

Seminar Paper Report

on

The Role of Cooperatives in Women Empowerment: "A Case Study of the Charushi Shataranji and Craft Cooperative Society".

Submitted to:

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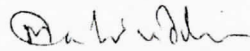
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CERTIFICATE

This is to certify that **Mst. Airin Sultana** bearing Roll number 118 of 126th Advanced Course on Administration and Development (ACAD) has prepared this seminar paper title on **'The Role of Cooperatives in Women Empowerment: " A Case Study of the Charushi Shataranji and Crafts Cooperative Society"**. She has done this study paper under my direct supervision for the partial fulfilment of the course and she has followed all my instructions during her work.

I wish her every success in life.



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Abstract:

Empowerment of women is let women have legitimate power or authority to perform the their tasks. It is a holistic concept. If women are empowered they would be able to contribute in planning and decision making tasks and to participate in the development programmes and activities individually. This study emphasis on women empowerment through cooperatives. It is a multi-disciplinary technique that includes social-political, legal and economic characteristics. The primary and the secondary sources of data were utilized in the analysis. The primary sources of data were composed through interview, questionnaire survey and focus-group discussions. Interviewing were also conducted with the management committee of the Charushi Shataranji and Crafts Cooperative Society Ltd., Cooperative officer and stuff of cooperative department. The data have been collected from 50 members in regarding membership of cooperatives on income, saving, expenditure, business and children education. The study recognizes that there is a strong influence in between empowerment of women and cooperativesl. Looking at the study area that is the Charushi Shataranji and Crafts Cooperative Society Ltd. show that the cooperative have helped not only women in economic authorization, but also in headway with women's overall solvency. There are some challenges in developing women empowerment and building awareness about their rights like illiteracy, social bindings , conservative mind setup .

Introduction and Literature Review:

Promoting women's empowerment is essential because in most cases women are responsible for their children and for their family, thus empowering women is empowering the society in large(world bank, 2001).The global statistics show that Women are in charge of 60-80 percent of the world's work, and produce 50 percent of the food. Despite the fact that their contribution is significant, they have limited economic advantage and access to productive resources (Lawless et al., 1996; Mayoux, 2009). In Bangladesh cooperative sector is governed by the Cooperative Society Act 2001(Amendment in 2002 and 2013) and the Cooperative Society Rules 2004. Cooperatives can be used in empowering women by their active participation in socio economic development. The Government of Bangladesh has taken the special innovative initiatives for women empowerment in vision 2021 to achieve the goal no.5 of SDG (Sustainable Development Goal) that is the gender equality and empowerment of all women and girls.

Despite the empowerment of women and factors of gender equality being a fixture on the development agenda since the mid -1970s with the introduction of Women in

Development(WID), gender statistics from the United Nations and the World Economic Forum tell us that there is still a lot of work to be done before women will have equal footing with their male peers in the labour market. According to UN Women's recent statistics progress of the world's women, only 50 percent of women, compared to 77 percent of men, are employed and of those employed women, they receive 10 to 30 percent less in wages than their male counterparts (UN Women, 2015). Women also face occupational segregation, both by being over represented in services, housework and agricultural work and by encountering the "glass ceiling" --in which men and women have the same occupation ,but men enjoy more responsibilities, better pay ,and higher status regardless of skills or experience (ILO,2012b). In rural areas, especially in developing countries, women comprise approximately 43 per cent of the agricultural labour force , and are considered to be just as efficient farmers as men, but women have typically lower production output due to barriers in accessing information ,resources, labour, and financial support(FAO, 2011). Women are also more likely to be shift workers, undertake unpaid domestic work, contribute unpaid care work and serve as family workers, especially in agriculture. Women also have less access to education ,have less mobility ,have less access to financial institutions, and are viewed as dependents (ILO,2012b)

Worldwide there are also over 140 regions that have legislation that impedes Women's participation in the workforce (UN Women,2015).The World Economic Forum's Global Gender Gap Report, Which looks at economic participation, educational attainment, health and survival and political empowerment, found that none of the 200 countries studied had closed the gender gap.

Effectively addressing the global gender equality gap entails engaging in strategies that will provide support for women's economic participation in conjunction with educational attainment, political participation and opportunities for social mobility, and inclusion of women's voices and representation within all levels of society. The cooperative structure based on such values as equity, equality ,democracy , fairness and solidarity are necessary foundations for achieving gender equality. With millions of cooperatives all around the globe, there is great potential for cooperatives to implement and uphold policies and practices that assist in closing the global gender gap. Empowering a sustainable system of multiple services enables women to realize their full potential and power in all aspects of life. Power is not a product for carried out and cannot be disposed of. Once acquired, it must be empowered, implemented and maintained.

The gender gap in labour force participation persists in every part of the world. In developing contexts, women spend two and half times more hours on unpaid labour than men and their work is most likely to be informal and unprotected (UN Women, 2015). Strengthening women's ability to participate in the labour force is seen as a means to challenge global poverty and issues of regional economic sustainability. The ability of cooperatives to contribute to closing this global gap deserves increased attention. There is a need to better understand how cooperative enterprises meet women's needs to users, member's and workers. The need for greater investment in cooperative enterprises as a means of meeting the gender equality and women's empowerment goals laid out in the 2030 Agenda for Sustainable Development and to ensure the integration of women's empowerment and gender equality considerations in cooperatives.

Almost 20 years have passed since the forth World Conference on Women in 1995 in Beijing, during which governments adopted a global platform for action on gender equality and women's empowerment. The need to advance on gender equality and women's empowerment targets have led to UN Assembly adopting these.

Based upon values such as self-help, equality and equity and principles of voluntary and open membership and democratic control, cooperative enterprises are placed in a unique position to ensure and promote gender equality and women's empowerment and to contribute to the achievement of the goals and targets laid out in the 2030 Agenda for Sustainable Development.

Equal participation between men and women are vital in economic development as half of the total population is women. Accordingly Rural Development and Cooperative Division (RDCD) of LGRD and Cooperative Ministry is working as a catalyst to ensure education and enhance financial capabilities of the people in agriculture and business with special emphasis on women irrespective gender, religion and caste. This Division is working for the overall development of the country along with empowering women in socio economic arena. This Division is also striving hard to empower women both economically and socially through development of women education, increasing funds for providing microcredit's and generating employment for women in business so as to reduce poverty and achieve growth.

Various supports are provided for socio economic development and also empowerment of rural women through forming various Societies under the Cooperatives

Act and Rules. In the year 2013 the cooperative Act is being amended in the light of Cooperative Society Act, 2001 to ensure transparency and accountability and to expedite the cooperative movement. The following directions are stated in article no. 4.9, 9.13 and in 13.7-07.05 of the National Cooperative Policy, 2014 to expedite cooperative movement, strengthen cooperative sector and to increase women's participation in women's advancement by:

1. Taking necessary initiatives for women's empowerment, employment and awareness through cooperatives.
2. Adopting cooperative development projects to improve socio-economic condition of small ethnic and disadvantaged communities.

Problem Statement:

The modern world is so affected with devastating crisis of employment opportunities. With the passage of time, many suggestions arose for this crisis of employment. But the crisis isn't still even a bit changed as seen informally. Keeping that thing in mind, our government took a group of initiatives that the unemployed can make themselves self employed. The past few decades, women in studies and jobs were discouraged. Even now they are neglected in family, society, services, businesses and other sectors compared to the men. Thus the women are suffering with inhumane tortures by the family leaders for their less contribution to the economical condition of the families due to poverty. As education was discouraged in the past, the door of opportunities for the women to join in official sectors can be called closed. In relating with the department of cooperatives 'The Charushi Shataranji and Crafts Cooperative Society Ltd.' is helping these distressed women and working for their betterment and empowerment. Thus the women can be more self reliant, self sufficient and self esteemed. So, the present study will deal with the activities of the Charushi Shataranji and Craft Cooperative Society Ltd.

Objective:

The object of the study is to evaluate the role of cooperative on the Empowerment of Women in the Charushi Shataranji and Crafts Cooperative Society Ltd. The specific objectives are to;

1. Analysis the role of The Charushi Shataranji and Crafts Cooperative Society Ltd. regarding women empowerment.
2. Find out the impact of the activities performed by the Charushi Shataranji and Crafts Cooperative Society Ltd. on women empowerment.

Research Question:

1. What kinds of role are performing by the Charushi Shataranji and Crafts Cooperative Society Ltd. in regarding women empowerment?
2. What is the impact of activities performed by the Charushi Shataranji and Crafts Cooperative Society Ltd. on women empowerment?

Rational of the Study:

Though cooperatives are open for both men and women, the participation of women in terms of membership and leadership position in cooperatives is still minimal. The Charushi Shataranji and Crafts Cooperative society provided sufficient opportunities to their members to involve in different income generating activities by producing shataranji. The recent scenarios indicates that women are not born for reproductive work only, but they are also very much active in entrepreneurs recording in rapid growth in their business. Through cooperatives movements thousands of women have been able to improve their living standard. They have also found a route towards self-empowerment and development that works for them. Cooperative has contributed much to improve livelihood and in making better economic condition of women. The report will help in making the policy regarding the role of cooperative on women empowerment. And also the report will creat the research scope for the researcher in future .

Conceptual Framework:

The report will analyze the existing condition of women member of the Charushi Shotoronji and and Cooperative society .The social empowerment of women is a process whereby women are able to exercise their rights and duties with confidence, and they are able to participate in the management process of their cooperatives. The main Key concept of the study is discussed below:

Cooperatives:

The philosophy of cooperation is evolved around 18th century in Europe with the notion of protecting economically poor people from the exploitation of economically powerful (Subburaj, 2003). Co-operatives are democratically owned and governed enterprises guided by the values of self-help, self-responsibility, democracy, equality, equity and solidarity. They put people at the heart of their activities and allow members to participate in the decision-making (Kimberly & Robert, 2004). Cooperatives generate considerable socio-economic benefits to their members. From the economic stand point, cooperatives improve income and bargaining power of their members. While the social purposes of cooperation are more diverse than economic purposes. They provide a unique opportunity to members to education and training;

encourage active participation in meetings, committee membership and leadership positions (Majurin, 2012).

The ICA (International Cooperative Alliance) defines a cooperative as “an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise [11]. Cooperatives are based on the values of self help responsibilities ,democracy, equity, equality and solidarity. In the tradition of their founders ,cooperative members believe in the ethical values of the honesty, openness, social responsibility and caring for other.The cooperative principles are guidelines by which cooperatives put their values into practice”(Alliance,2015b).

The seven cooperative Principles are:

1. Voluntary and open membership
2. Democratic member control
3. Member economic participation
4. Autonomy and independence
5. Education,training and information
6. Cooperation among cooperatives
7. Concerns for community

Women Empowerment:

World Bank's definition of empowerment is that it a process of increasing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes. Most women not only in developing countries but also in middle income countries do not have access to education, productive resources and other services. Such discrimination hampers them not to earn incomes and not to actively participate in socio economic and political conditions (Kebeer, 1999). In order to solve the problem, women empowerment becomes a global agenda. The term Women empowerment has been popular in development field since 1980s. In developing countries it is vividly recognized that women empowerment is essential for sustainable economic growth and poverty reduction.

Women empowerment is defined differently by different scholars. Mayoux (2005) and Mosedale (2005) define women empowerment as a mechanism where women become strong through increasing their confidence to make appropriate choice and control over resources. Naryaan (2002) on the other hand define women empowerment

as increasing control and ownership of assets to influence and bargain over any decision that affects their lives.

Although women empowerment is not a sufficient condition, it is still a necessary condition for development process. Thus, women empowerment has three dimensions. Social dimension signifies respectable and non discriminatory positioning in the society. Political dimension signifies involvement in the governance of organization and administrative positions, and economic empowerment is enabling women members to have equal in employment, spending, ownership of production means and sharing benefits (Prakash, 2002).

Within the study, the term women empowerment is used to describe practices, policies and other enabling factors that increase women's ability to access and benefit from employment. The conceptual framework (built on the literature review basis) is illustrated in Figure. It considers the work of Charushi Shattaraji and Craft Cooperative Society Ltd. (Included for making informed choices, to promote housing, improve accessibility, and growing economic incapacity) can play a key role in women's empowerment.

Methodology:

Both primary and secondary sources of data were used in the analysis. Primary data were collected through interview, questionnaire survey and focus group discussions. Interviews were conducted with the management committee of the Charushi Shattaraji and Crafts Cooperative Society Ltd. Cooperative officer and staff. The questionnaire was administered with randomly selected women members of the Charushi Shattaraji and Crafts Cooperative Society Ltd. And a focus group discussion with female members of the Charushi Shattaraji and Crafts Cooperative Society Ltd. were made in each group. In addition to the interview, questionnaire, and focus group discussion, secondary data were collected from internal documents of the cooperative society and cooperative offices.

Results and Discussion:

Questionnaire survey: By surveying questionnaire, the data are collected from the women members of society. They have given personal their information by filling the survey questionnaire.

Focus Group Discussion: Before starting the focus group discussion they have been well informed about the reason for discussion. And the women members of the society have participated actively and have given their views, opinions and information.

From the focus group discussion we have come to know that husbands are the head of the family in most of the cases. The primary responsibility of wives are- carrying and caring for children, preparing food for the family and working on the family farm. Very few females involved in large and marketable production. Their home activities are not considered a financial contribution to the family. Although they have the opportunity to take part in extracurricular activities, social connections do not allow this. The results of the questionnaire showed that 50% of cases, husbands, make family matters. Wives make family decisions only 20%. About 25% acknowledged that they (husband and wife) make decisions together. The remaining 5% rejoined that others make the decision on family issues.

Interview: The managing committee of the society and the Staffs of the department of cooperative were interviewed by practical questions related about the activities and management of the society.

Demographic characteristics of the respondents under this study is composed of age, marital status, occupation, educational level, family size and family membership status, The results of the survey show that about 80% of the respondents are in the most productive age category (25-45) and more than 80% of them are married and have four family members on average. Moreover, the results indicate that 55% of the respondents have completed primary school and above 45% of them are illiterate. The lower participation of the illiterate members in joining the cooperative society may be due to the complexity of formalities required to join the cooperatives, in which illiterate members are not able to do so.

Key programs of the Charushi Shataranji and Crafts Cooperative Society Ltd.:

Being a member of the Charushi Shataranji and Crafts Cooperative Society Ltd. the members are being able to participate in cooperative activities in this society. All the members are able to maintain or keep the monthly share and savings in this society. Though there are around 200 members and mostly are female, so, they can get many facilities regarding their needs from the society. The managing committee i.e. society authority arranged training regarding making shataranji. By taking this training the women member can be able to produce this shataranji or other related products.

In case of any emergency any member of this society can take micro-credit from this society. And they can refund it from the salary of which they earn by making these products..

The department of co-operative gives and supports the Charushi Shataranji and Crafts Cooperative Society Ltd.. in many ways. By preparing web-site the dept. of co-operative, supports this society mach. So that this society can sell their products not only in Bangladesh but also in abroad. Wherever any co-operative fair or any other fair is organised by government cooperative department plays a vital role to highlight this society. So that they can be able to sell their products and on the other hand they can make publicity of their products. In every year co-operative department authority audited the co operative society including this primary society..So that their must be an accountability and transparency in this society. The authority of this Charushi Shataranji and Crafts Cooperative .Society played a vital role in making the women very empowered.

Implications:

By questionnaire survey, we are capable to get some quantitative evaluation of what women think about how their involvement with the Charushi Shataranji and Craft cooperative society has contributed to their authorization and empowerment. The questionnaire specifically asked women (1) If they observe a change in their social status due to their interaction with the Charushi Shattaranji and Craft Cooperative Society Ltd.

(2) If the general awareness(health, security etc.) has increased due to the Charushi Shataranji and craft programmes , (3) how much their net income has increased since before and after becoming a member of the Charushi Shataranji and Craft cooperative society, (4) how their working situation has developed since the beginning and after becoming a member Of the Charushi Shataranji and Craft cooperative society and (5) how their participation in business activities has changed.

1. Social Status of women with cooperative:

As shown in Table 1, 60% of the women responded that their social status has been improved due to their positive interaction with cooperatives, 10% replied that cooperative has no role in improving their social status, while 30% of the women did not provide any single answer. This is consistent with the outcome of the focus group discussion, which found that women involved in cooperative society activities improve their public speaking.

Table 1: Social status of women with cooperatives**(Before and after getting cooperative membership)**

Role of cooperative membership	Number of women	Percentage (%)
Yes	30	60
No	5	10
No answer	15	30
Total	50	100

2. Building of awareness with cooperatives:

It is challenging for women to go forward if they do not aware about their rights. As Table 2 shows, when the women were interrogated about awareness building, 36 % answered that awareness building about right has increased in the society due to cooperative programs. 30 % of the women are not aware about their right and 34 % are aware about their rights, but not aware in building awareness in the soc

Table 2: Building of awareness with cooperative**(Before and after getting cooperative membership)**

Building of awareness	Number of women	Percentage (%)
Aware about rights	18	36
Not aware about their rights	15	30
Aware about their rights, but not aware in building awareness in the society.	17	34
Total	50	100

3. Women's net income in amount:

The conception of economic empowerment indicates women's subordination in economic power. It focuses on increasing women's authority over material resources and strengthening women's financial security. Table 3 shows that women's net income in amount has increased in before and after getting. Before getting cooperative membership 70 % of women owned less than Taka 1000 (i.e., less than US \$15); after getting cooperative membership, 60 % of the women owned between Taka 2001-4000, and 20 % owned between Taka 4001-5000.

Table 3: Women's Net Income in amount**(Before and after getting cooperative membership)**

Capital range	Before getting cooperative membership, number of women	After getting cooperative membership, number of women
Taka 0-1000	35(70%)	3(6%)
Taka 1001-2000	10(20%)	7(14%)
Taka 2001-4000	3(6%)	30(60%)
Taka 4001-5000	2(4%)	10(20%)
Total	50(100%)	50(100%)

4. Job Status of Women:.

Table 4 shows that, the job status of women in before and after receiving cooperative membership has improved considerably. There was only one woman (2 %) formally employed before getting a membership in cooperative , the number increased to 48 (76 %) after getting membership in cooperative society. The number of unemployed decreased from 31 (62 %) to 0 (18 %), and the number of jobless decreased from 18 (36 %) to 2 (6 %). Hence, it is realised that cooperative assistance lead a strong positive improvement in women employment status by allowing them to carry out income generating activities.

Table 4: Job Status of Women**(Before and after getting cooperative membership)**

Employment status	Before getting membership, number of women	After getting membership, number of women
Unemployed	31(62%)	0(18%)
Employed	1(2%)	48(76%)
Jobless	18(36%)	2(6%)
Total	50(100%)	50(100%)

5. Involvement in Business Activities by Women:

Table 5 details that after getting cooperative membership the percentage of women in involvement in business activities has increase from only 4 % to 50 % , Similarly, 62 % of the women replied that they had no business idea; and after getting cooperative membership only 20 % replied that they had no business idea. On the other hand, the percentage of women not involved in business activities has only marginally decreased from 34 % to 30 % after getting cooperative membership in the society.

Table 5: Involvement in Business Activities by Women

(Before and after getting cooperative membership)

Business activities	Before cooperative membership, number of women	Before cooperative membership, number of women
Involved	2(4%)	25(50%)
Not involved	17(34%)	15(30%)
No idea	31(62%)	10(20%)
Total	50(100%)	50(100%)

Recommendations:

1. Creating more opportunities to provide training to rural women on a range of income generating activities,
2. Ensuring soft loan facilities for women in case of financial crisis.
3. Ensuring recognition of women's contribution in the field of cooperative activities.
4. Creating environment in business Network.
5. Developing entrepreneurship in women .

Conclusion:

Empowerment of women is a movement having multiple dimensions like economical, social cultural legal and political. Cooperative is organizing women in workplace to enhance their capacity in economical ,cultural and social activities.The Charushi Shataranji Craft and cooperative society ltd. has been playing a significant role in empowering the women through income generating activities. So that they can perform more noteworthy role in their families especially in regards to financial decision making. The data indicates that the women members of the Charushi Shataranji Crafts and cooperative society ltd. have been empowered in their socio economic activities. They are developing personal activities, and improving their financial condition .And now they are more aware about their socio , economic ,cultural and political rights. But illiteracy, social bindings and conservative mind setup are challenges in developing women empowerment and building awareness about their rights.

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