Empowerment of Landless Rural Women through Income Generating Activities under SAIP of DAE

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Abstract

The major objectives of this study were- to assess the extent of empowerment of landless rural women through income generating activities under Smallholder Agricultural Improvement Project (SAIP) of Department of Agricultural Extension (DAE) and to explore relationships of the women's selected characteristics with their empowerment. The study was conducted with the landless women of Sirta union under Sadar upazila of Mymensingh district. Data were collected from a sample of randomly selected 100 landless women from a population of 210. Empowerment of a respondent was measured by considering four dimensions: a) participation in decision making, b) mobility, c) participation in social and political activities and d) access to credit and resources. The overall empowerment score of a landless woman was obtained by summing up her scores of dependent variables. Pearson's correlation coefficient (r) was computed to explore relationship of the women's individual characteristics with their empowerment. A pre-tested interview schedule was used to collect data from the landless women, which took place from 10 September to 30 September, 2006. The majority (76%) of the women beneficiaries had low level of empowerment while 5% had very low empowerment and only 19% had medium empowerment. Among the eight independent variables, six variables namely age, education, participation in income generating activities, communication media exposure, credit received and training received had significant positive relationship with women's empowerment while family size and family annual income did not show significant relationship with their empowerment.

Keywords: Empowerment, income generating activities, SAIP, landless women

Introduction

The domestic activities performed by women are seldom being considered as generating income for the household. Due to the lack of an independent income or employment, women cannot acquire assets for themselves. Thus, land which is the most valuable assets is owned by men and by virtue of this ownership they lord it over the women and dominate in the society and community (Islam, 2000). But women play significant and crucial role in agricultural development and its allied fields (Samanta, 2005).

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For rapid poverty reduction, the government priority is to develop rural areas where the majority of the poor live. This requires the accelerated growth of agricultural and rural non-farm sectors. In line with the Poverty Reduction Strategy/2002 of the Government, DAE is working through different projects like Marginal and Small Farm Development project (MSFDP); Barisal, Patuakhali, Jhalakathi, Barguna Small Holder Support Project, Agricultural Diversification and Intensification Project (ADIP), Gopalgonj, Madaripur, Shariatpur, Pirojpur, Integrated Area Development Program, North-west Crop Diversification Project, Mymensingh, Jamalpur, Sherpur, Smallholder Agricultural Improvement Project (SAIP) and Special Program for Food Security (SPFS). Through these projects government has given top priority to special need groups, particularly, landless women.

No development objectives can be achieved without making women self reliant. Therefore, there is an urgent need to empower women to enable them to act upon swiftly to accomplish their total development and the development of the society. To empower women, at first we have to recognize and identify the level of empowerment and the influencing factors of empowerment. In order to identify the level and influencing factors of empowerment, the proposed study has been undertaken.

Smallholder Agricultural Improvement Project (SAIP)

The Mymensingh, Jamalpur and Sherpur Smallholder Agricultural Improvement Project (SAIP) started functioning since June 2000 to increase the income and livelihood (including empowerment of women) of landless, marginal and small farmers with special emphasis to *charland* dwellers and *adibasi* population in the project area (24 upazilas of 3 districts: Mymensingh, Sherpur and Jamalpur). The project has adopted an integrated development approach and being implemented by DAE as lead agency in collaboration with other Government and non-Government organizations (LGED, Sonali Bank and 16 partner NGOs) using financial assistance of International Fund for Agricultural Development (IFAD).

Methodology

The study was conducted in sadar upazila of Mymensingh district. Mymensingh Sadar upazila consists of fourteen unions. In this upazila, SAIP has 190 groups of which 65 are landless women groups. Among fourteen unions Sirta union was selected randomly so that the expected number of groups exists in that union. Two villages namely char Kharicha and char Anondipur were selected randomly. Five groups from Char Kharicha were Upahar, Prohor, Nayantara, Nayanmoni, Mitali,, and another five groups from Char Anondipur were Shorolipi, Shila, Shurovi, Sayabot, and Shugondha. These groups were selected randomly, and 10 members from each group were also selected randomly. Thus, the sample size stands to 100. In the present study, the selected characteristics of the respondents constituted the independent variables. These were their age, education, family size, annual family income, participation in income generating activities, communication media exposure, credit received and training received. The dependent variable of the study- the empowerment of women under SAIP of

DAE, was measured by computing four dimensions, namely decision making ability, mobility, participation in social and political activities, access to asset and resources.

Participation in decision making of a respondent was measured by asking eight questions related to making decisions in her family. A respondent was asked to indicate her extent of participation in household decision against each of the statement along with a 4 point continuum: full influence (fully own decision), moderate influence (decision mainly taken by discussion with husband and other family members), low influence and no influence (no participation), while weightages assigned to these responses were 3, 2, 1, and 0 respectively. Again, Decision Making Index (DMI) for each event was calculated by using the obtained decision making participation score and it was computed by using the following formula:

Decision Making Index (DMI)

$$=DM_f x3+DM_m x2+DM_d x1+DM_n x0$$

Where, DM_f= Total number of respondents expressed full decision making ability for a statement

DM_m= Total number of respondents expressed moderate decision making ability for a statement

DM_d= Total number of respondents expressed low decision making ability for a statement

DM_n= Total number of respondents expressed no decision making ability for a statement

Thus, DMI could be ranged from 0 to 300 while 0 indicating no participation and 300 indicating full participation. Similar procedures were followed for measuring "mobility", "participation in social and political activities" and "access to assets and resources".

Findings and Discussion

Characteristics of women

The selected characteristics of the landless rural women are described in this section and a summary profile of these characteristics are presented in Table 1. The Table 1 indicates that the highest proportion (48%) of the respondent landless women was young, 37% were middle aged and the remaining 15% were old aged. It was found that participation of old landless women with regard to percent was much lower than the middle or young aged landless women. Eighty eight percent of the respondents had education at primary level and could sign their name only, 12% had education at secondary level and none

was found educated at above secondary level. There was a striking and noticeable incidence that no one was found illiterate in SAIP group. Half (50%) of the landless women had medium family size, 26% of had small family size and 24% of the respondents had large family size. Again half (51%) of the respondents had medium income while 11% had high income and rest of them (38%) had low income. The majority (51%) of the respondents had medium income. It is due to the fact that most of the family members are involved in different activities such as farming, small business, rickshaw pulling, day-labor, small services etc.

Table 1. Salient features of the landless women's selected characteristics

| Selected Characteristics | Ranges | | Categories | Respondent | | Mean | SD |
	Probable	Observed		Number	%		
Age (year)	15-50	20-45	Young (≤35)	48	48.0	31.3	6.963
			Middle-aged (36-50)	37	37.0		
			Old-aged (>51)	15	15.0		
Education (Year of schooling)	-	0-9	Illiterate (0)	0	0	2.41	2.637
			Primary education (0.5-5)	88	88.0		
			Secondary education (6-10)	12	12.0		
			Above second. education (>10)	0	0.0		
Family size (Number)	-	4-12	Small family (up to 4)	26	26.0	6.59	1.477
			Medium family (5-6)	50	50.0		
			Large family (7 and above)	24	24.0		
Annual Family income ('000' Tk.)	-	14-80	Low(≤25)	38	38.0	30.82	12.803
			Medium (26-45)	51	51.0		
			High (>45)	11	11.0		
Participation in IGAs (Score)	0-30	04-22	Low(≤9)	10	10.0	13.96	3.936
			Medium (10-18)	82	82.0		
			High (>18)	8	8.0		
Communica-tion media exposure (Score)	0-36	5-28	Low(≤8)	09	9.0	13.9	5.080
			Medium (9-16)	64	64.0		
			High (>16)	27	27.0		
Credit received ('000' Tk.)	-	0-19	Low credit received (≤5)	11	11.0	10.3	5.096
			Medium credit received (6-13)	51	51.0		
			High credit received (>13)	39	39.0		
Training received (Days)	-	1-14	No (0)	3	3.0	4.02	3.081
			Less (1-3)	55	55.0		
			Medium (4-6)	23	23.0		
			High (>6)	19	19.0		

Data contained in the Table 1 indicated that the highest proportion (82%) of the women had medium participation in IGAs, 10% had low participation and 8% had high participation. The majority (64%) of the women had medium communication media exposure while 27% had high and 9% had low communication media exposure. About half (51%) of the respondents had medium credit availability, while 11% had low credit availability and 39% had high credit availability. While more than half (55%) of

the women received low training, 23% received medium training, only 19% received high training and 3% received no training at all. SAIP gave credit after receiving training. So, all most all the participant received training. But most of the participant received short term training of one, two or three days

Empowerment of women beneficiaries under SAIP of DAE

For a clear understanding of the overall dimensions of empowerment, a summary of findings in this regard has been presented in Table 2.

Table 2. Categorization of the respondents according to their empowerment in different aspects

Dimensions of empowerment	Categories (score)	Respondent		Range		Mean	SD
		Number	%	Min.	Max.		
Participation in decision making	Low (0-8)	22	22				
	Medium (9-15)	77	77	5	16	10.49	2.4308
	High (>15)	1	1				
Mobility	Low (0-7)	30	30				
	Medium(8-15)	70	70	1	12	7.81	3.1447
	High (>15)	0	0				
Participation in social and political activities	Low (0-8)	10	10				
	Medium (9-16)	87	87	3	13	9.41	2.2567
	High (>16)	3	3				
Access to assets and resources	Low (0-7)	15	15				
	Medium (8-14)	85	85	4	12	9.1	1.7437
	High (>14)	0	0				

Participation in decision making

Participation in Decision Making Index (DMI) was computed among the items of family decision for having better understanding regarding women's participation in homestead /family decision. The formula for

determining DMI has shown in Methodology. The computed DMI of family decision ranged from 90 to 190 which are arranged in rank order according to DMI as shown in Table 3.

Table 3. Rank order of eight homestead decisions taken by women

Decision	Extent of influence				DMI	Rank order
	Full influence	Moderate influence	Low influence	No influence		
Child health	0	90	10	0	190	1
Purchasing and selling of household furniture	0	75	20	5	170	2
Child education	0	65	35	0	165	3
Homestead gardening	20	25	40	15	150	4
Daily house expenditure	0	60	30	10	150	5
Buying and selling of cattle, goat and poultry bird.	5	45	25	25	130	6
Daily food menu	4	25	30	41	92	7
Buying of cloth	5	15	45	35	90	8

From Table 3, it was observed that women had moderate participation in almost all spheres of family decision. In some cases, they have greater influence like child health, child education, purchasing of household furniture, homestead gardening etc but in some cases they have little influence such as buying of cloth, buying and selling of cattle, goat and poultry bird etc.

Mobility

Mobility Index (MI) was computed with the items, having better understanding regarding women's mobility. The computed MI of mobility ranged from 10 to 260 which are arranged in rank order according to MI as shown in Table 4. The Table 4 shows that the overall mobility of the rural women is medium to low this is because the land less rural women of our country is less literate, less conscious and less courageous. They are bind with the social norms and values.

Participation in social and political activities

Social and Political Participation Index (SPPI) was computed among the items of social and political activities for having better understanding regarding women's participation in social and political activities. The computed SPPI of social and political activities ranged from 0 to 240 which are arranged in rank order according to SPPI as shown in Table 5.

Table 4. Rank order of mobility

Place	Extent of participation				MI	Rank order
	Frequently	Occasionally	Seldom	Not at all		
Relative house	60	40	0	0	260	1
Own upazila sadar	0	75	20	5	170	2
NGO Office	0	50	40	10	140	3
Own district sadar	0	35	40	25	110	4
Other than own upazila	0	50	20	0	70	5
Capital city	0	15	20	65	50	6
Other than own district	0	5	25	70	35	7
Market	0	0	10	90	10	8

Table 5. Rank order of participation in eight (8) social and political activities

Social and political activities	Extent of participation				SPPI	Rank order
	Frequently	Occasionally	Seldom	Not at all		
Work with people to provide voluntary help while tornado, fire, flood etc	50	40	10	0	240	1
Participation in social functions such as marriage, chehlum, invitation etc.	45	45	10	0	235	2
Casting votes	60	20	0	5	220	3
Arbitration in family quarrel of neighbors and relatives	30	50	10	10	200	4
Discussion about present national situation with others	0	5	50	45	60	5
Cultural programmes	0	5	40	55	50	6
Participation in public meeting	0	0	0	100	0	7
Participation in village shalish	0	0	0	100	0	8

Their participation in voluntary work and social functions such as marriage, chehlum, invitation is quite satisfactory. The people in rural area work spontaneously if their neighbors fell in sudden danger such as fire, water sinking etc. Now-a-days the rural women are quite conscious about their vote casting. Their participation in casting vote is quite good. Mass media and various NGOs are making them concern. Their participation in cultural programme is moderate to less and their participation in public meeting is nil, in this case our social norms and values are very strict which prevent them to participate there.

Access to assets and resources

Access to assets and resources of the respondent rural women was ascertained by checking their extent of access in six selected items and the possible score ranged from 0 to 18. However, the obtained score ranged from 4 to 12. On the basis of their access to assets and resources score, the respondents were classified into three categories. The rank order of the 6 selected items is as follows.

Table 6. Rank order of access to asset and resources

Decision	Extent of participation				AAI	Rank order
	Frequently	Occasionally	Seldom	Not at all		
Access to credit	55	35	10	0	245	1
Access to family expenditure	5	85	10	0	195	2
Desired entertainment	0	75	20	5	170	3
Family farm management	10	40	50	0	160	4
Access to bank	0	25	20	55	70	5
Ability to contact with govt.	0	5	10	85	20	6

The table shows that the rural women frequently enter into credit and that's why they contribute a considerable amount to the family expenditure. Women utilize their credit more efficiently. By utilizing their credit they earn and contribute to their family. They have moderate desired entertainment. In many times they have to look after their farm. But most of them have little access or no access to bank, they received credit from NGO and usually they don't contact with government officials.

Overall empowerment of women

Overall empowerment score of a respondent was obtained by summing up her obtained scores for all the four dimensions of empowerment. The possible empowerment score of a respondent could range from 0 to 90. However, the obtained score ranged from 14 to 49. On the basis of their empowerment scores the respondents were classified into five categories (Table 7).

Data presented in Table 7 shows that the majority (76.0%) of the respondents had low empowerment while 5% had very low empowerment, only 19% had medium empowerment and no one had high or very high empowerment.

In the former time most of the rural women in our country were very low empowered. Their conditions were very miserable; they had little freedom to express their own opinion, to perform their own choice, to go outside from home, to participate in social activities, social functions and to access to asset and resources. But, the situation is

being changed. With the efforts of various GOs and NGOs the women are being conscious day-by-day. They are being educated, involving in IGAs and achieving economical freedom and being more and more empowered day-by-day.

Sarker (2005), in her study found that 41.3% women were very low empowered, 48.10% were low empowered and only 10.6% were medium empowered.

Table 7. Categorization of women according to their overall empowerment

Category of women	Respondents		Range		Mean	SD
	Number	%	Max.	Min.		
Very low (<20)	5	5.0				
Low (21-40)	76	76.0				
Medium (41-60)	19	19.0	49	14	36.96	6.793
High (60-75)	0	0				
Very high (>75)	0	0				
Total	100	100				

Relationship between the characteristics of the women and empowerment

Pearson's Product Moment Co-efficient of Correlation (r) was computed in order to explore the relationships between the selected characteristics of the landless women and their extent of empowerment through income generating activities. The relationships between the dependent and independent variables have been presented in Table 8.

Table 8. Relationships between the dependent and independent variables

Independent variables	r-values with 98 df
Age	0.396**
Education	0.288**
Family size	0.120
Annual income	0.166
Participation in income generating activities	0.735**
Communication media exposure	0.545**
Credit received	0.636**
Training received	0.411**

**Significant at 1% level of probability

The relationship between age and empowerment through IGAs was significant and followed a positive trend. In our society, the young women live with her father-in-law, mother-in-law and with others. She has to stay under various pressures. She cannot go many places, cannot do many things if she wish so. A middle-aged woman is freer in our society. Thus, it could be said that, at least for the present study, age of the landless women play a significant role in their empowerment.

The relationship between education of the landless women and their empowerment was significant and it followed a positive trend. The findings indicate that the higher educated women were more empowered than the lower and illiterate women. . Education enhances empowerment by increasing access to new knowledge and information which help a woman to realize their ownership, to challenge injustice and discrimination, to change their outlook. Education enables an individual to become more socialized, to have a wider outlook, to fight against injustice and also to gain better knowledge about every sphere of life both from cultural

and economic point of view of a society. Malhotra, and Schuler (2002) found that there was positive relationship between education and empowerment of women.

There was no significant relationship between family size and empowerment and family income of the landless women did not influence their empowerment. Naoroze (2004) found that there was no relationship between family size and empowerment of women.

A positive significant relationship was found to exist between the participation in income generating activities and empowerment. Participation in income generating activities of the women brings changes in awareness and attitude, status and role in the family and in the society. If a woman is economically a parasite, she can never claim an equal status with her counterpart man. So it could be concluded that the more participation in income generating activities of the women, the more was their empowerment.

A positive significant relationship was found to exist between the communication media exposure and empowerment. Through communication media exposure she can know how to solve her problems, which enhance the empowerment of a woman. The relationship between credit received of the landless women and their empowerment was positively significant. The finding indicates that the empowerment of the landless women increased with the increase of credit availability. This seems to be logical, because high amount of credit leads to high amount of investment and subsequently high profit high empowerment. Loan or credit reception empowers women by giving them greater economic value to their families. So it could be concluded that the more loan, a women had more empower. This finding was also supported by Sarker (2005), Hashemi *et al.* (1996) and Kabeer (1999) also found that loan reception is empowering women in Bangladesh.

The relationship between Training received and empowerment showed a positive trend. Training makes women skillful in different income generating activities and increases their capacity. Moreover through training women can acquire knowledge about different technologies which help them to uplift their livelihood and refresh their existing knowledge. Naoroze (2004) found that there was no significant relationship between the training received and the empowerment of women where as Sarker (2005) found a significant positive role of training on women empowerment.

Conclusion

The study reveals that the rural women participate more in decision-making and social and political activities but their position is still low in 'mobility' and access to assets and resources. Thus it may be concluded that economic and political empowerment are must to achieve a good level of empowerment. Necessary steps should be taken by the government so that the women have access into assets and resources. In this study 76% of the women were in low level of empowerment which is not an expected situation. So, it can be concluded that gender specific programmes are needed to accelerate the process of empowerment of women. Education level of the women in the study area was relatively good but not high. Education had significant

correlation with empowerment. The more the educational level, the more they will be empowered. So, any programme implemented to empower the women, the program must take attention on educational aspect.

Communication media exposure had significant and positive relation with empowerment, but the respondents in the rural area had low exposure with different communication media. Through extension media contact an individual becomes exposed to new ideas, new technologies and technological information. So, it could be concluded that rural women should have more communication media exposure which will increase their demand for choice, opinion and access to assets and rights and thus to be more empowered. As per findings of the study it may be suggested that increase of credit availability may improve the empowerment situation of women. It also may be considered that training received had positive significant relationship with empowerment of women. So it can be concluded that empowerment of women can be increased by providing training on different income generating activities. The study reveals that women take major decision about their children welfare, homestead gardening and daily diet but they have little decision making power on economic issues. Women have little authority to take any economic decision. Without economic solvency it is not possible to uplift their position both in family and society. So it may be concluded that they should be involved more in IGAs to achieve economic solvency in order to improve their position.

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