

Women Employment with special reference to Islamic Banks of Bangladesh

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Abstract

After a short discipline of socio-economic and religious factors any contribution to women employment in the context of Bangladesh, this paper has raised two questions 1. Whether women are needed to be employed in Islamic Banks in Bangladesh? 2. Whether women should deal with male clients or not? Considering the hadiths and Quranic view this paper countered the argument on this issue. Recommending policy measures, it suggested to recruit more women in Islamic Banks in Banglades.

1. Introduction

Woman employment is not prohibited in Islam. Women can be employed in any legal occupation to earn money. Although earning is not compulsory for women to run their family, yet their employment has not been prohibited by Islamic *Shariah* due to many socio-economic reasons which are outcome of the interactions between demand and supply factors. Due to unfavorable condition in the society, women demand jobs. On the other hand, different organizations demand women employees. Women employment in an organization depends on its goals, objectives and nature.

The Muslim women customers made the demand for women employees in Islamic banks of Bangladesh. Separate counters run by the women employees were demanded by the religious Muslim clients in order to preserve Islamic values at work. That social demand *inter alia* let Islamic banks in Bangladesh to recruit women employees. However, the objectives of women employment in Islamic banks are hard to achieve fully due to some problems like, lack of transporational problem of the women employees, lack of appropriate infrastructural facilities (separate toilet, prayer room, dining room) at the office for women employees to

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maintain *Shariah* rules, problems of overstay in the office and sitting together with male counterpart due to limited space etc. It is assumed that all these problems may be overcome gradually. Before discussing the way of probable solution to these problems, the profile of women employment in some Muslim countries has been presented in the following sections.

2. Women Employment in some Muslim countries

To increase the level of understanding regarding the requirements and utilization of the services of women employees in Islamic banks in Bangladesh, the profile of woman employment in some Muslim countries including Bangladesh has been reviewed in this section.

The role of women in the workforce varies according to the structure, needs, customs, and attitudes of the societies in which they live. In prehistoric times, women and men participated almost equally in hunting and gathering activities to obtain food. With the development of agricultural communities, women's work revolved more around home.

Some major changes are now occurring in the industrialised nations, including the steadily increasing proportion of women in the labor force; decreasing family responsibilities (due to both smaller family size and technological innovation in home); higher levels of education for women; and more middle- and upper-income group of women working for pay.

Whatever the situations of women employment in prehistoric time or in the industrialised nations we are not interested about it, as Islam was absent thereto. Rather the situation of women employment in the Muslim country is our concern.

Despite the fact women constitute more than one-third of the world's labor force, in general they remain concentrated in a limited number of traditional occupations, many of which do not require highly technical qualifications and most of which are low paid. According to data from the International Labor Organization, however, as countries become industrialized, more women obtain jobs in more occupations.

Saudi Arabia

As part of the objectives of the Kingdom's development plans, women in Saudi Arabia, today, are vigorously pursuing professional careers, and

seeking to become active members of society, where their roles are defined in terms of what they can offer for their country's economic, as well as social and cultural development.

In recent years, however, some Saudi women have chosen to take caring for elderly parents, or, if widowed or divorced, to provide for their children. Some simply share financial responsibility with their husbands to improve their family's standard of living. Female professionals working in the public sector receive the same pay for equal work as their male counterparts. They are, however, entitled to two months' maternity leave in addition to the benefits and pensions offered to men.

Crown Prince Abdullah Ibn Abdul Aziz said, "When we talk about the comprehensive development that our country is witnessing, we cannot ignore the role of Saudi women and their participation in this development. The productive role of women has been a definite result of the great investment that the country has dedicated to the field of education for all of its citizens, men and women. As a result, Saudi women have been able to earn the highest educational credentials, which has enabled them to work diligently in different fields. Saudi women have proven their ability to handle responsibilities with great success, whether through their principal duty as mothers, or as professionals. We look forward to women acquiring a major role in a way that will promote the interests of this nation on the basis of *Shariah* (Islamic law)."

In the private sector, women work in agriculture, banking, trade, real estate, interior design, pharmacology, biology and biochemistry. They own and manage boutiques, restaurants, beauty salons, tailoring establishments and even construction companies, car dealerships and manufacturing plants. When it comes to business activity, there is no distinction between two sexes. Areas of business operations are open to both, and both enjoy the same facilities and services provided by the Saudi Council of Chambers of Commerce and Industry.

On March 10 of last year, Saudi businesswomen participated in the Second Conference of Arab Businesswomen in Cairo. Included in its deliberations was the formation of a federation of Arab businesswomen's associations. In recent years, a number of Saudi women have become legal advisors, dealing specifically with women's issues, and economic analysts, giving advice to women interested in investment (Internet, *Saudi Arabia Spring 2000 Magazine*)

Islamic Republic of Iran

Women have been vested with the constitutional right to get elected or appointed to the highest political and administrative offices of the land. The only exception to this rule involves the office of presidency which carries an interpretative clause (Article 115 of the Constitution), stipulating that the candidate for the office must be among the 'distinguished political and religious personalities' (so far interpreted to be men).

The shift from a war economy to an era of reconstruction guided by a Developmentalist State brought forth major policy shifts in regards to women. Although women continued to be far from the commanding heights of politics and economy, an Iranian version of affirmative action policies began to take root, and policy shifts indicated a trend towards greater advocacy for women. Included in this trend were women's bureau in the office of the President with the express purpose of examining and enhancing the status of women, and women's affairs offices in each ministry and government agency. In 1987 the High Council of the Cultural Revolution also set up the Women's social and Cultural Council, charged with studying the legal, social, and economic problems of women. Although the 1992 directive of this council still emphasized the importance of family roles and rules out certain occupations and professions as religiously inappropriate, it also encouraged the integration of women in the labor force and attention to their interests and needs. Whether or not these changes of policy were necessitated by the exigencies of the shift to the Developmentalist State is difficult to tell. What is important to note for our purposes is the rise of another set of discursive practices concerning gender issues along with other discourses identifying women as the defenders of Islamic values, culture, and purity, last bastions against imperialism, and so on. (*Internet, The Contending Discourses on Women in Iran*).

In IRAN, 6% women are members of the Faculty of the Universities and 22% of them are Associate Professors. 13 % of the Journalists is women. In Cinema and TV, more than 2,700 women are engaged (*see Khatun, Hafeza Asma, 2001*).

The Sultanate of Oman

The profile of Omani women shows that there were 17,946 women working in the government sector; 2,942 in the private sector and 3,119 who owned their own business. The profile of the government female

employees indicates a heavy orientation towards the service sector with the majority (59%) concentrated in the Ministry of Education followed by (22%) in the Ministry of Health and remaining (19%) distributed among other government sectors.

The distribution of Omani women in the government sector's top management and decision-making positions shows that there are 3 Deputy Ministers, 4 members in the State Council (*Majlis Aldawlah*), 2 members in the Consultative Council (*Majlis Alshu'ra*), 4 in Senior Advisory positions, 13 in special grade, and 261 in Grade One (equivalent to Director & Director General).

Omani women are represented in all employment sectors, be it government, private or their own business. Furthermore, unlike its neighboring Arab Gulf countries, the Sultanate of Oman has catapulted women to unprecedented heights by appointing them to senior political positions in Oman's Council and ministries. The representation of Omani women (13%) in the ranks of senior government positions surpasses Western standards (*Internet, Advancing Women in Leadership Journal*).

Bangladesh

The issue of the women employment has probably drawn the attention, now-a-days, due to the fact that the NGOs like CARE, BRAC, Grameen Bank, Proshika, ASA etc., have employed a huge number of women who are working as development agents both in urban and rural Bangladesh. They are cycling or walking or riding motorcycles, organising groups of women, managing savings and credit, working in supervision and management positions in field offices. All these are a relatively new phenomenon in Bangladesh. Moreover, "These women, who are well-educated, and often belonging to the middle class with urban backgrounds, are in a relatively new category of employment (*Goetz, Anne Marie, 2001*)" It has been estimated that the women do not yet represent more than 20 percent of the regular staffs of the NGOs, in Bangladesh (*ibid.*).

During the early years women were legally debarred to enter the higher administrative posts. They were mostly employed in the Medical Services, Indian Educational Service, Provincial Educational Service, and in the Posts and Telegraph Department. At lower level they were allowed to enter the clerical services in the Home Department, Directorate of Intelligence Bureau, Finance, Security Printing, Defense, Armed Forces, Geological Survey of India, Explosives Sector, Labor and

Lands, All-India Radio, Military Accounts, and miscellaneous posts in the Central Board of Revenue. The recruitment rules adopted at the central level allowed the women to enter most of the Central Services, including the Audit and Accounts Service, Military Accounts Service, Income Tax Service of Pakistan (CSP) and the Police Service of Pakistan (PSP). Nevertheless, women were appointed increasingly to those professional services such as education and health both at the central and provincial levels as well as to the subordinate services.

Another order issued in July 1985 revised and partly modified the quota system with a view to increasing woman's participation in the services. Now 10 percent gazetted posts and 15 percent non-gazetted posts are kept reserved for women in addition to merit, which is applicable in all types of public employment. So on the basis of merit and sex women can get entry to public service. They can also enter the public service through quotas for freedom fighters, tribals, and Ansars and VDP, if they belong to any of these groups. There is also a provision for reserving 60 percent posts of primary school teachers for women. Before the quota system was introduced, only 6.60 percent of jobs in the public sector excluding nationalized industries and statutory bodies went to women on the basis of merit. After the introduction of female quota in 1976, female employees increased by about 3 percent.

After independence of Bangladesh, the number of women civil servants gradually increased. From 1972 to 1983 only 1,417 women were recruited in fifteen cadres and among these cadres women civil servants were mostly employed in Education and Health cadres and at the lower levels. These female civil servants represent only 4.89 percent of the total civil servants in different cadres of the civil service. Before the quota policy was introduced, the total number of civil servants (excluding public sector industries) was 331,189. Out of this only 23,420 (6.60 percent) women were employed in the governmental services. At present, out of total public sector employment of 971,028, only 83,156 are women. About 8.56 percent are women and among them over 90 percent (74,884) were class III and class IV employees i.e., the vast majority of women in the civil service are low-paid and clerical staff. But women's position at the top administrative and managerial classes (about 10 percent) carrying higher prestige (Islam, Sirajul (ed.), 2003).

Women in employment in Bangladesh number about 7.9 million out of total employed labor force 39.0 million. Nearly 48% of them work in Agriculture, Forest, and related work. 23.7% work in production,

transport and others. 15.7% work in service, 5.6% work as sales workers, 4.7% work as professional, technical workers, 1.7% work as clerical workers, 0.7% work as fisheries workers and 0.2% work as administrative and managerial workers. Annual average growth rate (percent) of the female labor force was 14.4 during 1995-96 to 1999-2000. Unemployment rate for the female was higher than male as because 3.4% male and 7.8% female were unemployed in 1999-2000 (*BBS, Report of the Labor Force Survey Bangladesh 1999 - 2000, August 2002*).

It follows therefore, the women employment is old in the known history of mankind. Islam is not against the women employment (*see, IBTRA Research Monograph No.3, 2002*). But it gives preference to male employment (*Hannan, Shah Abdul, , 1395 Bangla.*). The majority of Muslim countries like Saudi Arabia, Islamic Republic of IRAN and Sultanate of Oman have employed women, following the principles of Islamic Shariah, in various sectors as an integrated policy of their national development where it is believed that the entire human resources must be utilized. As a result, those countries are growing, at least, with balanced social development.

In Bangladesh, although the woman employment has lagged behind yet, it has got momentum recently. However, it deserves special consideration of Islamic Shariah because the social fabrics here are Islamic. Data indicates that still there is a vast opportunity for woman employment. So, to ensure the social justice, stability and peace as well as to ensure the balanced growth of the society, services of the women are required to utilize both in the public and private sectors of Bangladesh.

3. Requirement of the Services of the Women Employees

It has been mentioned earlier that the reasons behind the women employment are the outcome of interaction between demand and supply factors. These factors have been discussed below:

3.1 Supply factors:

It has been observed that participation rate of the female labor force has been increased significantly in the last decade (*see BBS, Report of the Labour Force Survey Bangladesh 1999-2000*). The dynamics of female employment has also been changed due to the establishment of a huge number of non- government organizations (NGOs) as well as the government family planning programs (*Goetz, op. cit., 2001*). Until the

mid '80s, the majority of women were recruited locally and they have low visible role. However, after the '90s village women workers have been replaced by the young educated middle class women with urban background. This shift may be caused by different factors, such as higher educational attainment by women, changed economic circumstances of the middle-class families, supportive roles of unmarried daughters and married women, and changes in the personal aspirations of young educated women. Another factor is 'promoting greater employment' which is the outcome of donors' pressure for providing equal opportunities to the woman folk in development programs (*Goetz, ibid.*). Under the circumstances, Islamic banks may come forward to further recruit the women employees with a view to demonstrate how, in what conditions and to what extent the women can be employed under Islamic rules. Again, the socio-economic and cultural conditions of the women, which seem to be responsible for seeking employment by the women, are needed to be analyzed for understanding the requirement of the women employment in a mass people oriented organization (*Chapra, Umer, 1985*) like Islamic banks.

3.1.1 Economic Factors:

A recent study (*Goetz, op. cit.*), conducted on the staffs of BRAC, RD-12 and Government Family Planning Program, have shown that for three major reasons, women were involved in the NGO work where compliance of Islamic Shariah is quite difficult due to the nature of work and unfavorable job environment. The answers of the question, why women have chosen employment in NGOs is: they need money, want to use their educational qualifications at work and earn money. However, financial need is the single most important motivation for the women to get employment in this type of organization. Three self-explanatory cases have been mentioned below from that study to justify the causes, mentioned above, of women employment in the NGOs.

NGO field worker, women: "My parents don't like my working but the family needs money. They feel guilty because of this. My elder sister is a family planning worker and is also telling me not to do this job because even they have to do so much fieldwork. They go one day to the field and select clients. That's all. Though my family believes me, but they are afraid for me if I am violated by a man. I am working because I need money. From childhood, I have been knowing that I am responsible for my family because I have no elder brother (*see Geotz, Ibid.*)."

NGO field worker, women: "I came to this job not out of interest but out of need. I can tell you that people who come out of interest don't stay—only the desperate people can stay. But I do not want to stay in a cage like an imprisoned bird. For my mental peace, you know, I made love marriage. The father-in-law's objection was that I am too black. After marriage, my father-in-law separated my husband from me... and we get little support (*ibid.*)"

Government field worker, women: "I have an education so I thought I should work. But I tell you that it is impossible to manage a family with one person's income—so I work. My husband sometimes becomes angry about my work. But you know, he is also getting benefit from my income (*ibid.*)"

It is believed that employment of the male officials addressed the financial problem of a joint family with members like father, mother, brothers, sisters etc.; whether an employment to a female official adds to the financial strength of her single family as in most cases her husband also earns. In the country like ours where hundreds and thousands of people are unemployed, the qualified male candidate should get priority in the employment over female candidate except in the case of some helpless female candidates.

It is true that the woman is not the breadwinner of the family in the presence of her economically capable father, brother, husband or son. But it is also true that there are women who can not maintain themselves under the male shelter. In this situation, state should take the responsibility of these women. In the absence of it, how can the approach be accepted that qualified male candidate should get priority in the employment over female candidate? Therefore, it would be reasonable to select the candidate, first, based on their merit.

For the needy women candidate, 'age bar' can be relaxed/flexible since the need for a job of a woman can be fabricated in different stages of her life. Like other organizations in Bangladesh, the 'quota system' for woman employment should not be practiced in Islamic banks. As the 'quota system' was emerged from the secular thought that 'women's equal right with men' should be promoted in every sphere of life. But "This western concept of equality as it is expressed in the ratification of Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) is in manifest conflict with the concept of equality in Islam. Allah has made man and woman as two distinct sexes and their duties and responsibilities are also in accordance with their capabilities

and responsibilities as well as with their capabilities and limitations to a considerable extent (*Hasan, Md. Mahmudul, 1999*)." So, Islam do not encourage women to compete with men (*Sukha, 2002*). Women employee therefore, may be recruited without hesitation.

3.1.2 Social factors :

A woman may have an employment for various reasons other than providing a financial support to herself and, or others. There are some significant social phenomena, which indicate the requirement of the woman employment in Islamic banks. Hossain, Mohammad Mosharaf (1977), has recommended that women can be employed with men in the same employment sector when the unemployment rate of men would be zero or tends to zero. In the absence of any interpretation, we can assume the argument behind this recommendation is that men need to prepare them to get married in due time and take the responsibility of family. So, men should get priority over women in case of employment opportunity. It indicates that we are only concerned about those, who are unmarried. But what about those who are married? In this regard, it may be mentioned here that (16.5%) divorce occurred due to maintenance incapability that is highest in the total causes of divorce of both male and female (*see Marriage, Divorce and Separation in Bangladesh, 1996*). Again, sex-wise segregation showed that bad character is the most important (18.3%) cause of male divorce but the highest (18.7%) female divorce has occurred due to maintenance incapability (see Table-1).

The state should have basic two responsibilities in case of women's participation in the job market: Firstly, sufficient salary should be given to the male employees of public sector so that they can bear all expenses without wife's participation in the jobs. Secondly, In case of women's participation in the jobs, a suitable environment should be ensured for them. At the failure of government to perform the basic responsibilities, another type of social problem has been occurred. Such as, unmarried male folk are interested to share the family responsibility with their future partner of life (female). Now-a-days, 'employment' therefore, has been considered as an extra qualification for a bride. In some cases, marriage contract has been broken when the bride denied to do a job. In this connection a fact is given below:

NGO project worker, woman: "I badly need a permanent job without which, perhaps, I would not be married in my life. I had a marriage offer. My parents have made all arrangements for the marriage ceremony. However, my marriage has broken before one day of the ceremony as I

failed to commit with the elder brother of the bridegroom to continue my job, as it was a temporary one. This is second time, my marriage ceremonies have been broken.”

There are many such facts in our society. Can we over look these? In a sense, some parents also feel tired to take the responsibility of their sons having low income. They want to get relief engaging their sons with educated working women so that both of them can take their responsibilities together. In order to build a progressive society for the women folk and their male counterpart, decision for women employment in Islamic banks is required to be taken.

“Every woman has the right to develop her talents and to work within the rules of Islam. Ayesha (R), the Prophet’s (pbuh) wife was a judge at various times, a political activist and, after the demise of the Prophet (pbuh), the interpreter of his teachings (*Sohrab, Mohammad Hossain, 1999*).” Labour Force Survey (LFS) Report 1999-2000 shows that among the economically active persons the rate of educated unemployment is higher in female group (8.5 %) compared to male group (3.3%) (see Table-2). This comparison is more significant among the educated group with ‘Degree and above’ level i.e. the percentage of unemployed male with degree and above level of education is 6.8% whereas the percentage of their female counterpart is 14.3% (see Table-3). It indicates that, a huge number of educated women are not getting opportunity to develop their talents and to work which is their both human and Islamic right.

3.1.3 Religious factors:

Besides, the socio-economic conditions of the women, there are some religious factors for which more women employment in Islamic banks is needed. Islam not only allows women to participate in economic activities but also to practice and promote the welfare activities. A *hadith* can be mentioned in this connection.

Narrated from Zaber Ibn Abdullah, he said, “My auntie wished to collect dates after her divorce. Some one prohibited her do so. Then she went to the Prophet (pbuh) and informed him about it. Prophet (pbuh) said, “You go to your garden and collect the dates, because you may give those dates to others or do any welfare with those dates (Muslim).”

Women's participation in professional work is essential to perform all sorts of *Fard-e-Qifayia types* of work. Moreover, efforts of the men to perform their economic responsibility to family as well as other responsibilities to the

society have failed to overcome all social odds mentioned in sub section 3.1.1 & 3.1.2. Therefore, educated women be employed to meet the instant demand of the society.

3.1 Demand factors:

Without women employment in the socio-economic context of Bangladesh, the major goals of Islamic economics would be difficult to achieve through Islamic banking. So, the demand for women employment be analyzed based on two aspects:

One of the major goals of Islamic economics is to establish justice and to attain good and welfare in this life and the life hereafter (see Hannan, 1984)

Firstly, in the context of Islamic banks' internal structure as well as social structure.

Secondly, application of Islamic Shariah principles be considered for the solution of the problems in the long-term but not only in the short-term.

In order to overcome the problems of women employment in Islamic banks, the following steps may be taken:

- ◆ More than three female staffs may be posted in a branch where at least temporary physical arrangement can be made for their prayer, lunch and toilet.
- ◆ Right now women should not be posted in those branches where only one toilet is available.
- ◆ In the absence of prayer room/dining room, cane made folding partition can be used for making such rooms, where space is too short to make separate arrangement.

There is another important argument that the female officials can not be rotated at different desks of the branches for which their professional development is hindered. The logic behind the separate female counter is only to render services separately to the female customers. So, the concept of the separate counter is related to the female religious customers, not for the bank's female staffs. So, why can female staffs not be rotated at different desks for rendering services to both male and female? If female staffs with *Hijab* can work with all other male staffs within the office, why would they not be able to render services to the male customers within the same office? What makes difference between the male colleagues and the male customers? Both of them are *Gaire-Muhram* to the female staffs. But some one may feel hesitation to deal male customers due to bad attitude and comments of the male clients.

This is also a problem for the time being. In order to overcome this problem the respective bank manager may be alert to control the office environment and to ensure proper environment.

Separate counter is only needed for those branches where the number of female clients are high. Otherwise, the female staffs supposed to be able to perform all jobs like the male staffs, except supervision and recovery of investment. In this regard, the jobs in general banking, investment and foreign exchange can be classified into three categories:

Jobs without customer dealings	Jobs with customer dealing within the office premise	Jobs with customer dealings out side the office premise
A/C. opening, Issuance of cheque book, Issuance of Token	Bills: Outward and Inward mails (OBG, IBC, TDB & Clearing	Recovery & follow-up
Maintenance of Income/ Expenditure, suspense 7 sundry Register and maintains of D/stock and stationary articles & related Registers	Remittance: Issuance & payment of DD, TT, P.O. etc & maintenance of related Register	
Preparation of IBG statement & other return and statement of IGB including schedules Telegrams.	Appraisal & processing of investment proposal.	
Accounts: Writing of clearing cash and General Ledger, sheets, Vouchers Register. Cash Remittance & received & payment Register.	Sanction of Investment & Documentation, Maintenance of ledger, profit calculation,	
Despatch: Inward & outward mail/receiving etc.	Import procedure: L/C opening, Lodgment & Retirement of bills etc	
Establishment: Preparation of salary, LPS, maintainece of leave record, personal file, correspondence, payment of Income tax & Inter Bank Transaction/ reconciliation etc.	F/C. A/C. opening and Maintenance	
Preparation of credit report	Foreign Remittance/ Different Return & statement to H.O. & Bangladesh Bank.	

It has been observed from the above-classified jobs that the women employees may do jobs without customer dealings easily. Although the jobs in the second column are related to customer dealings yet, the female staff with *Hijab* in Islamic banks will be able to perform these jobs, as these have to be completed within the bank branch. Here, it should be remembered again that "Islam does not prescribe any unusual separation between man and woman (see *Hannan, 2002*). Only the 3rd category of job would be difficult to perform by the female staffs, as they would be needed to visit the customer or site outside the banks, which is risky in our socio-cultural context. However, the 3rd category jobs are few in numbers. So, the services of female employees can be utilized for maximum banking jobs in Islamic banks.

There is another argument that for physical and family reasons, the female employees avail much more leave than that of the male employees and they cannot overstay in the office which is not conducive for smooth functioning of the organization. This motivates their male colleagues negatively. But it has to be remembered that Islam does not encourage women to compete with men (*Sukkha, Abdul Hamid Abu, 2002*). Women's problems are not the problems of their own. It has to be considered as a collective problem. If women folk fall in any problem, the whole society will have to bear the consequences of it. In this regard one *hadith* can be mentioned here:

Narrated from Nu'man ibn Bashir, he said, "Prophet (pbuh) said, you will see the believers unified like a body in case of mutual co-operation, love and affection. If any part of a body is affected with disease, the entire body becomes ill (*Bukhari & Muslim*)."

The male should co-operate the female to overcome the problems which they face in a particular time, to maintain the balance between home work (supervision of home activities, child-rearing etc.) and jobs in the office.

In order to overcome other problems like, adverse attitude of male staffs to the female staffs, training on 'Islamic ideology focussing on gender' can be imparted to them.

Another argument may be that the female official is not found serious and hard working in discharging their duties. They often commit mistakes in discharging their duties for which they cannot be relied upon. It might not be generalized in this way of talking. To err is human. As

the employed women have to work in home as well as in office, they might commit mistake in some cases. Mistakes in the office may be committed due to unfavorable job environment. However, this problem can be minimized providing suitable job environment and professional training to them. The female staffs in Islamic banks may be interested to participate in more training to raise their efficiency and capabilities.

In Bangladesh, if all the problems could be solved under the Islamic Shariah, the purchasing power of the men employees will increase sufficiently so that they can run their family without depending on their wives income. Then the women will feel encouraged not joining in the service with the men due to their increased understanding about Islam. And then, all sorts of existing problems of women employment will be minimized.

4. Summary, Conclusion and Policy Recommendations

The women employment is old in the known history of mankind. Islam is not against the women employment. But it gives preference to male employment. The major Muslim countries like Saudi Arabia, Islamic Republic of Iran and Sultanate of Oman have employed women, following the principles of Islamic Shariah, in various sectors as an integrated policy of their national development where it is believed that the entire human resources must be utilized. As a result, those countries are growing, at least, with balanced social development.

In Bangladesh, although the women employment has lagged behind yet, it has got momentum recently. However, it deserves special consideration of Islamic Shariah because the social fabrics here are Islamic. Data indicates that still there is a vast opportunity for women employment. So, to ensure the social justice, stability and peace as well as to ensure the balanced growth of the society, service of the women is required to utilize both in the public and private sectors of Bangladesh.

Regarding the women employment, social context has to be considered for practical demonstration of Islamic Shariah. If we are introverts, the simple solution is not to employ women but it would be unfair to the women as well as to the society as a whole. Without women employment, the major goals of Islamic economy cannot be achieved by Islamic banking. So, a long-term plan may be made to recruit them for Islamic banking jobs vis-a-vis women should be employed under a short-term plan.

It is necessary to recruit women in Islamic banks in such a good number so that required number of Ladies Branches can be operated in future. Some male employees will work only in the investment desks in those Ladies Branches. We have to wait for operating branches totally with women workers until

- ◆ The state policy for women employment becomes Islamic and that makes favorable environment, as per Islamic Shariah, for the women employees, and
- ◆ The female staffs are fully capable to run the branches by themselves.

During this transition period, women employees may be allowed to work in all desks of the branch, except supervision and recovery of investment so that they can make themselves efficient to enter into the banking services with full Islamic Shariah compliance.

Finally, some recommendations are made below:

1. Women employees maybe recruited without hesitation.
2. Female candidate may be selected based on their merit.
3. Impose of quota for women employees will not be a fair judgement, as women need not compete with their male counterpart.
4. Age bar can be relaxed for women employees considering the crying economic need of the women.
5. More than three female staffs should be posted in one branch.
6. Right now woman should not be posted in those branches where only one toilet is available.
7. In the absence of prayer room/dining room, cane made folding partition can be used for making such rooms where space is too short to make separate room arrangement.
8. Women can be posted only in those branches where the number of female customer is high.
9. Training on 'Islamic ideology focussing on gender' can be imparted to the staffs.
10. More training may be imparted to the female staffs to increase their efficiency.

11. Office transport may be provided to the female staffs if they require to over stay in the office.
12. Conducive office environment must be created for Shariah compliance by all.
13. Female staffs should be rotated in every desk, except investment supervision and recovery, in order to increase their professional efficiency.

Table 1: Percentage distribution of Reasons of Divorce by Sex and Residence, Jan 1995

Reasons of Divorce	Total	Male	Female
Maintenance incapability	16.5	12.6	18.7
Incapability of conjugal life	13.0	16.8	11.0
Sexual disability	2.8	2.6	2.9
Incurable disease	3.2	5.2	2.0
Marriage before adolescence	3.9	3.7	4.0
Missing/ Untracked	2.0	1.1	2.6
Sentenced to imprisonment	-	-	-
Oppression/Torturing	10.6	5.8	13.3
Bad character	12.1	18.3	8.7
Dowry	12.1	18.3	15.0
Polygamy	7.3	5.2	8.4
Childlessness	2.6	4.2	1.7
Other	13.4	16.2	11.8

Source: BBS, Report of Survey on Marriage, Divorce and Separation in Bangladesh, 1996

Table 2: Number of Educated labour force aged 15 years and their unemployment rates ('000)

Educated unemployment rate	Bangladesh		
Educated labour force	20621	17329	3292
Educated unemployment person	852	570	281
Educated unemployment rates	4.1	3.3	8.5

Source :LFA 1999-2000

Table 3: Distribution of Unemployed population aged 15 years and over by level of education and sex.

Level of Education	Bangladesh		
	Total	1750	1083
Total	1750	1083	666
No education	254 (1.4)	126 (0.9)	127 (2.5)
Class I-V	403 (4.1)	247 (3.0)	156 (9.2)
Class VI-III	257 (5.2)	154 (3.6)	103 (15.1)
Class IX-X	291 (13.1)	198 (10.7)	93 (25.3)
SSC, HSC & Equivalent	397 (11.5)	248 (8.6)	149 (26.6)
Degree & Above	147 (7.8)	110 (6.8)	38 (14.3)

Note: The figure in parenthesis indicates percentage.

Source: LFA 1999-2000

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