

**INVOLVEMENT OF WOMEN IN INCOME GENERATING ACTIVITIES:  
CHANGES OVER TIME**

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### *Abstract*

This paper explores the changes in the involvement of women in income generating activities with their participation in BRAC programmes over time. It is based on a time-series data collected from the same households with three years of interval. Participation in BRAC programmes created an opportunity for women to be involved in cash earning although it did not increase with length of membership. Women's involvement in cash earning was more common in female headed and low income households. Intensity, inputs, time spent, size and market facilities regulated the income from IGA as well. With improvement in the economic condition of member households the involvement in income generating activities has been decreased. Mainly women who were involved in self-employed activities continued their work.

## EXECUTIVE SUMMARY

Women's involvement in income generating activities (IGAs) depends on the availability of work, their life-cycle, relation with other members of households as well as their traditional beliefs and attitudes. In addition to a lack of financial resources two other major constraints which prevent women to be involved in IGA are the absence of self employment opportunities and a lack of skills to sustain these activities. BRAC provides a range of support services for its group members to be involved with income generation.

This paper explores the changes in the involvement of women in IGAs with their participation in BRAC programmes over time. It is based on a time-series data collected from the same households with three years of interval. The number of households interviewed was 322. It was hypothesised that the areas in which changes occurred with women's involvement and their length of membership in BRAC were: their involvement status in IGA, type of IGAs, IGA income, their control over income, and use of IGA income. As a whole, it was assumed that the socio-economic condition of the household would be improved through women's direct involvement in income generating activities.

Findings show that participation in BRAC programmes created an opportunity for women to be involved in cash earning although it did not increase with the length of membership. Women's involvement in cash earning was more common in female headed and low income households.

Traditionally rural women have always been involved in both agriculture and non-agriculture self-employed activities. With assistance from development organisations there is a trend to be involved in non-traditional activities for women. BRAC gives women scope to participate in market oriented activities and increase their mobility in public sphere. There is a gradual movement from low return work to high return work for the rural women.

Income generated from IGA did not proportionately increase with the number of activities. Involvement in two activities generated significantly higher average income compared to that of single activity. Average income from three or more activities was higher than that from single activity but less than that from two activities. Intensity, inputs, time spent, size and market facilities regulate the income from IGA as well. Women with low income can not contribute much to household expenditure. On the other hand, only involvement in BRAC did not make any difference to increase women's control over their income.

With improvement in the economic condition of member households the rate of involvement in income generating activities had been decreased. Mainly women who were involved in self-employed activities had succeeded in continuing their work. Finally, considering the structural factors that make women invisible in labour market BRAC should provide more profitable entrepreneurship for the programme participants.

## INTRODUCTION

Women in Bangladesh remain a socially disadvantaged class by any indicator because of the prevailing social customs and practices. Social, economic and cultural factors combine to restrict the financial autonomy, and the occupational flexibility of women. Their position at the bottom of both gender and class hierarchies allows them few opportunities to break out of the bondage of their rigid roles. Agrarian societies, however, create a fundamental differentiation between production and activities in this respect, linking men to outside work and women to the home. There is a strict ordering of responsibilities for the work within the household for women despite other responsibilities outside the house.

The pace of participation by women in hitherto male areas of paid activity, and in unpaid female activities, has accelerated as a result of the present economic stringency. The opportunity to earn money is a greater reality now and rural women will have to be viewed and assessed in the light of changing life patterns. The alterations taking place, perhaps only in individual households, but also collectively will have to be recognised and recorded as an integral part of national socio-economic development that is now taking place. Due to increased economic hardships, greater number of women are likely to work outside their homes to supplement the family income. The increasing participation of women in a variety of income generating activities is causing significant changes in rural living (Ahmad, 1980:5).

With two major goals of poverty alleviation and empowerment of the poor BRAC has been working in Bangladesh since 1972. Within the target group BRAC activities focus primarily on women and 95% of its beneficiaries are women (BRAC, 1997:15). BRAC group members are free to initiate any feasible income generating activity. Such understanding has led BRAC to develop Employment and Income Generating (EIG) Programme with two objectives of creating self-sustaining employment opportunities and generating income for poor women. Increasing employment opportunities for women provided by BRAC for its group members do not necessarily indicate whether the employment situation of women has been improved as a result of these interventions. This

paper aimed to explore the changes in the involvement of women in income generating activities (IGAs) with their length of membership<sup>1</sup> in BRAC. For this analysis only women's economic activities yielding direct income have been considered.

Women's involvement in IGA depends on the availability of work, their life-cycle, relation with other members of the households (control of household's male and elder members) as well as their traditional beliefs and attitudes. In addition to lack of financial resources, two other major constraints which prevent women to be involved in IGA are the absence of self employment opportunities and a lack of skills to sustain these activities. In this paper a range of circumstances and conditions have been identified which correlate with women's income generation. There is a dearth of literature on time series data on women's IGA, though some literature on women's employment exist. Available literature show that involvement in cash earning was one of the determinants of women's position in their immediate family and in the society (Chen and Mahmud, 1995:5, Hashemi, *et al.*, 1996:650, Huda and Hossain, 1994:62). Although critics of NGO activities argue that because of patriarchal social structure of rural Bangladesh women's earnings could not empower them and might even worsen their situation (Hashemi, *et al.*, 1996:635, Greenhalgh, 1991:31).

## METHODOLOGY

To collect information for the Impact Assessment Study (IAS) of BRAC's Rural Development Programmes (RDP) a household survey was undertaken in 1993-1994 on 1,375 households of BRAC programmes participants. Focus was mainly given on the economic well-being of the member households especially on household features, inputs received from BRAC, household income, assets and food stock, and on some indicators for social attitude and behaviour (Mustafa, *et al.*, 1996:13). Similarly, to assess the impact on BRAC member households over time the second IAS was done in 1996-1997 on 1,700 BRAC member households. The later study investigated 322 BRAC households which

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<sup>1</sup> This is a time series data collecting from same BRAC members in two periods with three years of interval. The length of membership refers to that additional three years in BRAC.

were also studied in the first IAS. These households were described as panel households<sup>2</sup> in the second IAS. The main focus of the second IAS was poverty situation and its correlates of the sample households which was an additional variable not studied in the first IAS (Husain ed., 1998:7). The present paper is a by-product of the two IASs on BRAC's RDP.

The analysis was mainly the differences in women's income generating activities in two periods. However, the gap between collecting information for the two IASs was only three years so that a big change could not be expected within this short period. Due to differences on main focus there was a lack of detailed information related to income generating activities of BRAC members i.e. income from own income generating activities and control over their income. However, these set of variables have not been explored enough in this paper.

### Conceptual framework

It was hypothesised that participation in BRAC's RDP had a positive effect on women's involvement in income generating activities. After joining BRAC, poor women are given some inputs like opportunities of savings mobilisation and credit, and training in human resource and appropriate skill development. In some cases, members who are involved in income generating programmes are provided with technical support like regular supervision, monitoring, marketing facilities, and sometimes are given appropriate farm tools. Such inputs may bring change in women's traditional, invisible, unpaid, homestead activities.

It was hypothesised that the areas in which changes occurred with women's involvement and their length of membership in BRAC were: their involvement status in IGA, type of IGAs, IGA income, their control over income, and use of IGA income. The assumptions were:

- the rate of involvement in IGA would increase,

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<sup>2</sup> *The number of panel households has been reduced from 500 to 322 due to a series of unavoidable reasons i.e. dissolution of village organisations, dropout of members, and unable to trace very few sample households.*

- the type of IGAs would shift from traditional low return to non-traditional high return activities,
- the income from own IGA would increase,
- the control over income would improve, and
- the use of IGA income would diversify/change from consumption to investment or production purposes.

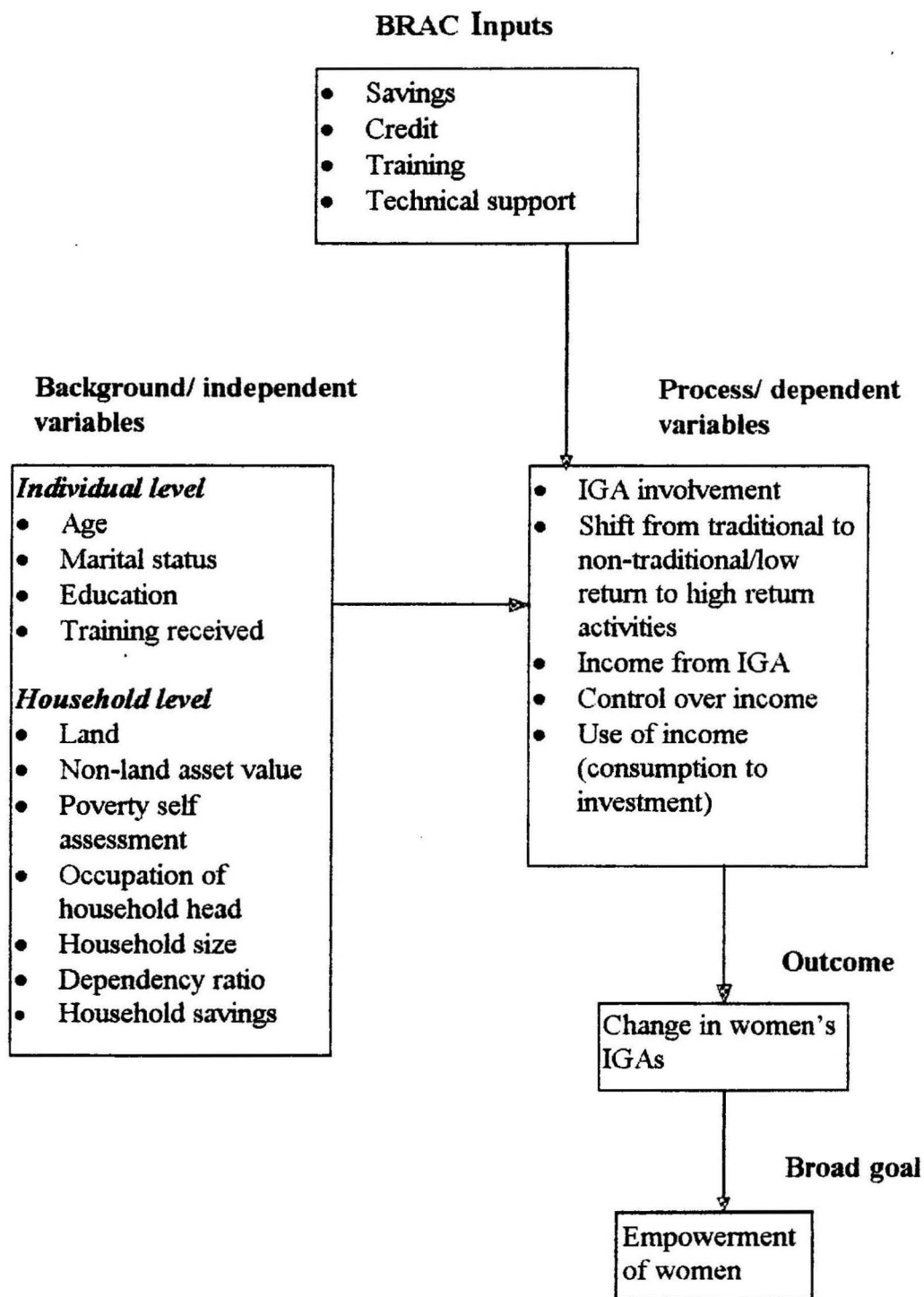
As a whole, the socio-economic condition of the household would be improved through women's direct involvement in income generating activities. Another assumption was made that there might be a change in women's stated occupation due to their involvement in cash earning.

Such processes are being influenced by some individual as well as household level independent background variables which were also considered in this study. The individual level variables included members' age, marital status, year of schooling, and training received. The household level variables are amount of land, non-land asset value, members' self assessment of their poverty situation, occupation of household head, household size, number of income earner in the household, dependency ratio, and the status of household savings.

Based on these hypotheses, a framework has been developed for analysis of findings on how women's involvement in BRAC was associated with changes in their income generating activities.



**Figure 1. An analytical framework to assess the effect of BRAC involvements on women's income generating activities**

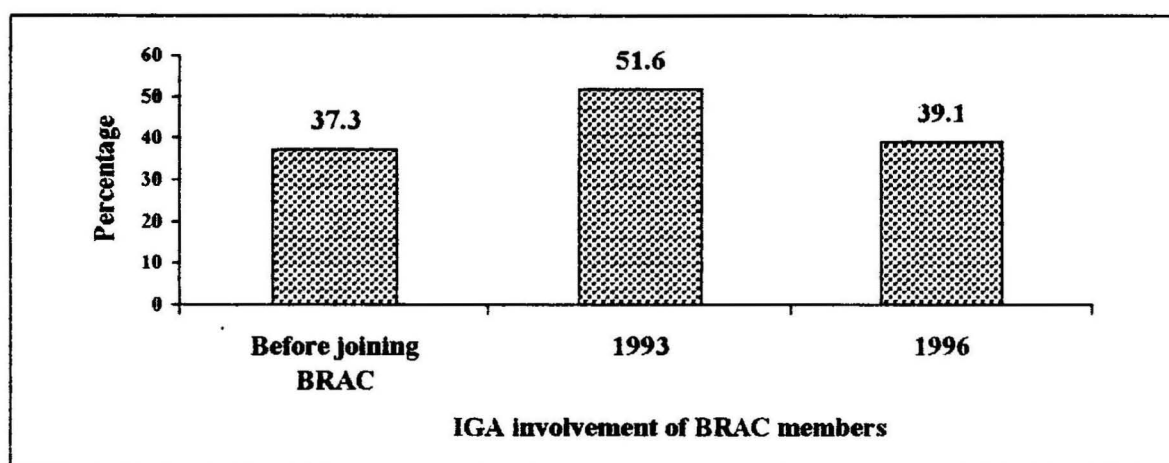


## RESULTS

### Involvement in IGA

Figure 2 shows women's involvement in income generating activities in three different periods. Of the 322 sample members, 37.3% was involved in IGA with direct cash income before being involved with BRAC. After joining BRAC such involvement increased to 51.6% in 1993. Findings imply that members could not sustain their IGA involvement for long time as the rate of involvement decreased to 39.9% in 1996.

**Figure 2. Members' involvement in income generating activities**



Although the rate of IGA involvement has decreased over time women were likely to be involved in multiple activities. Table 1 shows that 46.8% of IGA involved women were doing two activities in 1996 compared to 16.3% in 1993. Involvement in three or more activities in 1996 was six times higher than that of 1993.

**Table 1. Members' involvement in income generating activities**

Number of activities	Involvement in IGA	
	1993	1996
1	80.1	33.3
2	16.3	46.8
3+	3.6	19.8
	<b>n = 166</b>	<b>n = 126</b>

Women's involvement in IGA can be identified in female headed household due to absence of adult male earner. Table 2 presents that in both the periods the rate of IGA involvement for women was significantly higher in female headed households than male headed households ( $p < 0.10$ ). But negative correlation was found between length of membership and women's IGA involvement of female headed households as the total involvement rate decreased over time.

**Table 2. Members' involvement in income generating activities by female headed households**

Household head	Involvement in IGA	
	1993 n = 35	1996 n = 34
Female	65.7	52.9
Male	49.8	37.5
All	51.6	39.1
$\chi^2$	$P < 0.10$	$P < 0.10$

In analysis of IGA the effect of woman's age and different stages in life cycle should be accounted. Table 3 illustrates that in 1993 widowed and divorced women were significantly more involved in IGAs compared to that in 1996. Similarly, the rate of IGA involvement was higher for older women ( $p < 0.05$ ), but not significant for that group in 1996. Regardless the effect of life cycle, other factors should influence women involvement in IGA. No apparent relationship between involvement in IGA and members' year of schooling was found. But there was a positive correlation between IGA involvement and receiving BRAC training. IGA involvement was significantly higher for those members who received BRAC training.

**Table 3. Background information of the sample members by their involvement in IGA**

Individual characteristics	1993		1996	
	No. of observations n = 322	% involved in IGA n = 166	No. of observations n = 322	% involved in IGA n = 126
<b>Marital status</b>				
Married	281	47.3	276	37.3
Unmarried	2	50.0	2	-
Widow	24	79.2	32	56.3
Divorced/Separated	15	86.7	12	41.7
$\chi^2$		<b>p&lt;0.001</b>		<b>ns</b>
<b>Age</b>				
Up to 18	15	20.0	1	-
19 - 25	91	41.8	50	36.0
26 - 40	165	58.2	193	39.9
41 +	51	56.9	78	39.7
$\chi^2$		<b>p&lt;0.05</b>		<b>ns</b>
<b>Year of schooling</b>				
No schooling	279	50.5	264	38.6
1-2	4	50.0	13	30.8
4-5	25	60.0	26	38.5
6-9	11	63.6	15	53.3
10 +	3	33.3	4	50.0
$\chi^2$		<b>ns</b>		<b>ns</b>
<b>Training received</b>				
Yes	101	67.3	116	49.1
No	221	44.3	206	33.5
$\chi^2$		<b>p&lt;0.001</b>		<b>p&lt;0.001</b>

### Types of income generating activities

Traditionally rural women are always involved in both agriculture and non-agriculture self-employed activities. Homestead agriculture, livestock and poultry rearing, farm tool and implement making, sewing and food processing are among these activities. Thus, they provide a regular but unaccounted means of supplement to their family's income. With assistance from development organisations, there is a trend to be involved in non-traditional activities for women. This trend has begun to remove the traditional beliefs regarding women's employment. However, women are now compelled to work outside of their households to survive. BRAC gives women scope to participate in market oriented activities and increase mobility in public sphere.

**Table 4. Income generating activities of BRAC members (multiple responses)**

Types of activities	Involvement in IGA		
	Before joining BRAC	1993	1996
Skilled activities	8.3	12.0	14.3
Sector programmes	59.2	66.3	60.3
Handicrafts	28.3	20.9	19.8
Trading	8.3	12.7	11.9
Wage labour	15.0	12.7	13.5
	<b>n = 120</b>	<b>n = 166</b>	<b>n = 126</b>

Table 4 shows different activities with which members were involved in three different periods. Forty one types of activities were found which are reclassified into five broad groups for simplicity of analysis (Annexe 1). After joining BRAC, women's involvement in such activities increased. Some members started new activities while others expanded their previous activities being supported with BRAC loan. Sector programme constitute a broad area of women involvement as they include some indigenous activities like poultry and livestock with others. BRAC intervention has brought a sharp change in both skilled activities and trading. BRAC provides special training and loan on these activities so that women can develop their entrepreneurial skills. As a result, in 1996 while the rate of IGA involvement decreased still the involvement in skilled activities and trading had not been changed. IAS showed that there was a gradual movement from low return and low status job to high return and improved status job for rural women (Mustafa, *et al.*, 1996:87). There was no significant change in the number of women involved in wage labour although BRAC encouraged members for self employment. However, there was a trend in shifting occupation of their household heads from wage labour to self employment (Table 8).

Data of 1996 suggest that 10.3% of members who were involved in IGA had changed their economic activities after joining BRAC and most (92.3%) of them preferred their later IGAs as these were more profitable and less labour intensive. However, they were happy with the diversification of activities due to BRAC intervention. Members who were continuing their previous activities reported that due to skill training and loan provided by BRAC they were able to improve their employment situation.

### Amount of income

As stated before there was a lack of income data in one data set (1993) due to difference on main foci of the two studies. As it was assumed that women's income would increase with the length of their membership in BRAC, the paper intends to analyse the available information from 1996 data by categorising the members according to length of membership. Membership has been classified into four membership length groups: 36 to 47 months, 48 to 65 months, 66 to 83 months, and 84 months and more. Table 5 shows weak association between member's annual IGA income and length of membership. Fifteen percent of IGA involved women earn more than Tk. 4,000 only and 36% of them have been involved with BRAC for more than 84 months. However, their average annual income correlates with length of membership ( $p>0.10$ ).

**Table 5. Distribution of members' annual IGA income by length of membership**

Length of membership (month)	Annual income (taka)			Total	Average annual income (taka)
	>2,000	2,001-4,000	4,000+		
36-47 (n = 51)	45.7	30.8	31.6	40.5	2,104
48-65 (n = 12)	8.6	7.7	15.8	9.5	3,894
66-83 (n = 30)	23.5	30.8	15.8	23.8	2,563
84+ (n = 33)	22.2	30.8	36.8	26.2	2,567
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>2,505*</b>
<b>n = 126</b>	<b>64.3</b>	<b>20.6</b>	<b>15.1</b>	<b>100.0</b>	

\* $\chi^2$  significant at 10% level

Note: 46 taka = 1 \$

Nevertheless, IGA income does not proportionately increase with number of activities. Table 6 shows that involvement in two activities generated significantly higher average income compared to that of single activity. Average income from three or more activities was higher than that from single activity but less than that from two activities.

**Table 6. Distribution of members' annual IGA income by no. of activities**

Number of activities	Average annual income (taka)
1	1381
2	3118***
3+	2947
<b>Total</b>	<b>2505</b>

\*\*\* significant at 1% level

### Control over income

Women's control over their own income is an indicator of their empowerment. It was assumed that long term involvement in BRAC programmes might have an effect on their control over income. The second IAS (1996) lack information on this area. It was tried to analyse the information of the first IAS (1993) about who takes the decision to use women's income for specific purposes in relation to their involvement in BRAC. It appears that only involvement in BRAC did not make any difference to increase women's control over their IGA income.

### Allocation of income

Women's consumption responsibilities vary across the world. It is quite commonly found that gender ideologies supported the notion that men have a right to personal spending money, which they perceived as their need, and that women's income is for collective purposes (Young, 1987, cited in Dwyer and Bruce, 1988:5-6). Due to lack of data on the proportion of IGA income spent in different heads the following table can not explain their relative importance to the members. But in this area it was assumed that with length of membership women's IGA income would increase and they would spend more in investment purpose than consumption. Findings from 1996 data show that more women were spending their own income in accumulating assets compared to that of 1993 (Table 7). Surprisingly, 36.1% (added up to non-food expenditure) of the members who were involved in IGAs reported in 1993 spent income to fulfil their own need, but in 1996 none of the members said that she spent for herself. Perhaps they considered it as household's non-food expenditure.

**Table 7. Use of members' IGA generated income (multiple responses)**

Use of IGA income	Involvement in IGA	
	1993	1996
Food consumption	83.7	81.0
Non-food expenditure	51.8	38.1
Assets purchasing	0.6	3.2
Investment	8.4	1.6
	<b>n = 166</b>	<b>n = 126</b>

*Percentage do not add up to 100 due to multiple responses*

### **Socio-economic and demographic characteristics of sample member households**

This section illustrates some household level independent variables which might have influence on women's cash earnings. It was mentioned earlier that IGA involvement of women was more common in female headed households due to their insolvency. In addition to that women's involvement in economic work might be found in male headed households with low income. The second IAS argues that less involvement in IGA correlates with household's improving economic condition (Husain ed., 1998:113). In reference to that it was hypothesised that the economic condition of the households had been improved with length of membership in BRAC. Table 8 provides a comparative analysis of the relative changes of some socio-economic and demographic characteristics of women's IGA involved households and the total sample members' households over three years. It was assumed that changes on such characteristics lead to change the socio-economic condition of the households positively.



**Table 8. Socio-economic and demographic characteristics of sample members' households**

Characteristics	1993		1996		% Change	
	IGA n = 166	TOTAL n = 322	IGA n = 126	TOTAL n = 322	IGA	TOTAL
<b>Land size (decimal)</b>						
≥25	61.4	66.5	65.9	65.8	4.5	-0.7
26-50	14.5	10.9	13.5	14.3	-1.0	3.4
51-100	9.6	10.6	12.7	9.9	3.1	-0.7
100 +	14.5	12.1	7.9	9.9	-6.6	-2.2
<b>Non-land assets (mean value)</b>						
Productive	3,993	3,660	4,318	4,343	8.1	18.7
Non-productive	453	401	546	605	20.5	50.9
Total	4,446	4,061	4,864	4,948	9.4	21.8
<b>Poverty self assessment</b>						
Surplus	4.8	4.7	19.0	14.6	14.2	9.9
Equal	56.6	54.0	42.9	46.0	-13.7	-8.0
Occasionally deficit	30.7	32.0	28.6	30.1	-2.1	-1.9
Chronic deficit	7.8	9.3	9.5	9.3	1.7	-
<b>Occupation of household head</b>						
Self employment	54.2	49.1	59.5	58.0	5.3	8.9
Wage employment	45.8	50.9	40.5	42.0	-5.3	-8.9
<b>Household size</b>						
1 - 4	30.7	34.8	53.2	41.9	22.5	7.1
5 - 8	58.4	56.8	45.2	53.7	-13.2	-3.1
9 +	10.8	8.4	1.6	4.3	-9.2	-4.1
<b>No. of income earner in household</b>						
1	51.2	60.2	55.6	57.5	4.4	-2.7
2	23.5	22.0	27.0	29.5	3.5	7.5
3	15.1	10.2	9.5	7.8	-5.6	-2.4
4 +	10.2	7.5	7.9	5.3	-2.3	-2.2
<b>Dependency ratio</b>						
Demographic	61.0	61.0	46.6	50.9	-23.6	-16.6
Economic	254.8	262.6	215.6	249.4	-15.4	-5.0
<b>Average household savings (taka)</b>						
	1,172	990	2,078	2,036	77.3	105.7

Note: 46 taka = 1 \$

*Land.* Land holding status is a very strong variable to assess household's economic condition although three years is very short period for improving land situation for the poor. Table 8 shows that the land size of the sample households was marginally changed

within this period. However, IGA involved households with lowest amount of land ( $\geq 25$  dec.) performed relatively better to change it compared to total sample households.

*Non-land assets.* The value of non-land assets reflects the economic condition of the households. In terms of generating income directly assets were classified into two broad groups - productive and non-productive. Productive assets include poultry and livestock, big trees, rickshaw/van, boat, tubewell, and farm tools. On the other hand, non-productive assets include bicycle, clock, jewelleryes, radio, cassette player and television.

Table 8 shows that the mean value of household's non-land assets increased over three years in both category. The mean differences for all types of assets were two times higher for total members indicating a relatively better economic condition of them.

*Poverty self assessment.* The study tries to document members' own assessment about the poverty situation of their households. In terms of facing food deficit by the sample households during the preceding year poverty situation was classified into four groups. These are: surplus (who had surplus food for nine months or more in a year), equal (who faced neither surplus nor deficit in food in a year), occasionally deficit (who faced food deficit for less than nine months), and chronic deficit (who faced food deficit for nine months or more).

The net change of poverty situation was higher in all member group although 9% of them with chronic deficit could not experience any change within this period. Interestingly, the proportion of surplus households in IGA group increased more on this indicator. Such findings may indicate that women with bigger amount of cash earning represent this group.

*Occupation of household head.* Employment has been classified into two broad groups - self employment and wage employment. Self employment includes own agricultural work, sharecropping, business, rickshaw/van pulling, service, and small trading. People on wage employment group sell manual labour against wage payment only.

The common occupation for the poor people in Bangladesh is wage employment although this is considered as labour intensive, low paid job compared to self employment. It was hypothesised that there would be a change in household's employment situation (from wage employment to self employment) along with household's improving economic condition. Table 8 shows that with length of membership the net change in the occupation of the household head towards self employment was relatively higher for total members compared to IGA group. Decreasing rate of wage employment indicates households' better well-being.

*Household size.* In rural Bangladesh, extended family is more common due to their low subsistence level. With length of membership women tend to keep the household size smaller which might reflect better economic well-being and their awareness on family planning as well. In this respect the net change was three times higher (22.5%) for the IGA group indicating their communication with the outside world and their active participation in BRAC's different social mobilisation programmes as well.

*Number of income earner in households.* It was interesting that although the household size of the sample members tended to be smaller, the number of household having double income increased with length of membership. Naturally, the net change was higher in IGA group as the female members of the households were involved in cash earning.

*Dependency ratio.* Table 8 shows that with length of involvement in BRAC both demographic<sup>3</sup> and economic<sup>4</sup> dependency of the sample households decreased. Three years time was not enough to see the effect of programme participation on the demographic dependency ratio of member households. Due to involvement of more

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<sup>3</sup> Demographic dependency ratio  
 $\frac{<10yrs. + >64yrs.}{10yrs. - 64yrs.} \times 100$

<sup>4</sup> Economic dependency ratio  
 $\frac{\text{economically inactive population}}{\text{economically active population}} \times 100$

household members in economic activities the rate of change of economic dependency ratio was three times higher in IGA group.

*Household savings.* Both formal (in bank, co-operative, NGO) and informal (in the house, relatives, friends) savings were considered as household savings for this analysis. Average cumulative savings increased with length of membership in both category. With more income earner, smaller household size, and lower dependency ratio the IGA group poorly performed in accumulating household savings. It indicated other uses of women's income e.g. accumulating productive and non-productive assets (Table 7).

From the above analysis it is clear that with the length of involvement in BRAC the material well-being of all sample member households was relatively better compared to the IGA group. It implies that only women with lower income level were compelled to do economic work for surviving. In other words, women's involvement in IGA decreased with their households improving economic condition.

#### **Changes in stated occupation of the sample members**

Due to patriarchy and socio-cultural setting in Bangladesh women can not avoid their sexual division of labour. Married women always perceive household responsibilities as their primary occupation. They are not aware about their monetary contribution to household expenditure. So, women's occupation was always stated as household work although there might be some women involved with direct cash earning. Table 9 presents that in 1993, 85.7% of the sample members stated household work as their occupation. But figure 2 shows that 51.6% of them were involved in income generation. IAS argues that by handling money women had increased their self confidence and had reduced their economic dependence on male counterpart (Husain ed., 1998:123, 130). Findings show that in 1996, after being involved with BRAC for additional three years no apparent relationship was found between women's stated occupation and their involvement in IGA. About 84% of the members stated their occupation as household work while their involvement rate in IGA was about 40%.

**Table 9. Stated occupation of sample members**

Occupation	1993	1996
Household work	85.7	83.9
Wage labour	7.1	4.9
Small trading	4.3	2.5
Skilled labour	0.9	3.4
Service	0.9	0.9
Self-employed	0.3	1.9
Others*	0.6	2.5

**n = 322**

\*Others include student, beggar, unemployed, and no response

### DISCUSSION AND CONCLUSION

Women's income earning is singled out as a particularly powerful indicator of the internal dynamics of women's empowerment. Traditionally middle aged single women (i.e. widowed, divorced, separated, abandoned) are more likely to be engaged in income generating activities than younger and (newly) married women. There are less control of household's male and elder members on their lives. Similarly, *purdah* has less control on their attitude and practices. Findings show that participation in BRAC programmes created an opportunity to be involved in cash earning. But women's length of membership did not ensure sustainability of such income generating activities. Only those women could continue their economic activity who were able to get their husband's co-operation in their work. They also had scope to engage in activities within their households which did not disturb their traditional household responsibilities. Moreover, they had a strong willingness to improve their economic conditions. Women with low income IGA could not contribute much to household expenditure. Women's productivity must be improved by engaging them in more profitable, socially valued non-traditional forms of entrepreneurship (Goetz and Sen Gupta, 1994:24). It appears that women who had developed skill on self employed activities (i.e. veterinary, poultry work, health work) supported by BRAC succeeded in continuing that irrespective of economic situation of the household. Such activities should be emphasised by the programmes. These are mainly community services and willing women can do this work without asking for help from their male kin. But the problem is that BRAC can not increase such activities due to limited number of consumers.

As such, BRAC should emphasise on other programmes which can increase the number of consumers as well.

The paper can explain the decreased rate of involvement in IGA with increased length of membership. Firstly, with their membership length the volume of loan received increased. In the socio-cultural context of Bangladesh rural women can not deal with big amount of loan due to lack of market facilities. Secondly, after getting a big amount of loan sometimes women's individual business turns to households' main economic work. Women felt that the business was owned by their husbands as they took part in different stages to run that (Mustafa, *et al.*, 1996:85). Finally, involvement in cash earning for the women of rich households was considered as hampering their prestige. As findings show with improvement in economic condition of the sample members households over time, the rate of involvement in IGA decreased. The family control encourage women to dropout of the work force as soon as economically possible (Greenhalgh, 1991:31).

Intensive involvement in IGA for female headed households implies that vulnerable women are compelled to do so due to lack of male earner in their households. Increase in multiple activities means members are provided with employment opportunities at local level. BRAC might have contributed to do that but income does not necessarily increase with number of activities involved in as income from two activities was found to be significantly higher than that from three activities. Intensity, inputs, time spent, size and market facilities regulate the income from IGA as well. Finally, creating only self-employment opportunity it may be extremely difficult for BRAC to enhance women's willing participation in income generation. considering the structural factors that make women invisible in labour market BRAC should provide more profitable entrepreneurship for the rural women. Otherwise their participation in income generating activities will not be sustainable.

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## Annexe 1. Income generating activities

Broad head	Types of activities (with original code)	
	1993	1996
1. Skilled activity	08 = Health worker 10 = Poultry worker 11 = NFPE teacher 14 = Tuition 17 = Tailor 24 = Family planning worker 26 = <i>Kabiraj</i> 30 = Traditional birth attendant	04 = NFPE teacher, Paralegal teacher 05 = Poultry worker 07 = Tailor 13 = Family planning worker 16 = Health worker 26 = <i>Kabiraj</i> 27 = Tuition 28 = Paravet 31 = BRAC cook 32 = Ring slab worker 33 = Pottery 34 = Service 37 = Weaving 40 = Copy writer
2. Sector programme activity	09 = Poultry rearing 12 = Silkworm rearing 13 = Goat rearing 20 = Vegetable plantation 27 = Fish cultivation 38 = Cow rearing	06 = Cow rearing 08 = Fish cultivation 17 = Poultry rearing 18 = Goat rearing, Sheep rearing 19 = Silkworm rearing 20 = Vegetable plantation 41 = Pig rearing
3. Handicraft and Food processing	01 = Net making 03 = <i>Kantha</i> work 04 = Mat making 05 = Cane work 06 = Paddy husking 18 = Cottage industries 19 = <i>Muri</i> business 36 = Puffed rice business	01 = Paddy husking 09 = <i>Kantha</i> work 14 = <i>Muri</i> business 21 = Cottage industries 22 = Net making 36 = Bakery, <i>Pita</i> making
4. Small trading	16 = <i>Saree</i> business 23 = Rice business 28 = Shop keeping 29 = Milk selling 31 = Egg selling 32 = Hawker 33 = Firewood selling 35 = BRAC restaurant 39 = Oil selling 41 = Medicine selling	02 = Rice business 12 = <i>Saree</i> business 15 = Shop keeping 29 = Rickshaw business 30 = Business (Small, poultry feed, firewood) 35 = Agriculture (own) 39 = Firewood making
5. Wage employment	02 = Earth digging 07 = Mulberry tree caretaker 15 = Industry worker 21 = Agricultural worker 22 = Maid 25 = CARE/RMP 34 = Tobacco maker 37 = Bobbin maker 40 = Beggar	03 = Mulberry tree caretaker 10 = Agricultural worker 11 = Non-agricultural worker 23 = Industry worker 24 = Maid 25 = CARE/RMP 38 = Caretaker of Govt. trees



## আয়-মূলক কাজে মহিলাদের অংশগ্রহনঃ সময়ের শ্রেণিতে পরিবর্তন

দিলরুবা বানু

আয়-মূলক কাজে মহিলাদের অংশগ্রহন নির্ভর করে কাজের সুযোগ, মহিলার বয়স ও বৈবাহিক অবস্থা, খানার অন্যান্য সদস্যদের সাথে তার সম্পর্ক, এবং মহিলার বিশ্বাস ও মনোভাবের উপর। আয়-মূলক কাজে মহিলাদের কম অংশগ্রহনের মূলে রয়েছে মূলধনের ঘাটতি, স্ব-নিয়োজিত কাজের অভাব, এবং কাজের দক্ষতার অভাব। ব্র্যাক তার সমিতির সদস্যদের আয়-মূলক কাজে অংশগ্রহন করানোর জন্য বিশেষ সুযোগ-সুবিধা প্রদান করছে।

এই সমীক্ষার প্রধান উদ্দেশ্য ছিল ব্র্যাকের পল্লী উন্নয়ন কর্মসূচিতে অংশগ্রহনের ফলে মহিলাদের আয়-মূলক কাজে কি পরিবর্তন এসেছে তা দেখা। সমীক্ষাটির জন্য তিন বৎসরের ব্যবধানে মোট দু'বার ৩২২ টি খানার মহিলাদের আয়-মূলক কাজ সম্পর্কিত তথ্য সংগ্রহ করা হয়েছিল। সমীক্ষাটির পূর্বে ধারণা করা হয়েছিল যে ব্র্যাকের পল্লী উন্নয়ন কর্মসূচিতে যোগদান এবং দীর্ঘদিন অবস্থানের সাথে সাথে মহিলাদের আয়-মূলক কাজে অংশগ্রহন, তাদের কাজের প্রকার ভেদ, আয়ের পরিমাণ, নিজস্ব আয় নিয়ন্ত্রণ ক্ষমতা, এবং আয় ব্যবহারের ক্ষেত্র বৃদ্ধি পাবে। এক কথায় মহিলাদের আর্থ-সামাজিক অবস্থার সামগ্রিক উন্নয়ন ঘটবে তাদের আয়-মূলক কাজে তাদের প্রত্যক্ষ অংশগ্রহনের ফলে।

সাধারণতঃ গ্রামের মহিলারা কৃষি কাজ এবং স্ব-নিয়োজিত অ-কৃষি কাজ করে থাকে। বেসরকারী সংগঠন গুলোর সহায়তায় মহিলাদের অ-প্রচলিত কাজে অংশগ্রহন বেড়ে গেছে। ব্র্যাক মহিলাদের বাজার উপযোগী কাজের সুযোগ করে দিয়েছে। এর ফলে জন সমক্ষে মহিলাদের চলাচল বেড়েছে। অল্প আয়ের কাজের তুলনায় বেশী আয়ের কাজের প্রতি মহিলাদের অংশগ্রহন ক্রমান্বয়ে বাড়ছে।

সমীক্ষাটির ফলাফলে দেখা গেছে যে ব্র্যাকের কর্মসূচিতে অংশগ্রহন মহিলাদের আয়-মূলক কাজে অংশগ্রহনের সুযোগ বাড়িয়ে দিয়েছে। পুরানো সদস্যদের চেয়ে নতুন সদস্যদের আয়-মূলক কাজে অংশগ্রহনের হার বেশী। যে সব খানার আয় কম এবং খানা প্রধান মহিলা সেই সব খানার মহিলারা আয়-মূলক কাজের সাথে বেশী জড়িত।

সদস্যদের বয়স বৃদ্ধির সাথে সাথে ব্র্যাকের সদস্যদের মধ্যে একাধিক আয়-মূলক কাজে অংশগ্রহণ বেড়েছে। তবে কাজের সংখ্যা বৃদ্ধির সাথে সাথে আনুপাতিক হারে তাদের আয় বৃদ্ধি পায় নি। যে সব সদস্য দুইটি আয়-মূলক কাজ করে তাদের আয় যারা একটি অথবা তিনটি অথবা তিনটির বেশী কাজ করে তাদের তুলনায় বেশী। অর্থাৎ যে কোন কাজের আয় নির্ভর করে কাজের নিবিড়তা, উপকরণ, সময়জ্ঞাপন, পরিষ্টি এবং উৎপাদিত দ্রব্যের বাজার জাত করণের সুযোগ সুবিধার উপর। নিজস্ব আয়ের উপর মহিলাদের নিয়ন্ত্রনের ক্ষেত্রে দেখা গেছে যে, এটা তাদের ব্র্যাক পূর্ববর্তী জীবনের তুলনায় বৃদ্ধি পায় নি।

সমীক্ষাটির ফলাফলে আরও দেখা গেছে যে, খানার অর্থনৈতিক উন্নয়নের সাথে সাথে মহিলাদের আয়-মূলক কাজে অংশগ্রহণ কমে গেছে। যে সকল মহিলা স্ব-নিয়োজিত আয়-মূলক কাজ করছে প্রধানতঃ তারাই তাদের কাজ চালিয়ে যাচ্ছে। মহিলারা তাদের কাজ থেকে খুব বেশী আয় করতে পারছে না বলে কাজের আগ্রহ কমে যাচ্ছে। কাজেই যে সকল বাঁধা মহিলাদের আয়-মূলক কাজে অন্তরায় সেগুলোকে বিবেচনায় রেখে ব্র্যাক তার সদস্যদের জন্য বেশী আয় লাভ করা যায় এমন কাজের সুযোগ তৈরী করতে পারে।