

Participation of Extreme Poor Rural Women in Income Generating Activities: A Study in Sherpur District, Bangladesh

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Abstract

The study was conducted to find out the level of participation of extreme poor rural women in income generating activities (IGAs) and the associated problems faced by them. The study was conducted in Sreebardi upazila under Sherpur district of Bangladesh. Data were collected from 200 resource poor rural women by using a structured interview schedule during the month of May to July, 2016. Participation in income generating activities of the rural women was measured by using a score derived from two aspects of participation: 'nature of participation' (score 1 for joint participation and score 2 for independent participation) and 'frequency of participation' (scores 3,2,1 and 0 were given for 'frequent participation', 'occasional participation', 'rare participation' and 'not at all participation', respectively). A number of personal characteristics were also considered to test the relationships between the concerned variables. The results revealed that in different income generating activities, the majority (66 percent) of the women had low participation compared to 30.5 percent and 3.5 percent having medium and high participation, respectively. Cow rearing (48 percent), poultry rearing (45 percent) and goat rearing (29 percent) were found the major income generating activities to be done by the extreme poor women. Lack of financial ability, dependency of male members of the household, high interest rate by NGOs, improper use of the credit, and lack of training on IGAs were the main problems of involvement in IGAs by the women. Among the selected characteristics of rural women, age, family farm size, family annual income, social participation, role in family decision making, aspiration, cosmopolitaness, extension media contact, attitude towards of NGOs, self-confidence, and household food security were positively correlated with their participation in IGAs.

Keywords: Rural women, extreme poor women, IGA, participation, Sreebardi

Introduction

Bangladesh is a densely populated country with a population of 156.8 million with an area of 147,570 square kilometers, while 71.88 percent people live in rural areas (BBS, 2015). Women are the most vulnerable and the worst section of society. Women comprise 49.4 percent of the total population in Bangladesh (BBS, 2015), but still now they are denied of livelihood opportunities and rights in many spheres in their lives. Rapid population growth which brought about reduction of cultivable land, erosion, loss of soil fertility and biodiversity have resulted in acceleration of rural poverty and increased

vulnerability of rural women (Sheheli, 2012). Employment opportunities are limited for women worldwide (Martha, 1995), while poverty is pervasive among the women in the rural societies (IFAD, 2001).

Traditionally, women play major roles in agriculture as well as country economy. Women's involvement in different income-generating activities to supplement the family income enables their male counterparts to work elsewhere (Shelly and Costa, 2001). In addition, the rural women also engage themselves in agricultural and non-agricultural productive

Participation of extreme poor rural women in IGAs

activities within the homestead (Rahman, 2000). However, a broad division of labour exists wherein women are mostly engaged in home based agricultural work while men perform different activities in the outside. It is revealed that besides regular household work, 43% of women are involved in activities related to agriculture and 15% had taken agriculture as their second line occupation. It can therefore be assumed that about 58% of women are directly or indirectly engaged in agriculture related activities (Hossain, 1991).

Women's involvement in development dates for long time as suggested by the literature, however, this involvement has not been recognized by their men counterparts (UNIFEM 2000). Women in rural areas can also contribute to development in the same manner as those in urban areas, if they are initiated and guided in the development processes of their choice (Cartledge 1995).

In Bangladesh, many government and non-government agencies are working for the development of rural women. In particular, majority of the NGOs are working for the development of livelihoods of extreme poor and vulnerable women living in the rural areas. A common strategy of helping those women is to support them by providing microcredit and related technical support for involving in income generating activities (IGA). However, there is no systematic research on the situation of women participation in IGAs, although literature is available on impact of microcredit on livelihoods of beneficiaries (Datta, 2004; Haque and Yamao, 2009). This study was undertaken to (i) determine the nature of participation of extreme poor women in income generating activities and (ii) identify problem confrontation by rural women in undertaking IGAs.

Methodology

Location, Population and Sample

Sreebardi upazila of Sherpur district was purposively selected as the study area. The targeted population of the study included the extreme poor rural women, who were involved in different income generating activities of under a number of organizations, mainly NGOs. The women having no cultivable land or other type of regular resources or no other person in the household to earn regular livelihoods were considered for the study. Simple random sampling procedure was followed to obtain the desired sample. Out of ten unions of Sreebardi upazila, Tatihat and Singaboruna unions were randomly selected as the specific study location. A list of 399 was prepared for the resource poor and vulnerable women who received microcredit support from different NGOs in the study area to determine the population of the study. Then 50 per cent of the population was randomly selected from the list; thus the sample size was 200 resource poor rural women.

Variables and their Measurements

While participation in IGAs was the focus variable, the following characteristics of the women were also considered for the study: age,

education, household size, family farm size, family annual income, training exposure, organizational participation, social participation, role in family decision making, livelihood aspiration, cosmopolitaness, extension media contact, attitude towards of NGOs, self-confidence, and household food security. The characteristics were measured by utilizing standard methods as followed by some other researchers.

Participation in IGAs of the rural women referred as to their involvement in eleven selected income generating activities. Participation in IGAs scores of poor rural women was computed by using the following formula (Dey, 2013):

$$\text{Participation in IGAs} = \sum N \times F$$

Where,

N = Nature of participation

F = Frequency of participation

The nature of participation of the extreme poor rural women was quantified by assigning one score (1) if a respondent participated in an IGA jointly with other household members and two score (2) was assigned if she worked independently in the IGA. On the other hand, a

four point rating scale was used for measuring frequency of participation ranged from 3 to 0, while 3, 2, 1 and 0 were assigned for “frequent”, “occasional”, “rare” and “no participation” respectively. The participation score for IGA was obtained by summing her obtained weights according to the above mentioned formula. Thus, the participation score for a single IGA could range from 0 to 6, while participation score for all eleven IGAs could range from 0 to 66.

Data Collection: method and analysis

A structured questionnaire (interview schedule) was prepared to gather data from the respondents.

The draft questionnaire was pretested with 20 rural women in the study area and the same was later modified and revised in accordance with the experience of the pretesting. Data were collected from the sampled rural women during the months of May to July, 2016. Statistical Package for Social Science (SPSS) software was use for data management. Descriptive statistics such as frequency, means, ranges with percentages were used for data analysis. To determine the relationship between the concerned variables correlation analysis was conducted.

Results and Discussion

Characteristics of the Poor Rural Women

Fifteen selected characteristics of the extreme poor rural women were selected as the independent variables of the study. The salient features of the characteristics and basic statistical value of respondents have been presented in Table1.

Data presented in the Table 1 show that the respondent women were younger in average age (34.40 years) with primary level education (2.02

years of schooling). The average household size looks a bit smaller than the national average and the women had only small land for cultivation. Average family income of the respondents was less than Tk. 5,000 a month, while the food security situation was just above the mid value (12 in a 0-24 scale). As the other variables were social or psychological ones, the explanations are not much relevant in this article.

Table 1: Salient features of the selected characteristics of the extreme poor rural women

Selected Characteristics	Measuring unit	Range		Mean	Standard deviation
		Possible	Observed		
Age	Actual years	Unknown	Unknown	34.40	9.25
Education	Years of schooling	Unknown	Unknown	2.02	2.88
Household size	Number	Unknown	Unknown	4.08	1.18
Family farm size	Decimal	0-5	0-5	2.32	1.32
Family annual income	Taka in thousand	Unknown	28.98-74.7	48.08	16.21
Training exposure	Number of days	Unknown	0-106	2.62	10.40
Organizational participation	Score	Unknown	4-80	9.66	7.79
Social participation	Score	0-21	0-16	7.60	3.57
Family decision making	Score	0-42	4-42	24.94	6.48
Livelihood aspiration	Score	0-32	0-28	13.04	5.79
Cosmopoliteness	Score	0-18	0-13	3.78	2.09
Extension media contact	Score	0-30	1-18	5.33	3.09
Attitude towards NGOs	Score	0-52	17-41	26.92	5.16
Self confidence	Score	0-30	5-29	17.32	4.07
Household food availability	Score	0-24	0-24	16.59	5.62

Participation of Extreme Poor Women in Income Generating Activities

Eleven income generating activities were identified for this study as practiced by the extreme poor rural women under the intervention of different NGOs. The IGAs were identified during focus group discussions with the rural women before preparation of the questionnaire. During data collection the respondents were asked to indicate in which selected IGAs they were participating in and how they were involved. As many women were found participating in more than one IGA, multiple responses were included in the calculation. Therefore, total frequency exceeded the number of respondents. The findings in this regard are presented in Table 2.

The respondents reported that they felt shy and less interested in being involved in many IGAs. The findings of the study showed the degree of their participation in IGAs greatly varied based on their personal situation as well as involvement with organizations. In general, their participation was relatively high in cow, poultry and goat rearing and crop cultivation. In fact, 48 percent of the respondents were participating in cow rearing. This was found as mostly practiced IGA because of the fact that it needs a minimum space for rearing, while it is a traditional practice for

women and they can get profit within a short period of time. A proportion of 45 percent of the respondents was found participating in poultry rearing activities. As rearing poultry, scavenging poultry in particular, is socio-culturally an important traditional practice, mainly owned and managed by women and children, involves low cost technology, low investment and no land. Village poultry production is relatively environmentally friendly and it can be a self-sustaining and income-generating system. It can serve to build up an entitlement base for poor women. Some of the women were growing vegetables in their homestead just for their own consumption and most of the respondents did not grow in their homestead because of scarcity of land. Only a few women were involved with handicraft and tailoring. Poor rural women mentioned that the restricted availability of raw materials such as bamboo, cane, thread, etc., and the difficulty of marketing acted as the main barriers in involving handicraft making activities. The handicraft production was also less attractive as most of the rural women followed the traditional designs from generation to generation. However, it is evident that non-farm sector ensures more profit than farm sectors (Lanjouw and Lanjouw, 2001).

Table 2: Participation of extreme poor women in income generating activities

Sl. No.	Income generating activities	Frequency*	Percent
1	Cow rearing	96	48
2	Poultry rearing	89	45
3	Goat rearing	58	29
4	Homestead vegetable gardening	34	17
5	Crop cultivation in farms	26	13
6	Handicrafts and tailoring	13	7
7	Rice husking/puffed rice (muri) making	9	5
8	Grocery	6	3
9	Small scale nursery	2	1
10	Block, boutique and tie-dye	2	1
11	Others	3	2

*Multiple responses considered

Extent of Participation in Income Generation Activities

Extreme poor rural women's participation scores in IGAs varied from 0 to 15 with an average and standard deviation of 4.13 and 2.87, respectively. Based on the participation in IGAs scores, the respondents were classified into three categories as shown in Table 3.

Data contained in the Table 3 indicate that the majority (66 percent) of the women had low participation compared to 30.5 percent and 3.5 percent having medium and high participation, respectively. This finding needs serious consideration from the policymakers and people involved in microcredit activities through

different NGOs. It indicates that although the women of the rural areas were receiving microcredit, the majority of them are not investing the money in appropriate IGAs. In reality, it was found the major NGOs working in the study area (BRAC, ASA, Grameen Bank, PDBF) were only concentrating credit disbursement with very low focus on monitoring on utilization of the money by the beneficiaries. The women also felt shy to divulge information where they actually spent the money. It could be concluded that without good monitoring on IGAs, the disbursement of microcredit will not bring expected impact on the beneficiaries' poverty alleviation and getting rid of the vulnerability trap.

Table 3: Distribution of the rural women according to their extent of participation in IGAs

Category	Respondent (percent)	Mean	Standard deviation
Low participation (1- 5)	66.0	4.13	2.87
Medium participation (6-10)	30.5		
High participation (>10)	3.5		

Relationships between extreme poor women's selected characteristics and their participation in IGAs

Correlation coefficient was computed to explore relationship between the extreme poor rural women's 15 selected characteristics and their extent of participation in IGAs. The results have been shown in Table 4.

Data presented in the table clearly show that, out of 15 selected characteristics, eleven, namely age, family farm size, family annual income, social participation, role in family decision making, aspiration, cosmopolitaness, extension media contact, attitude towards of NGOs, self-confidence, and household food security were positively and significantly correlated with the rural women's participation in IGAs. One the other hand, education, household size, training exposure and organizational participation had no significant relationship with the participation in IGAs. A positively significant relationship between age and participation in IGAs means that women's participation increased with their

maturity in terms of age. It is a rational observation that the women's participation increased with their higher farm size and family size. Why their participation increased with higher farm size while women work less in farm fields in Bangladesh? The explanation is that the extreme poor women had no sufficient workforce in household or ability to purchase farm labourers to cultivate crops in the farmland. Social participation, aspiration and role in family decision making are the variables that shape one's integration and ability to work hard to improve one's socio-economic condition and livelihoods. It is a noteworthy observation that among the significant characteristics, family annual income, social participation, role in decision making, aspiration, extension contact, cosmopolitaness, self confidence and attitude towards NGOs are of major important that need appropriate considering by the concerned authority for increasing poor women's involvement in income generating activities.

Participation of extreme poor rural women in IGAs

Table 4: Relationships between selected characteristics of the poor rural women and their extent of participation in IGAs

Focus variable	Selected characteristics of poor women	Correlation coefficient (r) with 198 d.f.
Participation in IGAs of poor rural women	Age	0.148*
	Education	0.003 ^{NS}
	Household size	0.132 ^{NS}
	Family farm size	0.299**
	Family annual income	0.412**
	Training exposure	0.065 ^{NS}
	Organizational participation	0.019 ^{NS}
	Social participation	0.604**
	Role in family decision making	0.294**
	Aspiration	0.398**
	Cosmopoliteness	0.626**
	Extension media contact	0.587**
	Attitude towards NGOs	0.292**
	Self confidence	0.482**
	Household food availability	0.322**

** Significant at 0.01 level of probability, NS=Non significant

Conclusions

It is evident from the study that extreme poor rural women in Sreebardi upazila of Sherpur district were involved in a number of farm and nonfarm income generating activities in course of fighting poverty. Majority (66 percent) of the extreme poor rural women in the study area had low participation in IGAs, although they received support and microcredit for involving in IGAs that should help them in poverty alleviation. The concerned organizations and development thinkers should have a serious contemplation on why the extent of involvement of their clients was so poor. Appropriate strategies should be formulated and activities should be executed to

increase women's involvement in IGAs. Secondly, majority of the rural women were found having involvement in traditional farming related IGAs. Although such IGAs are easily executable and fits with day to day household chores, the rural women should be encouraged to undertake more non-farm and profit intensive IGAs to increase their income. Moreover, diversification of IGAs is also an important strategy that needs serious attention for the policymakers. Finally the significant characteristics of the rural women should be actively considered for involving them in IGAs.

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