want to listen to a person that knows little. So what happens, people pretend to listen and do other things behind their back. I don't think that is good. That is why I don't hire people from the outside. Since this system does not exist in Bangladesh it took a lot of time to make people understand this.

Personal Introduction

Personal introduction is by far the most successful way of receiving a job at Star Garments Ltd. Mr. Tanaka Taro and Mr. Abhra Khan both explained in their interviews that they usually ask their employees to introduce workers when hiring new staff. Mr. Abhra Khan expressed it like this;

We ask them (employees) if they know someone that they think would fit this workplace and have the same kind of philosophy. We tell them to bring a person that they would like to work together with. We also say that if it is a person that you think would come but quit in a short while then don't bother to introduce them. So we ask them to tell about the work and conditions to their friends and if they think it sounds good then they are welcome.

On the question why they decided to do like this? He answered;

The reason is that if a friend or someone you know joins the work then the workers teach the new comer about the work and machines etc. If you introduce someone then you also take care of them. If you don't and the newcomer does a bad job then it will be negative for the person that made the introduction. People that are introduced don't quit the job so often.

Mr. Tanaka Taro adds that people that are looked after will learn quickly. Sometimes the employees are asked by their relatives to introduce a job at this factory. Some are slow and sloppy but as long as they work earnest things will improve in time.

Eight of the interviewed persons had been introduced to their work. The rest had either seen a job offer in the newspaper or walked by the factory and seen a sign at the gate. One person had worked at another Japanese firm before and wanted to work in a new Japanese company. The interviewed women mentioned that family, relatives or acquaintances in their neighbourhood had introduced them. Labonya Rahman (31) witness about the introduction;

Before I started this job I thought it would be best for my family if I worked. When I thought about where to work I knew two persons that lived close by my house that worked at this company. When I talked to them one of them did management in the company. I went for a job interview and there were many people in the line waiting but the person I knew did know about my situation so I was hired. We were actually three people (my friends) that applied for the job and all of us were given a job at the same time. We asked for it.

8.5 Utilization of Income

In this section I have divided how unmarried women and married women answered how they use their income.

Unmarried Women

Amin Akter (28) and Afsa Alm (25) still lived at home with their parents and Kokila Hossain (29), Idhar Khandoker (25) and Aabidah Ali (25) had come to the city from the rural area. These three women lived together with others not family members in the city. The others lived together with a sister or brother. The women answered that they entrust the salary to the mother or parents. In once case the parents had passed away so she entrusted the money to her older brother that she also lived together with. They were then given back some of the money around 10-40 percent to use as they wished.

Two of the women said that their parents save money for a future wedding. In Bangladesh the family of the bride pays some money to the husbands side and there

are a lots of guest up to 500 people that attends the wedding party so it conveys great expenditure. The women did not seem to mind that their parents decided over the income. Aabidah Ali (25) explained what she thought about entrusting her income to the family;

Do you decide over your salary by your self or do your mother and father decide about anything? They decide how to use. What do you think about that? I think that is good. Why do you think so? It is my mother that decides. My mother won't do anything bad against me. She thinks about my future and what is best for me. I am grateful for her support and do as she says.

Two mentioned that their income goes to education for their younger siblings.

Married Women

When asking married women with children about how they use their income the first answer was on their children's future and their education. The income goes to school tuitions, living costs and food. Married women without children were saving money for future educations costs.

Maab Dhali (42) had her husband and children in the countryside and sent money to them every month. A few of the married women lived separately from their husbands and sent money back home. Two explained that they have sick parents and help them out with medical treatments and medicine.

Most of the women stated that they decide equally over the expenditures with their husband and that they discuss. In one case one woman said that her husband decides more but she agrees on his decisions. Two of the interviewed were the main breadwinner of the family and in these cases there was a slightly stronger position for the women. Labonya Rahman (31) explains how she uses her income:

In the beginning when I started to work I still lived at my parents place so I gave them my salary. But when I got married then the way I use my money changed. When I married I moved so I use the money for rent and since my children got born I use it for education. What is left I use for my own living and I save some money at the bank.

Four of the mothers explained that their goal for the children is to give them a good start in life, want them to become a good person and graduate from collage or the university. 'My daughter wants to become a lawyer and I want to support her'. Three persons mentioned that they thought about working and study at the same time at first

but they cannot find the time to do it. They gave up their dream work to become a police, public worker, banker or lawyer etc.

8.6 Impact on Lifestyle

The interviewed women unambiguously said that their life conditions had changed to the better, to a good life. An example often mentioned was that their children now are able to go to school and can even graduate from the University. People can also afford to buy more things as clothes, spend money on personal items/interest and save money. Especially if both husband and wife work then its possible to buy things you want. Three persons said that they feel more freedom now since they earn their own money. Fadila Islam (20) expressed it like this;

I can do as I want and I have freedom. I could not do that before because I did not have any income. Until now women in Bangladesh usually stays at home with their father and after that move to heir husbands place. But that is changing now, more women have their own freedom and live a more pompous and unconstrained. Don't need to depend on others.

Three other persons said that it feels great to be able to provide for others in the family that it makes them happy. One person said that before she needed to ask for help and be grateful.

Fellowship among the workers was also mentioned as a positive thing about working. 'It feels like a family'. Labonya Rahman (31) describes how things has changed for her since she started to work;

Many things changed since I started to work. I lived in a family with 3 children were the youngest is a brother. We were a poor family but since I worked I was able to send my two younger siblings to school. We also had a very old and untended house but I saved some money and we were able to renovate the house. Later on my father died so my responsibilities grow. I wanted to help my mother and I still do (crying).

Dreams and Goals

Along with the change in lifestyle come goals and dreams for the future. Commonly expressed was the will of their children's success in school and being able to get a good job and become independent. Intentions to buy some land and build a house for the family and husbands parents. To be able to live together with the husband's parents is considered to be good fortune.

Kokila Hossain (29) said that she want to open up an own shop in the future were she can manufacture things. Similar to this dream is the will to help out siblings in a family owned grocery store and expand the business.

The single women mentioned the wish to find a good husband and get children. Fadila Islam (20) said that one of her goals is to advance in the company and become a supervisor.

8.7 Change in Society and of Women's Role

For the last question the interviewed persons was asked to give their view on how the role of women has changed over the past 20 years at home and in society.

Two women explain that the health conditions and standard has improved. 'Today its possible to eat 2-3 times per day and before only once a day. Now people can buy good clothes and they don't need to rely on the husband and sometimes be treated ill. It is less depending on the husband nowadays'.

Labonya Rahman (31) explains how women were not allowed to go to places unaccompanied before. 'It was not possible to go to a shop alone and you were more afraid of what could happen. In that case it's more freedom now'. Mr. Abhra Khan (50s) said that 20 years ago women and men did not walk on the same pavement. The street was divided and they could not show their skin. An other women said that nowadays women are encourage to work and you get praised for working. Amin Akter (28) thinks that women have a more strong position now then men.

Thanks to the garment industry women has received a chance in society. People are not poor anymore. Some people study and work at the same time. Further more women attend school more then men today. Example of negative effects was only mentioned one time by Kokila Hossain (29);

I think that harassment against women has increased. Before there were not many chances for men and women to meet but now when there is a lot of freedom sometimes to much freedom it sometimes happened that women get harassed that suddenly a man grabs a women arm and pull or do something bad. So that is not good.

Maab Dhali (42) explains that at Start Garments Ltd. everyone has the possibility to reach a high position. Everyone has the right to express his or her mind.

8.8 No women in top management at Star Garment Ltd.

The highest rank a woman could get at the factory was supervisor and it is on the factory floor. Administrative staff and managers were all men except for the CEO's wife that had a more unofficial position.

The manager Mr. Abhra Khan (50s) explained that the company does not hire woman for administrative purpose. It's a small office and that the presidents 'Madame' is a women and it is enough with one. Some female administrative staff were hired in the beginning but they got pregnant and stopped working and since then no one else has been hired. One other reason is that maternity leave makes problem because the company need to have two persons doing a job that usually are done by one person.

Mr. Tanaka Taro comments that the company's policy is not to hire women to the office. The reason is that they think that the administrative work is above (status) the floor and that creates problem. It's a sensitive line, who is the person in the top a supervisor or a lady in the office? A person that are in the office will get more information then others so in many cases women's attitude will be like 'oh you don't know about that so you should listen to me'. Mr. Tanaka Taro further explains that there is also no reason to hire a snobbish girl that has graduated from the university to make easy documents. That is a few of the reasons why girls are not hired in this area. One other reason is that in this way it's easier for the supervisors to come to the office. Mr. Tanaka Taro point out that in Bangladesh men are still the leaders so it's easier for the women to ask them for things. 'My wife is at the office and sometimes girls come to her. She is at a higher rank and can tell her mind about things if it's good or not'.

8.9 Child Labour

Six out of sixteen of the interviewed persons were under age at the time of their employment. This issue was addressed to the CEO and Mr. Tanaka Taro explains why child labour exists at his factory and why it continues. Below is an extract from the interview between Mr. Tanaka Taro and me;

The next question is a bit sensitive but I noticed that some of the people working here have been working since they were younger then 18. What do you think about that?

Before in Japan when I was a child I used to work but I don't say that is good. Now in Japan if you are over 15 then you can work. In this country it's okay to start to work from your 18th birthday. In Japan there is 9 years compulsory school so after high school then you can start to work. But some works you are not allowed to do. But in this country if you are not able to go to school and are not working until you are 18 what are you doing? It's a problem with the system. I am not trying to break the rules by purpose, I am asking their age when they come for interview. In the beginning I did all the interviews and when I asked them their age all of them said 18.

So they did not tell the truth?

Some was 14 but said 18 and the problem is that you have no way to check if it's true. They don't have resident register. It surprised me in the beginning but actually that case is more common then the opposite in the world. If they are obviously to young I did not hire them but if they wanted to work for their family I did not see any reason not to hire them. I also don't intend to tie them up and make them do heavy work. They have the right to quit their job whenever they want. Its not like we lock them in and make them work. Sometimes in American there is a news report about a girl that is working at 15 but what is the option? That they become homeless and need to live on the road? What is better in the perspective of human rights? [...]When you walked around in my factory today do you think we would use young girls in a bad way?

No I don't think so.

Every country has their condition. The day this country has a better economy and everyone has the right to go to school then it might be different. What do you think so young girls do?

I don't know.

They marry in a young age.

Is it because they cannot afford to provide for a living?

Yes, and its not because the young girls want to get married. So what are human rights? Its not as the west thinks. If you want to think about human rights then please buy the products for a higher price. If so then the parents don't need to make their kids work then they can go to school instead. But they cannot that is why they do as they do.

Are there any controls from the authorities on this?

Yes there are. The reason is that America threatens to not to import if they found out about child labour. But since there is no resident's registration its difficult to check so we say that if the girl wants to work then we give her a chance. If I would see news about child labour in America or Japan I would probably feel sorry for that girl but then I say don't go to Wal-Mart and buy a T-shirt for 2 dollars. How much do you think the girl who made the shirt gets? At our factory the workers don't get rich but at least they don't need to worry about tomorrow.

9. Analysis – The road to Women’s Economic Empowerment

To understand what kind of factors that needs to be fulfilled in order to obtain or attract foreign investments and it effects on women’s economic empowerment I use a macro, organization and micro level approach in the analysis. The reason for this is that it follows certain events that have been important in the empowerment process in the actual time order. This chapter highlights interrelated findings on structural and individual processes regarding experiences of economic empowerment in this case study.

9.1 Macro level - Globalization

Reflecting over read literature and experiences made during the data collection in Bangladesh, were I took part of narratives from workers and managers, a pattern of structural and individual events became distinguished. These events are influenced by changes in society on a global level and are to some extent related and matched through Bangladesh needs to increase work opportunities, Mr. Tanaka Taros need to find cheap labour for his garment factory and the women’s need to make a living.

I want to start by illustrating the impact of globalization and make parallels to events presented in the case study. Figini and Santarelli (2006) describe globalization as an historical process that became commonly used around the middle of the 1980s. The end of the cold war demised the communist countries and the centrally planed economy and leading the way to a global world and the adaption of free-market oriented economic policies and individual behaviours. Figini and Santarelli (2006) summarize economic globalization as;

[...] the increasing openness of countries to international trade; the increasing liberalization of markets, particularly through the elimination of barriers to trade in goods and services and the development of an integrated international financial market. (p. 131).

Scholars argue about the effects of globalization when it comes to terms about inequality etc but that trade is effective to reduce poverty is widely recognized. Low-

skilled workers with cheap wages are attractive for foreign investments and create work opportunities (Figini and Santarelli, 2006).

As presented in the background to the establishment of Star Garments Ltd. in the beginning of the 1990s Mr. Tanaka Taro was looking for opportunities to establish a business where he could produce garments for a low price. At the same time the government in Bangladesh was exploring opportunities to attract foreign investments to escalate economic growth and fight poverty. Both events can be related to the globalization process. However political direction and regulation plays an important role when it comes to attract investments. Developing countries as well as developed countries have different approach to gain prosperity. In the heading below I give an outline of the importance of political direction and policy making in developing countries related to foreign investments.

Political Direction and Policies

The literature presents various welfare state models where countries are divided into different categories on political direction and how they maintain social services. Particularly two presented types of welfare states in developing countries fit this study and are presented here. The first type is a '*productive welfare state*' where efforts are primarily directed towards promoting market dependence of citizens by investment in training and education. In productive welfare states is proletarianization, (social process that moves people from employers, unemployment and self-employment to employed wage labour) of the workforce. Prioritize commodification (transforming goods and services into saleable products) initially evolved from systems, which actively encouraged participation in export markets (Ruda 2007).

The second type is a '*protective welfare state*' whereas certain individuals are protected from the market by securing income and employment (Hudson and Kühner 2011). Protective welfare states social rights are directed to a small clientele and emphasis on decommodification occurred prior to proletarianization (Ruda 2007).

A countries political alignment and choice of welfare state as productive or protective has a major impact on foreign business investment. The first condition that needs to be fulfilled is that a state has a positive attitude towards foreign investments and that domestic regulations facilitate investments. Bangladesh fit well in to a productive welfare state and improvements in both health and education opportunities are often mentioned during the interviews.

The next section highlights structural factors from policymaking that enhances foreign business investments and empowerment.

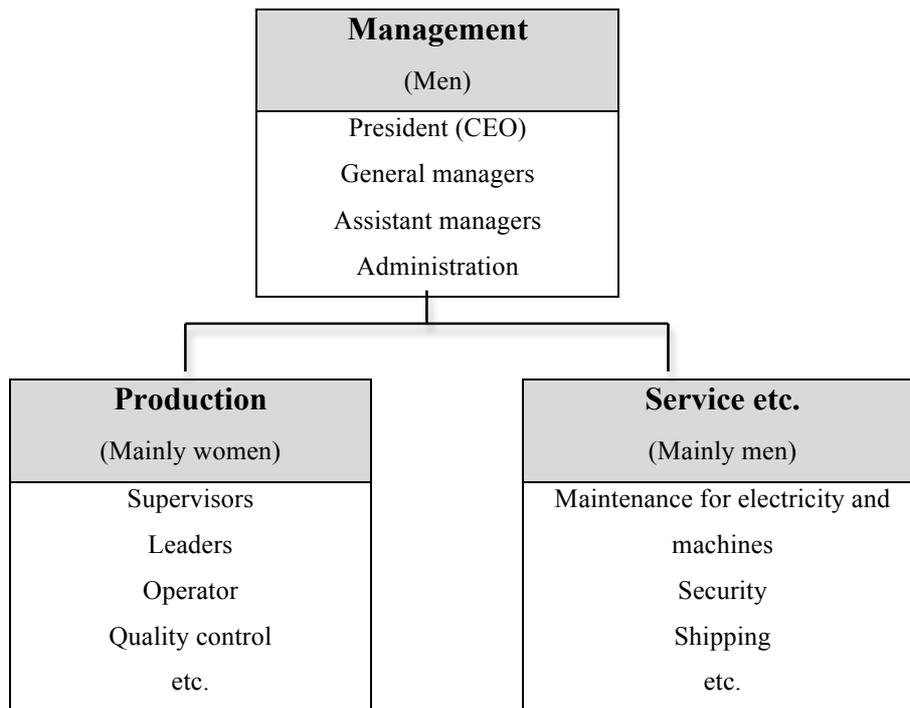
Structural Factors to create Empowerment

In the theory chapter Golla (2011) makes an outline on conditions that needs to be fulfilled in order to achieve economic empowerment. Important factors are according to Golla that organizations need to address and contribute to *individual and community recourses*, and *norms and institutions*. During the interview with Mr. Tanaka Taro he explained about the background of the upstart of Star Garments Ltd. He revealed that the Government of Bangladesh had agreed to stimulate foreign investments to create work opportunities in one of its Export Processing Zones. Strategic and successful planning by the government that meet two needs made this a win and win situation. Factors identified that connect to the theory are recourses provided by Bangladesh as *human capital* in this case to broad content female workers. Mr. Tanaka Taro was provided with *social capital* as UNIDO coordinator and local public officer that provided guidance and support through out the process of starting up the business. *Financial capital* was provided by loans from Mr. Tanaka Taro's friends and the bank. *Physical capital* as machinery was excluded from heavy tax when entered to Bangladesh and it facilitated the process. The government of Bangladesh made exceptions in *legal and policy structures* as well as gradually changing the *norm* of women as useful workers rather than house wives.

The interview shows that policy-making and clear structure is a central part in achieving empowerment. This is a prerequisite for companies to be able to establish a firm and contribute to occupation.

9.2 Organization level – Power Structure at Star Garment Ltd.

At Star Garment Ltd. the vast majority of the employed staff is women since they work at the production line and it accounts for the productivity of the firm. However, when it comes to the top positions in the company they were all reserved for men. Below is a simplified graph over the organization describing the categories of work and balance between women and men. Approximately 80 percent of the workers are women and 20 percent are men.



At Star Garment Ltd. there is a clear gender difference between work categories. In the theory chapter I described about the intersectionality perspective, about how power between groups are easiest to find on a structural level and that reality is created by language and actions. During the interview with Mr. Tanaka Taro and Mr. Abhra Khan they declared a policy of not hiring female staff at the management because of three reasons. The first reason was that women think that administration work has a higher status than the production so it creates problem. The second reason was that men are leaders in Bangladesh so it's easier for the supervisors to ask male managers for advice. The third reason was that women takes maternity leave after giving birth to a child so then they need to hire someone else during that period and that causes trouble. The management's policy of not hiring women to the company's top positions excludes women to be equal in both power and economic compensation. The management's choice might also be a result of patriarchy norms where the female gender is considered to be lower in rank compared to men. On the other hand women have the possibility to advance in position as long as it is in the production area. Career advancement results in responsibility, power and better salary so it has a positive affect on individual economy.

When asking if Mr. Tanaka Taro and Mr. Abhra Khan could consider letting women in on top positions in the future I got the impression that it was not an option

at the moment. To get better equality there probably need to be more open discussions to raise the awareness of the issue or change in leadership.

Class belonging and Employment at Star Garment Ltd

In the interviews I found signs that showed that class and gender could influence what kind of people that are working at Star Garment Ltd. None of the interviewed women had any education related to their profession. The management did not require professional skill because new employees can be thought to do the work at the factory by their leaders and supervisors. Further more a demand of cheap labour was one of the conditions of establishing Star Garments Ltd. in Bangladesh.

Referring to the interviewed persons reasons from choosing to work at the factory the majority said that poverty or other family problems was the reason for working. In other words the women in this study are originally members of the poor working class where the average level of education is low. Work that usually doesn't require education is low wage jobs. Mattsson (2010) describes social class to include social capital as networks that can help us advance in the business world or a workplace. Depending on which social class you belong to the conditions in access to work will differ. Considering that personal introduction was one of the most successful ways to get a working position at Star Garments Ltd. and the lack of highly educated staff on the factory floor I think you can assume that Star Garment Ltd. and maybe the garment industry as whole will continue to target the poor working class as long as human hand is needed in the production process. The reason for this is the demand on cheap labour and it attracts people with the same living conditions. During the interviews Labonya Rahman (31), Komali Hassan (27), Devangi Haque (24), Aabidah Ali (25), Idhar Khandoker (25), Jada Sultana (35) stated that they knew someone in the neighbourhood, had family or friends working at the company and was introduced by them. This might indicate that people with same socio-economic status live in the same area and the word of mouth is spread in the same area.

Gender issues are other thinkable reasons for the overwhelming number of female workers in the garment industry. According to UNICEF (2010) women in Bangladesh traditionally are considered as a financial burden to the family and compared to boys they receive less investment in care, health and education. This can be one reason for that sometimes girls in early age due to poverty are more or less by families or own

will be forced to enter the work life in order to support the family. Considering this then the natural workplace will be the garment industry since this is a profession with low requirements to enter and the standard norm is female workers.

By tradition sewing is part of the household work and therefore you can assume that it's more frequently done by women than men even in Bangladesh. Mattsson (2010) explains that gender is created by repeating action interpretations, behaviour and live up to expectations. In a country that is described as patriarchy a work area as the garment industry gain wide acceptance because of the 'female nature' of the work tasks. Gender expectations are therefore maintained according to the traditional norm and the few men working at the factories obtain position in management or maintenance or physically heavy work.

Regarding ethnic issues two of the interviewed persons had an evident different appearance and they belonged to another ethnic group. Both of them had concerns on how they would be treated by their co-workers before starting their work. However both of them were very satisfied on the good treatment and familiar atmosphere at the factory. In this case study I could not find anything that excludes ethnic groups rather that the workplace seem to be open for everyone regardless of belonging.

9.3 Micro level - Individual Empowerment and Economic Empowerment

In this section I will illustrate the concept of empowered women and economic empowerment. During the collection of data the interviewed women explained about how they were able to get an employment, how they utilize their income and impact on life style etc. By using empowerment theory presented in this case I have studied the women's experiences of economic empowerment.

Getting Empowered

Reflecting over the answers from the interviewed persons in most cases there is an issue/problem that is causing a need to improve the situation. For an example poverty or the need to support the family because of a sick breadwinner etc. It becomes obvious when you read other scholars definition of empowerment for an example Rappaport's (1987) description on empowerment on an individual level as 'our aim should be to enhance the possibilities for people to control their own lives' (p. 119). There is a struggle on an individual level to do something about the situation. But to

be able to get out of poverty or to help a family member you need to take action.

From this starting position I will apply the terms *resources* and *agency*.

There is one common factor among the answers that applies to resources and that is *social capital*. The best chance to get a job at Star Garments Ltd. is to get a personal introduction. Labonya Rahman (31), Komali Hassan (27), Devangi Haque (24), Aabidah Ali (25), Idhar Khandoker (25), Jada Sultana (35) explained about this and I also reasoned about this on the previous page under class belonging. This case study has an insignificant number of sources and I have only interviewed about 3,5 percent of the total employees so I am not at a state where I can generalise so it would be interesting to do more research about the relation between social capital and class belonging and how this affects your chances to get a job at a garment factory. However I do not know if domestic firms in Bangladesh employ staff from the same kind of system so there is a significant risk that it's only applicable to Star Garment Ltd.

As long as you refer to this case study and to the interviews by the management and employees a helping factor to get employed is to know someone at the factory so a general statement can be that it's important to have a lot of contacts and do networking in order to enhance your chances to get an employment.

Other intangible assets are skills, knowledge and expertise is something you can learn at the workplace and it will not automatically give you a high status position at the company. However it will probably increase your chances to get the job but will in most cases only apply to people that has been working in the same business area and is switching their workplace. Tangible resources as material and financial assets does not apply since people concerned in this study are people who are seeking an employment.

Agency in this case is closely linked to self-empowerment since the interviewed women has been able to take action and get to their goal and get an employment. My conclusion is that the interviewed women are empowered by their actions.

9.4 Advancement in Economic Empowerment

For this part I am using the economic empowerment indicators provided by Golla (2011) at the International Centre for Research on Women (ICRW). I have analysed 1) *economic advancement* and 2) *power and agency* with the help of figure 2 on page 28. One remark on the figure is that it is developed to measure women's advancement

related to starting own businesses and the use of micro loans however I find it useful to this case study since the direction towards economic empowerment is the same. I have concentrated the analysis on livelihood, control of household resources, decision-making and financial independence.

Economic advancement means economic gain and success. Here are the result analysed regarding signs of gain and success. I have left out the step 'access to new markets' and 'increased profit' since they are related to strategies and outcome from a business.

Step 1. Women's Participation in Activities

Attending a workplace means participating in activities. 20 to 30 years ago this was still something unusual in Bangladesh. At Star Garments Ltd. the employees are encouraged by the management to be active and participate.

Step 2. New Skills, Change in Business Practice

The workers are thought skills to manufacture clothes at the factory. Not skills that apply to change of business strategy but in practice since they are free to tell their minds and are encouraged to come with improvements.

Step 3. Improved Livelihood

All interviewed persons unanimously testified about better living conditions then before. Major improvements were made in access to education and the ability to purchase goods, spend money on personal items and the ability to save some money. The feeling of freedom and happiness of contributing to the family was also mentioned.

Here are some experiences that illustrate this and how the women think their lifestyle and living conditions has changed. Amodita Akhand (44) 'It changed a lot. I got a much better life. As an example my kid is now going to the university'. Amolika Kazi (39) 'It changed a lot. I am able to save money and send my children to school'. Maab Dhali (42) 'I am able to offer my children education. I can also spend money on my religious believes. And I spend on my self'. Labonya Rahman (31) 'Since I work I need to look neat so I buy cloths every few month. I walk everyday so sometimes I buy new slippers and make up etc. Sometimes I buy something good to eat'.

This example by Komali Hassan (27) tells about how she had it before and after she started to work;

Before when it comes to food or things that I wanted to do it was usually difficult. But now my husband and I work so to be clear I think I have a good life. So it's a big difference from before.

What do you mean with good life? Just so that I can understand.

If I give an example. If you saw some people wearing good clothes and I wanted the same then I could not buy. But now since I also have my husband then I can work hard and buy. Now I can buy things that I want and I am also able to save money.

Before I had no money so I was not able to think about that.

Studying their narratives there are several words as '*much better life, able to save money, offer my children education, spend on my self, now I can buy things that I want...*' etc. testifies about a positive change that can be related to being empowered. To have the feeling that you are in control and that your actions takes you where you want to go. In the 'World Development Report 2012 - Gender equality and development' it was mentioned that empowerment means that your actions will affect individual and household well-being. These quotations tell about individually experienced well-being. I also think these statements tell about how it was before the women had an employment at Star Garment Ltd. It tells that it was more difficult to send their children to school, buy the most necessary things as cloths or buy things for your own pleasure etc.

In this perspective improvement in economic advancement has been made so the outcome of the foreign business investment has in my conclusion been successful in this part. The interviewed women witnessed about economic gain and success.

9.5 Power and Agency

Power and agency means that women are able to control and share recourses and to define and make choices. I have left out the step 'Increased bargaining power'.

Step 1. Women's Participation in Activities

The interviewed women said that it was out of their own choice that they started to work. Only Komali Hassan (27) said that another family member, her older sister, had asked her. Further more I interpret participation as not only performing a work task but also to be able to have influence on others and be able to change things at the

workplace. On the question how Bangladesh has changed for the last 20 to 30 years in society and in politics etc. Maab Dhali (42) answers how she thinks society has changed and she uses mainly Star Garment Ltd as an example.

Yes things have changed as for an example you can make a carrier at a work place etc. You can become the president of a firm etc. Here (Star Garment Ltd.) there are many possibilities. You can get a high position, there are carrier steps. We can tell our minds. Here we have everything. We have every chance but when it comes to politics I have not thought so much about it.

Aabidah Ali's (25) statement about why she has been working for seven years at the factory and continuing working indicates that it is an open work place:

Because the working environment is very good here. My colleagues and superiors are good. They explain well and are kind. That is why I continue to work.

According to Larissa M. Kapitsa's (2008) UN report 'Women's Economic Empowerment' that the concept of empowerment involves the ability to make choices and entails a process of change in societal structures. Maab Dhali (42) tells about this change and ability to influence her workplace. This is part of the empowerment process.

Step 2. Increased Self-efficacy, Ability to make Decisions

At Star Garments Ltd. the management encourage the workers to think by them self in order to improve the work place. Mr. Tanaka Taro mentioned in his interview that particularly women in Bangladesh have been thought not to think by them self but to follow order. The open atmosphere and possibility to tell ones mind at the workplace was mentioned as something positive and are related to the previous step were the women are described as active as well as possible decision makers.

At home the women gave a more differentiate picture of decision-making. Liarae Uddin (23) explains how decisions are made with her husband;

My husband is thinking about the future of our family it is his role. I do not interfere with his income and he has also parents that might need to be taken care of in the future. I trust my husband's judgment and I know he is thinking about the future. I am confident that he is taking good care of our money and save for what is needed.

Chaitali Begum (24) newlywed tells about how she thinks decisions will be made between her and her new husband ‘Do you think that you and your husband will be able to equally decide about your economy? Will you be stronger or your husband? I think that we will have the same mind and work things out together.’ Amin Akter (28) still living with her parents explains about decisions over her economy like this; ‘Can you decide over your income by your self or does your mother and father decide for you? They don't say anything about my money. I usually decide by my self’.

The answers about decision-making varied a lot between the interviewed persons and in this regard it varied between every family. Step 2 is closely connected to the outcome of step 3 so the conclusion is given in the next part.

Step 3. Increased Control of Household Resources

Among the seven unmarried women that participated in this study the significant custom was to entrust the income to the parents and usually to the mother. The money goes to the family but also to invest in their future.

The Married women in this study in general answered that they decide equally with their husbands about the household resources but in the two cases where the women were the main breadwinner then the power balance was more to the women’s advantage.

A more family orientated culture compared to Sweden and other western countries shows a difference on how unmarried women use their income in this study. Contribution to the family seems to be more important than individuality. The reason for feeling this I assume is that every family member that can earn an income plays an important role of the total family’s well-being. I have not studied about Bangladesh welfare system and what support that are given to people that can not provide for their own living but considering what the women and people at the management have said about the women’s families not having enough disposal income then I assume that there are very limited help from the society. To be in control and in power to support the family everyone’s efforts and income is needed.

Even though the unmarried women expressed joy and satisfaction over being able to contribute to their families and indirect to their own future their situation does not entirely conform Golla’s (2011) definition of being empowered since they don't have

the ability to act on economic decisions. On the other hand they have succeeded to advance economically since they contribute to their family and their own living.

The married women said that both had the ability to act on economic decisions and also contribute to their families as well as they advance economically. Once a year there is a salary raise for the employees so they gradually advance their economy. Regarding that Bangladesh is described as a country that is patriarchal I found that does not seem to be the case for every family, on the contrary the women in this study were according to their narratives equally involved when deciding over the households resources.

Step 4. Increased Financial Independence

Two women said that they could decide over their income with no interference from their husbands. Maab Dhali (42) explains it like this ‘My husband say that how I want to use my money is my freedom since I have worked for them. But we decide together anyway’.

Three women said that they have more freedom now when they work because they can buy things they want. The rest either decides equally with their husbands or entrust their income to their parents.

This indicates that independence is occurring and has increased because of the employment. Independence is on the other hand difficult to define because there can be independence at the same time as you equally decides over the disposal of the families income. I also think this has an cultural aspect on what is considered as a norm in the actual country and therefore I want to be careful not to advocate any special lifestyle.

In summery the participants in this case study shows that married women overall has the status of being empowered but the unmarried women lack the ability to make own decisions, control household resources and independency when it comes to major decisions on life events but they have a small disposal income that they can do what they want with.

9.6 Gray Zone in the Development Process

During the interviews I encountered that 6 out of the 16 workers had started to work at the factory before coming of age. The youngest girl was 10 years old when she started to work. Human rights as child labour is not one of the issues that I am focusing on in this paper but I think it's relevant in the context because it is linked to economic development.

Personally before coming to Bangladesh my view of child labour was only negative but taking part of the women reasons for starting to work at an early age and Mr. Tanaka Taro's explanation on the complex issue of hiring underage persons I understood that there are many underlying obstacles to solve and that poverty and underage marriage goes 'hand in hand'. For my own part I used to work at a paper factory during the summers between I was 15 to 21 and the working conditions were fine and I did not suffer from it. My end impression on the issue was that there are circumstances where child labour is a better alternative than being homeless etc. One more thing I thought was that the age limit of 18 was relatively high and that the example of Wal-Mart was one of capitalism's backside but perhaps a step that is difficult to avoid in the economic development process. The backside of capitalism was also mentioned by Neumayer and Soysa (2011) in the chapter about previous research where foreign companies are described as the profit hungry 'masculinity' of corporate globalization that leads to subjugation of women since they are used as piece-rate workers in the export industry. Gender inequality is presumed to exacerbate because of the exploitive nature of the trans-national capitalist system.

In the case of Star Garment Ltd. I want to argue for the opposite since the women that are working at the factory are encouraged to speak their mind, come with new ideas to enhance the efficiency and this breaks the old norms of not thinking for your self and wait for orders. On the backside is that there is no equal distribution of positions up to the top management. The manager and Mr. Tanaka Taro says that it is the factories policy not to hire women to the administration and that it's only for men. In a gender perspective there is more to be done on social empowerment level where you need to remove social obstacles to the exercise of individual influence and better economic benefits (Larissa M. Kapitsa 2008). At the point of writing this paper I have been working and living in Japan for about 11 years. Women's role in Japan and the difficulty to reach top positions in companies in Japan for women are often

discussed it is my speculation that Mr. Tanaka Taro has brought some of the management style to Bangladesh that does not include women in the top.

9.7 Change in Society Norms

When I was consulting UNIDO for a subject for this paper I was told that some 25 years ago there was no woman out on the street. Going to Bangladesh today can be a bit overwhelming especially if you are not used to crowds of people. There are people everywhere and traffic can at first feel chaotic. You will see as many women without a veil. Women and men walk on the same pavement and during the interviews I could feel their optimism of the future. I will end this part with Mr. Tanaka Taro's point of view of this issue;

Bangladesh is a Muslim country and women in the outside world were very weak. Men did not work that much but still acted strong. They told their wife's to stay at home and don't show their faces but since the garment industry came women started to work so their position has improved. This has also lead to more divorces. Before a man maybe earned 50 dollar per month and now a women can earn 100 dollars so then women start to question the man. Some people say that this is the start of the collapse of Muslim.

Bangladesh is sometimes told to be one of the weakest Muslim countries when it comes to following Muslim rules. A woman is only supposed to talk to men in the family so to be strict they are not allowed to be interviewed by you or have meetings in the factory etc.

Some counties like Afghanistan, Iraq and Pakistan there are forces that try to restrict women even more by refuse education etc. But here finally women have been able to see the light. Before men said its difficult to earn money but now women have noticed that its not so difficult so the reason why they did not have so much money before is because their husband did not work sincerely. Some women don't stand to get criticised any more so they become more independent. It's more difficult for men now.

9.8 Summary

The literature combined with the data collection and analysis has made it apparent that there are patterns of conditions that need to be fulfilled in order to bring economic empowerment for women. This paper is build on one case with a number of few interviews and I don't claim to generalize but I believe that the findings can be applied with success to other new similar investments in the garment business as well and can contribute to more economically empowered women.

Below I have made a short summary of the findings explained in this chapter. It is explained in a graph and explains important prerequisites for the empowerment process, which I refer to as a 'stairway to economic empowerment'. The stairway

follow the macro to micro approach and macro level and refers to a countries regulation and policies on foreign investments. The next step is Organization level (the company) and the micro level is referred to the workingwoman. The steps are described from the initiative of foreign business investment.

9.9 Stairway to Economic Empowerment

Macro level	<ol style="list-style-type: none"> 1. Approving policies and regulation towards foreign investments. 2. Commodification (transforming goods and services into saleable products) and actively encouraged participation in export markets. 3. Investment in primary and secondary education, and basic healthcare etc.
Organization level	<p>Social capital support in the business set up process. Support in this case was provided from the local government and an external organization UNIDO.</p>
Micro level	<p>Matching of human, financial and physical capital.</p>
Micro level	<p>Necessity of economic means triggers <i>agency</i> (define goals and objects and acts upon them) as in this case to look for an employment.</p>
Micro level	<p>Resources as social capital (network) are a beneficial factor to get an employment at Star Garment Ltd. but not a mandatory condition.</p>
Micro level	<p>An employment strengthens the position for women in the family since they economically contribute to the family's welfare. However the norm of the family indicates pattern of differences between married and unmarried women. In this case that married women are more equal and decides together with their husband while unmarried women are more subordinate their parents will.</p>
Micro level	<p>Regardless of civil state the employment contributes with the feeling of more freedom, possibility to get education, ability to support livelihood and gain quality of live.</p>

10. Conclusions

The purpose of this study was to investigate how UNIDO's business investments support affects women's economical empowerment. This was done by a case study on female workers in a Japanese garment company established in Bangladesh. I also aimed to bring understanding on factors that lead to economic empowerment and how it affect women's life situation.

Especially the part of understanding factors that leads to empowerment became more wide then expected. At first I thought that most of the focus would be on the women interviewed at the factory. After taking part of the literature, studying about social work in a international context and doing some volunteer work at UNIDO I realised that its important to understand the complexity of the empowerment process and that it takes place on different levels. That is why organizations like the UN, Governments and NGOs etc. target different areas like policies and local conditions. Further more this study has given me the opportunity to learn about issues of poverty, woman's role in society, economic empowerment and affects that direct foreign investments can have.

It is my understanding that UNIDOs goal to economically empower women by the help of foreign business investments has been successful when it comes to the individuals that I have interviewed. In this case especially when it comes to married women. Unmarried women maybe are as empowered when it comes to the conditions of family structure and the will of contribute to the family. I was stuck by the joy that was expressed among the unmarried women that they did not mind to entrust their income and important decisions on marriage partner etc.

However as mentioned in the method chapter most of the people that was chosen to participate in this study has a long work record at the company and can probably looked up on as loyal to Mr. Tanaka Taro and his company. I don't think this has any significant impact on their answers but it would had been interesting if I had had the opportunity to randomly select the interview persons and see if the result had been the same. I think this study shows that the interviewed persons has experienced improvements in their life both economically with a better living standard and some

have also been empowered in their relations and have now more opportunities to make positive decisions for their future.

Talking about empowerment there is no goal and it is always a process of change. I think that the theory part about empowerment combined with the indicators provided by ICRW has been helpful in the aspect that it has given this study a sense of direction in the empowerment process rather than trying to evaluate the rate of success.

10.1 Future Research

This study encountered several topics during the data collection. Mainly different family conditions had made women and several young under age women to start work at the factory. In this study it was clear that direct foreign business investments can have a positive impact on women's economy and life conditions. This study opens up several future avenues for spin off topics related to women's economic empowerment.

Topics that I would like to propose are how direct foreign business investments company policies and management philosophy impact on women's degree of independency and economic empowerment compared to domestic firms.

During the interviews I got the impression that women in their 20s had a more positive view on this study's subject so one other topic could be to study about changes in attitudes of equality and economic empowerment in different age segments.

Previous research has shown that its difficult for women to advance in to top positions in the company and that was also the case in this study. I would therefore like to give notice for more research about how its possible to make women advance more in their carrier and how NGOs like UNIDO etc can help to push for more actions like this.

One last suggestion is to do more research about how to find more success stories in the empowerment process. What other efficient ways except personal introductions are there to get an employment in the garment industry especially when education does not seem to be a key factor.

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Appendix I, Interview form Employees

Warming up questions

- What is your name?
- How old are you?
- Are you single or married?
- How many children?
- How long have you been working here?
- What do you do at the factory?

Micro perspective (agency - ability to define goals and objects and to act upon them)

- Why did you apply for this job?
- Who's idea was it? Yours or someone else?

Micro perspective (personal resources – intangible & tangible)

- How did you get this job?
- What kind of education do you have? Did it help you to get this job?
- Can you read and write?
- What skills do you have? Did it help you to get this job?

Has any economic empowerment for women occurred?

- What do you do with the money you earn?
- How much can you decide over your own income?

Any change in women's life situation?

- How has this job affected your life situation?
- Are you able to make decisions and contribute to future investments for your self and other family members (example property and education)?
- Do you have any special goal or dream that you want to fulfil?
- Did you want to work in the garment business or did you want to do something else?

Macro perspective (structures in society)

- How would you describe women's role in working life in Bangladesh?

Appendix II, Interview form Employer

Warming up questions

- What is your name?
- How old are you?
- When did you establish this factory?

Factors that leads to employment

Micro perspective (agency - ability to define goals and objects and to act upon them)

- What are the usual reasons for the women to apply for a job at your factory?
- Do they have any special goals?
- Are the women independent in their choices? Are they able to define goals and act upon them by them self?
- How did the process look like from first applying until they get the job?
(Who did you talk to? Accepted by family? Social problems during the process?)

Micro perspective (personal resources – intangible & tangible)

- What kind of education do you require to employ?
- What kind of practical skills do you require to employ?
- Does personal connections help to get a job here?
- Does financial assets or equipment/material benefit to get a job here?
- Are there any other factors then education and skill that you value when you employ?

Work duties at the factory

- What kind of duties does the women do at the factory?
- Are there any managers among the women? If Yes or No, why?
- What are your expectations and requirements for different work positions?
- How long time does the women usually work at the factory?

Has any economic empowerment for women occurred?

- From you knowledge how does the private economic situation look like for women working at your factory now compared to before they got this job?

- Can women decide over their own income?
- What do they do with their income?
- What are the positive changes?
- Are there any negative changes?

Any change in women's life situation?

- How would you say that this job has affected women's life situation?
- Any changes in their life-style?
- Are they able to make decisions and contribute to future investments for them self and other family members (example property and education)?

Macro perspective (structures in society)

- Please explain how the economic situation for women has changed in Bangladesh since you started your factory?
- How would you describe women's role in working life in Bangladesh?
- Do women and men have the same opportunities to get a job no matter of its kind and level?
- Are working conditions and salary the same for women and men?
- Do women and men have the equal access to education? Are schools public or private?
- In general who would you considered to be the economic supporter for the family?
- Others?