Estimating Women's Contribution to the Economy

the Case of Bangladesh

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Acknowledgement

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New Evidence on Women's Contribution to Bangladesh Economy

Time Use for Unpaid (Non-SNA) Activities

- On an average, a male person (aged 15 years and above) works about 2.5 hours on non-SNA activities on a typical day.
- In contrast, a female person (aged 15 years and above) works about 7.7 hours on non-SNA activities – about three times higher!
- This pattern is similar in both rural and urban areas.

Number of Unpaid (Non-SNA) Activities

- On an average, a female member of a HH undertakes 12.1 non-SNA activities on a typical day – the corresponding figure for a male HH member is only 2.7.

Valuation of Unpaid (Non-SNA) Activities

- Based on replacement cost method, the estimated value of women's unpaid non-SNA (household) works was equivalent to 76.8% of GDP (of FY2013-14).
- According to the willingness to accept method, the corresponding estimate was equivalent to 87.2% of GDP (of FY2013-14).
- These figures are 2.5 to 2.9 times higher than the income of women received from paid services.

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SECTION 1. INTRODUCTION

During the last four decades the socio-economic condition of women in Bangladesh has changed significantly. Women's employment has increased substantially, from 8.4 percent in 1983 to 34 percent in 2010. Notwithstanding this dynamics of change in the labour market composition, the contribution of women in the national income has continued to remain insignificant when compared to men. Major reasons for under-representation of the women's contribution in the national income accounts are: (i) women's presence is most prominent in the unorganized sector where pay is little or there is no payment at all; and (ii) the traditional method of national accounting does not include unpaid work performed by women. According to International Labour Organization, worldwide women account for about one-third of the workforce in the unorganized sector. In Bangladesh only 3.25 percent of employed women are working in the government sector and 8.25 percent in the private sector. The remaining 89.5 percent are employed in the informal sector with varying and often unpredictable earning patterns or as it so often happens, work without any payment.

Because of the nature of women's engagement in the labour market their contribution to the Gross Domestic Product (GDP) is under-represented. The unpaid work performed by women does not fall within the organized market economy and thus do not get counted in the national income. However, activities such as domestic labour and care giving create intangible value and social capital and could add substantially to the GDP of a country, if valued appropriately.

Non recognition of women's unpaid activity also leads to undervaluation of economic contribution. This also lowers their social status relative to men. Unpaid work has thus been seen as an integral part of unequal power relations between men and women (Thomson and Walker, 1995). However, if women's unpaid activity is taken into account actual contribution of women in the economy will be much higher than that of the present.

Women's contribution is under-represented in Bangladesh since labour force surveys have been unable to capture their multiple activities adequately. The Labor Force Survey (LFS) 1999/2000 conducted by Bangladesh Bureau of Statistics (BBS) first included a question determining the working status of the working age population (10+ years). The question related to the main activity performed by a person in previous week from a list of (01 to 11) options given in the questionnaire. The list included various unpaid family work and household work in the number of 04, 05 and 07 in the list. Later with the increasing demand of women workers in the job market and demand for their integration in formal economy, LFS 2002/03 has introduced a number of questions regarding working status of working age population (15+ years) at home or household premises in their questionnaire. LFS 2005/06 and LFS 2010 also continued to keep record on unpaid family work. Most recently, in LFS 2013 there are two sections 11 and 12, which ask about

the time use pattern of non-economic activities in last week and production activity for final self-consumption, respectively. However, LFS only taken into account the activity of employed person.

Given the demand to observe time use pattern of both employed and not-employed people in the economy, BBS recently published the result of "Pilot Time Use Survey 2012" for Bangladesh where they have shown the result of time distribution of both men and women who are both in employed or not-employed category. Pilot Time Use Survey 2012 of BBS is a commendable work, but this is only done to improve the statistical database of the country. It did not aim to estimate the cost of unaccounted work performed by women and to connect the survey findings with mainstream national accounting.

Studies have shown that if paid and unpaid work performed by women was taken into account women's contribution to GDP would be much higher as women perform a wide range of activities (Table 1). These studies, however, have some limitations. For example, Hamid (1994) surveyed only village households. Efroymson, Biswas, & Ruma (2007) surveyed a total of 315 women and 315 men. Valuation was done by applying standard government salaries to the number of hours worked by women and men. Titumir and Rahman (2014) value only the cost of domestic work and their survey is limited to only 520 households in seven districts of Bangladesh.

In view of the shortcomings of the previous studies, the present study attempts to address the issue of women's unaccounted activities more comprehensively. Thus it has conducted time use survey and estimated women's contribution to the economy. More specifically, the paper attempts to:

(i) estimate time spent by both men and women for daily activities;

(ii) estimate the economic value of women's unaccounted activities; and

(iii) make recommendations for capturing women's contribution to the economy with a view to improving women's status in the family and society.

Findings of the study will help to bring the women in formal economic activity, to recognize the activities of women that are counted in national income but not recognized, and to recognize the non-market/ non income generating activities as economic work. It is also expected that the study will contribute to change in social mindset and recognition of economic contribution.

The paper is organised into five broad sections. Following this brief introduction, Section 2 presents the conceptual framework of the study, while Section 3 summarises a review of earlier relevant works at the national and global levels. Section 4 illustrates the methodology of the study. The findings of the study are presented in Section 5. Section 6 concludes the paper with some key recommendations.

SECTION 2. CONCEPTUAL FRAMEWORK

In traditional economic theories, only those goods and services which have a market value and which can be transacted in exchange of money, are considered for inclusion in the national statistics such as GDP. Women's unpaid activities are considered as non-economic and thus remain outside this traditional framework of GDP estimation. Non recognition of unpaid work performed by women is a major shortcoming of traditional economic analysis. As a result macroeconomic policy making can be misleading and discriminatory towards women.

The UN System of National Accounts (SNA), first published in 1953 excluded goods and services in the estimation of Gross Domestic Product (GDP) that were produced by households (HHs) for their own consumption. In 1993, the UN Statistical Commission stipulated that national statistics offices in all countries need to prepare satellite accounts using Time Use data for unpaid work, particularly those performed by women. The Commission also emphasised that these should be in conformity with the now universally accepted 1993 SNA so that women would fall within policy frameworks. Since then some countries have been following the Time Use method to capture women's contribution to the economy. Though the SNA production boundary was expanded to include household production of goods it still excludes non-marketed services (Figure 1).

FIGURE 1: SNA AND NON-SNA ACTIVITIES
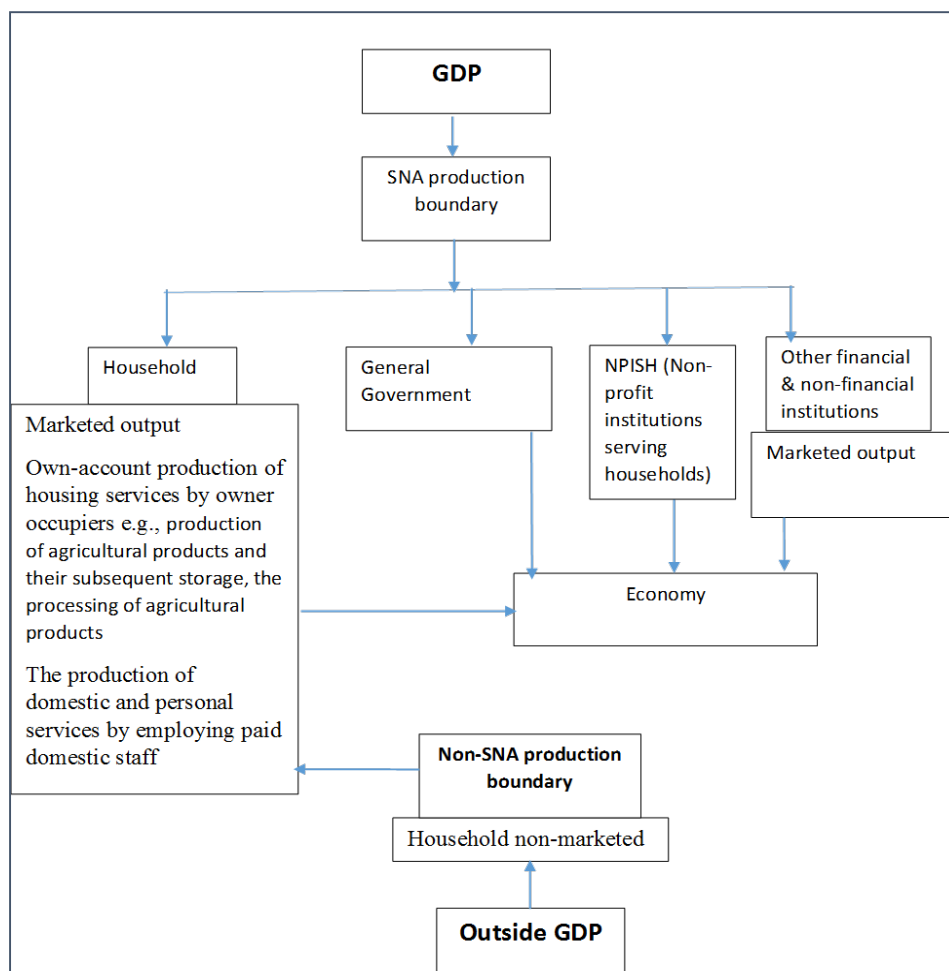
Source: Authors' elaboration based on SNA 2008

In 1997, the United Nations Statistical Division (UNSD) developed International Classification of Time USE (ICATUS). These were later revised in 2003 and included a list of activities. According to ICATUS human activities are categorized in three broad groups:

I. *SNA activities* refer to market oriented and non- market oriented economic activities falling within the SNA production boundary.

II. *Non-SNA* or *Extended SNA activities* include non-market oriented "non-economic activities' which essentially generate services and are produced by households without undergoing monetary transactions. These activities fall outside the SNA Production Boundary, but within the General Production Boundary.

III. *Personal activities* are defined by the third person criterion, i.e. activities which cannot be delegated to others, and need to be performed by a person himself/herself.

SECTION 3. REVIEW OF EARLIER RELEVANT WORKS

A number of studies have been conducted in various countries which have attempted to estimate unpaid non-SNA contributionto an economy. The studies used a number of different methods. A summary of findings and methodology used of these studies are presented in Table 1.

TABLE 1: REVIEW OF EARLIER RELEVANT WORKS TOWARDS ESTIMATING UNPAID NON-SNA CONTRIBUTION TO AN ECONOMY

Country	Results	Method/Remarks
India (Choudhary, Tripathy, & George, 2009)	The value of women's unpaid household work ofUS$612.8 billion or 61% of GDP	Sample for interview consisted of 25 urbanmen and 25 rural men; and 75 urban women and 75 rural women, for a total of 50 men and 200 women
India (Hirway, 2000)	Domestic products of the selected states increased by 26% to 50% when the value of extended SNA activities was added	Time use surveycovered 18591 households. Prevailing wage rates of workers of various categories used for valuation
Nepal (Shrestha, 2006)	GDP would nearly double if the contribution of women's unpaid household work were included: women's work is equivalent to about 91.3% of the country's GDP.	A total of 150 respondents were interviewed,consisting of 120 housewives or married females and 30 married men
Vietnam (Thu & Efroymson 2008)	Unpaid women contribution is $46.04 billion which is 51.3% of GDP	Monthly average wage
Bangladesh (Hamid1996)	The percentage of national production attributed to women would increase significantly from 25% to 41% if unpaid work were included in the national economy estimates. The proportion contributed by men automatically would fall from75% to 59%. Under the System of National Accounts production boundary definitions 95% of nonmarket production is excluded. GDP of Bangladesh (1989/90) would increase by 29% if unpaid work were included. Conventional GDP estimates capture 98%of men's production but only 47%of women's production. Of the total time spent on the non - market work, women contribute 89% and men 11%.	Time-budget survey through cluster sampling in 30 villages. Data on 24 hour time use was collected from every member of sample who was 5 years or older through recall method for activities performed the previous day. Multiplied the time spent on non-market activities by male or female members of the household by the respective wage rates for similar kind of work.
Bangladesh (Efroymson, Biswas and Ruma, 2007)	By applying standard government salaries to the number of hours worked by the 53.2 million women involved in informal work as of 2004 the study found that the total contribution to the economy would amount to USD 91 billion	Surveyed a total of 315 women and 315 men

Country	Results	Method/Remarks
Bangladesh (Titumir and Rahman 2014)	Cost of domestic work is 3.25 percent (replacement cost method) and 10.75% (opportunity cost method) of GDP FY12-13	Survey of 520 households in seven districts; Replacement cost and Opportunity cost methods for valuation
Australia (1992, 1997)	Unpaid household work accounted for 91 per cent of the estimated value of total unpaid work in 1997. Value of total unpaid work in 1997 was 48 per cent of GDP	Time Use Survey
Canada (1961-1992, 1992-1998)	The estimated value of unpaid work in Canada in 1998 was 33% of GDP and in 1992 36% of GDP Unemployed women contributed 36% in 1998. Those employed contributed at 27%.	National accounting approach to assess value
UnitedKingdom (1995)	Value of unpaid work was between 40% and 120% of GDP	Experimental household Satellite account
Finland (2001)	GDP is increased by 40% and household consumption by almost 60% when excluded production in the national accounts are included.	Finnish Household Satellite Account has been compiled in compliance with Eurostat and SNA93 guidelines
Germany (2001)	HH production for 2001 was roughly the equivalent of the value added of German industry and the trade, hotel and catering and transport segments together (820,000 million Euros).	Compiled a household satellite system on the basis of the time use surveys.
Bulgaria (1988)	Value of production in non-SNA activities were 47% and 71% of GDP based on net wages and gross wages, respectively.	Value of labor and production in non-SNA activities (as percent of GDP)
Denmark (1987)	Value of labor inputs in non-SNA activities based on labor costs was 37% of GDP, which was 16 percentage points higher than those based on net wages (21%). Value of production in non-SNA activities based on labor costs is 43% of GDP.	Net wages are calculated as gross wages for unskilled manual workers minus the average tax paid by these workers
France (1985)	Value of labor inputs in non-SNA activities based on gross wages and labor cost was 33% and 36% of the GDP respectively	Opportunity cost
Norway (1990, 1992)	Value of labor inputs in non-SNA activities was 38% of the GDP. Value of unpaid work was estimated at 39% of GDP.	Labour cost;Opportunity cost
Netherlands (1990)	Value of unpaid work was estimated at 108% of GDP	Opportunity cost
Austria (1992)	Value of unpaid work was estimated at 138% of GDP	Opportunity cost
Switzerland (1997)	Value of unpaid work was estimated at 49 % of GDP	Opportunity cost
Japan (1996)	Value of unpaid work was estimated at 23% of GDP	Opportunity cost
New Zealand (1990, 1999)	Value of unpaid work was estimated at 66 % of GDP	Opportunity cost

Source: Authors' compilation

SECTION 4. METHODOLOGY OF THE STUDY

The overall data generation process of the present study includes:

(i) primary data, collected through questionnaire based HH survey;

(ii) focus group discussions; and

(iii) secondary data collected from published national and international sources.

Methodology for primary survey at the HH level was crafted with the support of technical and professional expertise (including Statisticians). Two stage cluster sampling method (stratum and primary sampling unit or PSU) was used to provide nationally representative estimates. Therefore, at first, total number of PSUs were determined for the survey using standard sample size determination formula and then households from the PSUs were selected using random method. The sampling method allowed to estimate statistics up to division level.

The HH survey under the study was conducted in all 64 districts in Bangladesh (both urban and rural PSUs). The survey covered 5,670 HHs located in 378 PSUs – i.e. 15 HHs from each PSU. Thus an information was collected on 25,622 of people. Among these people, detail information (including demographic, economic, social, time-use, and opinion) of 8,320 female and 5,320 male (aged 15 years and above) were collected. All the female members of 15 years and above, and the head/ senior/ adult male member of the surveyed household were interviewed with structured questionnaire. The HH survey was conducted during March-May 2014. Table 2 shows the sampling distribution at divisional level.

TABLE 2: DISTRIBUTION OF SAMPLE AT DIVISION LEVEL

Division	No of PSU			No of household
	Total	Rural	Urban	
Barisal	39	16	23	585
Chittagong	59	34	25	885
Dhaka	89	55	34	1,335
Khulna	49	25	24	735
Rajshahi	53	29	24	795
Rangpur	48	26	22	720
Sylhet	41	17	24	615
Total	**378**	**202**	**176**	**5,670**

Source: CPD Survey

The questionnaire included questions on the following areas:

i. general information of all household members;
ii. socio economic information of households members;
iii. information on household condition;
iv. education status of all member aged 15 years and above;
v. unpaid 'non-SNA' activities undertaken by the head male member of a household (household head/most knowledgeable male) on a typical day;
vi. all activities undertaken on a typical day by all the female members of the household aged 15 years and above;

vii.   replacement, willingness to accept valuation, and opportunity costs of the unpaid work undertaken by female member aged 15 years and above; and

viii.   perception of the most knowledgeable female member (aged 15 years and above)of the household.

The survey used activity code by UN Trial International Classification of Activities for Time Use Statistics (ICATUS), presented in Table 3.

<div align="center">TABLE 3: ACTIVITY CODE BY ICATUS</div>

SNA Activities (01-05)
01 Work for corporations/quasi-corporations, non-profit institutions and government (formal sector work)
02 Work for household in primary production activities
03 Work for household in non-primary production activities
04 Work for household in construction activities
05 Work for household providing services for income
Non- SNA Activities (06-08)
06 Providing unpaid domestic services for own final use within household
07 Providing unpaid care giving services to household members
08 Providing community services and help to other households
Personal Activities (09-15)
09 Learning
10 Socializing and community participation
11 Attending/visiting cultural, entertainment and sports events/venues
12 Hobbies, games and other pastime activities
13 Indoor and outdoor sports participation and related courses
14 Mass media
15 Personal care and maintenance

Source: ICATUS 2003

As a quality control measure a number measures were undertaken:

    i.   Interviews with professionals and experts
    ii.   Expert group meeting on questionnaire
    iii.   Consulting with professionals of BBS
    iv.   Preparing survey manual
    v.   Pretesting of questionnaire
    vi.   Training and monitoring of the enumerators
    vii.   Close supervision during the data collection
    viii.   Data cleansing

Estimating valuation of unpaid work (non-SNA) used following formula

$$V = W \times H \times N$$

Where,
V=Monetary Value (shadow pricing) of Unpaid Women Work
W= Wage Rate/Time or Work
H= Time/ Work done
N = No. of Women

A shadow price was assigned for estimating the value by using two methods:

i.   Replacement cost method
ii.   Willingness to accept method

In this study, these two separate methods were used to check robustness of estimation.

Replacement cost is a widely used method for estimating unaccounted (unpaid/non-SNA) contribution in the developing countries. Mainly, two types of replacement cost methods are used - generalist and specialist. The present study has used the generalist replacement cost method since there is hardly any specialist sector is developed in Bangladesh to conduct the household services. For the replacement cost method, the shadow wage (paid in the respective regions) for similar type of work was used. Data have been collected by asking the following question:

> *If you or your neighbour hires someone to do the job instead of doing it by yourself or your neighbor, how much would you have to pay monthly for this work for the assigned time daily (Tk.)?*

Some of the studies also used willingness to accept method. In this method, the wage which the respondent woman was willing to accept for the respective work (for outside her own household) was used to estimate the cost. Data have been collected by asking the following question:

> *If someone wishes to pay you for all unpaid work you do daily, how much are you willing to accept per month for this work, considering the type of work, your education, age and time spent for the work (in Tk.)?*

Average household size in Bangladesh was found to be 4.5 (Figure 2). These estimates are consistent with a number of recent national surveys including LFS, 2010 (4.5) and HIES, 2010 (4.5). The figure of the population census 2011 was 4.4

FIGURE 2: AVERAGE SIZE OF HOUSEHOLD BY NUMBER OF HOUSEHOLD MEMBERS
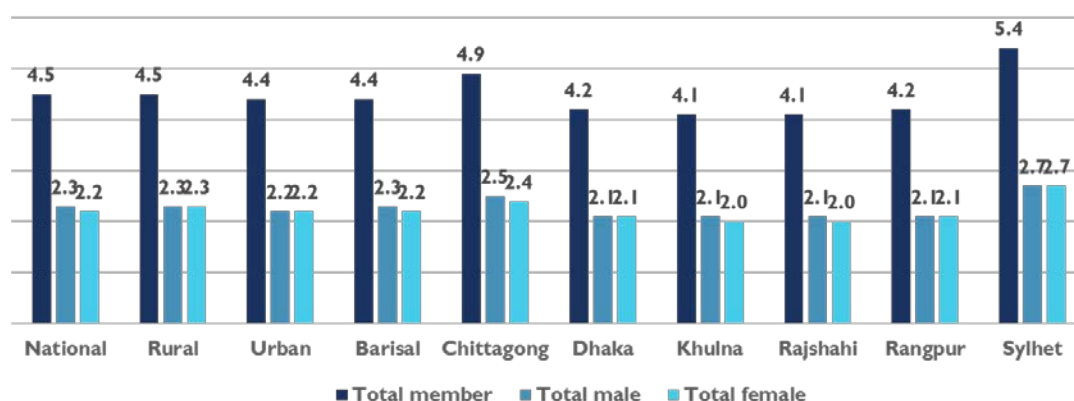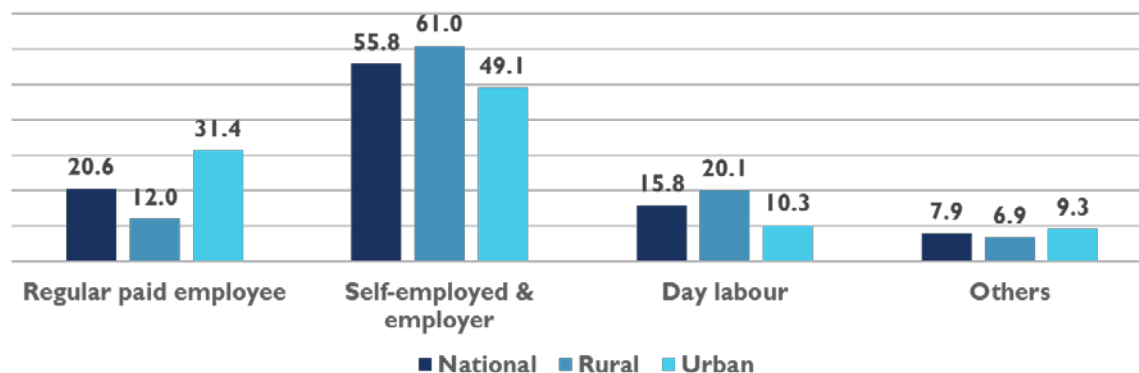

Source: Estimated from the household survey conducted by CPD

SECTION 5. FINDINGS OF THE STUDY

Employment Status

In Bangladesh, a large section of employed people (55.8%) are either self-employed or employer (Figure 3). Share of regular paid employee is relatively higher in the urban area (31.4%).
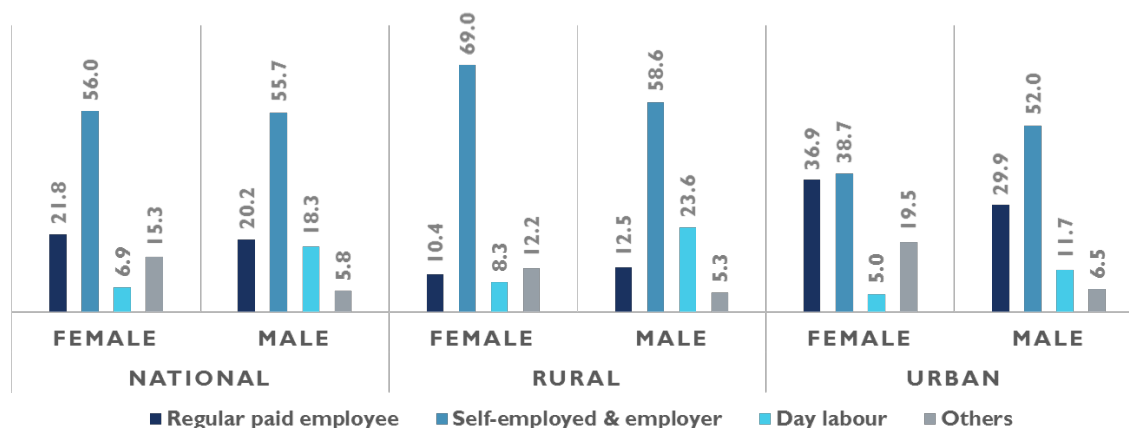
FIGURE 3: EMPLOYMENT STATUS OF TOTAL EMPLOYED PEOPLE (%)

Source: Estimated from the household survey conducted by CPD

Share of regular paid employee among female (21.8%) is relatively higher compared to male (20.2%), particularly in urban area (Figure 4). In contrast, share of day labour is higher for male.

FIGURE 4: EMPLOYMENT STATUS BY SEX AND LOCATION (%)

Source: Estimated from the household survey conducted by CPD

Women are mostly engaged in part-time jobs – about two-third of total female employment is part-time in nature. In contrast, about 82.4% employed male is engaged in full-time jobs (Figure 5).

**FIGURE 5: PATTERN OF WORK BY EMPLOYED PEOPLE (%)**
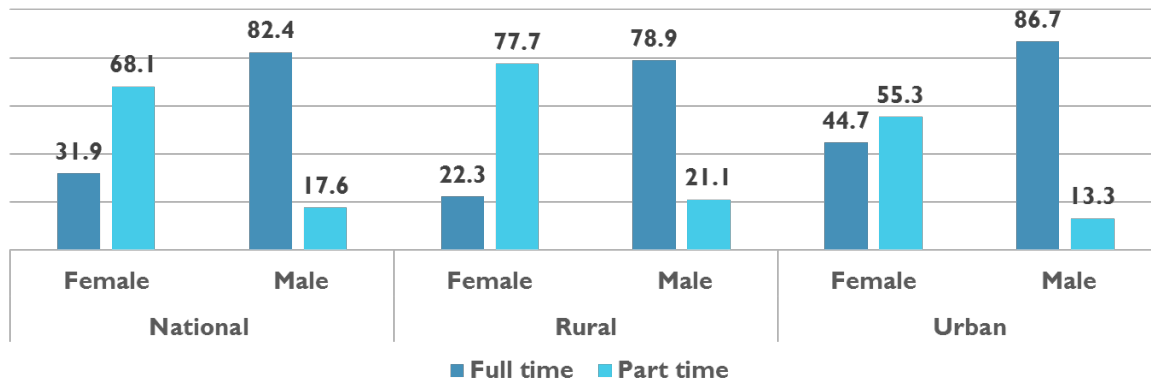
Source: Estimated from the household survey conducted by CPD

Time Use for Unpaid (Non-SNA) Activities

On an average, a male person (aged 15 years and above) works about 2.5 hours on non-SNA activities on a typical day (Figure 6). In contrast, a female person (aged 15 years and above) works about 7.7 hours on non-SNA activities – about three times higher! This pattern is similar in both rural and urban areas.

FIGURE 6: AVERAGE TIME SPENT FOR NON-SNA WORKS (HOURS)
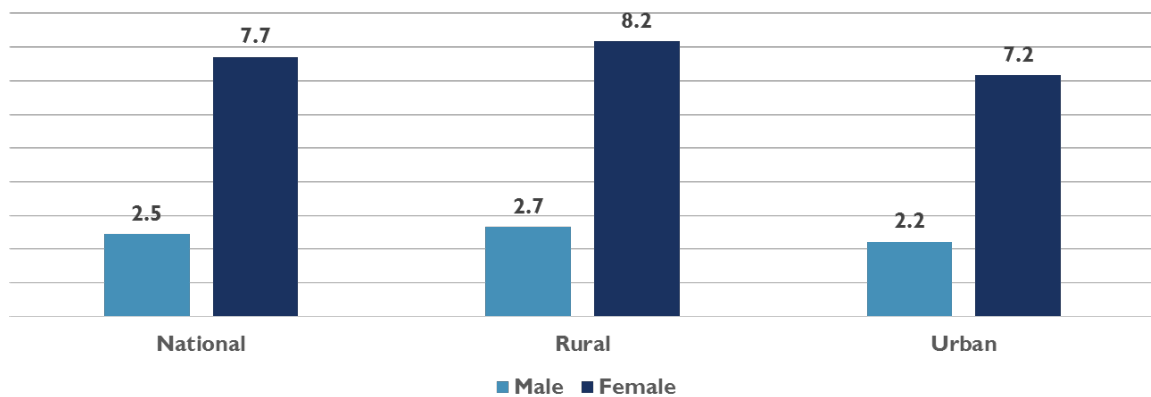
Source: Estimated from the household survey conducted by CPD

Women in Dhaka division work for the highest number of hours (on an average) on non-SNA activities (Figure 7). Curiously, in Dhaka division men work for the lowest number of hours (on an average). It appears that there is a strong negative correlation between the two groups.

FIGURE 7: AVERAGE TIME SPENT FOR NON-SNA WORKS (HOURS)
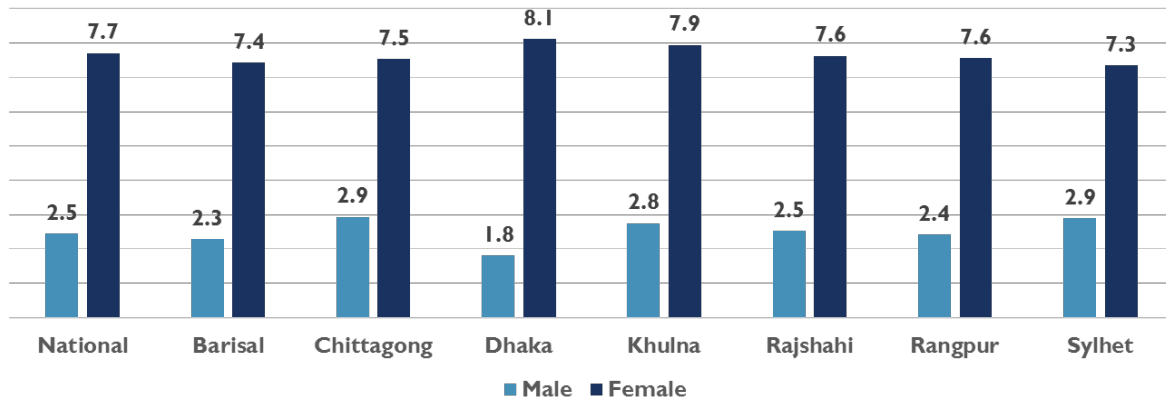
Source: Estimated from the household survey conducted by CPD

Number of Unpaid (Non-SNA) Activities

On an average, a female member of a HH undertakes 12.1 non-SNA activities (according to ICATUS classification) on a typical day. The corresponding figure for a male HH member is only 2.7 (Figure 8). The range of non-SNA activities performed by female family members is wide. In contrast, the non-SNA activities performed by male members are highly concentrated in a handful of activities - shopping for food, shopping for other items, tending to children, household planning and caring for livestock (only in rural areas). This pattern does not vary much between rural and urban areas.

FIGURE 8: AVERAGE NUMBER OF NON-SNA WORKS UNDERTAKEN ON A TYPICAL DAY
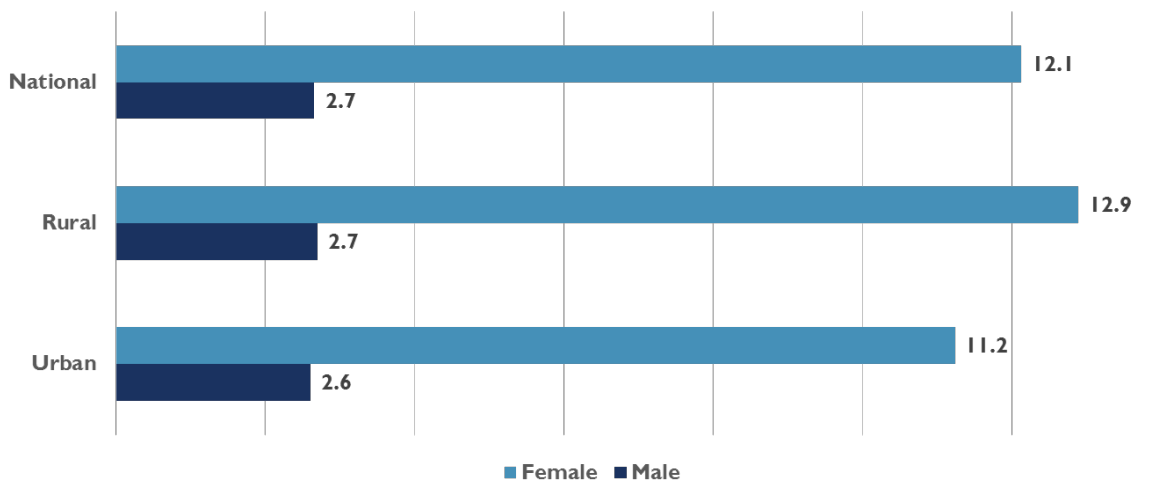
Source: Estimated from the household survey conducted by CPD

Valuation of Unpaid (Non-SNA) Activities

Based on replacement cost method, the estimated value of women's unpaid non-SNA (household) works was equivalent to 76.8% of GDP (of FY2013-14). According to the willingness to accept

method, the corresponding estimate was equivalent to 87.2% of GDP (of FY2013-14). These figures are 2.5 to 2.9 times higher than the income of women received from paid services.

Findings from Perception based Questionnaire

Among the women who are not currently involved in paid work, only one-fourth like to be involved in paid works (Figure 9). Curiously, the willingness is higher in rural areas (28.9%) compared to urban areas (19.8%).
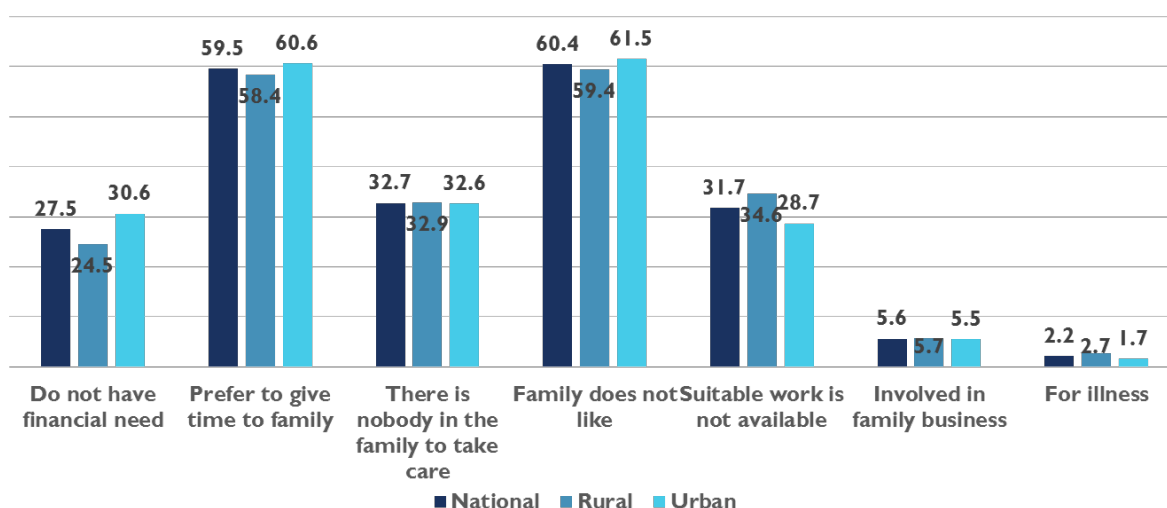
FIGURE 9: WOMEN'S WILLINGNESS TO BE INVOLVED IN PAID WORK FOR THOSE WHO ARE NOT CURRENTLY INVOLVED IN PAID WORK (%)
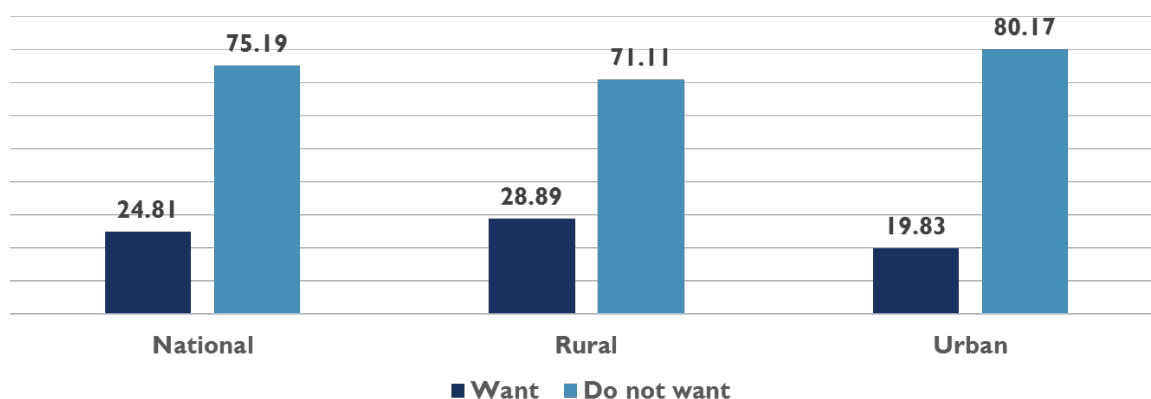
Source: Estimated from the household survey conducted by CPD

About 60.4% women who do not want to be involved in paid works, told that they do not want to be involved in paid works as 'their families do not like' (Figure 10). Interestingly this perception was more common in urban areas. Among other reasons, 'prefer to give time to family' was cited by 59.5% respondents.
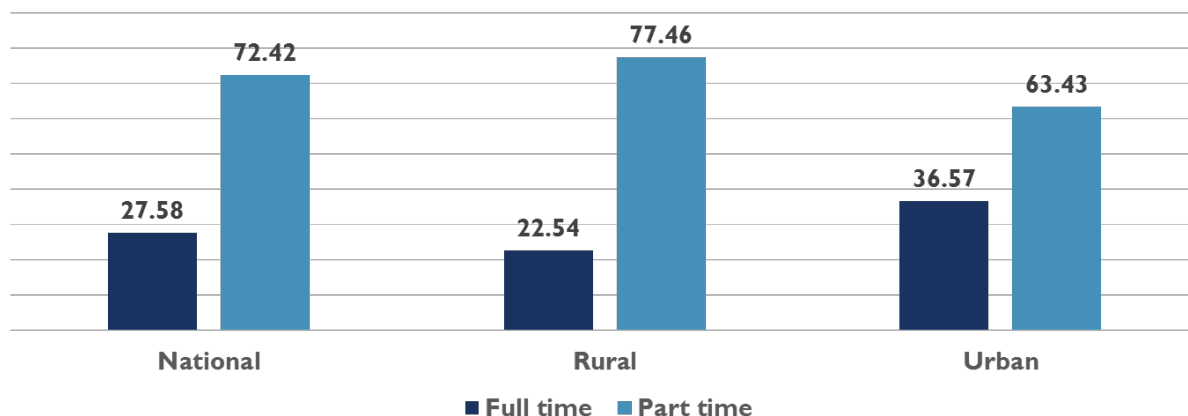
FIGURE 10: REASONS FOR NOT BEING INVOLVED IN PAID WORK FOR THOSE WHO CURRENTLY ARE NOT INVOLVED IN PAID WORK & DO NOT WANT TO BE (%)

Source: Estimated from the household survey conducted by CPD

Women those who are currently not being involved in paid work, but would like to be involved in paid work, mostly looking for part-time job involvement (72.4%) (Figure 11). On a comparative scale, women in urban areas prefer full time jobs.

FIGURE 11: TYPE OF WORK THE WOMEN WANT TO BE INVOLVED IN PAID WORK WHO ARE CURRENTLY NOT INVOLVED IN PAID WORK BUT WANT TO BE INVOLVED (%)

Source: Estimated from the household survey conducted by CPD

Among those who want to be involved in paid work, about 64.8% women told that they could not do paid work due to maintaining family work. Among other reasons lack of available/suitable jobs (51.6%) and pregnancy/to take care of children (40.4%) were found to be more common.
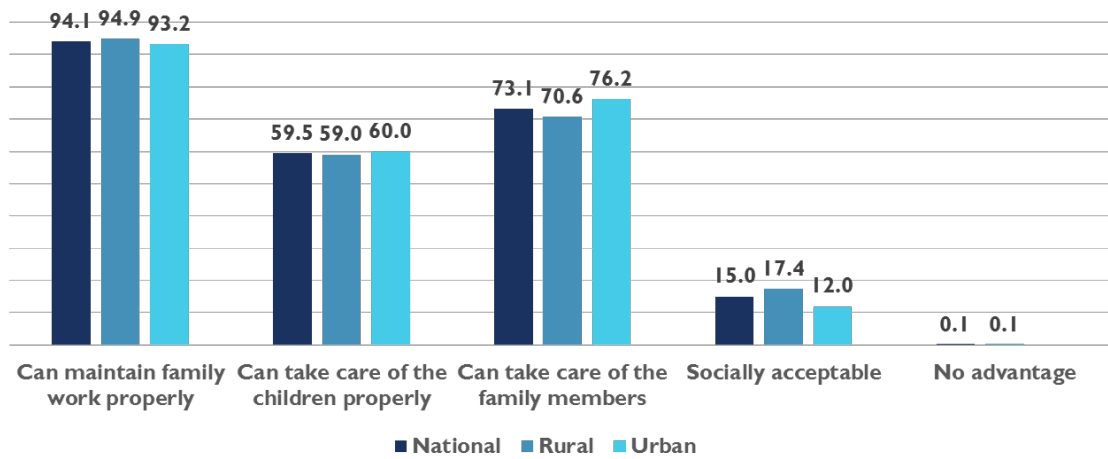
FIGURE 12: REASONS FOR NOT BEING INVOLVED IN PAID WORK EARLIER (%)
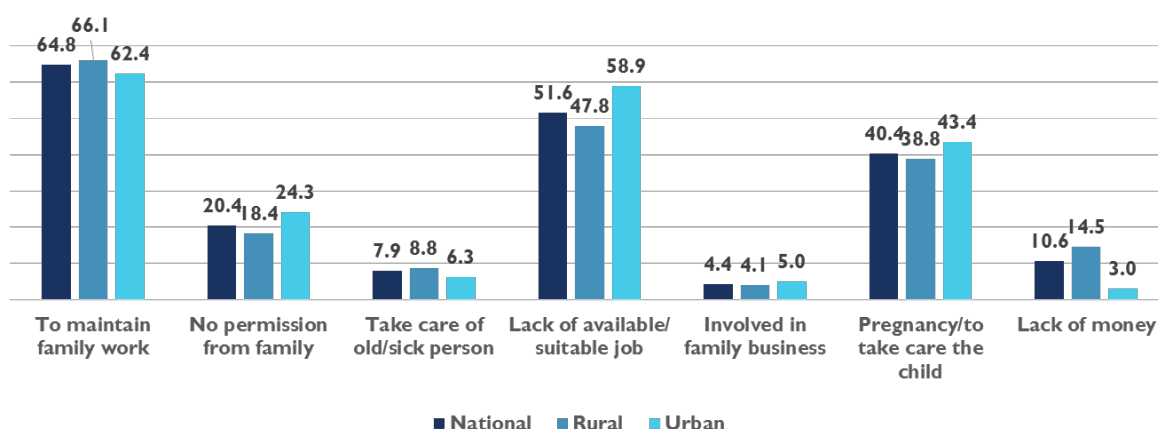
Source: Estimated from the household survey conducted by CPD

Those who are involved only in unpaid work mentioned that they could maintain family work and take care of the children properly (Figure 13).
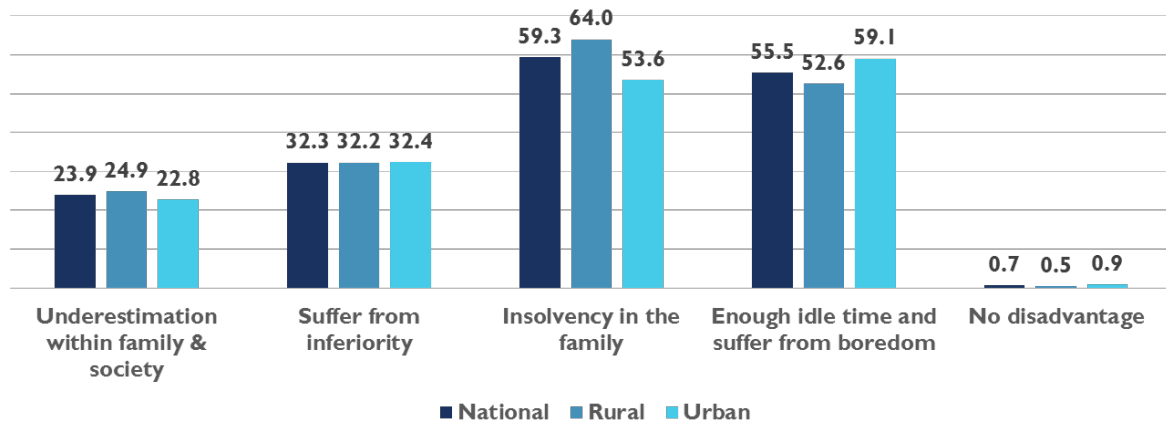
FIGURE 13: BENEFITS OF BEING INVOLVED IN UNPAID WORK ONLY (%)

Source: Estimated from the household survey conducted by CPD

Insolvency in the family features as a major problem for not being involved in paid work (Figure 14).
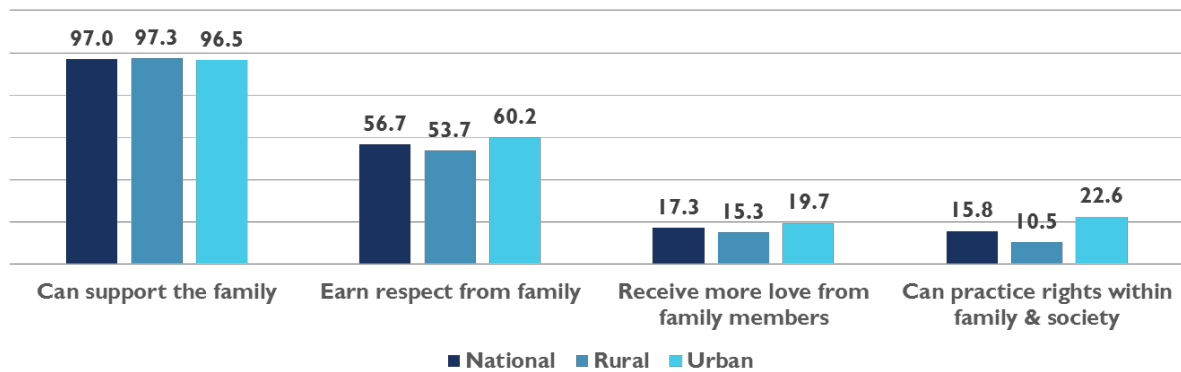
FIGURE 14: PROBLEMS OF BEING FULL TIME UNPAID WORK (%)

Source: Estimated from the household survey conducted by CPD

Women who are involved in paid work find the ability to support family as the most common benefit (Figure 15).
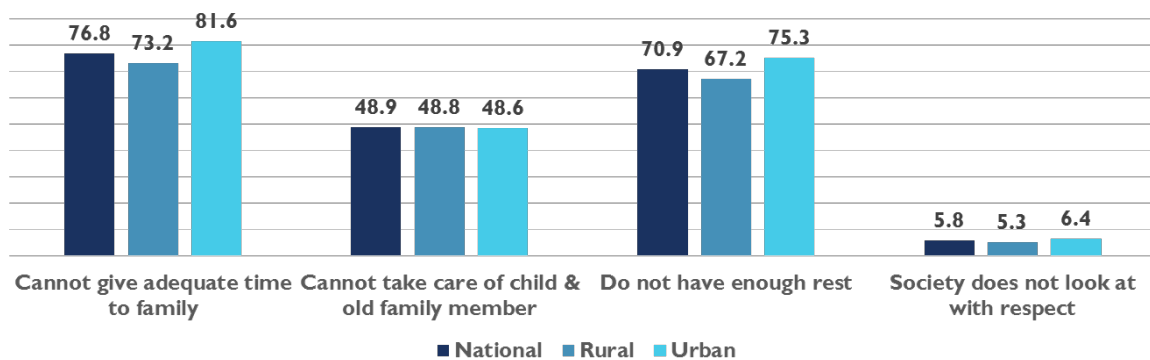
FIGURE 15: POSITIVE EFFECT OF BEING INVOLVED IN PAID WORK (%)

Source: Estimated from the household survey conducted by CPD

Women who are involved in paid work also find inadequate time for family (Figure 16). They also can have little time to rest.

FIGURE 16: NEGATIVE EFFECT OF BEING INVOLVED IN PAID WORK (%)

Source: Estimated from the household survey conducted by CPD

About 51.7% of women who are involved in paid work can spend their earned income by themselves (Figure 17). However, about 41.0% need to *discuss* with family member(s) while only 7.2% need to seek *permission.* These phenomena are more common in rural areas.

FIGURE 17: FREEDOM TO SPEND INCOME BY WOMEN (%)
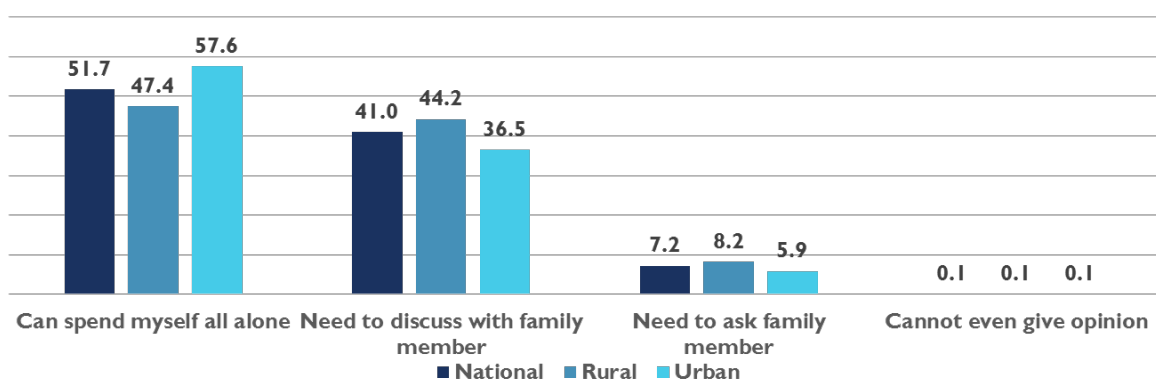
Source: Estimated from the household survey conducted by CPD

SECTION 6. RECOMMENDATIONS

To the government
- Comprehensive Time Use Survey should be conducted by the BBS on a regular basis in order to show the time use pattern of both men and women in various activities.
- The government should undertake policy reforms towards changing the estimation practice of SNA so that women's unaccounted activities are reflected in the GDP.
- In doing so the government can form a committee consisting of economists, statisticians, gender specialists, advocacy groups and relevant stakeholders who can give concrete input for developing a methodology to include women's unaccounted contribution in the GDP.
- The government should undertake programmes which may contribute in decreasing the workload of women in the household. For example, increased accessibility of drinking water, natural gas for cooking and setting up of day care centres for children can reduce the workload and time of women. This in turn can help them either to be engaged in the formal economy and make their contribution to economy more visible or to have their own personal time.
- The government should take legal measures for eliminating wage discriminations against women in all sectors. One of the reasons for lower contribution in the national economy by women is due to lower wages of women. This will also make women's economic contribution more appropriately measurable.

To NGOs, women organizations and media
- Discrimination against women in terms of lower wages for the same work should be eliminated. Women's organisations and NGOs should play active role towards reducing the wage differentials.
- The existence of the family is jeopardized if household activities are not performed. Thus the value of household work cannot be undermined. Women rights organizations should highlight this so that the decision makers take into cognizance the economic value of household and other essential unaccounted work while formulating policies.
- The precondition for recognition of women's contribution to the economy is the change of overall attitudes, values and perceptions towards women. NGOs, women rights organisations and media can play an active role in sensitizing not only the common people but also the policymakers through organization of workshops, seminars and popular write up.

To think tanks and academia
- Think tanks should conduct in-depth sectoral studies on women's contribution to various sectors o the economy and disseminate the findings among policy makers, politicians, women orgnisations, media and broader sections of the society. Such findings will help policy makers to formulate realistic policies and programmes.
- Universities should introduce studies women's economic contributions, both within and outside household. The attitude towards research and studies on women's issues has to be changed.

To the private sector
- The private sector should come forward to set up child day care centres and hostels for working women in order to facilitate women's participation in formal work.
- They can provide training to women so that they can take part in high skilled jobs and the wage differential between male and female worker is reduced.

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