

Women's Participation in Economic Activities: A comparative Study for Members and Non-members of the Micro-credit Organizations

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Abstract

The study was aimed to examine the present status of rural women's participation in various economic activities in Bangladesh. The sample of the study consisted of 92 farm women (among them 50% were members of micro-credit NGOs and 50% were non-members) from Dhulgari village of Pirgonj *upazila* under Rangpur district. Necessary data for the study were collected using interview schedule by personal interviewing of the respondent women. Result showed that among agricultural activities rural women's participation was relatively higher in various post harvest activities and livestock management activities compared to other agricultural activities. On the other side, their participation was almost nil in the case of aquaculture activities. The result of the regression analysis explored that personal annual income of the women has the highest influence on their extent of participation in EAs.

Keywords: Participation, women, economic activities, micro-credit organizations.

Introduction

Women have made important contributions in almost every aspects of our society from the time immemorial. About half (49 percent) of the population of Bangladesh is women among them 45.6 percent are associated with the farming community (BBS, 2006). Historically the work of women in Bangladesh was mostly confined to the homestead due to the culture, religion and other restrictions. However, with the great declining of the socio-economic situation of the country the women are breaking through the traditional norms and coming forward to participate in the development activities outside their homestead (Miah *et al.*, 2002). Currently, women in Bangladesh have an anchoring role in the management of their families as well as equal participation in different economic activities like crop production, post harvest activities, poultry rearing, management of livestock and fisheries, pisciculture and miscellaneous income generating activities (Nessa *et al.*,

2004). Especially in the rural areas resource poor households' women's participation in income generating activities is high because these households have higher number of family members in compare to lower number of capable male earning members (Al-Amin *et al.*, 2004). Rural women in Bangladesh supplement family income by undertaking different income generating activities (Rahman, 1996). They are intimately involved in all phases of agricultural activities: from sowing seeds to harvesting and processing of crops (Jaim and Rahman, 1988). They are also involve in different income generating activities like sewing dress, making baskets, papers, flower vases, rearing of poultry, livestock and in different small scale business.

Even women from the poorest households sometimes work outside the home as wage laborers for their family survival (Begum and Greely, 1979). Considering this reality our development partners and the donor agencies

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prescribed to involve the women in all sorts of activities for reducing gender inequalities and empowering them to achieve sustainable development. Thus, the government has also included women empowerment issue in the Millennium Development Goal. However, in the case of developing countries UNICEF identified the lack of participation in different economic activities and active participation in decision making as the major hurdle of women's empowerment (cited by Fakir *et al.*, 2002). As participation of women in income economic activities is the

important indicator of women's empowerment so an attempt has been made to study with an aim to assess the extent of participation of women of Rangpur district in various economic activities. The study was carried out with the following specific objectives: i) To assess the present status of participation of the rural women in different economic activities (here in after EAs); and ii) To find out the factors those are associated with increasing women's participation in EAs.

Methodology

The data for the study was collected from 92 farm women of Dhulgari village of Pirgonj *upazila* under Rangpur district from October 10 to November 07, 2010. This village was purposively selected for the study since agriculture is the main source of livelihood for majority of the people and the village is highly developed in agriculture considering both production and diversity of crops. The respondent farm women were selected as proportionately as stated by (DAE, 1999) from all categories of farm families like landless, marginal, small, medium and large farmers based on their land holdings. Among the respondent farm women all the women from landless and marginal families and 10 women from small farm families were the members of micro-credit organizations like Grameen Bank (GB), Bangladesh Rural Advancement Committee (BRAC) and Thengamara Mohila Sabuj Sangha (TMSS). To assess the status of participation in Economic Activities (EAs) of the women, 33 activities (covering crop, livestock, aquaculture and other income generating activities) were included in the interview schedule. The extent of participation in EAs by a farm woman was put into operation on the basis of the extent of a woman's

involvement in all of selected 33 EAs. A 4-point rating scale was used to measure the extent of participation in EAs by the women. They were asked to indicate the frequency of their participation is frequently, occasionally, seldom or not at all. Weights were assigned to each of the responses like 3, 2, 1 and 0 respectively. A respondent's score could range from 0 to 99, where 0 indicated 'never' participation and 99 indicated the 'highest' participation in EAs. Frequency counts of responses were also recorded to compute the Participation Index (PI) of a woman for each of the EA. Participation Index of EAs was computed by using the following formula:

$$PI = (N_1 \times 3) + (N_2 \times 2) + (N_3 \times 1) + (N_4 \times 0)$$

Where,

PI = Participation Index of EAs

N_1 = Number of women who participate in the EA frequently

N_2 = Number of women who participate in the EA occasionally

N_3 = Number of women who participate in the EA seldom

N_4 = Number of women who participate in the EA not at all

The collected data were tabulated and further analyzed with the software SPSS 12.0 version.

Findings and Discussion

Women's participation in EAs

Women as agricultural workers participate more or less in all activities. However their extent of participation varies from community to community based on situations. As regards to the participation of

women in agricultural activities it is observed from Table 1 that most of the women participate in various post-harvest activities like threshing, winnowing, rice boiling, grain and straw drying and storing activities.

Table 1 Participation of farm women in agricultural activities (N=92)

Types of activities	Number of women (N=92)					
	NGO members (n=46)		Non-NGO members (n=46)		Total (N=92)	
	No	%	No	%	No	%
i) Seed treatment	35	76.09	29	63.04	64	69.57
ii) Germination testing	33	71.74	28	60.87	31	33.67
iii) Nursery raising and sowing	5	10.87	2	4.35	7	7.6
iv) Land preparation/ploughing	2	4.35	0	0	2	2.17
v) Uprooting of seedlings and transplanting	4	8.7	2	4.35	6	6.52
vi) Weeding	5	10.87	0	0	5	5.43
vii) Irrigating	1	2.17	0	0	01	1.09
viii) Pesticide spraying	0	0	0	0	0	0
ix) Harvesting	3	6.52	1	2.17	4	4.35
x) Threshing	22	47.83	22	47.83	44	47.83
xi) Winnowing	40	86.96	39	84.78	79	85.86
xii) Seed drying & storing	42	91.30	41	89.13	83	90.22
xiii) Rice boiling	42	91.30	41	89.13	83	90.22
xiv) Rice drying	43	99.48	40	86.96	83	90.22
xv) Rice husking	10	21.74	3	6.52	13	14.13
xvi) Straw drying	41	89.13	41	89.13	82	89.13

A few (2-10 percent) of the NGO-member women participate in pre-harvest activities like land preparation, transplanting, spraying, weeding, irrigation and harvesting. This is due to the reason that they cannot afford to hire labour for their field while in lean period they worked as wage labour.

Ali and Anwar (1987) also found similar findings that farm women's participation is higher in post-harvest activities rather than pre-harvest activities. Probably division of labour between man and social custom might be the reason for their more participation in post-harvest activities rather than pre-harvest. It is exhibited from Table 1 that among the post harvest activities rural women's

participation is least in rice husking. This is due to the reason that women's labor in rice husking is reducing due to the introduction of commercial rice mills in rural areas. Nevertheless, scope of employment in commercial rice mill has been increased for women.

The findings of the study shows that the participation of women in livestock activities is relatively higher than their participation in crop related activities. It is exhibited in Table 2 that except milking and marketing activities majority (nearly 90 percent) of the women actively participate in livestock related activities.

Table 2 Participation of farm women in livestock activities (N=92)

Types of activities	Number of women (N=92)					
	NGO members (n=46)		Non-NGO members (n=46)		Total (N=92)	
	No.	%	No.	%	No.	%
i) Cattle & goat management	45	97.83	39	84.78	84	91.3
ii) Poultry keeping	42	91.30	40	86.96	84	91.3
iii) Cleaning of cattle & poultry shed	46	100	40	86.96	86	93.48
iv) Feeding	45	97.83	40	86.96	85	92.39
v) Milking	5	10.87	1	2.17	6	6.52
vi) Marketing	7	15.22	2	4.35	9	9.78

Hossain and Mishra (2002) India, also found similar findings. This may be due to the reason that in rural Bangladesh women's activities in crop production activities are usually treated as an unpaid family labour whereas their participation in livestock activities added family income earning by selling poultry birds, eggs, milk, goat etc. The added economic support influenced rural woman to some extent in participating livestock related activities. It is unambiguous

from Table 2 that like agricultural activities NGO women's participation is relatively higher in all livestock activities even in milking and marketing where non member women's participation is very low.

The participation of the farm women in aquaculture activities is found very few. Table 3 shows that less than 5 percent women only participate in few selected aquaculture activities.

Table 3 Participation of farm women in aquaculture activities (N=92)

Types of activities	Number of women (N=92)					
	NGO members (n=46)		Non-NGO members (n=46)		Total (N=92)	
	No.	%	No.	%	No.	%
i) Pond management	0	0	1	2.17	1	2.17
ii) Fertilization & liming	0	0	0	0	0	0
iii) Giving feed in the pond	2	4.35	2	4.35	4	4.35
iv) Pulling net	3	6.52	0	0	3	3.26
v) Catching fish	0	0	0	0	0	0
vi) Marketing	2	4.35	0	0	2	2.17

A study of Rahman and Naoroze (2007) opened the views that the level of participation in aquaculture by women in Bangladesh remains far below than expectation. The results also shows that a small portion (3-4 percent) of the respondent women only participate in giving feed in the pond and pulling net. It is clear from the study that the women who participate in pulling net in the pond are the NGO

members and they are generally from poor families and work as a hired labour in other's pond for earning money. Thus like other economic activities, NGO women's participation is higher in selected aquaculture activities compare to non-NGO women. This is due to the reason that the social norms in Bangladesh are weakening partly because of the mobilization of women by NGOs for organizing EAs with micro-credit.

Table 4 Participation of farm women in non-agricultural activities (N=92)

Types of activities	Number of women (N=92)					
	NGO members (n=46)		Non-NGO members (n=46)		Total (N=92)	
	No.	%	No.	%	No.	%
i) Tailoring	6	13.04	2	4.35	8	17.39
ii) Bamboo works	5	10.87	7	15.22	12	13.04
iii) Handicrafts making	17	36.96	5	10.87	22	23.91
iv) <i>Nakshi Katha</i> making	10	21.74	10	21.74	20	21.74
v) Wage labour	11	23.91	0	0	11	11.96

Extent of participation in EAs by the women

The extent of participation in EAs of the

respondents is presented in Table 5. Extent of participation in EAs score of the respondent women could range from 0 to 99.

Table 5 Farm women's participation in EAs

Categories of farm women based on their extent of participation in EAs	Number of women (N=92)					
	NGO members (n=46)		Non-NGO members (n=46)		Total (N=92)	
	No.	%	No.	%	No.	%
Low participation in EAs	9	19.57	46	100	55	59.8
Medium participation in EAs	37	80.43	0	0	37	40.2
High participation in EAs	0	0	0	0	0	0

However, the observed scores ranged from 4 to 49. Data in Table 6 indicates that more than half (59.8 percent) of the respondents belonged to the category of low participation

in EAs and the rest of the respondents (40.2 percent) belonged to the category of medium participation.

Table 6 Comparison between NGO and Non-NGO women members concerning their extent of participation in EAs

Types of women	No. of women	Mean	SD	Paired differences		t-value with 45 df	Significance
				Mean	SD		
Extent of participation in EAs	46	31.28	5.62	10.02	8.07	8.422	.000
NGO-members	46	21.26	5.85				
Non-NGO members	46						

However, the scenario was quite different when comparing NGO and non-NGO members' women. Among the NGO members' women, the highest majority (80.43 percent) of the respondents had medium participation in EAs; whereas, all (100 percent) of the non-NGO women had low participation in EAs. High level

participation in EAs was practically absent among both members and non members of NGOs. The results of paired-t test also established that NGO members have better participation compared to non-NGO members' women in EAs.

Factors influencing the participation of women in EAs

The linear multivariate regression analyses were used to find out the factors influencing participation of women in EAs is presented in Table 7. Linear multivariate regression analysis showed that the identified explanatory variables can explain 61.9

percent of the data variability in the dependent variables of the study. The variables were ranked based on their corresponding beta coefficients and t- values which indicate their relative degree of influence on the extent of participation in EAs by the women.

Table 7 Multivariate regression analysis (Extent of participation in EAs by the women)

Explanatory variables	Unstandardized coefficients		Standardized coefficients		Significance	Rank order
	B	Std. Error	Beta	t		
Constant	25.823	3.148	-	8.203	.000	-
Age (X ₁)	-0.078	0.057	-0.096	-1.383	.170	VII
Educational level (X ₂)	-0.474	0.184	-0.208	-2.573	.012	III
Land holdings (X ₃)	-1.304	0.718	-0.164	-1.817	0.73	VI
Personal annual income (X ₄)	0.650	0.180	0.287	3.618	.001	I
Cattle ownership (X ₅)	0.146	0.301	0.043	0.484	.629	VIII
Goat ownership (X ₆)	-0.107	0.409	0.018	-0.262	.498	-
Poultry ownership (X ₇)	-0.138	0.070	-0.165	-1.951	.054	V
Training received (X ₈)	0.842	0.400	0.177	2.106	.038	IV
Institutional participation (X ₉)	2.306	0.806	0.250	2.863	.005	II

Adjusted $R^2 = 0.619$; $F = 17.396^{**}$

Table 7 exhibits that personal annual income has the highest influence on the extent of participation in EAs by the women. It is found that women having more involvement in EAs have more personal income. Next to personal annual income, institutional participation influences participation of women in EAs. The women who involved with more institutions (like micro-credit NGOs, co-operative associations and various women's association) are more dynamic and they have more access in information sources related to various EAs. Thus their extent of participation in EAs is higher. Correspondingly education was found as an important influential factor in participation of

EAs by the women. The negative relationships of education with extent of participation in EAs by the women indicate that the higher the education level the lower the extent of participation in EAs. This is due to the reason that most of the highly educated women are from economically solvent family thus they need not to participate in EAs. Findings show that training received by the women is positively influencing their extent of participation in EAs. This is very logical that due to attending various types of skill development training, knowledge and skill of the participants increased which ultimately enhance their extent of participation in EAs.

Conclusions

Despite of poor socio-economic status, besides family activities the rural women of Rangpur district are actively participate in various agricultural activities. The study revealed that most of the women participate in various post-harvest activities like threshing, winnowing, rice boiling, grain and straw drying and storing activities compared to pre-harvest activities. However, the participation of women in livestock activities is relatively higher than their participation in crop related activities, while their participation was very few in aquaculture activities. The findings of the study also

reported that women of the study area also participate in various non-farm activities to improve their income. However it is evident from the study that the participation of NGO members in various EAs is relatively higher compared to non-members. Thus it is very essential to take immediate steps to involve the rural women energetically in the mainstream development through providing them various training like home gardening, cattle and poultry management and other income generating activities similar to various micro-credit NGOs.

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