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INCOME-EARNING WOMEN FROM RURAL BANGLADESH: CHANGES IN ATTITUDE AND KNOWLEDGE

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Introduction

Perpetuating both the relative and absolute social and economic deprivation of women in rural Bangladesh are prevailing cultural dictates that discourage women's employment outside the home, and undervalue the direct and indirect contributions they make to household income, and ultimately to the national economy. These attitudes are reflected in labour force statistics which overlook women's involvement in domestic farm and non-farm income generation, and their contributions to household work and child care (1,2).

Income-generating opportunities for rural women are largely dictated by patriarchy and the religious norms of 'purdah' or 'seclusion'. Purdah ... "influence(s) the distance a woman would be willing to travel to work, the distance a husband would permit his wife to travel, a woman's willingness to work for a stranger, and the receptivity of potential employers (5)." However, progressive landlessness, poverty and male out-migration is fast changing the situation of women. To cope with the distressing economic problems of everyday life, poor women and their families are increasingly obliged to compromise the ideals of 'purdah' as it becomes necessary for women to seek employment outside of the home, and contribute to family income (6).

One of the distinguishing features of current development activities in Bangladesh are efforts to enhance women's income earning potential and their role in nontraditional activities outside the home (7). With the help of different government and non-government voluntary agencies in Bangladesh, a significant number of rural women are taking up activities like tailoring, knitting, small business and handicrafts production (8). Job opportunities for women in the expanding

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health and family planning service sectors are also increasing, and providing positive role models for adolescent girls and young women. The introduction of export oriented manufacturing and free trade zones in response to structural adjustment policies in Bangladesh has increased women's participation in low paying labour-intensive jobs like garment and electronics industries. Based in urban and some peri-urban areas, most of these women workers are rural migrants (usually young women and married women with young children), who gain access to workplace through informal kinship networks (9).

While the increased participation of women in income earning activities is documented, the question remains: what impact does this have on their general well-being? (10). Does income generation improve their status in a male-dominated society? Does it increase their freedom to shape their own lives, and empower them to make, for example, choices about family size and contraception? Finally, does women's participation in the labour force develop their knowledge regarding health and legal matters such as the immunization of children and family laws relating to divorce?

Using a cross-sectional data set from Matlab, this paper attempts to address these questions by investigating the socio-demographic characteristics of women involved in income-earning, and the association of labour force participation with different aspects of their lives. In particular, this study explores their contraceptive behaviour, attitude towards women's work and mobility, and knowledge of immunization, legal issues and life skills.

Materials and Methods

Background

Founded in 1972, BRAC is a large development organization focused on poverty alleviation and the empowerment of the poor. The Rural Development Programme (RDP), is BRAC's major front-line activity. This programme targets the poorest of the poor with special emphasis on improving the socioeconomic condition of women and children (11). In 1992, BRAC extended its RDP to 100 villages of Matlab thana where the International Centre for Diarrhoeal Disease Research, Bangladesh (ICDDR,B) has been operating a Demographic Surveillance System (DSS) since the early 1960's. A research collaboration between BRAC and ICDDR, B was initiated to examine prospectively the relationship between socioeconomic

development and the health and well-being of the rural poor in the same year. As a first step, a baseline survey covering 12,000 households in a sample of BRAC and non-BRAC village in ICDDR, B's DSS area, was carried out. The present study draws on data from this baseline survey.

The Data

Data were collected using pre-tested structured questionnaires in 60 villages of Matlab where DSS information is collected. An elaborate sampling procedure was followed for the selection of villages and households, the details of which can be found in the Final Report of the Matlab Baseline Survey (12). This survey identified 328 income-earning and 9,525 non income-earning currently married women of reproductive age (15 to 49 years). Specially trained female interviewers were used to collect information from respondents. Comparisons between income-earners and non-earners are made using chi-square analysis which assesses differences between observed and expected values of selected variables.

Some Operational Definitions

Households that possess less than 0.5 acres of land excluding homestead property and sell more than 100 days of manual labour in a year are considered eligible to participate in BRAC's RDP. These households rank among the poorest of the poor. Households that are not eligible for BRAC's RDP are comparatively better off socioeconomically, and include the rural elite. Thus, for the purposes of this study, BRAC's eligibility criteria represent a proxy of household socioeconomic status.

Income-generating activities designated as 'wage-labour' comprise both farm and non-farm labour, while those classified as 'service' involve a fixed monthly remuneration. 'Self-employment' includes petty trade and business, shop management and various types of jobs like poultry farming handicrafts, pottery, rickshaw-pulling, and fishing.

Immunization knowledge is assessed by asking women when childhood vaccination should commence (correct: 4-6 weeks), the age at which T T vaccination should occur (correct: 15-45 years) and the specific months of pregnancy when T T must be received (correct: 5-8 months). Awareness of Family Laws is evaluated on the basis of women's knowledge about the minimal legal age of marriage as well as divorce and marriage procedures. Life skills knowledge is

assessed by means of correct responses to questions about immediate measures to be undertaken when a child has high fever, hand-washing practices following defecation and the way in which household garbage is disposed.

Results

The socio-demographic characteristics of women of this study are shown in Table 1. The data suggest that as women grow older, they become increasingly involved in income-earning activities a trend that is significant only in the case of women from comparatively poor households ($p < .001$). Also, income-earners (mean age 34 years) were found to be significantly yet marginally older than the non-earners (mean age 32 years) ($p < .001$). Interestingly, a greater proportion of non-Muslims (mainly Hindus) are engaged in income-earning than Muslims, especially among wealthier households ($p < .001$). Women with five or more years of schooling are significantly more involved in income-earning jobs in both socioeconomic groups ($p < .001$). It also appears that irrespective of socioeconomic status, a greater proportion of women belonging to households failing to harvest sufficient staple crops to last the year, are more involved in income earning than women from self-sufficient households ($p < .001$).

Significantly more women from poorer households who depend on wage labour as their main income source, are engaged in individual income-earning ($p < .05$). By contrast, income earning is more prevalent among women from better-off households engaged in occupations with fixed monthly remuneration (e.g., 'service').

Table 2 presents the types of jobs that women do to generate income. The majority of women from poorer households earn income from activities that can be performed from within the homestead (e.g., handicrafts, housemaid). On the other hand, for women from better-off households, the locus of activity is frequently outside the household (e.g., 'service').

The family size, contraceptive use and marriage-related characteristics of sample women are presented in Table 3. It is interesting to note that a greater proportion of women who have been engaged in income-earning activities have been married more than once compared to non-income earning women. This finding is significant among women from poorer households ($p < .001$).

Table 1: Characteristics of women by socioeconomic and income-earning status (%)

	Poor			Better-off		
	Income earning	Non-earning	All (n)	Income-earning	Non earning	All (n)
Age (yrs)						
≤19	0.8	99.2	(261)	1.2	98.8	(161)
20-39	3.6	96.4	(4791)	2.9	97.1	(2592)
40+	4.8	95.2	(1193)	2.5	97.5	(855)
Significance (X^2)		p<.00				
Religion						
Muslim	3.6	96.4	(5373)	2.4	97.6	(3266)
Hindu	4.1	95.9	(872)	5.0	95.0	(342)
Significance (X^2)					p<.00	
Years of Schooling						
None	4.0	96.0	(4868)	1.3	98.7	(1702)
1-5 Years	2.0	98.0	(1105)	1.4	98.6	(1104)
5+ Years	4.8	95.2	(272)	7.5	92.5	(802)
Significance (X^2)		p<.00			p<.00	
Crops household are sufficient for						
up to 3 months	4.5	95.5	(4350)	4.0	96.0	(1219)
more than 3 months	1.9	98.1	(1881)	2.0	98.0	(2387)
Significance (X^2)		p<.00			p<.00	
source of maximum income in the previous year						
Agricultural land	1.8	98.2	(937)	1.6	98.4	(1349)
Wage labour	4.2	95.8	(2167)	2.9	97.1	(306)
Service	3.7	96.3	(705)	4.9	95.1	(862)
Self-employment	4.0	96.0	(348)	2.3	97.7	(1039)
Others	3.7	96.3	(88)	---	100.0	(52)
Significance (X^2)		p<.00			p<.00	

Table 2: Distribution of women engaged in income-earning by type of job and socioeconomic status (%)

	Poor	Better-off
Farming	8.2	3.1
Earth Digging	6.1	8.2
Handicrafts	41.6	21.6
house-maid	29.9	7.2
Service	5.2	50.5
Teaching	6.9	8.2
Others	22.2	1.0
Total (n)	(231)	(97)

Table 3: Family size, contraception and marriage-related information by socioeconomic and income-earning status (%)

	Poor			Better-off		
	Income earning	Non - earning	All (n)	Income-earning	Non earning	All (n)
Total living children						
0	2.2	7.5	(455)	4.1	8.6	(307)
1-2	26.0	33.2	(2054)	41.2	30.3	(1105)
2+	71.9	59.4	(3736)	54.4	61.0	(2196)
Significance (χ^2)		p<00			p<03	
Wants more children						
Yes	22.9	42.0	(2580)	27.8	38.8	(1391)
No	75.3	56.4	(3564)	72.0	59.0	(2152)
Significance (χ^2)		p<00				
Currently practising contraception						
Yes	56.1	46.1	(2601)	58.0	43.3	(1416)
No	43.9	53.9	(2991)	42.0	56.7	(1821)
Significance (χ^2)		p<00			p<00	
Contraception methods currently using						
Pill	10.8	12.8	(795)	20.6	16.5	(601)
Injection	20.3	17.3	(1087)	11.3	11.9	(429)
Ligation	18.2	9.4	(605)	12.4	8.1	(296)
Others	50.6	60.5	(3758)	55.7	63.5	(2282)
Significance (χ^2)		p<00				
No. of times married						
Once	84.4	92.7	(5769)	93.8	95.5	(3444)
More than once	15.2	7.2	(476)	6.2	4.5	(164)
Significance (χ^2)		p<00				

Table 4: Women's empowerment related indicators by socioeconomic and income-earning status (%)

	Poor			Better-off		
	Income-earning	Non-earning	All (n)	Income-earning	Non-earning	All (n)
1. Attitude towards:						
Inheritance of Father's Property						
Equal sharing between daughter and son	16.9	15.6	(979)	21.6	17.8	(647)
Son gets more	83.1	84.4	(5266)	78.4	82.2	(2961)
Women in Employment						
Good	97.0	96.8	(6046)	97.9	95.7	(3456)
Bad/Uncertain	3.0	3.2	(199)	2.1	4.3	(152)
Women's Mobility						
Favourable	91.3	91.7	(5728)	97.9	91.1	(3294)
Not-favourable/Uncertain	8.7	8.3	(517)	2.1	8.9	(314)
II. Involvement in village arbitration						
Yes	2.2	1.5	(94)	4.1	1.3	(50)
No	97.8	98.5	(6151)	95.9	98.7	(3558)
III. Have Personal Savings						
Yes	3.9	1.1	(73)	29.9	2.4	(112)
No	96.1	98.9	(6172)	70.1	97.6	(3496)
Significance (χ^2)		P<00			P<00	
IV. Have Personal Loan						
Yes	11.3	4.5	(295)	18.6	3.3	(135)
No	88.7	95.5	(5950)	81.4	96.7	(3473)
Significance (χ^2)		P<00			P<00	

Table 5: Women's Knowledge of Immunization, family laws and life skills by socioeconomic and income-earning status

Knowledge on Immunization	Poor		Better-off	
	Income earning	Non-earning	Income-earning	Non-earning
I. Immunization				
Age when infant vaccination commences (1.5 month)	14.7	17.3	48.5	21.8
Significance (X^2)				$p < .00$
Age when TT can be given (15-45) years	25.1	18.4	48.5	25.0
Significance (X^2)		$p < .00$		$p < .00$
Month of pregnancy when TT can be given (5-8 months)	54.5	57.7	58.8	57.8
II. Family Laws				
Minimum legal age of marriage for				
Male : (21 yrs)	---	0.2	1.0	0.2
Female: (18 yrs)	5.2	6.8	10.3	7.9
Legal procedure of divorce (by official letter)	5.6	6.1	22.7	11.7
Significance (X^2)				$p < .00$
How marriage becomes legal (by registration)	6.5	4.0	9.3	4.3
significance (x^2)				$p < .03$
III. Life skills				
Immediate measure to take when a child has high fever (cooling the body)	85.3	84.1	87.6	87.6
Prevention of poultry diseases (vaccination)	53.7	60.7	69.1	65.9
Significance (X^2)		$p < .03$		
Materials used for hand washing following defecation (earth/ash/soap)	57.1	58.0	83.5	62.5
Significance (X^2)				$p < .00$
Place of disposal of garbage (fixed place)	37.2	27.7	53.6	33.6
Significance (X^2)		$p < .00$		
All (n)	(231)	(6014)	(97)	(3511)

N.B. Only percentage of correct responses (shown in parentheses) given by the women are presented in the table

A significantly higher percentage of income-earning women were practicing contraception at the time of survey than non-income-earning women, 56% among poorer households and 58% in better-off households. Results indicate that permanent methods (ligation) were practiced more frequently by income-earning women from poorer households although this may be due to the slightly older mean age of this group (Table 3).

Factors that may be taken as proxy-indicators of women's empowerment are shown in Table 4. No significant differences exist comparing income-earning and non-earning women from either socioeconomic group. Income-earning women appear to save and borrow more than non-earners, irrespective of socioeconomic status. This association is statistically significant ($p < .001$).

Table 5 summarises the knowledge of women regarding immunization, family laws and life skills. Among women from poorer households there is little apparent difference between those engaged in income generation and those who are not. On the other hand, income-earning women from better-off households are considerably more knowledgeable than non-income earners especially, with respect to knowledge of immunization and family laws. No clear trends were evident with respect to life-skills.

Discussion

As expected in a traditional society like rural Bangladesh, only 4% of a sample of currently married women are engaged in income-earning activities. Among this relatively small number of income-earning women, the majority come from households where wage labour constitutes the principal source of household revenue. Furthermore, income-earning women tend to come from households that do not produce sufficient domestic staple to last a year. Indeed, it may be that the relatively economically disadvantaged condition of the households to which income-earning women belong has driven them into the workplace. This interpretation is consistent with the broader literature that identifies increasing poverty and economic hardship as major forces compelling women to seek income-earning work (5,6,8,9,10,13). However, work opportunities outside the home are still limited for poor rural women, the majority of whom lack appropriate education and skills. This is reflected in the types of income-generating work that rural women undertake (Table 2). Study results suggest that most of this work

occurs within the household or employer's "bari". Similar findings were reported by Cain et al. from a village in Mymensingh (5). He found that 77 per cent of all cases of female wage employment involved work done in the employer's "bari", with the largest source of income being rice processing (50 per cent of all cases). In another village study near Dhaka, Begum (1988) found that 42 per cent of income-earning women work within their homesteads, 31 per cent from within the village and only 27 per cent are employed outside the village (6).

In addition to poverty, a number of other factors influence whether or not rural women engage in income-earning activities such as life-cycle stage and education. As age advances, the restrictions imposed by patriarchy and 'purdah' on women's mobility and thus their involvement in economic activities outside of the home, lessens. This is reflected in study results that indicate greater involvement of women above 40 years of age in income earning work; an age effect that is significant among women from poorer households. The same trend is seen in case of education. Women's involvement in income-earning increases with years of schooling received, more so among women from better-off households. It can safely be hypothesised that higher levels of education widen women's job-opportunities and facilitate their participation in income generating activities. Results also indicate that multiple marriage and its association with unstable and/or insecure familial conditions, tends to compel women towards income generation regardless of socioeconomic status.

Involvement in income-earning appears to have only a marginal effect on women's attitudes and knowledge. This effect is most pronounced in the fertility-related behaviour of income-earning women from poor households who appear to be less inclined to want additional children. However, this difference may be due to the fact that this group appears to be slightly older and hence may have already completed their families. Finally, income-earning women from both socioeconomic groups more consistently report using contraception in line with their expressed desire for limiting current family size compared to non-earners.

With respect to the influence of income-earning on attitudes regarding women's rights to inheritance, employment or mobility, no significant effects are apparent. Prevailing religious and cultural dictates remain strong in Bangladesh. This is also reflected in the very small number of women participating in village arbitration or 'shalish' which remains overwhelmingly male dominated. Compared to non-earners, a significantly larger proportion of income-earning women maintain personal savings and loans.

Finally, it appears that income-earning has a marginal impact on knowledge about immunization, family laws and essential life skills. What exceptions exist are largely confined to income-earning women from wealthier households who are comparatively better educated and more able to receive, retain and apply information obtained from interaction with the outside world.

Conclusions

From the above discussion, it appears that the association between women's involvement in income-generation, and changes in attitudes and knowledge favourable to women's well-being, is limited. To make a more palpable impact on women's well-being in rural Bangladesh, further efforts are needed to promote and support women's income-earning activities with complementary education, skill-development training and credit programmes. Targeted efforts to improve the education and socioeconomic status of the poor women are especially important.

Study results suggest that in promoting income-generation among women, it is unlikely that household-based work will be sufficient to raise women's status in the wider economy and society. Work outside of the home may promote more rapid changes in the status of women in the wider economy and society. It is argued that promotion of work outside the home may result in more rapid and substantive changes through their interaction with the outside world. These interactions would allow women to gain confidence in their own abilities, increase their exposure to new ideas, information and knowledge that enhance both their power and prestige within family and society, and their capacity to control their own lives.

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