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PAY AND PURDAH  
WOMEN AND INCOME EARNING IN  
RURAL BANGLADESH

BY

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A

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## ABSTRACT

The purpose of this study was threefold: first, to identify factors which caused some rural women to obtain paid employment and not others; second, to discover the problems faced by those involved in income earning and third to find out what the economic and social impact had been on the lives of these women and their households. A single major hypothesis, an expression of the sociological approach adopted in this study, provides a continuous theme. It is that economic factors predominate the explanations sought in this thesis, more especially in explaining why women seek income earning and what kind of jobs they prefer.

A sample of 158 women of a village, out of a total of 911, was selected on the basis of a systematic stratified random sampling technique and was studied by using social survey and ethnographic methods.

Neelganj was one of the poorest villages of Bangladesh. Only a few villagers had agricultural land, the most important means of production in rural areas, the majority were engaged in occupations other than farming. Economic need was found to be the most important reason for women's income earning. It was the expressed reason given by women

and their guardians. Inflation, death of the major breadwinner, dowry, divorce, in the absence of social security, aggravated the economic needs of women.

Women of all ages were income earners. Widowed, divorced and separated women were more frequent among female income earners. Twenty two women had no male guardians and were the only income earners of their households.

A variety of activities was pursued by women. Lack of capital, insufficient orders and seasonal work affected women's income earning. A large number of unemployed women was interested in working, some were desperately in need of money. Lack of job opportunities, shortage of capital and domestic responsibilities were the major reasons for women's unemployment.

Though women's income was important and brought economic relief to their households, this did not make much difference to their social status or expectations about women's role in society.

Attitudes of villagers were favourable towards women's income earning. Activities which could be done inside the home were preferred for women. Villagers generally were of the opinion that government should be much more active in the field of women's employment.



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## GLOSSARY

Anchal	The end of sari, often distinctively patterned, which hangs over the left arm or is put on the head in the <u>ghomta</u> style.
Burkah	A loose fitting gown used by Muslim women which covers the body almost entirely. It is worn over normal dress to observe <u>purdah</u>
Bhai	Brother, often used to indicate friendship
Dhenki	Rice husking device operated by foot
Eid	There are two Muslim festivals called <u>eid</u> . <u>Eid-ul-Fitre</u> marks the end of <u>Ramadhan</u> . It falls on the first day following the month of <u>Ramadhan</u> . <u>Eid-ul-Azha</u> marks the occasion of <u>Hajj</u> , the pilgrimage to Mecca. It is celebrated on the tenth day of the lunar month of <u>Zil-Hajj</u> . On this day all solvent Muslims sacrifice something to Allah, most often a goat, a cow or a sheep
Eid-gah	The field or open space on which the <u>eid</u> congregations are held
Ghomta	Women are supposed to cover their heads with <u>anchal</u> of their saris to observe <u>purdah</u>
Imam	Head of mosque or leader of prayers
Mama	Maternal uncle
Mond	Unit of weight. One <u>mond</u> approximately equals 36 kilogrammes
Naior	A married woman's visit to her parents' home

(family of origin)

Nakshi-kantha Embroidered quilt

Para Neighbourhood; part of a village or town

Panipora Sacred water transformed from ordinary water by having verses of the Qur'an recited or blown over it, generally by an imam or peer

Peer Informal religious leader

Purdah Literally purdah means 'curtain' or 'veil'. It refers to the system of isolation of Muslim women from outsiders and the imposition of high standards of female modesty

Samaj Village council generally composed of rich and influential local men

Serviceholder Salaried person who holds a job in government or some well established private company. The term emphasises predictability and security of income

Tabiz Talisman

Taka Monetary unit of Bangladesh (NZ\$ 1=TK.15, May 1985)

Upa-zila Sub-district

Zila District

## CHAPTER ONE

### INTRODUCTION

Poor and destitute women in Bangladesh have always worked to maintain themselves and their dependent children. They were mostly engaged in rice processing, handicraft making or in rich landowners' households as domestic servants. A few worked as agricultural labourers but were hardly seen working alongside men outside their homes or village. The employment of women as wage earners is a relatively new phenomenon in rural Bangladesh. Now, casual observers of the village scene may see village women breaking bricks or cutting and moving earth on road or bridge construction sites or working in village rice mills. In works programmes, women, young and old, single and married, work side by side with men. This situation could hardly have been imagined 10 or 12 years ago. What has caused these changes? Why are rural women joining the labour force in increased numbers?

Many national and international factors have influenced the increased participation of rural women in income earning.

Continuing exploitation by first world countries, increases in the price of oil, decline of staple industries, world-wide inflation and other factors have adversely affected the economy, reducing the purchasing power of people. Increase of population pressure on the land has resulted in a decrease in the average size of landholdings and increased landlessness. The War of Liberation and frequent natural calamities, floods and cyclones, have aggravated the situation. One result of all this has been that where once the income of one person was enough to support a family, the present situation of reduced resources and high prices means a single income is no longer sufficient. Rural women have been forced out of seclusion and obliged to seek work for money outside the family.

Development of different programmes by government and private social welfare organisations, both local and expatriate, provided women with opportunities to engage in income earning activities. With the intention of helping poor women these agencies offered functional education, training in different vocational skills and credit. Programmes like 'Food for Work' encouraged poverty-stricken rural women to come out of their homes and join the work programmes along with men (Marum, 1981:8).



### PURPOSE

The purpose of the study was threefold: to identify the factors which affect the employment and lack of employment of rural women; second, to discover the problems faced by those involved in income earning and third to find out what the economic and social impact of income earning had been on the lives of the women and their households. More precisely, 'What is the significance of economic factors influencing women's participation in income earning?' 'Who are the women who earn and those who do not?' and 'Why have they moved to income earning?' Through an understanding of the total life situation of rural women it is intended to find out the immediate reasons for income earning.

To this end the study tests the hypothesis that economic factors are dominant in determining the participation of rural women in income earning. The hypothesis was formulated on the basis of available knowledge about rural women in general and about their participation in income earning.

In order to test the hypothesis it was necessary to obtain the following information about a representative sample of rural women:

1. their social, economic and demographic background;
2. types of income earning activities of rural women and their relative incomes;

3. reasons for taking up income earning;
4. financial interests of their guardians;
5. constraints faced by women in taking up employment;
6. attitudes of women, their male guardians and influential community leaders;
7. customs, practices, beliefs, which are detrimental to women's participation;
8. sex discrimination in respect of job recruitment, wages and overtime;
9. and the economic and social impact of income earning.

#### RATIONALE

Why should this problem be studied? There are several reasons: First, the situation of women living in rural areas has been a neglected area of social research and policy, not only in Bangladesh but throughout the world. This neglect is part of a much broader lack of understanding of the situation of women in general. Researchers and social planners have focused almost exclusively on men and have assumed that by understanding men, they would also be reaching women. This approach overlooks the special needs of women and their contribution to the national economy. While progress has been made during the last decade to redress these problems there is still a lack of empirical documentation on specific issues and processes in respect of women's involvement in

income earning (McCarthy, et al., 1978:6). According to Clay and Khan (1977:23), writing of Bangladesh in particular, the employment of rural women consists of "areas of darkness" that require further exploration. Unfortunately the Census of 1974 only increased the "darkness" by redefining many activities of women as 'housework'. Second, women's participation in income earning is characteristically different from men's participation. Women's present economic participation in Bangladesh has to be understood in relation to their domestic roles, the institutions of purdah and male attitudes towards women's employment. Third, there are views, particularly among men, regarding the characteristics of rural women, their aptitudes and their participation in economic activities which require examination. For example, rural women are generally considered to be shy and conservative, physically weak; busy only with domestic work and bearing and rearing children; economically and socially dependent on menfolk and not economically productive. As most social research has been done by men it is to be expected that their prejudices would find a place in the literature. In short, the interest of men may influence the views presented of rural women. Research needs to be done to counter these distorted views, particularly regarding their employment and factors influencing their participation, conditions of work, incomes and problems. This is not to say that research by women on women may not contain other, if not similar, prejudices. An understanding of these issues is

particularly important as the emergence of many Bangladeshi women into income earning is recent and may lead to the improvement of their socio-economic position in society. Hopefully this study will enable them to become more aware of their own situation and problems. It is also important for policy makers and planners as it will help them develop more realistic plans and programmes for the well-being of rural women.

### STRATEGY

Income earning was researched in relation to women's non-income earning, since factors affecting women's income earning may not be correctly understood by focusing solely on the characteristic of income earning women. Income earning women were divided into three sub-categories: first, those who earned their income inside their homes; second, those employed outside their homes but inside the village and third, those employed outside the village. The sub-categories were necessary because of the influence of domestic responsibilities, such as housework and child care, and the institutions of purdah on the employment of women and the types of jobs considered appropriate for them. These three sub-categories served the following purposes:

1. they enabled the identification of different types of problems faced by women in different employment situations;

2. they helped discover the significance of economic factors on the selection of types of employment and
3. they helped to understand the relationship between male custodial surveillance and economic interest.

The study was restricted to a single village of Bangladesh. Each of its 65,000 villages is in some respects unique. The social and economic situation in each village is affected by differences in internal factors like ownership of land and external factors like accessibility. The employment situation of rural women is also conditioned by these factors. A study of rural women selected from different villages in the country would have provided a broader basis for the analysis of the employment situation of rural women but it would have been difficult to obtain information on the environments in which all the women lived and to identify the specific problems which confronted them. It was expected that studying women in a definite social context would provide deeper insight into the factors affecting women's lives and consequently their participation in income earning. Furthermore a multi-village based study would have required greater resources, particularly time and money, than were available. It was decided, therefore, to restrict the study to one village. The limitation of this approach is that findings may only be applied to villages similar to the one selected but not all. However, similar studies replicated in

different villages of Bangladesh and data obtained may be compared for greater understanding of the situation.

### ORGANISATION OF THE THESIS

Chapter One describes the purpose and rationale of the study. Chapter Two provides a general background to the situation of rural women in Bangladesh, particularly of their employment situation. A description of the village of Neelganj, in which the study was located, and the environment which surrounded the women under study, is given in Chapter Three. The socio-economic and demographic characteristics of the sample women, income earners and non-income earners, are described in Chapter Four. Women's income earning and its economic and social impact are examined in Chapter Five. Issues and problems relating to income earning, reasons for non-income earning and attitudes towards women's income earning are discussed in Chapter Six. To provide a closer look at the life of the women and insight into their income earning, nine case studies of income earning and non-income earning women are given in Chapter Seven and a general summary and conclusions about the findings are presented in Chapter Eight. The methods used in this study are described in Appendix One.

## CHAPTER TWO

### SITUATION OF RURAL WOMEN IN BANGLADESH

The idea that women are inferior to men is almost universal. Even in highly developed societies, where women enjoy more freedom and economic benefits, their social status is rarely equal to that of men. The rate of participation of women, for example, in education and employment is very different (see Davidson and Cooper, 1984). While men tend to monopolize executive jobs and are decision makers, women mostly do secretarial work or are engaged in nursing, school teaching or other subordinate and less well paid jobs. The majority of women who work do so part-time. The situation of women in third world countries, particularly in rural areas, is not different. Certainly in Bangladesh female inferiority and male superiority are the accepted social norms.

Relying upon the existing literature and official statistics, this chapter describes the general situation of rural women in Bangladesh in particular with regard to wage earning employment. Government policy relating to women's employment is also briefly described.

Women constitute about 48% of the total population of Bangladesh, 90% of them live in rural areas. Their economic, political, social and cultural conditions present a gloomy picture. Their lives are dominated by men to a great extent. Everywhere in the streets, markets, offices, factories and at social and political gatherings it is men who are mainly seen. Women largely stay inside their homes. Irrespective of their religious beliefs, Buddhist, Christian, Hindu or Muslim, women are subjected to patriarchal control.

#### Life of a rural woman

A look at the life of a rural woman of Bangladesh will enable us to understand her position in her society. The idea that women are inferior to men is stressed from the moment of birth and supported by appropriate behaviour patterns prescribed for girls and women. In rural areas, the birth of a girl is rarely celebrated by azan (call for prayer), which reflects the community's recognition of a baby boy's arrival. From early childhood she is made fully conscious of the feeling that, unlike her brothers, who are regarded as assets to the family, she is a liability. She never has the first call upon any resources available to her household. The major share of available food, including the best food, goes to her male guardian and other male household members. Both folklore and religious tradition idealise women who sacrifice for their husbands. She is taught two



virtues, patience and sacrifice - the ideal of and for Bengalee womanhood. She learns to accept her inferior status in the society and is trained to fit into the few socially acceptable roles available to her. Her formal education is not considered as important as her religious education, for example, reading the Qur'an. As soon as she reaches puberty she has to observe purdah and this most often means that she has to leave school. Her mobility is strictly influenced by purdah. She is supposed to stay inside the home and when she goes out she is supposed to wear burkha, a loose fitting gown which covers the body almost entirely, or to cover her body similarly with a sari. She should avoid any contact with men who are not close kin. She performs tasks that can be done at home, tasks that would require her to come in contact with males, for example, shopping and working in the fields, are done by men.

Traditionally, she is married at an early age. Before marriage she has to present herself to marriageable boys and their relatives for acceptance. Marriage is arranged by the parents and she is bound to obey them. At the ceremony of kanyadan she is given as a virgin to the bridegroom by her father. After her marriage she moves from her parent's house to that of her husband's, which may not be in the same village. Her husband will most probably be older than herself. She is expected to adjust quickly to her husband's household where she is placed under severe restrictions and

has little or no say in decision making. Her mobility is more circumscribed here than in her parent's household and she is directly subordinate to her mother-in-law. Her status in the household depends greatly on her husband's contribution to the household economy and sometimes on the amount of dowry she has brought.

She is assigned the role of wife and mother. In these roles she is expected to manifest the qualities of obedience, patience, endurance and sacrifice. As wife she has to do the domestic work, like cooking, cleaning, vegetable gardening and looking after household poultry and livestock, if there are any. She is also expected to provide all kinds of comforts for her husband.

As mother, a woman's role and status are closely bound up with motherhood. Child bearing is highly valued and an inability to bear a child is regarded as a grave flaw in a woman. She has to bear children, preferably male, for her husband and is expected to bear the responsibility for their proper up bringing. If she cannot bear children, or appears unable to bear a male child, she is often discarded by her husband or made to accept co-wives.

It is not expected that she should go out of her home to earn an income. Ideally she is under the guardianship of male relations, for example, father, brother, husband or son

and depends on them for everything she needs. It is generally believed that women are physically weak, intellectually poor, whimsical, timid and emotional and as such must be under the constant protection and supervision of a man who is supposed to be physically strong, assertive, intelligent and wise. It is also considered undesirable for a woman to live alone in a house or leave it without a male escort.

The degree of her subordination varies, however, with time and place. As a mother of long standing in a middle income household she may enjoy considerable respect and authority and has a say in decision making. If she is settled away from the patri-viri-local village, there are fewer restrictions on her movement. Her role is also less restricted in a simple household where she is the mistress of the house and not subject to her husband's kin.

Socially she has no individual identity, she is considered a part of her father's or husband's or son's household and it is believed that her happiness lies in their happiness. She is often identified by her kinship relationship, daughter (meye) of, wife of or daughter-in-law (bou) of or mother (ma) of a certain man rather than by her name. From infancy to old age little attention is commonly given to her spacial wants or needs in any aspect of life within or outside the household.

How women came to occupy this universally inferior social position and why their social inferiority takes the forms it does in Bangladesh are largely matters of conjecture. An analysis of economic factors, like control of the means of production, and cultural factors, like the institutions of purdah, religious sanctions and kinship, provide some explanation of the existing situation of rural women in Bangladesh.

#### Lack of control over the means of production

One important reason for the inferior status of women in Bangladesh society is that women lack control over means of production in general. In Bangladesh men own most of the land, the most important means of production in rural areas. According to Muslim law, women may inherit from their fathers the equivalent of half of what each of their brothers inherits and one-eighth of their husbands' property, if they have children. But these rules actually serve the purpose of keeping them tied to their children rather than benefitting themselves. For practical reasons they rarely exercise their rights of inheritance. They generally do not make claims on their father's property because their brothers generally control the property after the death of the father. They are the ones who will protect their sisters in the event of their husbands' death or on their divorce. Women generally sacrifice their shares in exchange for naior (the right to

visit their parents' house after the latter's death). They usually visit their parents' home once or twice a year. This is the only vacation and recreation they may have. If they take their share of their fathers' property, they may lose the right to visit or to stay as long as they want. In the event of widowhood they are often not allowed to take their shares of their husbands' wealth or go to their parents' family or to remarry. If they take their shares they are supposed to stay with their in-laws families and if possible, marry one of their husbands' brothers. Thus wealth is kept in the family. Though the law provides them with certain rights, it is very difficult for them to go to court to get the benefit of it. Even if they own material possessions, for example, land, they have to depend on their male guardians or relatives to protect it and to cultivate it. The family patriarch is the unchallenged decision maker because of his ownership or/and stewardship over the means of production.

#### Purdah

Literally purdah means 'curtain' or 'veil'. It refers to the system of isolation of Muslim women from outsiders and the imposition of high standards of female modesty. It is a complex institution that entails much more than restriction on women's physical mobility. It means more than wearing burkha. It is the internalisation of values of shyness,

timidity, honour and shame (Feldmam and McCarthy, 1981:26).

How and when the idea of purdah originated cannot be clearly ascertained (Islam, 1979:227) but it is consistent with the traditional belief that female beauty is a snare for man. It is believed that women are unstable in mind and if allowed free access to men, will adversely affect the moral tone of society. The ideology of purdah serves to sanction and legitimate the separate and unequal worlds of women. It provides both men and women with an explanation and justification for the latter's inequality. Purdah inhibits women from directly participating in productive economic activities, particularly those carried on outside the home.

Purdah is observed in some form or other by both rural and urban women. Strictness in the observance of purdah varies with age and marital and social status of women. It starts at puberty and continues up to the end of child bearing age. Unmarried girls and newly married women have to observe purdah more strictly. After child bearing period is over conformity becomes a little more relaxed.

In rural areas observance of purdah is influenced by the socio-economic class of the family head. Purdah is considered a symbol of respectability and as such there is a tendency to strict adherence only among richer women. Conversely purdah observance is lax among poorer people.

They are obliged to deviate from the purdah ideal by economic constraints. On the one hand a veil itself is expensive. On the other hand, it interferes with the out-of-home work of women which they have to do to add to their household incomes. However, they do not denounce purdah. They consider their inability to observe it as a misfortune and feel a sense of guilt. Whenever they go out, they try to cover their heads with the ends (anchal) of their saris. Due to the increased need for women to earn and the gradual opening up of job opportunities, purdah is less strictly observed.

### Religion

Islam is the dominant religion of Bangladesh and its teachings have profound bearing on the role and status of women. Islam clearly states that men and women have their own spheres of activity - a scheme of functional division in accordance with their respective natural dispositions and inherent physical and physiological qualities and characteristics. For women these are patience, tolerance, caring and physical weakness. Islam is explicit about the sexual division of labour and in effect recognises male dominance. Women cannot be quazi (judge), nor can they be imams (leaders of prayer). They have no place in formal religious organization or the legal affairs of the community.

The position of women among Hindus, the second important religion of Bangladesh, is even lower. A more or less similar situation exists among the women of other religions, that is, Buddhist and Christian.

### Kinship

Male dominance is further reinforced by the kinship system. The patri-viri-local marriage system reduces ties of women with their family of origin. Arranged marriage, difference in age at marriage and patrilocality accentuate the subordinate position of women in relation to their husbands at the outset of marriage.

All these factors are powerful in determining the socio-economic position of women in Bangladesh. Religion, purdah and kinship are interlinked with economic factors, but in the absence of any research it is hard to be precise as to the nature of that interrelationship. Neither is it possible, with the present state of knowledge, to conclude what causes what. Whatever may be the reason for the growth of women's subordination, it has prevented them from realising themselves as individuals or of making a greater contribution to national development.



### Poverty and destitution

The situation of rural women cannot be understood in isolation from general problems and processes facing all rural people in Bangladesh. Indeed the position of women in society is deeply influenced by factors such as landlessness, poverty, lack of rural employment, low agricultural production, poor technology and inappropriate village organisations. The significance of some of these factors will be shown later.

Though poverty affects men and women alike, rural women are much more disadvantaged than men in every social strata of Bangladeshi society. In the lower income categories they are the victims of double exploitation. On the one hand, along with their spouses and children, they are victims of class exploitation where the elite of the village power structure, landlords and middlemen, act as oppressors of subsistence and landless households. On the other hand, rural women are the victims of a more blatant form of sex exploitation which starts at birth. Their status in their husbands' household is worse than that of a labourer, as the exploitation goes beyond physical labour and into the personal and sexual sphere.

While the life pattern of the majority of Bangladeshi women generally conforms to established norms, there is a

sizable minority of destitute women who have no shelter and no guardian. These women, in the absence of any job or social security, turn to begging and prostitution. Though the number of these women is not known, there are indications that their number is increasing.

#### EMPLOYMENT AMONG RURAL WOMEN

According to the Census of 1974, the latest reliable census data available, only 5% of women 10 years and above were in the labour force, but this does not mean that the remaining 95% were idle. "Rural women in Bangladesh are major, but largely unrecognised, contributors to agriculture and economic activity" (Kabir, et al., 1977:73) and work very hard. The amount of time rural women spend on various production activities has been found to vary between 10 and 14 hours a day (Farouk, et al., 1975). Some village women are "fully employed by others or are self-employed in sectors where the total output is aimed at the market" (Adnan, et al., 1977:84).

Tasks performed by rural women in Bangladesh, outside the home, are usually of a subsistence agricultural nature and are critical to the well-being of the household. They include growing family food, processing food grains, preservation and storage of seeds, rearing poultry and livestock and growing vegetables. As the phrase 'economic

activity', officially and in general usage refers to productive activities engaged in for financial gain, these activities are excluded from official 'economic' consideration (Hoque, 1979:139).

Apart from these kinds of activities women may be engaged in activities for which they receive wages in cash or kind. In rural areas few job opportunities exist for women. Some women are engaged in construction work, agricultural labour, mill or factory work and family planning work. Some run small businesses. More work as full-time or part-time domestic servants. With the help of different government and non-government voluntary agencies, a significant number of rural women is engaged in activities like tailoring, knitting, small business and handicraft production (see Momen and Hye, 1983). These agencies provide functional education, offer training in different vocations and credit to help women earn. The number of women engaged in such income earning activities is not known.

#### Low evaluation of women's labour

Not only are many activities of women excluded from the official definition of 'economic activity', but women's labour is always considered cheap and never equal to men's. When men work for others in the field or plantation, weeding or harvesting, they are provided with food and a more or less

standardised wage. But when women work in a similar situation, they are paid much less than men would be. Such conditions, of course, are not peculiar to Bangladesh. In many developed countries women are paid less than men for similar kinds of work. Mandl (1980, as quoted in Marum, 1981:159 ) pointed out that as much of the work women perform is not paid, it is almost universally excluded from market and employment surveys. Moreover, in Bangladesh, women seldom get their income in cash. For example, in the most commonly pursued activity of rural women, paddy husking, women are paid in rice; in their work as domestic servants they are commonly given food and clothes, with or without a small amount of cash, not a wage equivalent in value to what men would receive. The employment needs of women are not generally perceived and there is certainly a gap between what needs to be done and what is happening. This gap between the perception of women's needs and available job opportunities, leaves women open to these kinds of exploitation.

Why is the participation of rural women in income earning in Bangladesh so insignificant compared to that of men? Do the negative attitudes of people, particularly of men, towards the employment of women outside the home, provide an explanation for this low female participation?

### Male attitudes

The available literature states that in Bangladesh, men as fathers, husbands or employers have very critical attitudes towards women's employment. As fathers, men discourage employment because it may be an obstacle to a girl's marriage. As husbands, men do not want their wives to work outside the home mainly because they fear that this may lead to their inability to control them. Moreover, employment enables women to have a greater purchasing power which enables them to take more decisions independently. There is evidence that these qualities are discouraged by Bangladeshi males.

Male employers are more critical and sceptical of the employment of women. Pre-conceived notions about women being "unreliable", "inefficient" and "unfit for responsible positions or hard work" make women's entry to most categories of employment difficult.

A survey conducted in 1976, among a cross-section of 270 men in Dhaka City, found that they considered household work and domestic employment (sewing, private tuition, toy-making) to be the most suitable for women. Next, in order of preference, was teaching, followed by medicine. The respondents felt that in these occupations women would be able to cater for female clients. They would "avoid

conversing with men and therefore preserve the chastity of women" (Choudhury and Ahmed, 1980:75). If this is the attitude of men living in urban areas, what would be the attitude of rural men, who are supposed to hold more conservative ideas regarding the employment of women?

### Marriage and child bearing

Early marriage and frequent bearing and rearing of children keep women out of employment outside their homes. As the fertility rate is high throughout the country much of women's time and energy is spent in pregnancy and nursing children. Numerous pregnancies, long periods of breast feeding and long hours of work contribute to the short life expectancy of women compared with men in Bangladesh (Marum, 1981:160). Life expectancy of both men and women in Bangladesh, as quoted in official statistics, is 45 years. However, experience shows that it is lower for women, for example, maternal mortality is high, particularly in rural areas and among poor women. Furthermore the ratio of men to women is 52 to 48 per hundred people.

The negative attitudes of men, the restriction of women to household work, child bearing and rearing and the observance of purdah limit the participation of rural women in income earning.

### Increased participation

However, despite all these negative factors, the number of rural women seeking income earning activities is increasing (McCarthy, 1978:3). Studies have shown that attitudes towards the employment of women are gradually changing (see Begum and Sorker, 1979). Women who work are not criticised as much as they were before. In some cases their social status is raised. Economic hardship has been predominant in bringing about this change. There is an increased need in many households to supplement or provide alternative incomes. Consequently, there is a growing awareness that women should be engaged in income earning. Opportunities offered by government through the Rural Social Service and by voluntary agencies, like Swanirver, Grameen bank and works programmes like 'Food for Work' encourage poverty-stricken rural women to engage in income earning inside and beyond the home.

### GOVERNMENT POLICY AND WOMEN'S EMPLOYMENT

Article 20 of the Constitution of the People's Republic of Bangladesh states that work is a right, a duty and a matter of honour for every capable citizen and that everyone must be paid for their work on the basis of the principle from each according to his/her ability, to each according to his/her work. Government has publicly declared a policy of

involvement of women in national development; it has set up a number of institutional facilities and has encouraged voluntary agencies to work in the field of women's social and economic emancipation and family planning (Choudhury, et al., 1980:75). Government has declared that 10% of all new recruits to the public sector are to be reserved for women. The Ministry of Education has issued directives to appoint females to 50% of its teaching posts in government primary schools.

Despite an assurance of equal opportunity in employment, a discrepancy between intention and performance has been pointed out by several authors. Satter (1977:10) writes that "in reality women have little access to employment in service or industries due to social prejudice and lack of information, education and training". McCarthy (1978) states that the plight of rural women is much lamented by government officials. Though they are most adamant that the "ignorance and isolation" of rural women should be the target of massive government aid and assistance, yet programmes and processes already in operation, or those being planned, often operate against the best interests of rural women. For example, in the area of women's productive activities, that is, subsistence agriculture, rice processing and preservation, new developments shift these activities from women's control and responsibility to that of men. As a substitute, women are encouraged to engage in activities such as jute



handicrafts, sewing and cottage industries which are comparatively less profitable.

These adverse effects of the National Development Plan are not intentional. Government's limited financial resources are one of the most important reasons which prevents the creation of job opportunities for women. Lack of co-ordination among different planning sectors is another important cause, aggravated by ignorance about the income earning activities of the rural women and factors affecting their participation in these activities.

#### SUMMARY

The situation of rural women in Bangladesh presents a dismal picture. Women are subjected to patriarchal control. Socially they do not have individual identity. The rate of literacy is very low. Formal schooling is not always considered important. In order to maintain their largely obligatory observance of purdah, women mostly remain inside their homes. Lack of control over the means of production, kinship, religious teaching and the purdah system help to maintain the subordinate position of women.

Village women work very hard but the activities they perform are often excluded from the official definition of

economic activities. Apart from these, only a small number of rural women are engaged in income earning activities. The institution of purdah and the negative attitudes of men towards women's employment are to a great extent responsible for the low participation of women in wage earning.

Nevertheless, despite all these adverse facts, the participation of women in income earning during the past decade has increased. Economic hardship has caused this change. Opportunities offered by government and private organisations encouraged women to participate in income earning activities. The Government of Bangladesh has taken a positive attitude towards the employment of women. However, limited financial resources, lack of information regarding rural women and of coordination within and among government departments and plans and programmes often affect women adversely.

## CHAPTER THREE

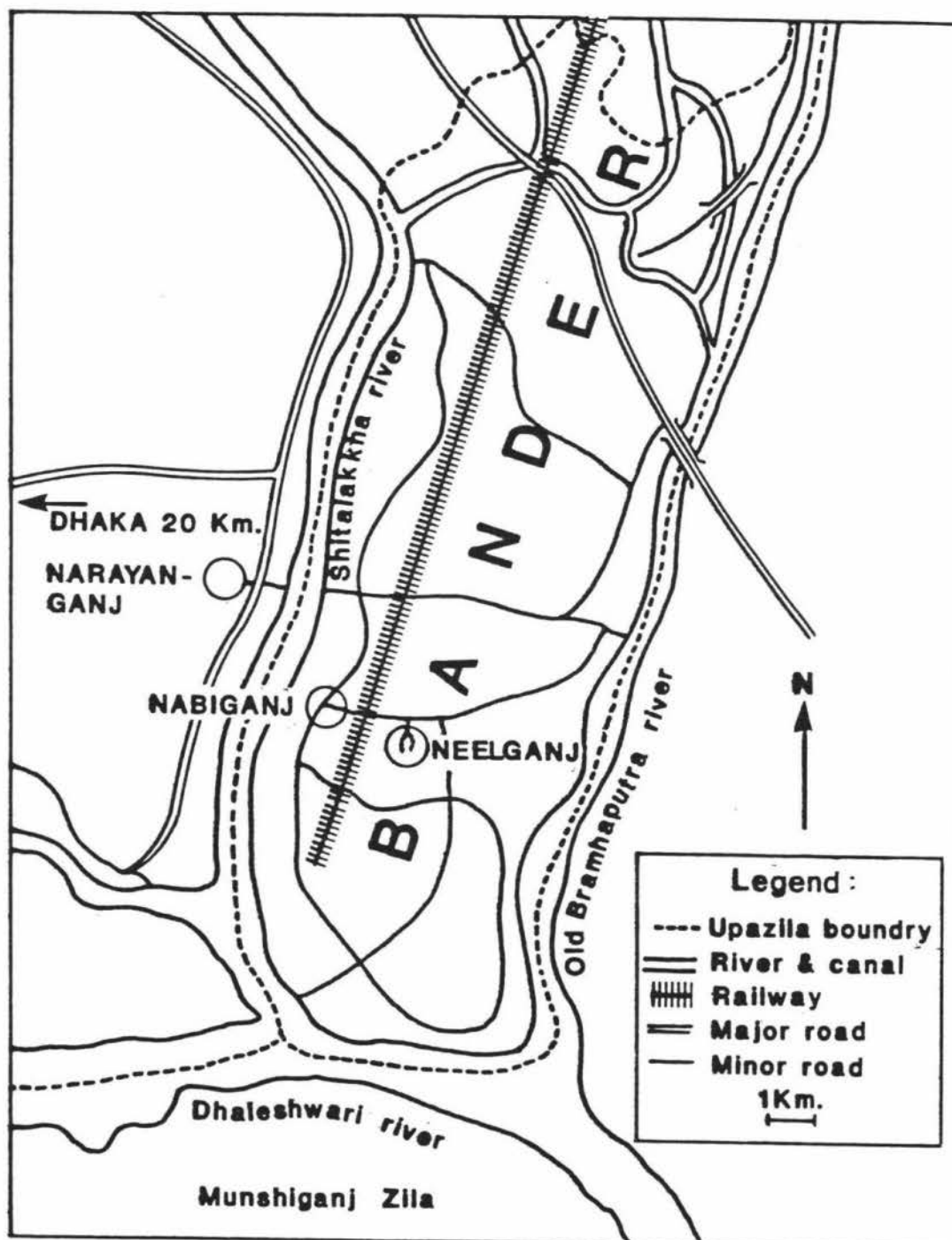
### NEELGANJ: THE VILLAGE

The purpose of this chapter is to describe the location, economy, social structure and cultural values of Neelganj - the site of this study. (The name Neelganj is a pseudonym used to provide anonymity for villagers.)

#### LOCATION AND POPULATION

Neelganj is one of some 65,000 villages in Bangladesh. It is located in Bander upa-zila, 55 kilometres south of the national capital, Dhaka, and eight kilometres east of Narayanganj, headquarters of Narayanganj district (see Figure 3.1). Set in a fairly intensively cultivated countryside, Neelganj is surrounded by numerous smaller villages. At the time of the study the village covered an area of approximately six square kilometres and had a population of 3,277, with a density of approximately 546 persons to the square kilometre. It was one of the more densely populated villages of Bangladesh.

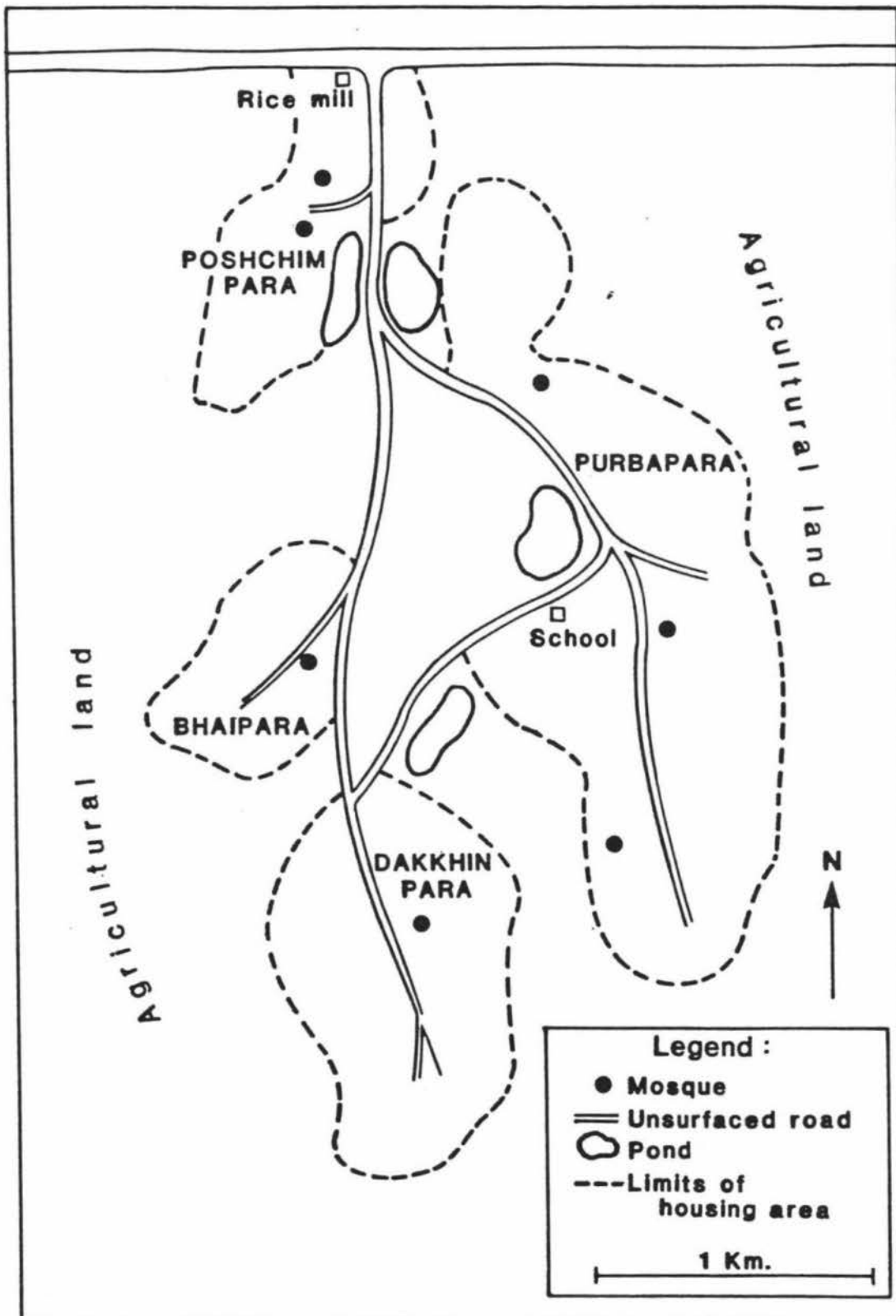
Figure 3.1: Map of Bander Upazila, Narayanganj Zila.



The physical appearance of Neelganj and adjacent villages was quite different from other parts of the country. Most villages elsewhere are on plains. Neelganj had also been on plains but due to the quarrying of clay for brick making, the level of the surrounding land had been lowered. Now therefore, Neelganj stands out on a slightly raised, flat plateau, surrounded by its lower agricultural land, pond and ditches. The bricks made from the soil of Neelganj were used for building houses in nearby towns, the locals being generally unable to afford such materials. Most of the village houses were made of bamboo with paddy straw roofs. The houses of the rich were built of corrugated iron. Only two houses were made of bricks and concrete, one belonged to a lawyer and the other to a businessman. The other buildings of the village were the school and two mosques. Most of the rich households of the village had electricity, together with the school and the rice mill. Twenty tube-wells, mostly set-up by the Public Health Department, met requirements for drinking water. Ponds and ditches were used for bathing and washing clothes.

The inhabitants lived in 550 households. Their size ranged from one to the largest with 17 members. The households were clustered into four named areas within the village (see Figure 3.2). They were Purba (east) para, Poschim (west) para, Dakkhin (south) para and Bhai para. Purba para contained the largest cluster of 339 houses.

Figure 3.2: Diagram of Neelganj Village.



These neighbourhoods were interconnected by a network of narrow dirt roads. One district council road linked the village to the nearby market at Nabiganj and to other villages in the district.

The census of the village revealed that Neelganj had a youthful age structure. More than half the population was under 15 and very few were over 65. The sex structure of the village, 51% male and 49% female, was near to the national average of 52:48 (National census, 1981).

Neelganj was overwhelmingly a Muslim village: there were only five Hindu households out of the 550. There had been more but some migrated to India at Partition in 1947. Over the last 50 years families from other parts of Bangladesh have come to settle in Neelganj as its closeness to a large urban industrial centre offered greater job opportunities. Most of the new settlers were poorer people and were landless. They had migrated from their native villages in search of employment in urban areas. As settling in urban areas is often difficult, many settled in surrounding villages. Some families moved out to urban areas where they received better employment opportunities. Today, few of the newcomers have retained the identity of their place of origin. The longer established families, not suprisingly, owned most of the land. The new settlers were predominantly day-labourers, traders, serviceholders and

artisans.

Most villagers had radios and were reasonably well informed about national events. Even some of the poor households had radios, mostly obtained as dowry at marriage. Television had a great attraction for villagers, especially plays and films. There were three television sets in the village, all belonged to rich people, but other villagers had some access to them. When popular programmes were broadcast, or important news or announcements, the televisions were put in their owners' courtyards. Neighbours came and sat in the courtyards and watched. Women generally watched from inside the room or a corner, keeping some distance from the men. Ladies whose husbands were strict about purdah seldom came to watch television in the homes of others. Television owners seemed to enjoy watching television with neighbours and relatives and sometimes informed them about good programmes coming up. It had become customary to make television available to neighbours. But one owner complained, "I don't always want them all round here, but if I don't, they [villagers] will say I'm proud and unsocial".

#### THE VILLAGE ECONOMY

No land in Neelganj was left unused. Even the banks of the ponds and ditches were used for growing vegetables like pumpkins and beans. Though the size of landholdings was



small, high yielding varieties of rice had been introduced. Cultivation was done with traditional ploughs and bullocks, no irrigation and little fertilizer. Paddy, jute, pulses, mustard seeds and different kinds of vegetables were produced. Land was fertile and yields were, according to the villagers, quite satisfactory. During the rainy season, low lying areas flooded and people caught fish there. Though there were many ponds and ditches, only one was used for fish cultivation.

Most people owned their own homes, the majority had inherited them from their parents. The few people who did not own their own houses lived with relatives or rich neighbours. In the absence of official information, trying to establish the precise size of agricultural holdings, and their ownership, proved very difficult. On the one hand, large land owners were very reluctant to give details of their holdings because they believed government might take away holdings that were deemed excessive; on the other hand, small landowners were eager to qualify for any government benefits that might be granted to the landless. To avoid suspicion about, or opposition to, the survey of the village, we did not ask direct questions on the size of landholdings. After rapport had been established however, we were able to ask questions related to these sensitive matters. An analysis of the information gained suggested that only about 12% of villagers obtained any income directly from

agricultural sources.

Neelganj had no market. The nearest market was in Nabiganj, about one and a half kilometres away. About ten small shops, all ran by women in their houses, sold kerosene, vegetable oil, salt, snacks, cosmetics, and imitation jewellery. Local women and children were the customers of these shops. Men mostly went to Nabiganj bazaar for shopping. If they had to buy things from these village shops, they usually sent children or old women to make their purchases. If there is no alternative but to go themselves, they would conduct their business through the open door, never going inside. Vegetables, eggs and fish could be bought locally from villagers who produced them. A small rice mill, employing six men, husked rice for local consumption and for sale. Use of the dhenki, the traditional tool for husking rice, had almost disappeared from Neelganj. As one woman, from a middle income households which produced a small quantity of paddy on its land, told me, "a dhenki is expensive and it involves hard labour. Rice mills are good, cheap and easy".

#### Occupation and income

The national economy of Bangladesh is still predominantly agricultural and the primary source of income for most villagers is agriculture. Villagers work within the

village or in the fields around the village for their livelihood. Recent studies by Nath (1979) and McCarthy (1981) suggested that the pattern of occupation among rural people in Bangladesh is changing. More people are engaged in non-agricultural occupations in factories and on construction sites, driving buses and trucks, weaving, tailoring and running businesses.

Table 3.1: Heads of village households by occupation,  
income and economic category

		Economic category and monthly income								
		Poor Middle income earner						Rich	Grand	
		No	<1000	1001-	2001-	3001	Total	4001		
Occupation	income			2000	3000	4000		5000	F	%
Day-labourer	-	241	3	2	-	5	-	246	44.73	
Service	-	93	26	3	-	29	2	124	22.54	
Business	-	76	17	1	-	18	2	96	17.45	
Agriculture	-	5	1	-	-	1	-	6	1.10	
plus service										
or business										
Agriculture	-	38	13	2	3	18	3	59	10.73	
Housewife	11	-	-	-	-	-	-	11	2.00	
Unemployed	8	-	-	-	-	-	-	8	1.45	
Total No	19	453	60	8	3	71	7	550	100.0	
%	3.45	82.37	10.91	1.45	0.55	12.91	1.27	100.0		

Source: Study census of Neelganj, 1985

The pattern of occupation and source of income in Neelganj, because of its peri-urban location and the landlessness status of most of its inhabitants, differed sharply from the majority of villages in the country as a

whole. Only 11% of the residents of Neelganj depended entirely on agriculture for their livelihood (see Table 3.1). The range of occupations represented in the village was wide and included day-labourers (45%), serviceholders (23%), businessmen (18%) and also bus and autorickshaw drivers, fishermen, tailors and hawkers. As in many other villages around cities and towns, most of the inhabitants of Neelganj worked outside the village - in Narayanganj and Dhaka city.

Eighty three percent of the work force of Neelganj do not own land and 82% earned less than TK.1,000 per month. The significance of the latter figure is indicated by the fact that between TK.1,500 (NZ\$100) and TK.2,000 (NZ\$133) per month was needed to meet the minimum requirements of a household containing five people. Neelganj was one of the poorest villages in Bangladesh.

Most of the villagers' incomes were supplemented to varying degrees by vegetables which they grew in and around their homesteads and the poultry they raised. While easing their discomfort these supplements were rarely sufficient to lift households out of severe poverty. As the villagers could not give accurate information regarding those items in terms of their monetary value, they were excluded from income.

A threefold classification of the incomes of the 550 households in Neelganj provides a basis for a description of the social structure of the village. This structure accords with the villagers own perceptions.

#### 1. Rich households

The households of this category had a cash income of over TK.4,001 per month. The people of this category are called dhani - the rich. Such an income permitted them to meet their general needs, maintain a comparatively high standard of living and save money. They were capable of coping with crises caused by sickness, disability or crop failure. Only seven households, just over one percent of the households in the village, fell in this category. Three were dependent on agriculture, two on serviceholders and another two on business.

#### 2. Middle income households

The 71 households in this category ranged in monthly income from TK.1,001 to TK.4,000, sufficient to meet normal everyday family expenses but insufficient to save in order to cope with emergencies. These households were known as modhya bitto - the middle income earners.

### 3. Poor households

The 453 households in this category had a cash income of below TK.1,000 per month. This category contained those households which had no land and which often depended on wage earning, usually in the lowest paid government or private sector jobs. Only with great difficulty could members of these households manage to eat twice a day. Many had no permanent or regular income.

The households in this category may be sub-divided into the poor - garib and the very poor - khub garib. The very poor households had monthly incomes below TK.500 (NZ\$33). They managed to obtain food only with great hardship. Casual starvation was not uncommon among them. At least two hundred households were in this category. These three social categories form the basis of the social structure of Neelganj, indeed of most of rural Bangladesh.

Needless to say the poverty situation of Neelganj cannot be explained entirely by village perceptions. To be fully understood it has to be analysed in relation to the situation of the country as a whole - to national and international factors.

### SOCIAL STRUCTURE

The social structure of the rural population in Bangladesh is, like its explanation, complex. It is not the same all over the country. In areas like Dinajpur, in the northern part of Bangladesh, most agricultural land is owned by few rich men who use tenants and sharecroppers to cultivate their land. In Comilla, where high yielding varieties of rice have been introduced, most of the land belongs to rich people who cultivate their land with hired labourers. In other places land is owned by many people who are subsistence farmers. The social structure, power and politics of the villages of each of these areas are complex and significantly different. In some areas the size of landholdings is important in placing villagers in a social hierarchy. Elsewhere factors like wage income and political affiliation may be more important in understanding the influence and power of some people over others.

The social structure of Neelganj was similarly complex. Size of landholdings alone was insufficient to place villagers in a social hierarchy. The three categories of villagers mentioned earlier interact and influence each other in varied ways. Income, political affiliation, position in government offices or in business sectors needed to be considered. The rich had strong solidarity and tended to protect each others interests, even at the cost of interest

of other villagers. They considered themselves superior to others. The poor and the middle income earners respected and obeyed them because of their capacity to give credit to people in times of need created, for example, by crop failure, sickness or unemployment. Those with political connections or influential positions in government and business were able to arrange jobs for unemployed people or could influence officials to arrange benefits for villagers. Villagers, who were generally illiterate, were ignorant of procedures to be followed in getting agricultural credit, bank loans or even to receive relief and rehabilitation grants. People obeyed and respected the rich and the powerful as they had power over the sectors mentioned.

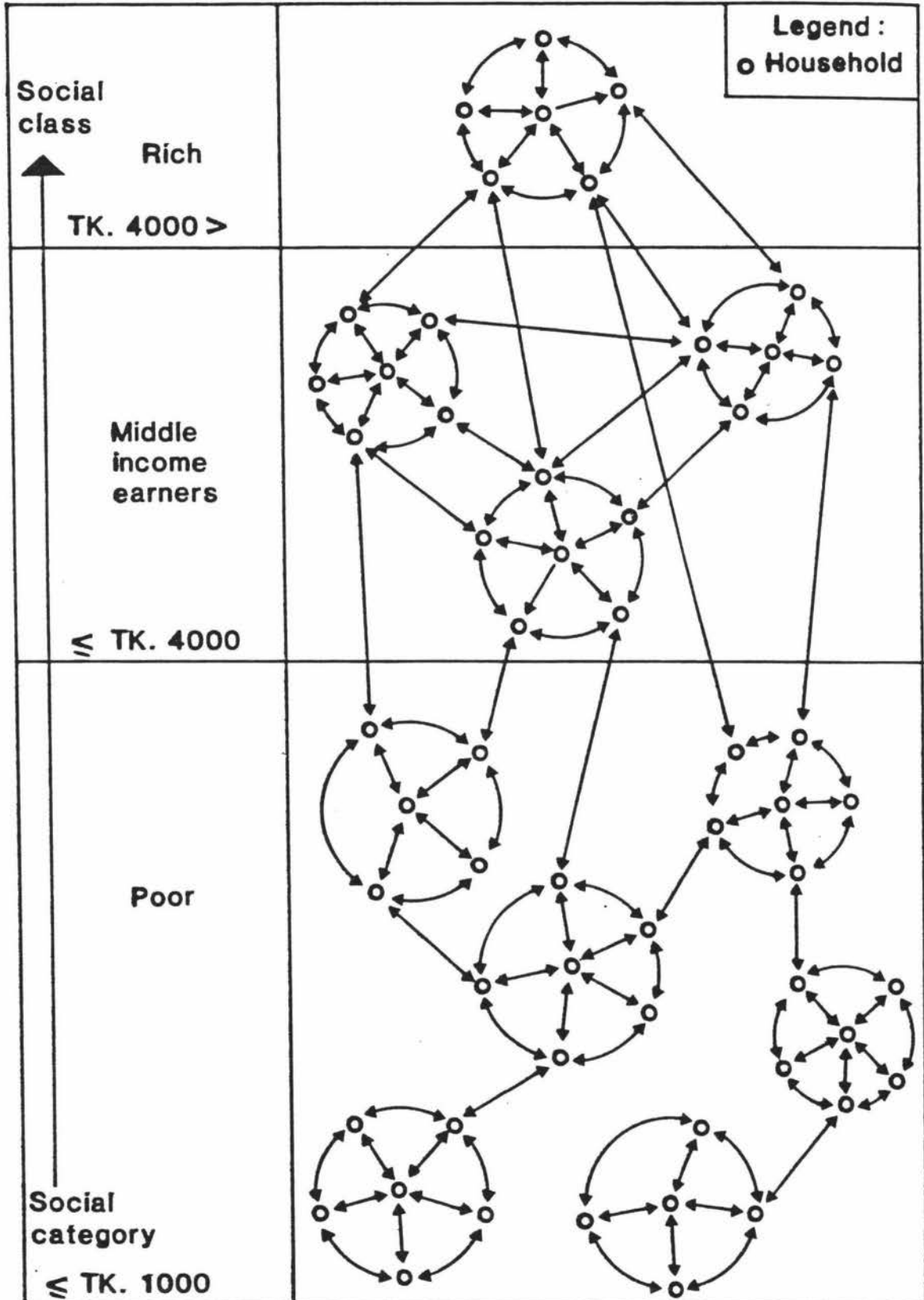
The middle income people, themselves dominated by the rich, had influence on the lowest category, the poor. The poor, as individuals, had no influence on the rich or the middle income people, rather they were often exploited by them. They were not organised to protect their own interests. (A generalised interaction network of these three categories of villagers is shown in Figure 3.3).

The poor often seek the assistance of middle income people to reach the rich to get some benefit from them. Figure 3.4 shows an example of how the poor interact with the rich using mutual connections with middle income people. It also shows that to influence a man, a woman has to seek the



Figure 3.3

Generalized interaction network among households  
of three income categories

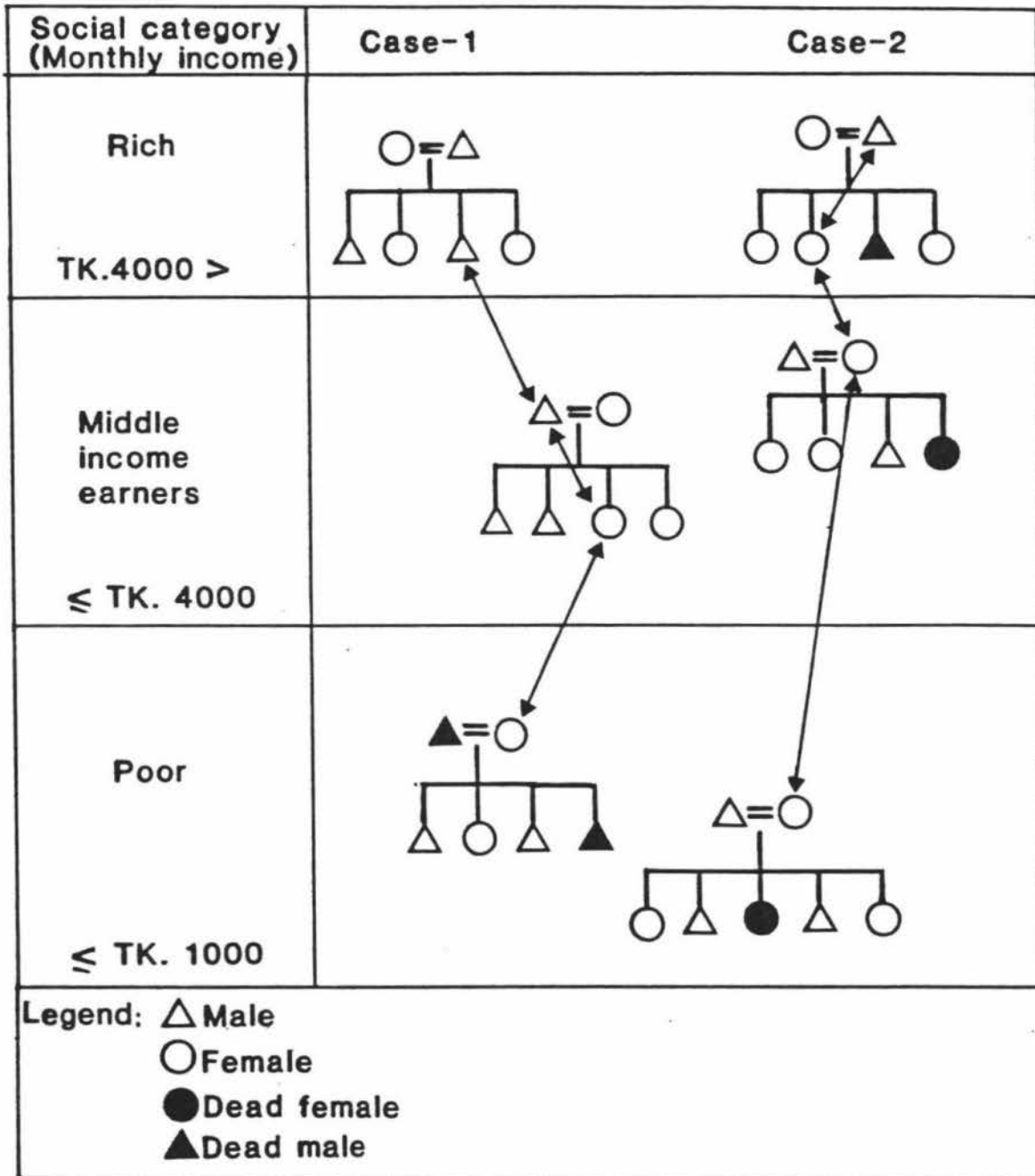


help of a male person. If she does not have any male member in her family, she has to approach another woman to obtain the help of a male in her family. For example, Sufia, (see Chapter Seven, case 1.) a poor widow gave money to a rich man for business. Though he used the money, he did not give her any of the profit, neither did he return her capital. The widow had no adult male member in her family to take up her grievance and therefore approached another women (a member of a middle income household) who knew the borrower and could influence him through her husband and brothers.

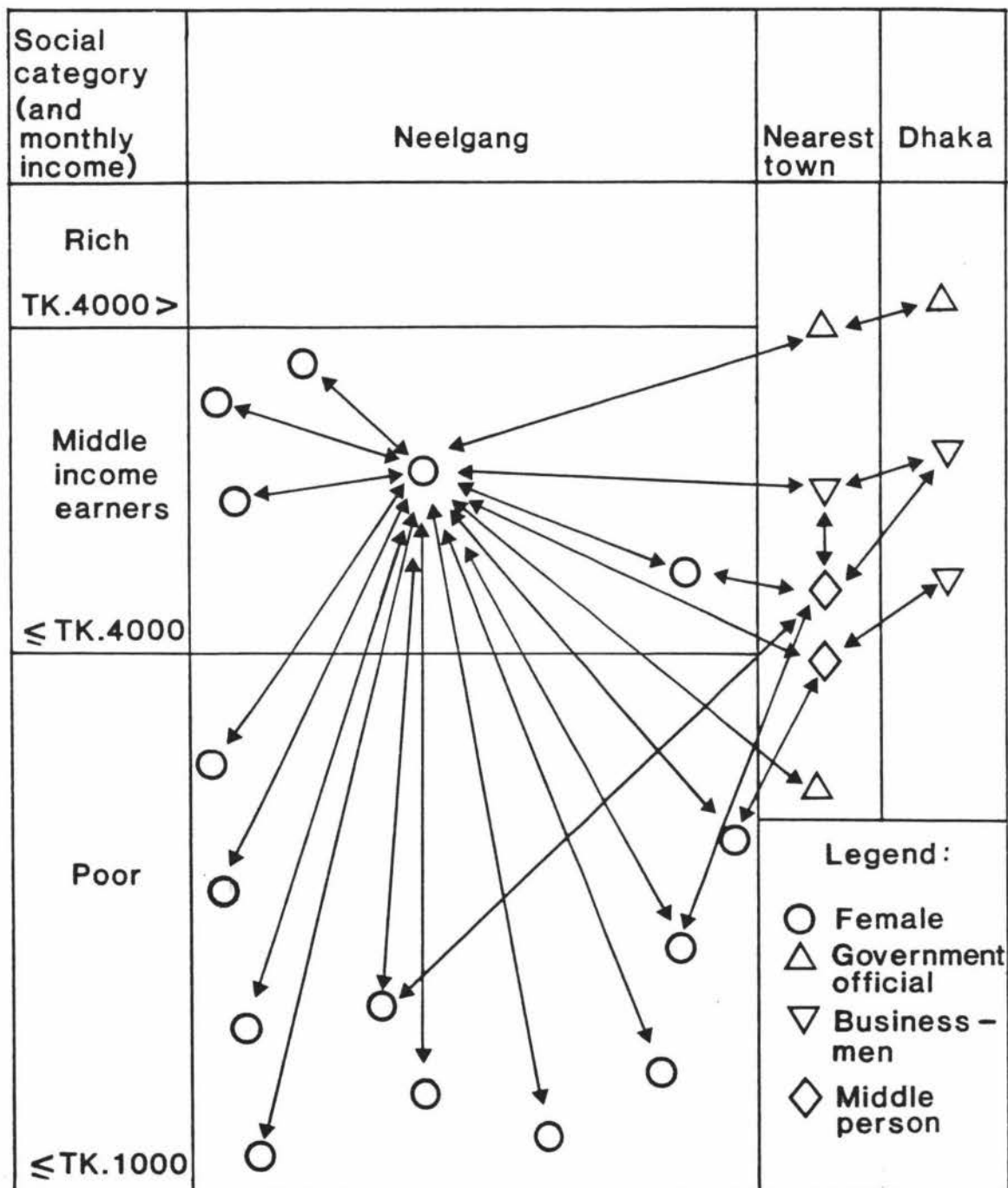
Figure 3.5 provides another example of dependency relations among Women's Welfare Society's members. The worker-members of the society - who were mostly from poor and very poor households, approached the chairperson and secretary (both women belonged to the middle income category) of the society to arrange credit and orders for work for them, who in turn, contacted government officials in charge of women's development programmes in a nearby town. They also contacted traders to obtain orders for producing handicrafts and clothes. Some of these worker-members had contact with women from nearby towns who brought work orders from traders for them.

Figure 3.4

Power, social category and gender in social interaction



**Figure 3.5**  
**Dependency relationships among Women's Welfare Society's members**



### Village administration and the distribution of power

Like other villages of Bangladesh, Neelganj had a samaj. The samaj is a village council, a body of elected people, usually and in Neelganj, all men, which functions as an assembly with both legislative and executive powers and also as a court with judicial power. In theory, all inhabitants of the area covered by the samaj can come and speak their minds freely at the meetings.

The Neelganj samaj consisted of a chairman and 20 members elected by villagers. The chairman was a rich landowner, other members were landowners, lawyers, service holders or teachers. Some lived in the nearby city. Generally members were continuously re-elected unless they had been absent from the village for a long time, or were found not to be interested in village affairs or did something wrong. Members who lived in the city only attended important meetings of the samaj. Members commonly used their power over the villagers for personal benefit. However, villagers preferred to refer any case to the samaj rather than to the police. As one said, "it is expensive to go to the police. If you don't have much money to please them, they won't listen to you." Do villagers get justice from the samaj? "No, not always," complained one villager. "If a poor villager has a charge against a rich villager or a member of the samaj, the samaj does not function

effectively."

In Neelganj, the imams of the mosques also had considerable power and influence over villagers. Their interpretations of religion and the Islamic code of conduct were valued by members of the samaj in deciding cases. In reality, imams generally took the side of the rich and influential people of the village. Members of the samaj often used imams to help legitimate their decisions in order to maintain control over villagers.

#### Households

The term household refers to a group of people, usually kin and often agnates and their dependents, who sleep under the same roof and eat together everyday. A great variety in household composition was found in Neelganj. They may be categorized into simple households and complex households.

Simple households consisted of husband, wife and unmarried dependent children. Though the pattern of composition of simple households is similar to that of nuclear households, in reality they differ significantly from the latter. The heads of simple households lacked the independent identity and authority to decide family matters, which the heads of nuclear households may have. They were most often unable to take major family decisions

independently of their older male relatives like grandfather, father, elder brother or mother with regard to, for example, the marriage of daughters or even their own change of occupation. The heads of these simple households had a moral responsibility to look after their parents, brothers and sisters and often had to extend financial help for a brother's education, a sister's marriage or care of parents, even though they lived separately. Strong family ties existed among household members. In most cases people felt happy to comply with their parents' decisions and got satisfaction from doing so. The composition of the complex households varied. The following were common:

1. husband, wife, unmarried children, including married son, his wife and children;
2. husband, wife, their children, husband's dependent widow mother, unmarried brothers and/or sisters;
3. husband, wife and children with elderly father or mother or both;
4. husband, wife and children with husbands' brothers and/or sisters;
5. husband, wife, unmarried children, widowed/separated/divorced sister alone or with children;
6. widowed women with young children.

During its existence, a family may move from being a complex to a simple household or vice versa or through several of the above forms of complex household.

### NORMS AND VALUES

Islamic norms and values were integrated into the lives of the villagers. People were very aware of prescriptions relating to social behaviour, food, cleanliness, marriage, burial and so on and usually obeyed them strictly. Villagers were also particular about offering prayers. If members of any household were found to be irregular in offering prayers or attending Friday's congregation of the mosque, they were looked down upon and often rebuked by elderly villagers or by the imams.

The villagers submitted to the will of Allah, the Powerful, in everything. They, particularly poor people, often found themselves helpless to protest against the social inequality and injustice which they constantly faced. To escape from reality, they tried to believe that things were predetermined. In some situations, where human agency was obvious, they could trace the cause of their exploitation or injustice, where not, some divine explanation might be contrived. Imams and the rich encouraged such beliefs.

Almost all villagers, rich and poor, spoke in favour of purdah but in practice, the observance of some purdah institutions were not very strictly followed in Neelganj. Not many women used the burkha when going out of the village.



Women were not embarrassed to be seen by male outsiders or to talk to them. However, the mobility of women was restricted. Women generally did not come out of their houses except to fetch water or to visit a neighbour. Women were not allowed to attend social gatherings, political meetings or eid congregations. They were not allowed to enter into the mosques for prayer. During eids, all men and children gathered in eidgah for prayer while women prayed in their homes.

#### SOCIAL SERVICES

Education in Neelganj centered on the government-founded primary school, which had a roll of 260 boys and girls, and two night schools for adults. Men and women attended the latter schools which were organised by villagers with the co-operation of an expatriate rural development agency which paid the teachers.

All six village mosques had been built by monthly subscriptions and donations from villagers. Imams were appointed by mosque committees to give prayer calls, that is, azan, five times a day. All the imams except one, were locals. Mosques, apart from being centres of worship, were centres for religious education and forums for social communication. Imams taught, free of charge, boys and girls to read the Qur'an, Village announcements were made at the

mosques.

The villagers' enthusiasm for their religious well-being was not carried over to health care services. Unfortunately, no doctor or health facilities were available in the village. In case of illness, villagers had to go to a nearby market to see a doctor or to the upa-zila health clinic which was about five kilometres from the village. One lady of the village, who did an incomplete nursing course, was usually called on to attend births and give injections. For minor illnesses people depended heavily upon herbal medicines or drank panipora (sacred water transformed from ordinary water by having verses of the Quar'an recited and blown over it, generally by imams or peer, religious leaders, or wore tabiz (talisman). Villagers took aspirins and other such simple medication available in the nearby market without prescriptions. The villager's preference for herbal medicines, panipora or tabiz was not because they had no faith in modern medicines but because the latter were not easily available and were expensive.

A signboard on a mango tree, "Neelganj Women's Welfare Society", reflected the concern of village women to improve their condition. A few educated women from rich and middle income households had taken the initiative to start the organisation three years ago. The aim was to develop the potential of village women through vocational training so

that they could engage in income earning activities. The society was located in the house of its secretary. During the time of the survey the society had 41 members and 102 worker-members. The members were mostly from the middle income households and the worker-members were from the poor and very poor households. The members were more or less actively related to the society and paid a small monthly membership fee. The worker-members did not pay any monthly fees, neither were they involved in the organisation of the socociety. Whenever the society received orders for making nakshi-kantha, jute handicrafts, embroidery or garments, the worker-members were engaged to produce them and the income was distributed on the basis of production. The society arranged for free training in jute handicrafts, tailoring and paper bag making. Among the women who had received training in tailoring, 12 subsequently got jobs in garment factories in the nearby town. The society was affiliated to the Ministry of Women's Affairs and had received a grant from the Ministry of TK.3,000. Six women, each received a TK.500 interest free loan to pursue income earning activites. The society bought one used sewing machine to be used by the members and worker-members whenever necessary. It appeared that the executive members, particularly the chairperson and the secretary benefitted much more from the society than common village women who did not have much idea about what grants the society got or about its financial management. Women (worker-members) felt obligated when they got some work

through this society even though the income earned was small. As one poor women remarked, "Something is better than nothing."

The society maintained liaison between poor village women and the world outside the village. During field work, one government officer (male) in charge of the development of programmes for rural women visited the society twice. He told me that he was trying to obtain a grant of TK.30,000 for the society in the near future. But there was no plan as to how that money should be used. Many poor village women met the officer and told him their problems. Most of them wanted jobs and/or credit to pursue some income earning activities.

There were two other organisations - one for male youth and one for children, both mainly concerned with sports and other recreational activities. The youth organisation ran a night school for men. Members of the organisation were mostly from rich and middle income households. For poor people who were busy earning a livelihood, those organisations had little value.

## SUMMARY

Neelganj is situated in Bander upa-zila of Narayanganj district. The village is linked to other parts of the country by roads, railways and navigable rivers. It had 550 households with 3,277 people. It covered an area of approximately six kilometres, half of which was used for cultivation. The majority of people did not own any agricultural land. The important agricultural crops were paddy, jute, pulses, mustard seeds and vegetables.

A variety of occupations was pursued by the villagers but most were day-labourers. Only a few villagers were entirely dependent on agriculture. There was no market in the village. A few women had small shops in their houses.

Neelganj was one of the poorest villages of Bangladesh. On the basis of monthly income, villagers were categorized into the rich, the middle income earners and the poor. Possession of land alone was not a sufficiently powerful criterion to place villagers in a social hierarchy. Income and political connections to others had to be considered in this regard.

The three categories of villager interacted in a variety of ways. The rich were more united than the rest. The poor and powerless often tried to reach the rich and powerful via

middle income people. As in other villages there was a village council, samaj, to govern the village. All members of the samaj were men and from rich and middle income households. There were no woman members. Being predominantly Muslim, Islamic norms and values were integrated into the lives of the villagers. Some religious prescriptions relating to food, marriage, cleanliness, and burial were strictly followed. Purdah, though spoken of as a most valued norm, was not observed very strictly.

The village had one free primary school with 260 boys and girls, and two non-formal night schools. Mosques provided religious education and apart from being a place for worship, acted as centres for social communication.

There was no doctor or health care facilities in the village. In case of illness, villagers had to go to the nearby market place or to the nearby town to get medical assistance. Many villagers believed in tabiz and indigeneous herbal medicines. There was a voluntary social organisation for women and two others - one for male youths and the other for children.



A fishing net maker surrounded by her domestic utensils.



Women and children engaged in making paper bag.

## CHAPTER FOUR

RURAL WOMEN: WHO EARNS AND  
WHO DOES NOT?

This chapter responds to the question: Who, in social terms, works for an income and who does not? Increased population pressure leads to land fragmentation. Eventually land holdings become so small that it becomes difficult for households to depend on subsistence only. The number of landless households is also increasing. With the introduction of a capitalist mode of production, subsistence farmers are turning increasingly to wage earning, sometimes locally but more often in urban areas. A consequence of this is the increasing importance of the individual as an economic unit, paralleled by a decrease in the economic significance of complex households as a whole. Complex households have the advantage of providing security to women and children as well as to the old, sick and unemployed. There is no social security in Bangladesh for rural people. With the breaking up of complex households and in the absence of social security, people who were previously taken care of by this system, find themselves in difficulties. Widowed, divorced



or separated women, mostly with young children, are compelled to earn to survive. Many of them are in desperate need of an income and in the absence of a job, many are forced into begging or prostitution. Under the present circumstances, it may be hypothesized that women engaged in income earning will be mostly those severely or relatively disadvantaged. Severely disadvantaged are those:

1. unmarried women from poor households whose fathers are unable to arrange dowry for their marriage and who are unable to maintain them;
2. married women from poor households whose husbands are unemployed, sick or old and unable to earn and
3. widowed, divorced or separated women, with or without young children, from poor households which have no male members, e.g, father or brother or son.

The relatively disadvantaged are those who, while not desperately in need of money for survival, want to supplement household income in order to maintain what they regard as a minimum household standard. In addition there will be a small minority of women educated and relatively well off who will be in such a job as teaching.

On the other hand, those not engaged in income earning will be:

1. women from rich or middle income households who can maintain themselves. Many of these women will observe purdah;
2. women who possess no education or skill to be used for income earning;
3. married women with young children and
4. women who are old or sick.

Are these expectations borne out by the data?

#### HOUSEHOLD BACKGROUND

In Bangladesh, the social status of women is determined by the status of their male guardians and the economic condition of their households. To understand women's status and condition as well as to ascertain the influence of household background on women's participation in income earning, information relating to education, occupation and income of guardians and other household members, possession of homestead and agricultural land and other household characteristics was obtained. Because of this dominating influence of the household over the lives of women, their household background is considered before their individual characteristics.

Relationship to household head

What was the position of income earning and non-income earning women in their households? Who were their guardians? Only 25 (16%) women out of 158 were the guardians of their own households (see Table 4.1). Of them 22 were income earning women. These were mostly widowed or divorced women. There were no adult males in any of these households. The guardians of all married women were their husbands.

Table 4.1: Relationship of women to  
their guardians

Relationship	Income earning		Non-income earning		Total	
	F	%	F	%	F	%
Husband	24	33.3	47	54.7	71	44.9
Father	17	23.6	25	29.1	42	26.6
Mother	3	4.2	1	1.2	4	2.6
Brother	2	2.8	2	2.3	4	2.5
Son	4	5.5	8	9.3	12	7.6
Self	22	30.6	3	3.4	25	15.8
Total	72	100.0	86	100.0	158	100.0

Source: Neelganj survey, 1985

All unmarried girls, except one, had fathers as their guardians, in 12 cases sons, in 4 cases brothers and in another 4 cases mothers were guardians. The women who had brothers, sons and mothers as their guardians, except one unmarried one, were widowed, divorced or separated.

No necessary correlation between income earning and being househead was found. As long as an adult male relative was present in the household, a woman could not achieve the position of household head. Even though they may have contributed a large, or indeed the entire, share of household income they remained in a secondary position. Economically dependent male guardians were equally dominating.

#### Education and occupation of guardians

The percentage of guardians with no formal education was slightly higher among non-income earning women (63%) than the income earning ones (54%) (see Table 4.2). The number of Secondary School Certificates, Higher Secondary Certificates and graduate guardians was higher among income earning women.

In both categories of income earning (46%) and non-income earning (36%) women, a large percentage of guardians were day-labourers (see Table 4.3). The other most frequent occupations were, service (24% and 28% respectively) and business (16% in both).

Table 4.2: Education of guardians

Educational level	Income earning		Non-income		Total	
	Women's		earning Women's			
	F	%	F	%	F	%
Educated:						
attended primary school	13	26.0	27	32.5	40	30.1
S.S.C.	6	12.0	3	3.6	9	6.7
H.S.C.	3	6.0	1	1.2	4	3.0
Graduate	1	2.0	-		1	.8
Total educated	23	46.0	31	37.3	54	40.6
No education	27	54.0	52	62.7	79	59.4
Grand total	*50	100.0	*83	100.0	133	100.0

Source: Neelganj survey, 1985

\* Note: 22 income earning and 3 non-income earning women who, had no male guardians, are excluded from the table.

None of the guardians of the income earning women was a farmer while the guardians of only 10% of the non-income

earning women were farmers, that is, 6% of the total guardians. Another 8 (6%) of the total guardians were unemployed of whom a few were old and dependent on their employed sons and the rest were dependent on their wives.

Table 4.3: Occupation of guardians

Occupation	Income earning		Non-income		Total	
	Women's		earning Women's			
	F	%	F	%	F	%
Day-labour	23	46.0	30	36.1	53	39.8
Service	12	24.0	23	27.7	35	26.4
Business	8	16.0	13	15.7	21	15.7
Independent						
occupation	5	10.0	3	3.6	8	6.0
Farmer	-	-	8	9.6	8	6.0
Unemployed	2	4.0	6	7.3	8	6.1
Total	*50	100.0	*83	100.0	133	100.0
	N = 50		N = 83		N = 133	

Source: Neelganj survey, 1985

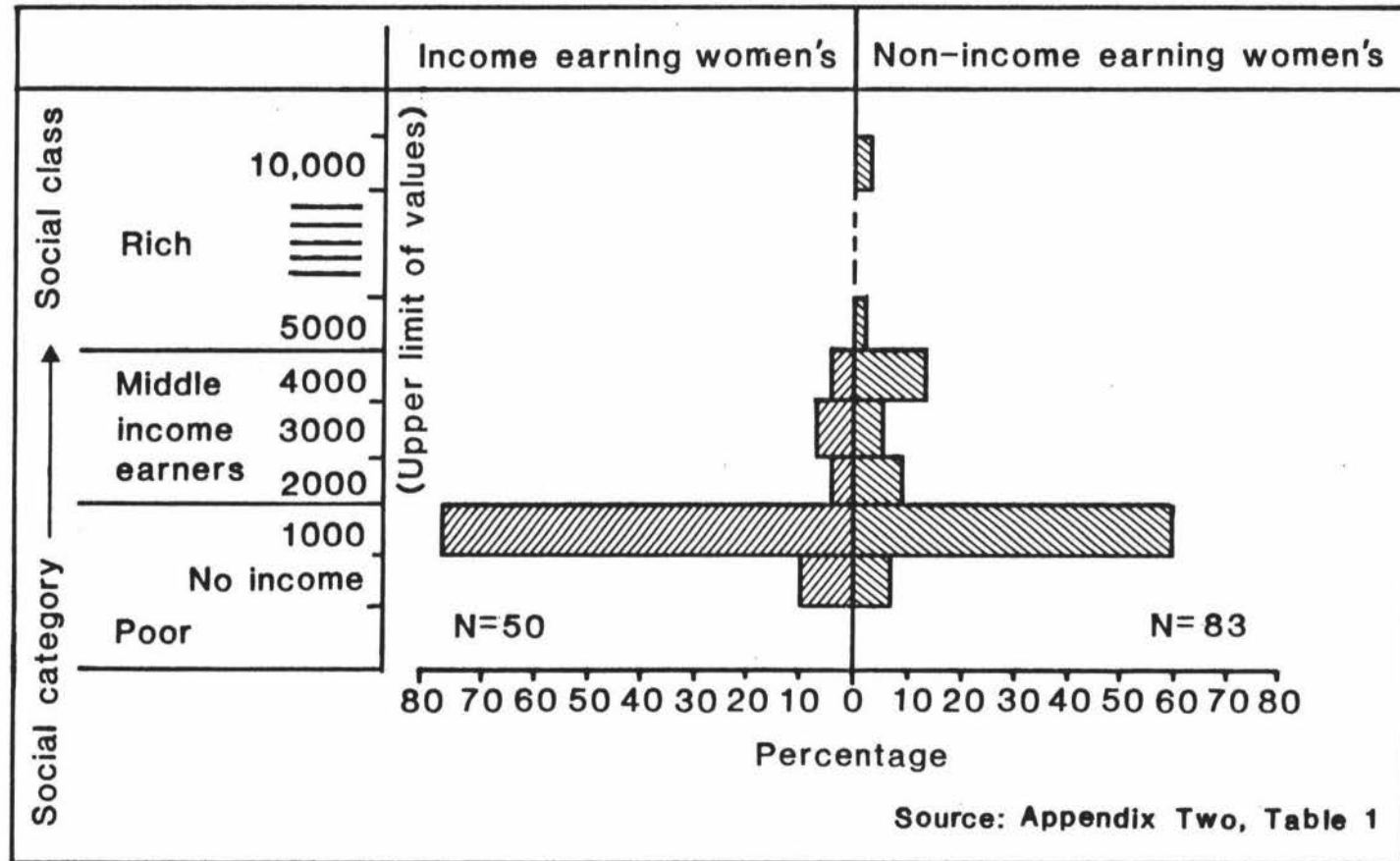
\* Note: 22 income earning and 3 non-income earning women who had no male guardians, are excluded from the table.

### Guardian's income

To ascertain the influence of the household economic situation on the participation of women in income earning, information regarding income of the guardians was obtained. The majority of the guardians of income earning (86%) and non-income earning women (68%) earned less than TK.1,000 only. Fourteen percent of income earning and 28% non-income earning women's guardians earned between TK.1,001 and TK.4,000. For 4% of non-income earning women's guardian earned between Tk.4,001 and TK.10,000. It may be noted that these were the guardians' incomes at the time of the survey and not to the period immediately before women started working.

An analysis of the guardians' incomes indicates that most of the income earning women (86%) came from poor and very poor households (see Figure 4.1). The rest belonged to the middle income but none came from rich households. It may be noted that though a large proportion of non-income earning women also came from poor households, a small minority came from rich households. The data suggest the influence of economic factors on women's participation in income earning. It may be concluded that many women were obliged to earn because their guardians did not earn enough or, in some cases did not or could not earn.

Figure 4.1  
Guardians' monthly income  
(Taka)





### Land holdings

In rural areas land is the most important means of production. The economic position of women's households may be judged to some extent from the agricultural land they owned. A majority of women (72%) came from households which had no agricultural land. Only 22% of the households of income earning women owned agricultural land compared with 33% of those of non-income earning women. Of those who owned land, their holdings were not large. The size of land holdings in income earning women's households was less than 0.82 hectare whereas non-income earning women's households owned up to 2.02 hectares. Thus from the land holding point of view, non-income earning women's households were relatively better off. No women of landed households worked on their land.

### Size of households

The average size of the households of income earning women was 5.4 (SD=2.3) persons and of the non-income earning 6.2 (SD=2.2) persons. The maximum number in the former households was 11 and in the latter 17. The reason for the relatively smaller size of households of income earning women was that they had on the average fewer children and some had

no adult men in their households.

#### Age of household members

Sixty six percent of household members belonged to the working or productive age group, 11 to 55 years. About 30% were below 10 years of age and only four percent of members were above 55 years. Members who were not in the active working age group were considered dependent on active members. As only 35% of the total of 912 members were income earning, it may be deduced that the 65% were economically dependent on the income earning ones. The rate of dependency was higher in the households of non-income earning women. Out of a total of 530 members in non-income earning women's households 376 (71%) were employed and out of total 382 household members of income earning women, 215 (56%).

#### Sexual composition of households

The percentages of male and female members of the sample women's households were similar to the village as well as to the nation as a whole, i.e, 52% male and 48% female. But the sex distribution within the two categories of households were significantly different. In the households of income earning women there were more female members than male, 52% and 48% respectively against 55% male and 45% female in the households of non-income earning women. This is due to the

fact that among the income earning women there was a higher proportion of widowed, separated and divorced women.

### Literacy

About 33% members of the sample households were literate. The rate of literacy among the household members of income earning women was slightly higher (34%) than those of the households of non-income earning women (32%). It was difficult to determine definite reasons for this slightly higher literacy rate.

## CHARACTERISTICS OF WOMEN

At the time of the study census, there were 911 females over the age of 10 years in Neelganj. Of these, only 144 (16%) were engaged in some sort of income earning activity. Fifty percent (72) of these income earning women and 10% (86) of the non-income earning women were selected for the study. All, except three Hindu women, were Muslims.

### Age of women

There was no system of registration of births at the village level. People seldom knew their exact age. They generally marked their years in relation to major events in their lives, for example, age of marriage or age at the birth

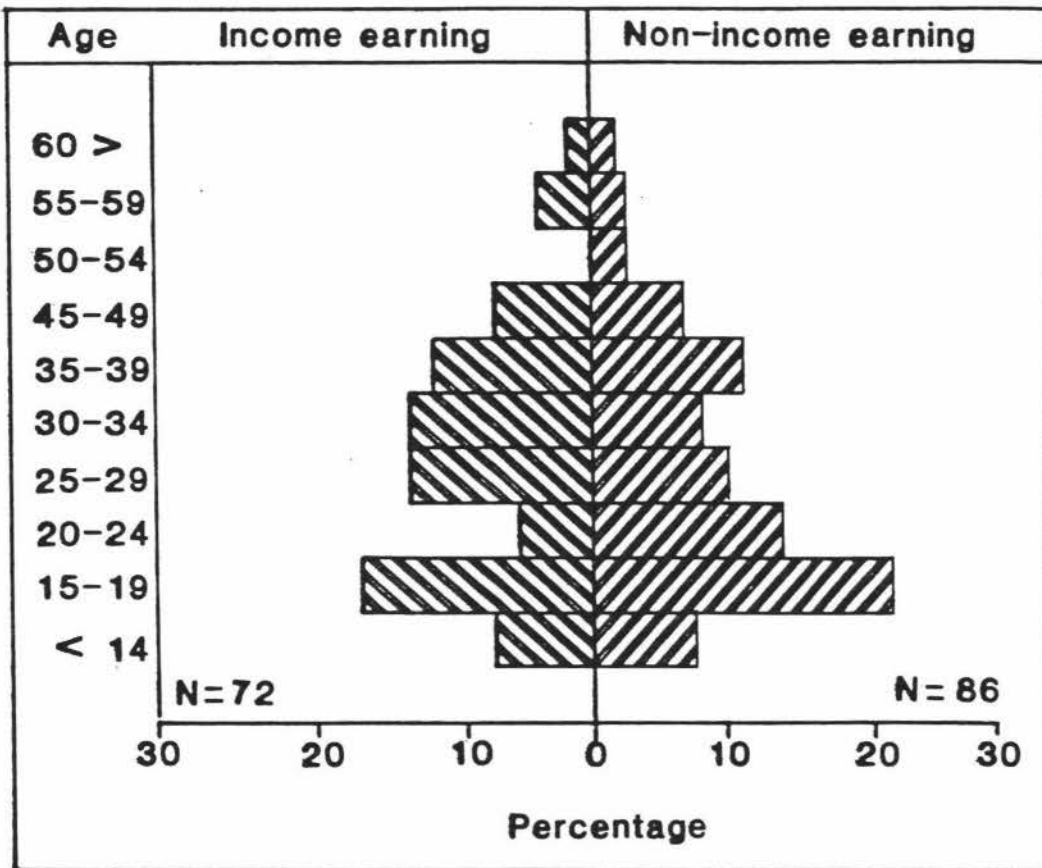
of the first child and by major national or village events. Age reported in this study for women and household members were, therefore, only careful approximations.

The age structures of both categories of women, income earning and non-income earning, revealed significant characteristics (see Figure 4.2). Women income earners spread over almost all age groups. Below the age of 24 years the number of income earning women was lower than non-income earning but above that the rate of participation increased and was higher than the non-income earning. Twenty five percent of women were below the age of 19 years. Between the ages of 20 and 24 a sharp decline is noticed among income earning women, only 6 percent women were in this age group. About 72% of income earning women were 39 or below. The rest (28%) were above 40 years of age.

The age of women is of great significance in its relation to purdah and marital status. Ideally the purdah system is more strictly practiced by females from the age of maturity, that is, 10-13 years through marriage and early motherhood and decreases in importance as women pass child bearing age, at about 40 years. Unmarried girls and young wives are required to observe purdah more strictly than others. As women are married early, some women would be married by 19 years of age and involved in household duties. The reason for the smaller participation of women under 19 in

Figure 4.2

Age structure of income earning and non-income earning women



Source: Appendix Two: Table 2

income earning may be due to these reasons. Not a single married woman was found in this age group. The declining rate during 20-24 years may also be due to their greater involvement in child bearing, rearing and domestic affairs. Only one married woman was found in this age group.

It is interesting to note that about 72% of income earning women were below 39 which is the most productive as well as the most traditionally restricted age level.

#### Marital status of women

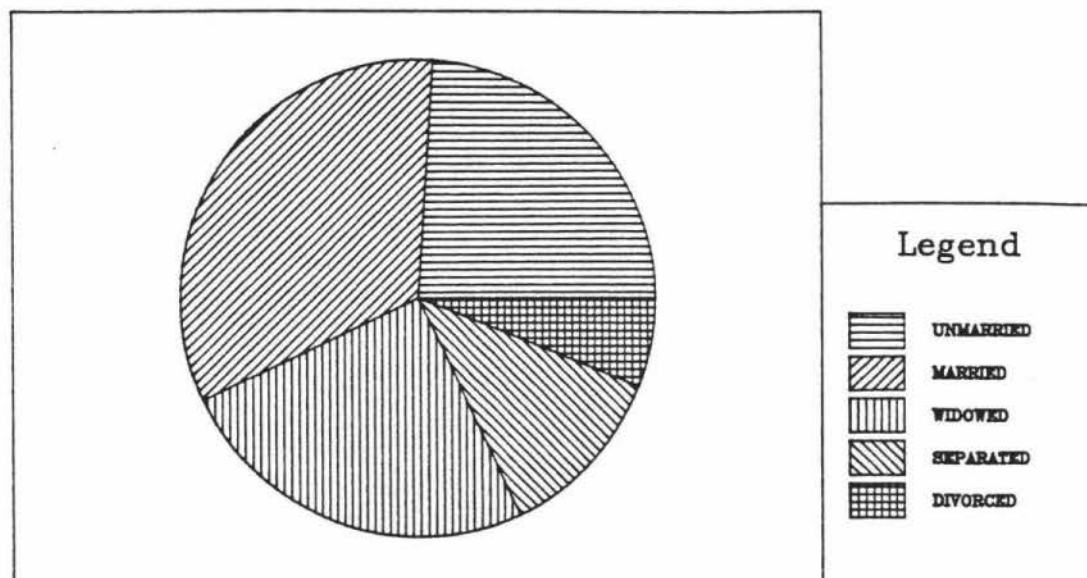
Marital status is another important factor which influences the participation of women in the labour force. It was expected that the proportion of ever married women would be higher among both income earning and non-income women as unmarried females were not generally approved of. This expectation was found to be correct. The percentage of ever married women was high (73%) in both these categories of women in Neelganj.

In view of the strong feelings against unmarried and married women engaging in income earning and the recognition that old, widowed or divorced women may be forced to work outside the household in order to maintain themselves, it is expected that the percentage of unmarried and married women will be lower and the widowed, separated or divorced

categories higher among income earning women. This expectation was borne out by the data. The marital position of Neelganj women, earning and non-income earning, confirmed the expectation that lower percentages of unmarried (24%) and married (33%) of women would be found among income earning women compared with unmarried (30%) and married women (55%) from the non-income earning groups. Whereas a higher percentage of widowed, separated and divorced women (43%) was engaged in income earning compared with 15% percent among non-income earning women (see Figure 4.3 and Figure 4.4). Though low, the participation of unmarried and married women in income earning may be considered significant in view of the restrictions of purdah on unmarried women and the domestic responsibilities of married women.

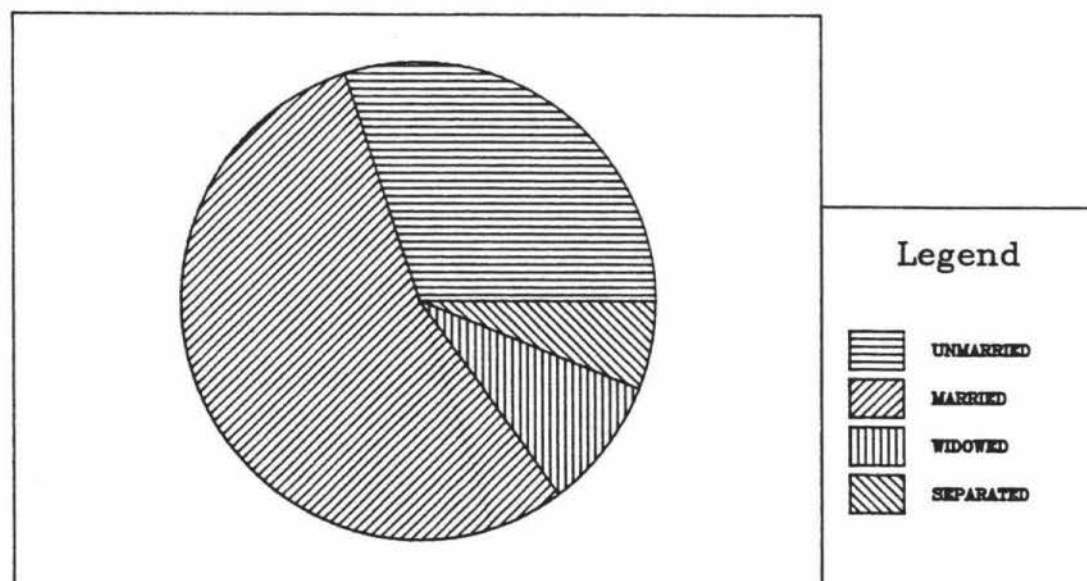
An investigation into reasons for separation, divorce and second marriage of women revealed that dowry, inability to bear children or desertion by the husband were important reasons. Four women out of 18 separated and divorced women said that they asked for divorce because they did not like their husbands. All four women were married at an early age, ranging from 11 to 15 and had had difficulties adjusting to their husbands. Finally their parents had arranged their divorces. All of them were married again and one for a third time.

FIGURE 4.3  
MARITAL STATUS OF WOMEN  
INCOME EARNING



Source: Appendix Two: Table 3

FIGURE 4.4  
MARITAL STATUS OF WOMEN  
NON-INCOME EARNING



Source: Appendix Two: Table 3



Though the legal age of marriage for girls in Bangladesh is eighteen years, many girls in rural areas are married earlier than that. Early marriage is one of the reasons for maladjustment in family life leading to separation or divorce (Kamal in Akanda et al., 1983:26). The four above mentioned women were the victims of this practice.

### Children

Marrying early, women commonly have many pregnancies. By the time they complete their families they have given birth to, on average, seven children. Not all of the children survive as the rate of child mortality is also high (15% percent of live births). Frequent child birth hampers the participation of women in income earning, especially outside their homes.

The average number of living children was higher (4.1) among non-income earning women than among the income earning (2.8). Apart from the above mentioned reasons others may be that a number of women, currently married, were more likely to be unemployed and that the rate of practice of family planning was slightly lower, that is, 19% for non-income earning against 28% in the case of income earning women.

Whether high fertility prevents women from being income earning, or whether women who have jobs are more careful to

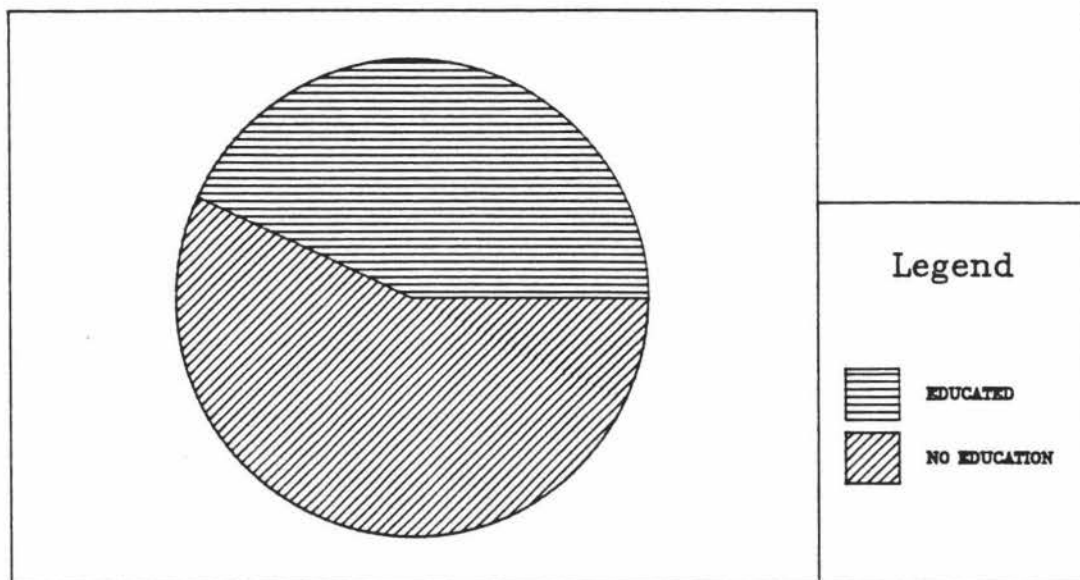
prevent themselves against pregnancies to safe-guard their income earning, is not clear from the data. This important issue was not taken up in this study.

#### Education and vocational skill

It is expected that educated or/and skilled women would be at an advantage in the search for employment inside and outside the home. Above basic literacy and numeracy further education is of little practical help in job seeking until a person has obtained School Certificate. However, a degree of literacy, such as would be obtained from a number of years in primary school would enable women to understand simple written information without depending on others, particularly on a man, and would create confidence and broaden their outlook which might increase their chances of participation in the labour force.

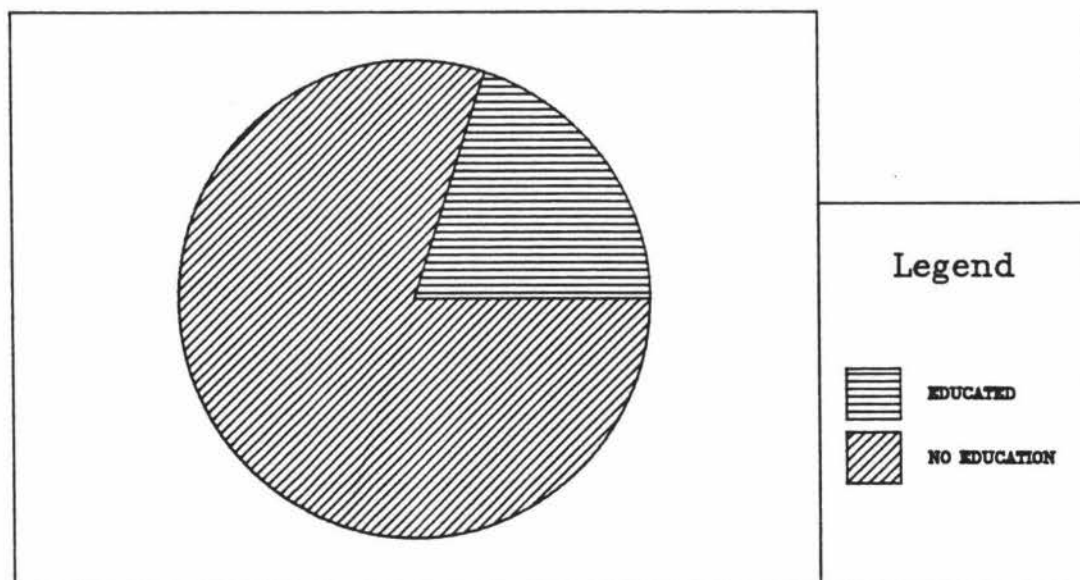
From an examination of the literacy rate of women, it was found that the rate among both categories of women was higher than the national figure of only 18%. The availability of free educational facilities in and around the village, which enabled even poor females to obtain education, may be one important reason. The literacy rate was found to be more than twice as high (43%) among income earning women than among non-income earning (20%) (see Figure 4.5 and Figure 4.6). Twenty seven out of the 72 (38%) income earning

FIGURE 4.5  
EDUCATION OF WOMEN  
INCOME EARNING



Source: Appendix Two: Table 4

FIGURE 4.6  
EDUCATION OF WOMEN  
NON-INCOME EARNING



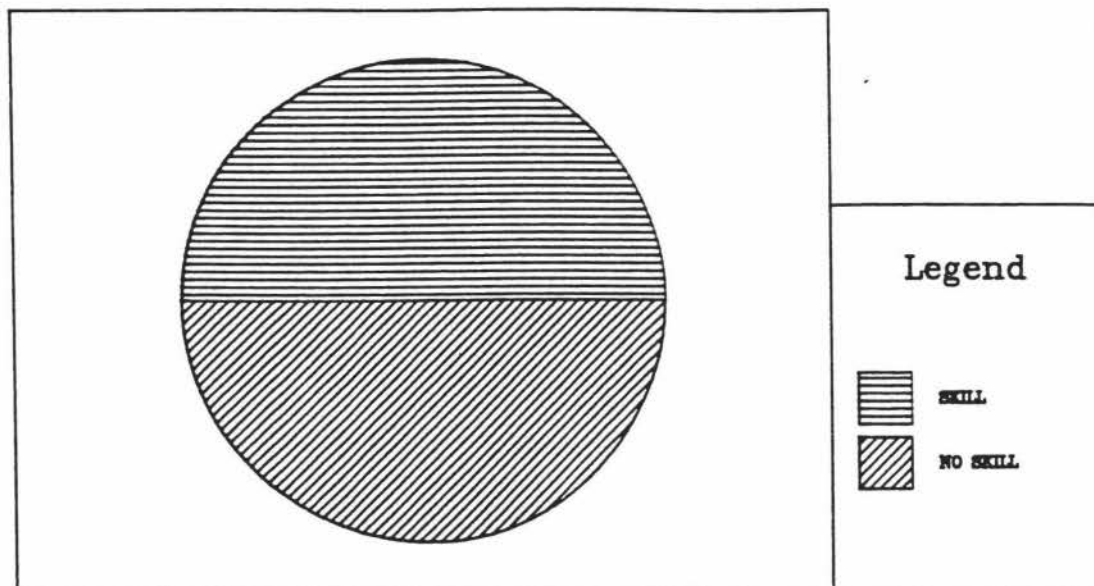
Source: Appendix Two: Table 4

women attended primary school and non-formal night school and had a level of education varying from class I to class IX. One women had passed Secondary School Certificate and three others Higher Secondary Certificate. Among the non-income earning women, 15 (18%) out of 86 had varying levels of education up to class V only. Only one had passed Secondary School Certificate and another Higher Secondary Certificate.

Apart from the fact that education might have increased their likelihood of getting work, another reason for the higher literacy rate among income earning women was that because of their involvement in income earning many had greater exposure to the outside world and were more interested in getting some education to manage their work properly. Many of them attended village night schools.

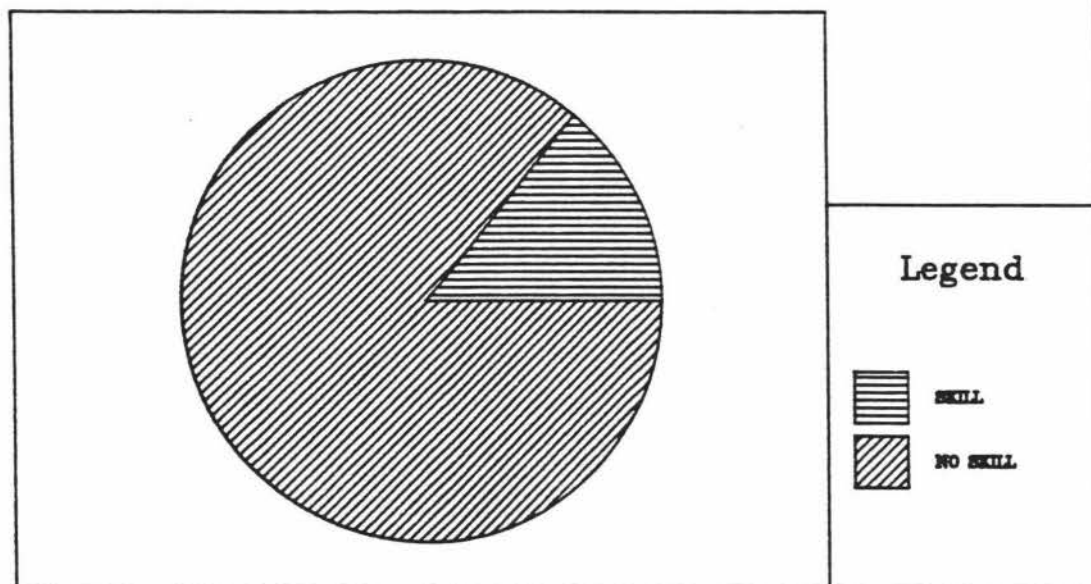
What income earning potential, in terms of vocational skill, did the village women possess? It was found that 50% of the income earning and 14% of the non-income earning women possessed vocational skills (see Figure 4.7 and Figure 4.8). The skills possessed were one or more of the following: tailoring, embroidery, fishing net making, jute handicrafts, bamboo work, knitting, paper bag making and hosiery. More had tailoring skills than any other. Of the 36 income earning women who had vocational skills, 27 had received training, compared to 6 out of 12 non-income earning women who had training. Most of these women received training in

FIGURE 4.7  
VOCATIONAL SKILL POSSESSED BY  
INCOME EARNING WOMEN



Source: Appendix Two: Table 5

FIGURE 4.8  
VOCATIONAL SKILL POSSESSED BY  
NON-INCOME EARNING WOMEN



Source: Appendix Two: Table 5

tailoring and jute handicraft from the local 'Women's Welfare Society'. Some received training from a voluntary social welfare organisation of a nearby town in knitting, embroidery and making nakshi-kantha. Others acquired skills from their household members.

Forty three percent of the income earning and 60% of the non-income earning women, who had no skill, were anxious to obtain training. A majority of income earning (55%) and non-income earning (75%) was in favour of training in tailoring, they thought it would help them to get jobs in nearby garment factories. They also thought they would be able to make clothes for their families. The second preference was for jute handicrafts. Interest in this was due to the fact that raw materials were easily available and there was demand for the product. Two women, one from each of the two categories, were not sure which training would be useful for them.

Only five income earning and 22 (26%) non-income earning women were not interested in obtaining vocational training. The reasons given were sickness, old age, family commitments and that their male guardians would not allow them.

Assets: agricultural land and homestead ownership

As mentioned earlier, in Bangladesh most means of production and material resources are controlled by men. Economic dependence of women on men was one of the reasons for women's inferior social status. It may therefore, be assumed that women with wealth will have some power and as such, occupy relatively higher status in the village. What was the situation of the sample women?

Table 4.4: Women by owner of homestead

Owner of homestead	Income earning		Non-income earning		Total	
	F	%	F	%	F	%
Husband	31	43.0	42	48.8	73	46.2
Father	28	38.9	38	44.2	66	41.7
Sheltered by						
others	8	11.1	4	4.7	12	7.6
Self	4	5.6	-	-	4	2.6
Uncle (mama)	1	1.4	2	2.3	3	1.9
Total	72	100.0	86	100.0	158	100.0

Source: Neelganj survey, 1985

An attempt was made to understand their economic position with regard to two basic phenomena: ownership of agricultural land and ownership of homestead. The first is a means of livelihood, the second provides protection and security.

None of the income earning women owned agricultural land and only five non-income earning women owned. Of the latter four had 0.14 hectare each and one had 0.22 hectare. Almost all the homesteads, except four, were owned by women's male guardians (see Table 4.4). About 46% were owned by the husbands and 42% by the fathers' of unmarried women. Twelve women (8%), eight from income earning and four from the non-income earning categories, were sheltered by relatives and neighbours. The four women who owned their homesteads were income earning ones.

#### SUMMARY

From the general characteristics of women, their guardians and members of households, it appeared that the women who worked for income mostly came from landless and poor households. Though the number of non-income earning women from poor households was also large, the category included women from the rich and from the households which



were entirely dependent upon agriculture.

The number of widowed, divorced and separated women was larger among income earning women and 22 of them had no male guardians. The literacy rate was slightly higher among income earning women, their guardians and household members. The percentage of women who possessed some vocational skills was higher among income earning women. Most women from both strata, who had no vocational skill, were eager to train, particularly in tailoring.

The size of the households of non-income earning women was larger than that of income earning women. The number of male members was fewer in the income earning women's households.

The most commonly pursued occupation of guardians of both categories of women was day-labourer followed by service and business.



A quilt maker, beside her the vegetables she planted, drying weeds and cow-dung she has collected for fuel. Child minding is a continuous activity.



A tailoress works at Neelganj Women's Welfare Socceity's premise, behind her ranged the sample jute and bamboo products of other members.

## CHAPTER FIVE

INCOME EARNING WOMEN: WHO DOES WHAT AND WHY  
AND WITH WHAT EFFECT?

This chapter attempts to answer the basic questions, 'Why were some women income earning?' and 'What was the economic and social impact of that income earning?' Related issues such as the nature of income earning activities; the pattern of participation; the influence of male attitudes and of marital status on the choice of activity, income, use and control of income and change in women's position in their households and neighbourhoods are also dealt with.

The central hypothesis was that the economic factor was the major one explaining the increase in rural women's participation in income earning. Other associated factors are also discussed.

Types of activity pursued and reasons for choice

A variety of income earning activities was pursued by the women of Neelganj. The most common were garment making

(15%); agricultural labour (12%); petty business (10%); domestic service (8%); fishing net making (8%); hawking (7%); tailoring (6%) and service and teaching (6%) (see Table 5.1). Three women were engaged in more than one activity: one made nakshi-kantha and jute handicrafts, another was engaged in tailoring, jute and bamboo handicrafts and the third was working as a domestic servant as well as doing some small business.

The seven women engaged in petty business had small shops in their houses and sold consumer goods. Five women were hawkers selling meat, vegetables or clothes from house to house in Neelganj and adjacent villages. Only two women were engaged in cow and goat rearing. It was observed that these animals were reared for commercial purposes in many households and mostly it was the women's duty to look after them. But only two women named them specifically as their income earning activity. The same observation was made with regard to poultry raising. Many women reared them, sold eggs and chickens but those activities were considered by them and members of their households to be domestic activities and the women had little control over the income earned. These facts reflect the perception of women's activities by women and members of their households. This perception was not unique to Neelganj. The situation is similar in other villages of Bangladesh. Villagers' perceptions of some of these women's activities help to explain why the rate of participation of

Table 5.1: Women by activity pursued

Activities	F	%
Garment factory work	11	15.3
Agricultural labour	9	12.3
Petty business	7	9.7
Domestic service	6	8.3
Fishing net making	6	8.3
Howking	5	6.9
Tailoring	4	5.6
Service and teaching	4	5.6
Jute work	2	2.8
Nakshi-kantha making	3	4.2
Paddy husking	2	2.8
Cow and goat rearing	2	2.8
Industrial labour	2	2.8
Embroidery	1	1.4
Paper bag making	1	1.4
Tailoring, jute and bamboo work	1	1.4
Nakshi-kantha and handicraft	1	1.4
Weaving	1	1.4
Business and domestic service	2	2.8
Midwifery	1	1.4
Vegetable gardening	1	1.4
Total	72	100.0

Source: Neelganj survey, 1985

rural women in income earning activities is so low in the national census and official statistics.

Why did women choose a particular activity? Actually rural women have little choice and rural men not much more. Consequently the rate of rural unemployment is rather high. But whatever job opportunities do exist, men get the first choice. Apart from availability of jobs, rural women's choice is often conditioned by factors like location of work, education, available capital, marital status and the presence of young dependent children. In addition the choice of jobs is also influenced by social norms.

About 42% of women were engaged inside their homes, 31% of women within the village and only 27% were employed outside the village. It appeared that women preferred to take up activities which could be performed at home or in the neighbourhood, which they were familiar with and which did not require skill or large capital outlay. The choice leaned towards work that allowed a woman to continue her link with the household, providing a bridge between economic necessity and social conformity. The involvement of some women outside the village, however, is indicative of change which should be recorded as a noteworthy move.

The marital status of women had a definite influence on the choice of activity. The majority of married women in the

income earning sample were engaged in activities which could be done within their homes, for example, petty business, paddy husking and producing handicrafts (see Table 5.2). Of the garment workers only one woman out of 11 was married, she had no children, 8 were unmarried and 2 were separated. In an attempt to ensure regularity of work, garment factory employers preferred to recruit single women rather than married women with children. Three married women from middle income earning households were engaged in service and teaching in the nearby town. Absence of support for poor women at home in terms of household work and child rearing and frequent child birth tend to limit the employment of married women outside the village.

What was the influence of women's education on their choice of activities? The level of education of the sample of women was generally very low and had the effect of restricting them to a very narrow range of jobs. Women having no formal education and those who could sign their names only (38%), were mostly engaged in activities which required little skill, like paddy husking, petty business, agricultural labour, domestic service and hawking (see Table 5.3). Whereas among those with higher levels of primary education, only one third were engaged in these activities, the other two thirds were doing activities which needed special skills like tailoring, jute handicraft, nakshi-kantha or fishing net making. Women with Secondary and Higher

Table 5.2: Women by marital status and  
activity pursued

Activity	Marital status					Total	
	U/M	M	D	S	W	F	%
Garment factory work	8	1	-	2	-	11	15.3
Agricultural Labour	-	2	-	-	7	9	12.5
Petty business	-	3	-	-	4	7	9.7
Domestic service	1	-	-	4	1	6	8.3
Fishing net making	-	5	-	1	-	6	8.3
Howking	-	2	1	-	2	5	6.9
Tailoring	3	-	-	1	-	4	5.6
Service & teaching	-	3	-	-	1	4	5.6
Quilt making	1	2	-	-	-	3	4.2
Jute work	1	-	1	-	-	2	2.8
Paddy husking	-	2	-	-	-	2	2.8
Cow & goat rearing	-	-	1	-	1	2	2.8
Industrial labour	-	1	1	-	-	2	2.8
Business & d.service	-	1	-	1	-	2	2.8
Embroidery	1	-	-	-	-	1	1.4
Quilt & handicraft	1	-	-	-	-	1	1.4
Vegetable gardening	-	1	-	-	-	1	1.4
Tailoring, jute & bamboo	-	1	-	-	-	1	1.4
Weaving	1	-	-	-	-	1	1.4
Parer bag	1	-	-	-	-	1	1.4
Midwifery	-	-	-	-	1	1	1.4
Total	No	17	24	4	9	18	72
	%	23.6	33.3	5.6	12.5	25.0	100.0

Source: Neelganj survey, 1985

U/M=Unmarried M=Married D=divorce S=Separated W=widowed



Table 5.3: Women by their education and activity  
pursued

Activity	Education					Total	
	Illiterate	Signature	Primary	SSC	HSC		
	F	F	F	F	F	No.	%
Garment	2	1	7	1	-	11	15.2
Agricultural labour	7	-	2	-	-	9	12.5
Petty business	4	1	2	-	-	7	9.7
Domestic service	5	1	-	-	-	6	8.3
Fishing net making	3	-	3	-	-	6	8.3
Howking	2	-	3	-	-	5	6.9
Tailoring	-	1	3	-	-	4	5.6
Service & teaching	1	-	-	-	3	4	5.6
Quilt making	1	1	1	-	-	3	4.1
Jute work	-	-	2	-	-	2	2.8
Paddy husking	1	1	-	-	-	2	2.8
Cow & goat rearing	2	-	-	-	-	2	2.8
Industrial labour	1	-	1	-	-	2	2.8
Business & d.service	2	-	-	-	-	2	2.8
Embroidery	-	-	1	-	-	1	1.4
Quilt & handicraft	-	1	-	-	-	1	1.4
Vegetable gardening	1	-	-	-	-	1	1.4
Tailoring, jute & bamboo work	-	-	-	-	-	1	1.4
Weaving	1	-	-	-	-	1	1.4
Midwifery	1	-	-	-	-	1	1.4
Paper bag making	1	-	-	-	-	1	1.4
	No	35	6	27	1	3	72
Total	%	48.6	8.3	37.5	1.4	4.2	100.0

Source: Neelganj survey, 1985

Secondary certificates were engaged in teaching and banking. Their education certainly met the requirements for these jobs. Lack of education, skill and capital as well as a lack of job opportunities seriously limited the choice of activity of Neelganj women.

The most common traditionally pursued activity for rural women in general in Bangladesh is husking paddy but in Neelganj only two women were engaged in this and they were not doing it in a traditional way using dhenki. They bought paddy from the nearby market, parboiled and dried it in the sun and then got it husked in the local rice mill. They sold the processed rice in the market making a small profit. This activity also supplemented their daily food as rice broken in the process of husking was used domestically. Insufficient production of paddy as a result of a shortage of agricultural land in and around Neelganj possibly explains why only a few women were engaged in this activity in this village. The establishment of rice mills in and around the village was another important reason.

#### Reasons for income earning

When asked 'Why were you interested in pursuing income earning?' Eighty six percent of income earning women said that they had to work to support their families. For 30% of these women poverty was acute and increasing. Most of them

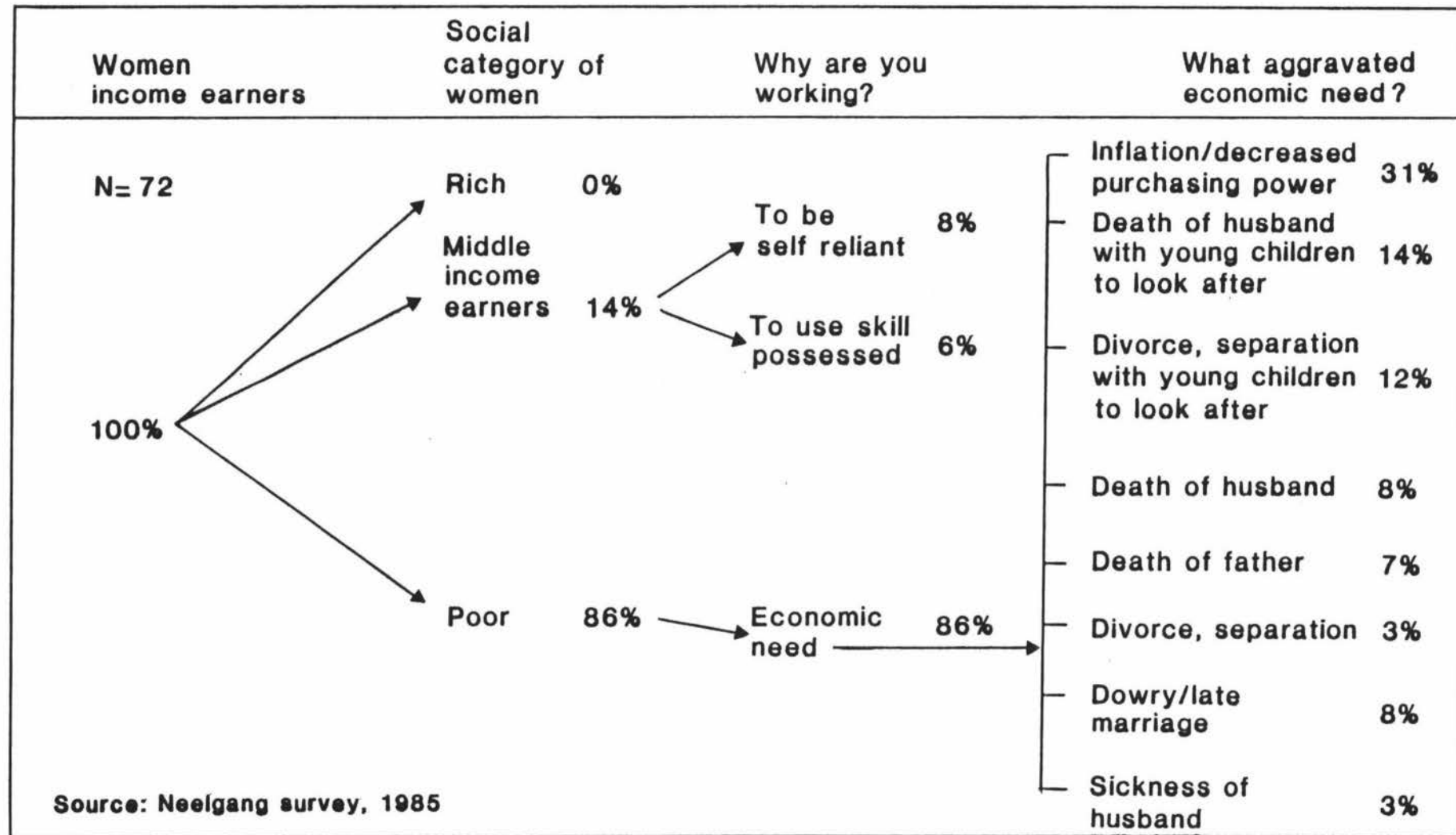
were married but their husband's incomes were too small to maintain their households. As one woman remarked:

"Now the price of things has gone up. To buy one mond of rice you have to pay at least TK.280, and to buy a sari, at least TK.80. It is really difficult to survive with one man's income now-a-days."

The poverty of some women was aggravated by the death of fathers or husbands, divorce, separation (with or without children) or sickness of husbands (see Figure 5.1). In the absence of any social welfare system the death of a father or a husband, perhaps the household's only breadwinner, pushes members of poor and middle households, especially women and young children, into great economic crises. The inability of poor guardians to pay dowry for their daughters' marriages or to maintain them economically were important reasons for unmarried females seeking paid work.

A few women emphasized quite different reasons. The more significant of these were to be self-reliant (8%) and to use the skill they possessed (6%). Those who mentioned self-reliance as the reason came from better off households. Their guardians were better educated and were employed in business or in government service. One woman who preferred to be self-reliant said: "I don't like to spread my hands before my husband for money. If I can earn money, I can

**Figure 5.1**  
Reasons for women's income earning



spend it as I want."

This statement reveals a positive attitude of women towards their own situation. If rural women from relatively solvent households start thinking this way and engage in income earning, it will encourage others, especially the needy, to think likewise. In the context of rural society in Bangladesh, where earning income is considered men's responsibility and women of rich households seldom engaged in income earning, women's income earning is a reflection on their male guardians' inability to maintain them and on their household poverty. As this study shows, the women of poor households do not need encouragement to seek employment, but they do need models to help them to preserve their self-respect when they do so.

#### Resistance to taking up activities

In view of existing social institutions like purdah and unfavourable male attitudes towards women's employment, it could be expected that women would face criticism from their guardians, household members and neighbours. The sample showed that there was little objection to women pursuing income earning activities inside their homes. Only 10 women, 2 working inside and 8 working outside the village (mostly in garment factories) faced criticism when they started work. A brother of one of these women objected to her working as a

domestic servant in another man's house. Others, particularly the eight women working in garment factories, said that in the beginning their neighbours criticised them because they did such work. Many had the idea that as a result of moving around like men they would lose their chastity. But after a while, the criticism stopped and many of the former critics became interested in getting such jobs for their daughters. One young unmarried garment worker commented:

"When I started working in the garment factory, my neighbours said that I would stop observing purdah, work with the men and come to like and marry one of them. Now, when they see that nothing like that has happened and that I am helping my father with my earnings, they asked me to help their women to get jobs."

Women who faced criticism from their neighbours said that their husbands and guardians often supported them and faced the criticism boldly. Some ignored the criticism: "Good or bad, whatever you do, there will be some people to gossip, so it is better not to listen to them." This shows a rather bold attitude in the existing social context of Bangladesh where people are often very sensitive to social criticism. Economic need, along with the example of urban working women, might have encouraged them to ignore such criticism, for example, another young unmarried garment factory worker stated:

"The wives and daughters of the well-to-do, who are not short of food, are going out to work and no one says anything about them. Why shouldn't we work - we need the money more than they do?"

Further insight can be obtained from a worker who didn't face any social criticism: "No, no one has said anything to me - what is there to say? These days rich and poor both work."

#### Duration of involvement in present activity

The data show that the participation of rural women in income earning activities has increased during the last few years. About 50% of women had been earning an income for only, on an average, two and a half years. Only one quarter had pursued their activities over ten years but among them were three who had been engaged in their present employment for 25, 30 and 60 years. Two of the latter were engaged in producing jute and bamboo handicrafts and one fishing nets. They had learned these skills from household members or neighbours.

### Assistance received by women in pursuing activities

The majority of women (93%) pursued their activities alone without any assistance from others. A few women (7%), especially some of those engaged in paddy husking, petty business, jute handicrafts and paper bag making, received assistance from their household members to varying degrees. For example, in producing jute handicrafts women are often helped by their children who cut and dye jute used for making things like bags and mats. Male assistance is often sought for doing outside work such as buying raw materials or goods for a shop and marketing the product. But the primary responsibility lies with women who always do the major share of the work. When male household heads, commonly husbands or fathers, assist them, incomes from the activities are generally controlled by those men.

One woman doing paddy husking explained the nature of assistance she received: "My husband buys paddy from the bazaar. I boil and dry it for husking. He then gets it husked by machine and sells it in the bazaar."

### Regularity of activity

Women's regularity in income earning was hampered by different problems (see Table 5.4). Though 64% of women were doing their work regularly, the remaining 36% could not



because of the uncertainty of orders for handicrafts and garments (17%); seasonality of jobs (14%) or shortage of capital (5%).

Table 5.4: Reasons for irregular pursuit of activities

Reasons for irregularity	F	%
Irregular order	12	16.7
Seasonality of jobs	10	13.9
No capital	4	5.5
Total irregular	26	36.1
Regular	46	63.9
Grand total	72	100.0
		N = 72

Source: Neelganj survey, 1985

Some women elaborated their problems:

"I have to wait for orders from the organisations which sell nakshi-kantha and jute handicrafts. I can't produce my own because I can't sell them. But the orders I get are only for making small quantities and I don't always get those."

"The stocks in my shop are very low, I have no money to restock. I asked my neighbour for a loan, but he is short of cash too. Perhaps the shop will have to stay shut for a while."

Four women were desperately in need of capital to run their businesses. One woman engaged as an agricultural labourer said that her job was highly seasonal. She got the job only at weeding and harvest time. At other times, she remained unemployed.

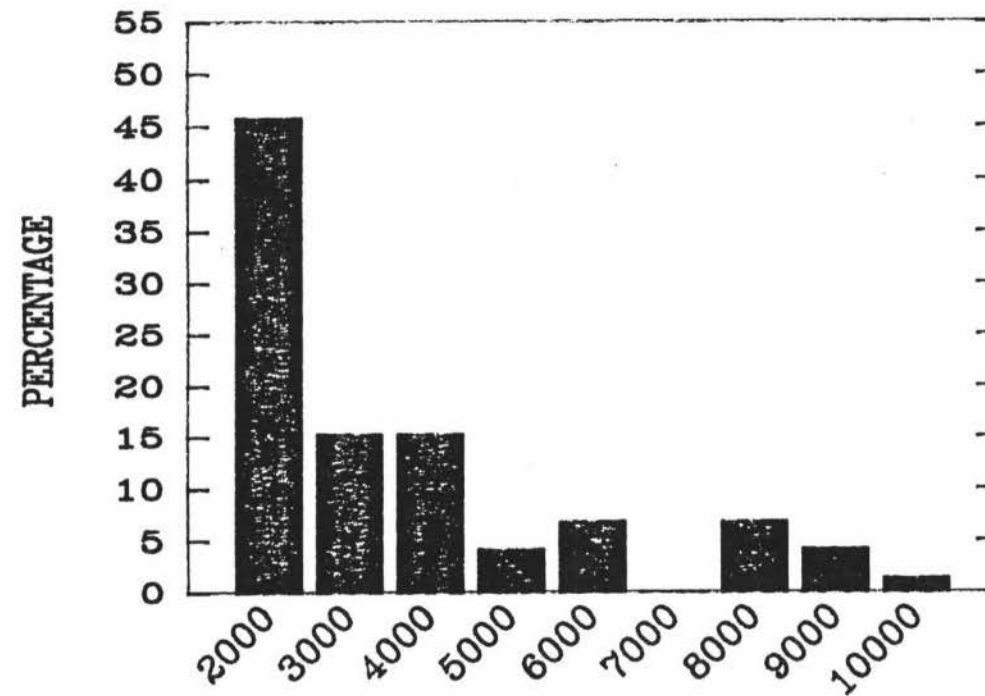
#### ECONOMIC IMPACT OF INCOME EARNING

One of the most important observations during the course of interviewing was the male guardians' feelings that women's incomes were useful for their households and helped to improve their economic condition. How much women earned; how important that income was for their households and how they used their incomes may be considered indicators of the impact of income earning.

#### Income

About 46% of women earned below TK.2,000, about 31% between TK.2,001 and TK.4,000 and only one percent earned between TK.4,001 and TK.10,000 per annum (see Figure 5.2). An analysis of income by activity shows that women who were engaged in teaching, banking or in garment and other

FIGURE 5.2  
INCOME OF WOMEN  
N = 72

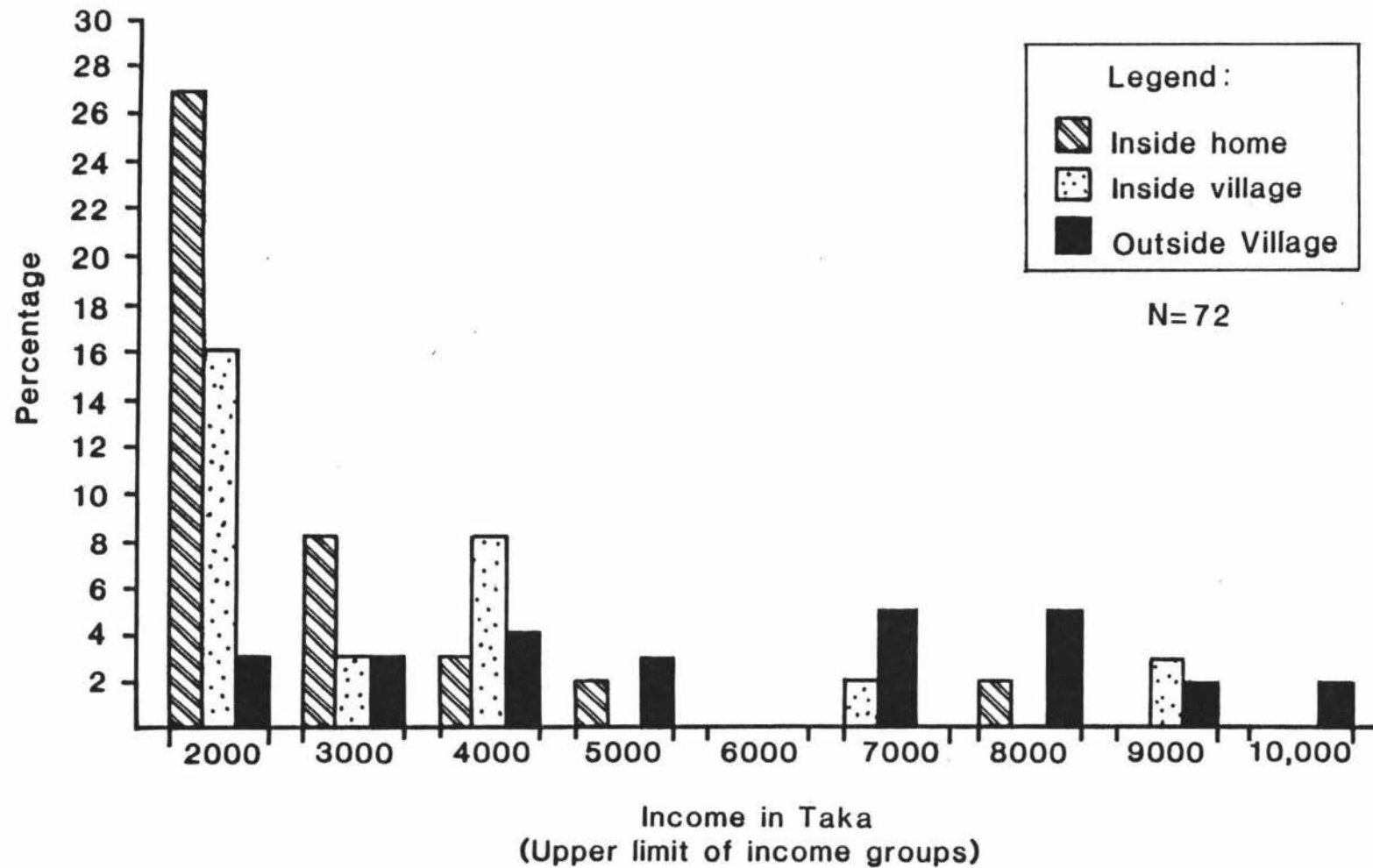


Source: Appendix Two: Table 6

factories earned the highest, an average of TK.5,252 (SD=1,982) annually. Those who were engaged in petty business, hawking, paddy husking, agricultural labour and as domestic servants, earned an average of TK.3470 (SD=2654) annually. Women producing jute and bamboo handicrafts, fishing nets, paper bags nakshi-kantha or tailoring clothes received the lowest income, an average of TK.1892 (SD=1377.5) per annum.

An analysis of income by location of work reveals that those working inside their homes (42%) earned relatively less than the other two sub-categories. All the former, except one, earned below TK.5,000 annually (see Figure 5.3). Women working inside their village (32%) earned relatively more: 28% below TK.4,000 and 4% between TK.4,001 and TK.9,000. Those who were employed outside the village (26%) earned the most: 13 women out of 19 earned below TK.6,000. Of the remainder, six (of this 6 women, four were in teaching or in banking) earned between TK.7,000 and TK.10,000 per annum. For village women with little or no education, working in the factories was more rewarding. This is why many village women wanted jobs in factories, preferably in garment factories. It may be noted that incomes from jobs done outside the village were higher than those done within it.

Figure 5.3  
Women's income by sub-categories



Source: Appendix Two, Table 6

Importance of women's income

The importance of women's income in their households serves as an indicator of economic need and male attitudes towards women's income earning. For about one third of the households the women's incomes were the main incomes (see Table 5.5). Except in two cases, the rest of the women were the only income earners of their households.

Table 5.5: Importance of women's income to  
their households

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Importance of		
women's income	F	%
<hr/>		
Supplementary	35	48.6
Main	23	32.0
Almost equally important	14	19.4
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Total	72	100.0
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Source: Neelganj survey, 1985

In 19% of cases women's incomes were just as important as their guardians'. The remaining 49% of women contributed about one quarter of their household incomes. The contribution of women to total household income was

important. The fact that about one in every three income earning women was the only income earner of her household, indicated how valuable the money earned by the women was to the households. Those who earned 50% of their households income or less, might also be considered as providing substantial financial means in view of the available opportunities for women's earning.

#### Use and control of income

When asked how their incomes were spent, 82% said on family maintenance, particularly on food and clothes. With household incomes at such low levels this is to be expected. Food and clothes being priority areas of expenditure this means that men were seeking women's support in order to obtain basic necessities for their households. This provides an important explanation for the favourable attitudes of male guardians.

A majority of women spent very little on their own personal needs. Only 15% of women used their income mostly for personal expenses like buying saris, blouses or cosmetics. These women, who belonged to poor households, had small incomes and were mostly unmarried. The mother of one such unmarried girl said: "My husband's income is not enough for us to make ends meet, how could we buy our daughter's other needs? She has her own earnings to spend on them."

Two women, both from the middle income earning households, spent their income mainly on their children's education.

An enquiry as to whether women invested their income in further income earning revealed that in a majority of cases, 58%, they did not. Due to pressing economic needs incomes were mostly consumed: women in general were much more concerned with the question of survival, the present offered problems enough without thinking of the future. However, 38% of women did invest in poultry raising but only on a very small scale, two women (4%) who had training in tailoring, had bought used sewing machines with their savings and started tailoring.

Most women, 78%, were not able to save anything from their incomes. Of the rest, 19% had up to TK.200 saved at the time of the survey. Only one woman, working as a school teacher, had any savings - TK.900. The reaction of most women towards saving was simple but sharp: "We can hardly afford two meals a day, how can we save?"

How much control did women have over their own incomes? (Normally the income of subordinate members of the household may only be spent with the permission of the household head. Nevertheless there are certain common basic commodities, for example, buying of rice, for which expenditure approval would not usually be sought.) About 67% of women had control of



their incomes (see Table 5.6). Of those, about one third had no male guardian and were themselves the heads of their households. For the rest it was a matter of convenience: when their husbands were away working, they would buy food or other necessary household things with their money. Some said that their incomes were so small and irregular and their guardians allowed them to spend the money as they liked.

Table 5.6: Control of women's income

Control by:	F	%
self	48	66.7
husband	14	19.4
father	8	11.1
mother	2	2.8
Total	72	100.0

Source: Neelgang survey, 1985

Most of the women who had control of their incomes and who also had guardians said that they themselves decided how they spent their incomes. This apparent freedom should be viewed from two points: first, guardians could be sure that women would spend all or most of their incomes on household

maintenance, supposedly the guardian's responsibility, and not on themselves; second, none of the married women spent anything on their families of origin. Things might have been different had women earned more or spent on themselves or on their families of origin. The general situation was summarized by one male guardian: "My wife doesn't earn much at all, so I let her keep it; anyway she spends it on the family."

The incomes of one third (33%) of the income earning women were controlled by their guardians: in 19% of cases by husbands of married women; in 11% by fathers and in 3% by mothers of unmarried, divorced, widowed or separated women. Two women said that their guardians did not give them any money from their earnings for personal expenses. Others said they did receive some from time to time which they used mostly for buying clothes, for transport (garment and other factory workers) and for their children.

#### IMPACT OF INCOME EARNING ON SOCIAL STATUS

An attempt was made to assess the impact of women's income earning on their social status in the household and in the neighbourhood. The importance of women as individuals; their treatment by husbands and other household members; the significance of their decisions in family matters and the mobility of women outside their homes were all subjects of

enquiry in order to understand and assess the impact of income on social status.

#### Change in social status

Contrary to expectation, most women said their income did not make much difference to their position in the family (75%) or in the neighbourhood (87%) (see Table 5.7). Some said that, although they did not get any special treatment and care from their household members or neighbours, their income earning and the help they could give their guardians gave them a sense of importance. They felt pleased when they could fulfil the small demands of their children with their incomes.

Table 5.7: Impact of income earning activities  
on social status of the women

Social status	Family		Neighbourhood	
	F	%	F	%
No change	54	75.0	63	87.5
Raised	17	23.6	6	8.3
Lowered	1	1.4	3	4.2
Total	72	100.0	72	100.0

Source: Neelganj survey, 1985

Income earning women were just as subordinate to their guardians as non-income earning women. Major family decisions were taken by guardians and other household members had to seek permission from them in order, for example, to visit relatives or friends. As one woman said, "No, I don't get any special treatment because I am an income earner. My husband is in charge of everything, my opinion does not count for much." No change of expectation about women's duties and responsibilities towards their household members was observed.

Though women's incomes bring a measure of economic relief to their families, it was not openly appreciated by husbands or guardians. This may be due to the fact that maintaining the household is considered the responsibility of men. When men are unable to do so, they feel incompetent. As such, recognising women's role in this regard may mean recognition of their own inability. This also reflects how, like women's labour, their contributions are often underestimated. Money earning alone, while it may improve their condition of life, cannot change the attitude of men towards women.

A few women said that their status was raised in their family (24%) and in the neighbourhood (8%). Among them were the school teachers and the bank clerk. It may be noted that teaching and services in banks or government offices are high status occupations and as such, might have contributed towards a favourable change in social status. Some women received better treatment from their husbands and other household members, particularly from mothers-in-law. Widowed, divorced or separated women, who maintained themselves with their earnings, said that income earning enhanced their social status as they were self-reliant. To quote one young divorced woman with one child: "My parents do not consider me a burden as I can earn to keep myself and my child."

One woman's status in her family and three women's statuses in their neighbourhoods were low due to the activity they pursued. These women were employed as domestic servants in the homes of others. One of them stated:

"As I work as a domestic servant in other peoples houses my parents do not consider it good for the family. The neighbours also look down on me. But I have no choice. What can I do? This is the only job I can get. If I had money, I could do some business."

### Social criticism

Social criticism is often considered one of the barriers to women's participation in income earning. In a society where men are responsible for maintaining women, criticism towards women working for money could have a grave effect on male ego. What was the situation in Neelganj?

Table 5.8: Change in male guardians' social status

Change	F	%
No change	30	60.0
Raised	15	30.0
Lowered	5	10.0
Total	*50	100.0

Source: Neelgang survey, 1985

\*22 cases were omitted as there were no guardians

Almost all male guardians, 94%, reported that they did not face any social criticism because their women were working for money. Only three guardians said they faced criticism as their women were working as domestic servants. This situation should be understood in relation to the poor

economic conditions of Neelganj where a majority of people were landless and unable to maintain their households properly. As such, women who could earn money and bring some comfort to their households, were tolerated by others.

Male guardians were asked whether their social status had been affected by their women working for pay. About 60% of them reported that their status had not changed, 30% reported that it had gone up, while only 10% said that it had gone down (see Table 5.8). Those who thought that their social status had gone up, felt that as their economic condition had improved their neighbours regarded them more highly than before.

#### SUMMARY

A variety of activities, such as garment factory work, agricultural labour, petty business, domestic service, handicrafts making, tailoring, service and teaching, was done by women. Paddy husking, the most common income earning activity of rural women in other parts of Bangladesh, was not common in Neelganj. Cow and goat rearing and poultry raising, though done by women, were mostly treated as part of their domestic work.

Economic necessity was the most important reason for women's income earning. Inflation, death of male breadwinners, dowry, divorce and separation, in the absence of social security, aggravated the economic needs of households. To be self-reliant and to use skills already known were reasons for working given by women from better off households.

Lack of education, skills and capital, as well as lack of job opportunities, seriously limited the choice of jobs. Most women were engaged in activities which could be done inside their homes or at least inside the village. Marital status and dependent young children influenced the choice of activity.

About one half of the sample of income earning women had been involved in income earning for about two and a half years. Most of them were working without the assistance of others. About one third could not work regularly due to constraints like the shortage of capital.

Teachers and bank clerks and garment factory workers earned relatively higher incomes than others while the producers of handicrafts earned least. The incomes of about one third of the women were the only or main incomes of their households. In most cases incomes were spent entirely on family maintenance, in a few cases a small portion was



invested for additional income. Most women kept their incomes, for the rest their guardians took over their incomes. Not much change was observed in the position of women in their households or in their neighbourhoods due to income earning. The social status of most of the guardians was neither positively nor adversely affected by their women working for an income.



A business women makes a sale from her small home-based shop. Note the ever present children.



Women agricultural workers also have to look after their children while working.

## CHAPTER SIX

### INCOME AND NON-INCOME EARNING: FACTORS AND PROBLEMS

The present chapter seeks to highlight major factors which affect income earning and non-income earning of sample women. Discussions are organised under three major sections: first, issues and problems related to women's income earning activities like job satisfaction, work environment, wages, overtime; second, factors explaining the non-income earning of women and third, attitudes of women, their male guardians and village leaders towards women's income earning. The problems were identified by the women, their guardians, village leaders as well as by those engaged in field study.

#### Job satisfaction

A majority of women (61%) was satisfied with the activities they pursued whether work in garment factories, paddy husking, petty business, fishing net making, tailoring or agricultural labour (see Table 6.1). The remaining women (39%) were not at all satisfied with their activities mainly

because their incomes from them were too low. Most of these women were engaged in some sort of skilled work like nakshi-kantha making or jute handicraft. Three women, all hawkers, did not like what they were doing. One woman said:

"It is a lot of hassle walking all day peddling my stuff from door to door, but I make good money out of it, that's why I do it. If I had money, I would open a shop at my home."

Table 6.1: Level of job satisfaction

Satisfaction	F	%
Satisfied	44	61.1
Not satisfied because:		
Income low	21	29.2
Not suitable	3	4.2
Low status	3	4.2
Others	1	1.4
Total	72	100.0

Source: Neelganj survey, 1985

Another three who were engaged in domestic service inside and outside the village were not happy with their work

because of its low status among their relatives and neighbours.

### Work environment

The physical environment under which women work has an effect on their productive efficiency, health and well-being. Enquiry revealed that women who considered their work environment was congenial (86%) and healthy (87%) were mostly working inside their homes or on agricultural land within the village (see Table 6.2).

Table 6.2: Work environment

Work environment	F	%
Congenial	62	86.1
Uncongenial	10	13.9
Total	72	100.0
Healthy	63	87.5
Unhealthy	9	12.5
Total	72	100.0

Source: Neelganj survey, 1985

Those who complained of an unhealthy and uncongenial environment were all employed in the garment factories in Narayanganj. This problem will be discussed later.

#### Discrimination against women's employment

An attempt was made to find out whether there is any discrimination against women's income earning. The majority of the women (79%) and their guardians (44%) said that they did not have any idea about this (see Table 6.3). Only women who were employed in garment factories complained of discrimination. Their complaints were about wages (7%) and wages and overtime (8%). They said that men who were employed in other factories received higher wages and had opportunities to earn extra income through overtime work.

Some guardians commented that discrimination against women varied in different situations. For example, if a job was suitable for a woman, then employers were willing to recruit women and pay reasonable wages. But if that job could be done as well by men, then employers did not like to recruit women and if they did, they tended to pay less. This happened mostly when employing labour for agriculture. About 18% of guardians thought that women did not get equal employment opportunities, wages and other benefits. Only 10% of guardians and 6% of women thought there was no discrimination.

Table 6.3: Women's and guardians' opinions  
regarding discrimination

Discrimination	Women		Guardian	
	F	%	F	%
No idea	57	79.2	22	44.0
Mixed type	-	-	14	28.0
Pay and overtime	6	8.3	9	18.0
Pay	5	6.9	-	-
No discrimination	4	5.6	5	10.0
Total	72	100.0	*50	100.0

Source: Neelganj survey, 1985

\*22 cases were omitted as there were no guardians

It has been observed that women working as agricultural labourers or domestic servants received lower wages than men but when asked about this, only a small number mentioned the practice. As women's labour is considered cheap, this sort of inequality is normal and people take it for granted. One important reason for paying women less than men is that men can bargain as they have relatively greater opportunity for work than women who mostly have to accept a job within their own village.

### Problems relating to specific activities

#### 1. Work in garment factories:

The garment factories provided no facilities for workers' accommodation or transport. Village women who were employed in the garment factories of Narayanganj found it hard to get suitable accommodation near their place of work. In the social context of Bangladesh a woman, or a group of women, can not rent and occupy a house and stay in it without a male guardian being present. If factories had accommodation facilities for female workers they could stay there under some sort of security. In the absence of such facilities, women workers had to travel to work from their villages. The factories did not have any transport facilities either. As a result, women had to walk at least six to eight kilometres daily, to get to work. Public transport, like cycle-rickshaws, though available, were too expensive for their incomes.

Women received TK.500 to TK.800 per month as garment workers, a relatively low wage compared with other factories where men received a minimum of TK.900 plus benefits which women garment workers did not receive. The garment industries are highly profitable and enjoy many subsidies from government to encourage exports, but they do not pass any of these benefits on to their workers. Furthermore, the



work environment within garment factories was unhealthy or uncomfortable: inside they were congested, hot and stuffy. General working conditions were described as follows:

"Thirty of us sit at our machines in a medium sized room, hardly there is space to move. Sitting on a small stool the whole day makes my back ache. There are just two small windows in the room and no fan so it becomes very difficult in the summer."

## 2. Petty business

The creation of petty business was more often blighted by insufficient capital, aggravated by the fact that much of the time goods were sold on credit and repayment was often slow. Many times shop owners had to borrow money from local money-lenders at high rates of interest to run their businesses. This reduced their returns.

## 3. Tailoring and handicrafts

Though many villagers, men and women, considered tailoring to be a suitable activity for women, only four sample women did it. With much hardship these women managed to buy old out-dated sewing machines with which they sewed clothes for other villagers. Insufficient orders and low charges, often credited, made the activity not very profitable. This is an instance of difference between ideal and reality. Though both men and women thought tailoring a suitable income earning activity for women, only a few pursued it because it

was not very profitable.

Those who were engaged in handicraft production, for example, jute work, nakshi-kantha and embroidery, had to depend on middle-persons for orders. These middle-persons in turn supplied big urban shops or exported the handicrafts at much higher prices. The price received by producers was very low compared to their labour. As the village women generally did not go to towns and had no direct contact with shops or exporters, they had to depend on these middle-persons.

#### 4. Agricultural Labour

Seasonal work and low wages were important problems faced by the women (12%) engaged in this sector.

#### 5. Cow, goat and poultry raising

Considerable profit could have been made from cow, goat and poultry raising as there is demand for products like meat, milk and eggs in the local markets. However, though many village women were interested in these activities, as they could be integrated into their domestic activities, few women did them because of lack of capital.

### FACTORS EXPLAINING NON-INCOME EARNING

In Neelganj, the vast majority of women (84%) were unemployed. Analysis of the income structure of the village shows that the majority of households fell in the category of poor and very poor. In most households only one person was earning, more often the male household head, and the rest were dependent on him. In these circumstances the question arises, 'Why do women not work to improve their economic situation?' It is important to identify the factors affecting rural women's employment before developing a strategy to increase their participation in income earning.

This section concentrates on factors affecting the unemployment of women and other related issues: the job experience of women, reasons for discontinuing income generation and their willingness to participate in income earning.

#### Reasons for non-income earning.

Several factors were identified by women to account for their lack of engagement in income earning. Twenty four percent said that they could not find jobs. Some of these had approached others working in garment factories to arrange jobs for them. Some had approached the chairperson and secretary of the Women's Welfare Society to obtain credit for

them so that they could pursue activities like paddy husking, petty business, poultry raising or cow or goat rearing. About 23% of women said that their husbands and male guardians would not allow them to go out of the house for income earning and many of these women did not have much idea about what activity they could do inside their houses. As one woman said: "I want a job that I can do inside my home, but I have no idea what I can do, what is profitable or how to organise it."

Table 6.4: Women's reasons for unemployment

Reasons	F	%
. Job not available	21	24.4
Husband/male guardian does not permit	20	23.2
No capital	11	12.8
No skill	10	11.7
To look after family	7	8.2
Economically solvent	7	8.2
Sickness and old age	6	6.9
Student	4	4.6
Total	86	100.0

Source: Neelganj survey, 1985

Lack of capital (13%) and lack of skill (12%) were other important factors preventing women from participating in income earning (see Table 6.4). About 8 percent of women could not work as they had young children to look after, and another 7 percent because of old age or sickness and about 5 percent because they were students. Only 8 percent said there was no financial need for them to earn.

Table 6.5: Need for vocational training

Training in:	F	%
Tailoring and jute handicraft	25	29.1
Tailoring	11	12.8
No idea about useful vocation	2	2.3
No training needed	48	55.8
Total	86	100.0

Source: Neelganj survey, 1985

Lack of usable skill for income earning was one of the important factors for their non-participation. About 42% of women were interested in receiving training, especially in tailoring and jute handicrafts (see Table 6.5). Interest in these two skills may be due to the fact that they have seen

some village women trained in tailoring, get jobs in garment factories and some, trained in jute handicraft, working in their houses. Two women wanted to train but were not sure which vocation would be most useful to them.

#### Information and advice

As women are traditionally assigned to domestic roles and men to income earning, neither men nor women have much idea about what women can do to earn money. Myths about what women can do and norms about what they should do are so strong that not much thought has been given to the creation of job opportunities for women or of admitting them to jobs usually done by men. Recently government and a few private organisations took up programmes to encourage the participation of rural women in income earning. These agencies provide different kinds of inputs, for example, functional education, vocational training, equipment and credit.

Women were questioned about the extent of their knowledge of these services. This revealed that the majority of women (62%) had no idea about them (see Table 6.6).

Table 6.6 Knowledge about government and private  
agencies' service for women

Knowledge	F	%
No knowledge of such agency or service	53	61.6
Had knowledge about agency and service	33	38.4
Total	86	100.0

Source: Neelganj survey, 1985

It may be recalled here that in Neelganj no such agency was in operation, though the village had been recently included under RSS a programme had not yet started. However, adjacent villages had co-operatives and RSS programmes. Above all women had the opportunity to get credit from commercial banks operating in Bander upa-zila (sub-district) - only a few kilometres from the village. The rest, 38%, who knew about them, had no detailed idea as to the services offered or how to obtain them. One women remarked: "My husband and neighbours told me that the Government offers loans. But neither me nor my husband have any idea how to get them".

Rural women normally depend on their husbands or male relatives for contacting any agency outside the village. But husbands or other male guardians are often illiterate and ignorant of many services offered by government and private agencies. A few women, who do know of these facilities, are mostly from the richer households and often avail themselves of more than one facility. These services often do not reach those most in need of them.

Table 6.7: Non-income earning women  
by origin of advice

Advised by	F	%
Husband	7	8.1
Household members	5	5.8
Neighbours	1	1.2
Not advised by anyone	73	84.9
Total	86	100.0

Source: Neelganj survey, 1985

The non-income earning women were asked whether any of their household members or neighbours ever advised them to work for an income. The majority (85%) reported that no one



had ever given them advice (see Table 6.7). Eight percent had received such advice from their husbands, six from household members and only one percent from neighbours.

Income earning activities ever pursued and reasons for ceasing

An attempt was made to find out which types of activities had ever been pursued by currently non-income earning women and to identify factors which led them to stop.

Table 6.8: Income earning activities  
ever pursued

Activity	F	%
Petty business	6	6.9
Domestic service	3	3.5
Weaving	3	3.5
Tailoring	2	2.3
Goat rearing	1	1.2
No activity pursued	71	82.6
Total	86	100.0

Source: Neelganj survey, 1985

Of the 86 non-income earning women only 15 (17%) had ever pursued any income earning activity (see Table 6.8). Of them six (7%) had run petty businesses, that is, shops in their own homes selling consumer items. Two women had done tailoring, three worked as domestic servants in rich neighbours' houses and the remaining three were engaged in weaving in a nearby factory. They had worked from one to nine years, an average of 3.5.

Table 6.9: Reasons for discontinuation

Reasons	F	%
Lack of capital	8	53.3
Uncertainty of orders	2	13.3
Look after family	2	13.3
Husband does not permit	1	6.7
Ill health	1	6.7
Job not available	1	6.7
Total	15	100.0

Source: Neelganj survey, 1985

Reasons for giving up were shortage of capital, insufficient and irregular orders, marriage and involvement

in domestic duties and dismissal (see Table 6.9). The small home-based businesses rarely lasted very long. Women often succumbed to selling on credit, thus quickly using up their limited capital. Three of them said they had used up their business capital to meet some family emergency and had not been able to accumulate further capital for business maintenance or re-establishment.

One woman engaged in weaving, representative of five others, gave up her job after marriage: "my husband and his relatives don't like me to go out to work. Now I stay at home and mind the family." Ill health was the reason for one woman giving up work.

#### Willingness to work in future

Contrary to the popular belief that rural women do not want to work for an income, a majority of women (70%) expressed their willingness to take up income earning activities. Almost all of them mentioned financial need as the major reason for wanting work. Married women were more interested in work which they could do along with their household responsibilities. Unmarried, divorced, widowed and separated women were willing to do any job inside or outside their homes. Many of them preferred jobs in garment factories because of its regularity. In other factories women had fewer opportunities for employment.

Thirty percent of women were not interested in working in the future. They gave several reasons, the prominent one was the negative attitude of male guardians. About half of these women said that their husbands or fathers would not allow them to work. They were mostly from rich and middle income earning households. This demonstrates clearly the relationship between economic factors and male attitudes towards women and their employment. Other reasons included family duties, ill health and old age.

#### Effects of non-income earning on women

It was not within the purview of this study to measure the effect of non-income earning on women but during interviews many non-income earning women expressed their feelings on this issue. Most women who were willing to work were to some extent frustrated by their lack of employment. Some felt they should work to reduce the economic hardship of their households. Their husbands' or male guardians' incomes were often not enough to meet the basic requirements of their households. In the poor households women had little domestic work to do: their houses were small and there was little to clean and little to cook. Moreover, almost every household has unmarried girls or young children to share in household chores, like fetching water, collecting firewood, sweeping the courtyard and looking after babies. These women had plenty of free time which they could have used for some

productive work, particularly unmarried girls. These girls remained idle most of the time. It is expected that when girls grow up they will get married and start their new lives in their husbands' homes. Due to poverty and inability to meet the demands of dowry, girls' marriages may be delayed which places a burden on their parents both from an economic and from a social point of view. Economic, because their parents have to maintain them and find the dowry for their marriage; social because, as the early marriage of girls is the norm, the prestige of parents is at stake if they can not arrange their daughters' marriages at the right time. The situation was frustrating for both girls and parents. The unmarried girls who were income earners had a sense of usefulness and were not frustrated like the non-income earning women. Nor were their guardians so worried about them. Many guardians were even saving money from their daughters' incomes to pay dowry or their marriage expenses. Income earning gave unmarried, widowed and separated women a chance to live life with dignity whereas women without such opportunities did not know how to escape from the situations confronting them. The following statement by an unmarried girl is characteristic:

"I don't have much work to do. Sometimes I help my mother to clean and cook. But that doesn't take long. I remain idle nearly all the day. I'm bored."

Another unmarried girl commented,

"My life would be better if I could work like her [referring to one of her neighbours who was working in a garment factory] and earn money to help my father and to spend for myself."

The effect of unemployment on women was financial deprivation. It made them more dependent on their husbands or other male members of their households. The effect was greater on unmarried girls who, in the absence of any constructive work or any hope of future work, felt bored and frustrated.

#### ATTITUDES TOWARDS WOMEN'S INCOME EARNING

What are the opinions of women and their guardians regarding women's income earning? Which activity do they consider suitable for women? What do they think the government should do to ensure greater welfare and development of women's potential? These questions were asked in order to assess the attitudes of women, their male guardians and village leaders. It is believed that the attitudes of the people, particularly those held by men, guardians and employers, have a definite bearing on the women's participation in income earning.

### Attitudes of women

Popularly rural women are considered to be very conservative, happily dependent upon their menfolk and having no interest in 'men's work', that is, earning money for family maintenance. What are women's opinions regarding their participation in income earning?

Table 6.10: Women's attitudes towards income earning

Attitudes	<u>Women</u>					
	Income earning		Non-income earning		Total	
	F	%	F	%	F	%
Very favourable	56	77.8	5	5.8	61	38.6
Favourable	16	22.2	80	93.0	96	60.8
Unfavourable	-	-	1	1.2	1	0.6
Total	72	100.0	86	100.0	158	100.0
	N = 72		N = 86		N = 158	

Source: Neelganj survey, 1985

All women, except one non-income earning woman, had favourable attitudes towards women earning an income though the strength of these positive attitudes differed somewhat.

While 78% of income earning women were strongly in favour, only 6% of non-income earning women were (see Table 6.10).

An enquiry as to the reason for the generally favourable attitudes revealed that 54% of income earning women thought that women could help their families with their incomes, while 46% considered that income earning would make women self-reliant (see Table 6.11).

Table 6.11: Reasons for women's favourable attitudes

Reasons	Income earning women		Non-income earning women		Total	
	F	%	F	%	F	%
To help family	39	54.2	9	10.5	48	30.4
To be self-reliant	33	45.8	77	89.5	110	69.6
Total	72	100.0	86	100.0	158	100.0
	N = 72		N = 86		N = 158	

Source: Neelganj survey, 1985

The views of non-income earning women were quite opposite. Of the total women, income earning and non-income earning, a majority, 89%, believed that income earning was



important to make women self-reliant and only 11% considered that they could help their families.

What are the possible explanations for this attitude? It is to be expected that income earning women would have more favourable attitudes than non-income earning women as they were engaged in work and were already benefitting. But the reasons put forward showed that income earning women were much more concerned with family maintenance. This may be due to the fact that a considerable number of them were divorced, widowed or separated women who had the sole responsibility of maintaining their families and as such this reason was more important to them.

The non-income earning women were very dependent on their male guardians and as such they put more emphasis on self-reliance. Their dependent condition and the desire to be self-reliant were reflected in many of their comments, for example, "It is good for women to earn and have some money in their hands. Then they don't have to beg for everthing from their husbands."

"If women earn they can stand on their own feet. If they can't be married off early, they don't become a burden on parents; if they are widowed or divorced, they can look after themselves. If married women work, they don't have to depend on their husbands for everything they need."

From these comments it is clear that non-income earning women were conscious of their situation and were not happy with their dependence. They were interested and eager to change their present situation. This is a very positive indication which can be utilized for their greater involvement in productive activities and bringing about a change in their present position.

#### Attitudes of male guardians

Guardians expressed a variety of attitudes about women's income earning. These were grouped into five categories (see Table 6.12). Nearly one half (44%) of the guardians thought "women should work but keep purdah". By this they meant that even if they go out they should avoid contact with men, dress properly (covering their body and in the ghomta style - that is, covering the head with the anchal of the sari. The percentage holding such an opinion was higher among income earning women's guardians (50% as against 40% of the guardians of non-income earning women).

The concern for purdah by the guardians of income earning women may reflect a sense of guilt on their part. Perhaps they wanted to emphasize that though they have allowed their women to work for an income, they have not foresaken the value of purdah.

Table 6.12: Guardians' opinions regarding  
women's employment

Opinion	Income		Non-income		Total	
	earning		earning			
	women's		women's			
	guardian		guardian			
	F	%	F	%	F	%
Should work but keep purdah	25	50	33	39.8	58	43.6
Should work to be self-reliant	15	30	38	45.7	53	39.8
Should work to help family	22	44	23	27.7	45	33.9
Should work for welfare of the nation	5	10	3	3.6	8	6.1
Should look after family only	-	-	2	2.4	2	1.5
Total	*67	134	*99	119.2	166	124.9
	N=50 (1)		N=83 (2)		N=133 (3)	

Source: Neelganj survey, 1985

\* More than one response was made.

(1) 22 cases were omitted because there were no guardians

(2) 3 cases were omitted because there were no guardians

(3) 25 cases were omitted because there were no guardians

More than one third of guardians considered that women should work to be self-reliant and a larger proportion of them were guardians of non-income earning women. It may appear from this view that in Bangladesh a radical change in men's attitudes towards women has taken place and people now recognise women's individual identity and need for their welfare. The reality is, due to economic hardship, many parents and relatives who have responsibility for women and their children when they are in need are no longer in a position to do so. As such, they wanted women to be self-reliant and not to be a burden on them.

One third of the guardians thought women should work to help their family of origin, or of procreation, as appropriate. The percentage was higher among the guardians of income earning women. This reflects the traditional belief that women are part of the household and whatever they do should contribute to family welfare rather than their own well-being. A few guardians, about 4%, thought women should work as their work would contribute to the welfare of the nation. Though small in number this view has some significance as it reflects the villagers' perception of women's role and the importance of women's participation in national development. These guardians were better educated middle income earners. Two guardians of non-income earning women had negative attitudes considering that women should look after their families only. These two guardians were

very conservative and strict in their religious practice.

Activities considered suitable for women

In response to the question: 'Which activities are suitable for women?' more than half (55%) of the guardians preferred activities which could be performed within the home, for example, tailoring, knitting, handicraft making, paddy husking, petty business and paper bag making (see Table 6.13). The reasons put forward were: first, women would be 'secure' (meaning that their chastity would not be threatened) inside the house; second, they would not violate purdah and third, their domestic role would not be affected.

The rest of the guardians (44%), except one, said that their women could do any activity which suited their supposed innate feminine characteristics, that is, physical and emotional weakness, tolerance, patience, caring disposition and family orientation. Examples were teaching and midwifery for educated and skilled women and cooking, baby sitting or work in garment factories for poor unskilled women. In fact, all of these occupations represented elaboration of housewifely duties outside the home. Even jobs in garment factories were considered suitable because, among other reasons, women made clothes there.

Table 6.13: Activities considered suitable  
by guardians

Suitable activities	<u>Guardians</u>					
	Income earning			Non-income		
	women's		earning womwn's		Total	
	F	%	F	%	F	%
Pursuable at home	24	48.0	49	59.0	73	54.8
Suitable for						
women	26	52.0	32	38.6	58	43.6
Economically						
gainful						
activity	-	-	1	1.2	1	0.8
None suitable	-	-	1	1.2	1	0.8
Total	50	100.0	83	100.0	133	100.0
	N=50 (1)		N=83 (2)		N=133 (3)	

Source: Neelgang survey, 1985

(1)22 cases were omitted because there were no guardians

(2) 3 cases were omitted because there were no guardians

(3)25 cases were omitted because there were no guardians

Although making clothes on a commercial basis is mostly done by men, women are expected to make clothes for domestic use. Only one guardian said that women should be prepared to take up any gainful activity. He was very poor, supporting the view that economic hardship may radically modify social values.

Though almost 100% of male guardians favoured their women earning an income, their preference for activity revealed a concern to maintain the status quo and the male dominant attitude expressed in it.

Table 6.14: Activities considered suitable by women

Suitable activites	Income earning		Non-income earning		Total	
	F	%	F	%	F	%
Pursuable at home	32	44.4	81	94.2	113	71.5
Suitable for women	32	44.4	3	3.5	35	22.1
Economically gainful	8	11.2	2	2.3	10	6.4
Total	72	100.0	86	100.0	158	100.0
	N = 72		N = 86		N = 158	

Source: Neelganj survey, 1985

What activities did women prefer for themselves? The great majority of women, 72%, preferred activities which could be done inside the home (see Table 6.14). Almost all non-income earning women, 94%, shared this view. About 22% of women thought that they could take up any activity which suits them (thus emphasizing cultural values). However, the activities named by them were more or less similar to those mentioned by their male guardians. Eight income earning women and two non-income earning women considered any lucrative activities (thus emphasizing economic gain). As with guardians, all the women who had this view were from very poor households.

#### Attitude of local leaders

Both formal and informal village leaders had influence and control over villagers. Generally these people belong to the rich class who own land and control much of the means of production and have political influence which they generally use to further their own interests. Because of their economic and political power, villagers have to obey them and accept the moral standards prescribed by them. An attempt was made to discover the attitudes of these leaders to the situation of the village women and to women's income earning activities in particular.



All the social and religious leaders interviewed had favourable attitudes towards women earning an income - an encouraging finding. Most of them were concerned about the sufferings of women due to widowhood, divorce or separation and the increasingly widespread system of dowry which hinders girls' marriages at an appropriate age and placed a burden on their parents. Many of them felt that the present condition of women should not continue and something should be done in terms of education and employment to make them self-reliant.

Like most of the women and most of their male guardians, all the leaders had the opinion that women should work for an income but should also carry on with their domestic duties. They also preferred activities which would not take women away from their homes and which suited their supposed innate feminine characteristics. Credit facilities from banks and other rural development agencies were considered essential to help women buy, for example, raw materials for handicrafts or equipment like sewing machines for tailoring. These leaders believed that women's income would contribute to household income which in turn would improve their health and happiness and enable them to educate their children.

#### Government actions desired

Women and their male guardians were asked about what they thought government should do to improve the situation of

rural women. All women and male guardians had strong convictions that without government help the general welfare and development of women could not be achieved.

Table 6.15: Government actions desired by women

Government should provide	Income earning women		Non-income earning women		Total	
	F	%	F	%	F	%
Job, education, vocational training and credit	39	54.2	22	25.6	61	38.6
Job, education, vocational training	30	41.7	61	70.9	91	57.6
Cottage industry or garments factory at local level	3	4.1	3	3.5	6	3.8
Total	72	100.0	86	100.0	158	100.0
	N=72		N=86		N=158	

Source: Neelganj survey, 1985

A majority of women, both income earning and non-income earning, felt the need for government involvement at many

levels to raise the socio-economic condition of rural women. Creation of job opportunities, provision for educational and vocational training and credit facilities were the most desired government actions (see Table 6.15). A few women also suggested that government should establish cottage or garment industries in and around the village where women could get jobs.

About one third of male guardians wanted government to create job opportunities and provide education and training facilities for women (see Table 6.16). Another one third put special emphasis on the availability of credit through banking or other economic institutions to encourage the self-employment of women. About one quarter of male guardians wanted government to establish cottage industries in and around the village to create job opportunities for women.

Some village leaders also had the opinion that government should act in support of the welfare and development of village women, especially the unemployed, suggesting the establishment of garment or other cottage industries at village level. Some were willing to co-operate in this, for example, by arranging to sell land for the factory at below market prices to any one willing to take up projects which employ women.

Table 6.16: Government action desired by guardians

Government should provide:	<u>Guardians</u>					
	of income earning		of non-income		Total	
	women		earning women			
	F	%	F	%	F	%
Credit	15	30.0	30	36.2	45	33.8
Jobs	2	4.0	3	3.7	5	3.7
Vocational training	-	-	2	2.4	2	1.5
Jobs, education and vocational training	3	6.0	-	-	3	2.3
Jobs, education, vocational training and credit	23	46.0	20	24.0	43	32.3
Cottage industry or garment factory in village	7	14.0	28	33.7	35	26.4
Total	50	100.0	83	100.0	133	100.0
	N=50 (1)		N=83 (2)		N=133 (3)	

Source: Neelganj survey, 1985

(1) 22 cases were omitted because there were no guardians

(2) 3 cases were omitted because there were no guardians

(3) 25 cases were omitted because there were no guardians

## SUMMARY

Women engaged in garment factories, petty business and paddy husking had some job satisfaction, whereas those tailoring, hawking and in domestic service had little, primarily because of low income, hard work and low status. Except for garment workers, the environment was healthy and congenial in most cases.

Contrary to common belief, women faced little criticism when starting work, especially those who were working inside their homes. Garment workers did encounter criticism which they, with support from their male guardians, generally tended to ignore.

Most women and their guardians had no idea about discrimination against women's employment. Women garment workers complained about discrimination with regard to wages and overtime.

Seasonal work and low wages were problems for agricultural labourers while petty business and paddy husking suffered from shortage of capital. Irregular orders and low charges made tailoring and handicraft work less profitable.

Non-availability of jobs, male guardians' disapproval and lack of capital and marketable skill were important

reasons for women's non-participation in income earning. Social criticism, the most popularly believed reason in this regard, was not mentioned by anyone. The majority of women did not have any idea about developmental services offered by government and private agencies.

A few unemployed women had once been engaged in petty business, tailoring, domestic service or weaving. Due to shortage of capital, irregular orders, ill health, marriage and involvement in domestic duties they had to give up their work.

A majority of unemployed women was interested in taking up employment in future. All of them stated financial need as the major reason for wanting work. The effect of unemployment on women was financial deprivation and greater dependency on their male guardians or other household members. Almost all women, their male guardians and local leaders had favourable attitudes towards women's employment. They agreed that women should work to help their families and try to be self-reliant. The concern to help their families was stronger among income earning women and being self-reliant was stronger among non-income earning women. A majority of women, their guardians and village leaders, preferred women to do jobs which could be done inside their homes. A few, especially from the poor category, thought that any economically gainful activities could be pursued by

women.

Government actions relating to creation of job opportunities, provision for education and vocational training and credit facilities were desired by the women and by their male guardians for the welfare of women. Some of them together with village leaders suggested that the government should establish cottage or garment factories in and around the village.

## CHAPTER SEVEN

## CASE-STUDIES OF RURAL WOMEN

In the preceeding chapters, findings relating to the socio-economic characteristics of the sample women, income earning activities pursued by them and factors affecting their employment and unemployment have been discussed. The data gathered were organised, described and interpreted around different issues and questions. The statistical methods used to this end do not convey adequately the tormented insecurity of the lives of many of the women who were the subjects of this study. In an attempt to overcome that limitation, a number of case studies are presented in this chapter. Concentrating on the lives of particular women, these will show more of the painful reality of their situation. Representative cases were selected for this purpose. The cases have been developed on the basis of data obtained interviewing both the women and their male guardians and general observation of the life situations of the households.



Case 1. Sufia: a businesswoman.

Short and slim Sufia was a 38 year old widow. She was married at the age of 13 and after 20 years of happy conjugal life, her husband died, leaving her with three young children. Though her husband had been only a poorly paid employee in the railway department the family, by Neelganj standards, had been quite well off and had managed to save some money. After her husband's death Sufia received about TK.15,000 (NZ\$1,000) from his provident fund, gratuity and pension. She had no land except the plot on which her house, inherited from her father, was built.

Being the only living child of her parents, now dead, there was no one to look after her. Since her marriage at 13 she had been entirely dependent on her husband and had no idea how to use her resources to keep the family going. One of her distant relatives, who was engaged in some business, advised her to invest her money with him. She trusted him to the extent of TK.10,000 (NZ\$670). Sufia never received any return on the investment and as a result she was thrown into great economic distress. Having no close male relatives (e.g. husband, father or brothers) it was impossible for her to put pressure on the man to whom she had entrusted the money. She approached many people to help her but as she was only a poor widow with no potential and few economic resources, no one paid any attention to her problems ( see

Figure 3.4, case 1). She had neither education nor marketable skills. She raised some capital by selling her gold jewellery and started a small shop in her home. For the last five years she has been running her shop on very little capital. As most of the villagers were poor, she often found herself selling things on credit and this hampered the smooth running of her business. Had she been able to realise her loan to the businessman she would have been able to expand her business. She knew that banks provided loans for running businesses but she was not sure whether she was eligible for one, or of the necessary procedure.

Her house, made of corrugated iron, was located on a small piece of land. The state of the house showed that it had seen better days: it lacked maintenance and reflected poverty. There was only one medium sized room in which she lived and from which she ran her business. Her business stock, for example, biscuits, sweets, salt, soybean oil, kerosene, soap, talcum powder, bangles and ribbons, were kept in one broken cupboard and some containers. As her shop was inside her house and there were no men in the house, women from her neighbourhood came mostly in the afternoon, to buy what they wanted. They would sit on the wooden bed and chat while they chose what to buy. Sufia was satisfied with her activity as she could do it along with her domestic cooking, cleaning and child care. As there was not much rush she could comfortably manage both. When she went to market to

buy merchandise her elder son of 12 years looked after her baby boy as well as the shop. As there was no adult male to help Sufia stock her shop, she had to go to Narayanganj to buy herself. On these expeditions she wore a burkha, having come from a household where wearing burkha was the norm. She tried to maintain that practice as she felt that it was prestigious. As a poor widow struggling to maintain herself and her children and keeping purdah by wearing burkha, no one criticised her for running the business.

The course of her life had taught her that women must have some education to "understand good and bad" and that they should possess some vocational skill. She had very favourable attitudes towards women's employment and thought that it would make women self-reliant, enabling them to take care of themselves through bad times. She thought women could do any job but that it would be better for them if they could do something inside their homes, they would then be able to look after their families as well.

As her income was inadequate Sufia needed further income opportunities. She was interested in training as a tailor. She thought she could easily do that in conjunction with her existing business. Her 12 year old son and 8 year old daughter were attending the free village primary school though she often found it difficult to pay for the necessary stationery.

The worry and economic insecurity, including lack of good food, have caused Sufia ill health. She looked much older than her 38 years. Widowed women are generally soon remarried but with three young dependent children no one was willing to marry her.

Sufia felt that government should take action to improve the condition of women. She suggested the creation of jobs, the provision of credit, education and vocational training facilities. She also thought that the establishment of garment factories in and around the village would increase job opportunities for women.

#### Case 2. Suraya: an under-employed girl

The young, intelligent, energetic and extrovert Suraya was the third daughter of a poor household of Dakkhin para, one of the areas of Neelganj village. She was 20 years old and unmarried. Her father was a day-labourer, earning about TK.700 (NZ\$47) per month. Her eldest sister, Banu, was married and at her marriage her father sold the only plot of agricultural land he had, leaving only the land on which their house stood. Suraya had four sisters and three brothers. Her other elder sister, Rina, was employed in a garment factory in Narayanganj. She was earning TK.600 (NZ\$40) per month.

Suraya earned a small income of about TK.200 (NZ\$14) per month from tailoring and paper bag making. None of these activities kept her engaged for more than two to three hours a day. Though she helped her mother in cooking and cleaning the house, she had a lot of free time. She desperately wanted a job in the garment factory but had not been able to get one so far. As soon as she met me she asked me to arrange some kind of job for her.

Suraya had a very realistic attitude towards her situation. When her parents expressed their concern about their daughters' marriage, she showed herself much more interested in getting a job. As she said,

"You never know, after marriage my husband may abscond with my dowry money or divorce me after sometime. So what's the use of spending so much money on dowry, incurring great debt in the process? It is better I work and stand on my own feet first."

She laughed and added jokingly, "If I can earn, there will be no shortage of men willing to marry me."

Though she was not immediately interested in her own marriage, Suraya was concerned about the single state of her elder sister, Rina, then 22. Suraya wanted a job so that she could help raise the dowry for her sister. According to the

village norm, Suraya and Rina were both over the marriagable age. Not only the dowry, but the cost of the marriage ceremonies themselves are high. The family had not yet recovered from the economic crisis created by the marriage of their first daughter. The income earned by the father and daughters were not enough to meet basic household needs and left nothing to save for the second daughter's marriage. The mother said, "If we could get a good boy (bhalo chele), who earns well but doesn't ask much dowry, we would marry her off by borrowing money."

Suraya was not satisfied with tailoring and paper bag making which she had been doing for the last three years. She received orders for garments but had to use the Women's Welfare Society's sewing machine as she did not have one. Paper bag making was not very profitable, partly because many people were engaged in it and demand was low. Whatever she earned she kept with her mother and spent mostly buying clothes and other things for herself and her younger brothers and sister.

She was criticised by the neighbours when she went for training in tailoring (from a voluntary agency in Narayanganj). But afterwards, no one criticised her as she was working inside the home. Sufia said that her income earning had no impact on her position in her household or in the neighbourhood.

Case 3. Rahima: a hawker

Rahima lived in Dakkhin para with her husband and seven children in a small hut made of bamboo and straw. The hut belonged to one of her relatives who allowed the family to stay there. Rahima's husband was a day-labourer earning about of TK.400 (NZ\$27) per month but often less due to frequent illness. Forty one years old Rahima was married at the age of 16 and during her 25 years of conjugal life had 7 children, three daughters and four sons. Two of her daughters were of marriageable age (20 and 16). None of her household members was educated and none was attending school.

The poor economic condition of the household was very apparent. The hut had only one room in which was a big bed where her husband slept with her sons, Rahima slept on mats on the floor with her daughters. The children's clothes were old. Rahima had only two saris which were in relatively good condition.

For the last eight years Rahima had been selling meat, which she bought from Nabiganj bazaar, from door to door in Neelganj and adjacent villages. From this she earned TK.900 (NZ\$60) per month, high compared with other activities pursued by village women. Her income was the main income of the household. She retained control of her income but spent

it entirely on family maintenance. She consulted her husband before any major expenses or about major family decisions. She had saved TK.200. She had not been able to invest any of her income: "there is nothing left after buying basic necessities". Her husband did not approve of her earning in this manner:

"it doesn't look good to see a woman roaming the roads. She should be inside her home in comfort with her children and minding household chores. But it's my bad luck that I had to send my wife to earn like this."

As their sons were young they could not work to support the family financially. If there had been any jobs available they would have sent their daughters to work. They were also eager to train their daughters in some vocation. Rahima was not interested in taking any vocational training for herself as she considered it was not useful for her and she was quite satisfied with the income from hawking except that she had to walk around all day. Her physical health was not good and she felt tired and exhausted when she returned home after a whole day's work.

Her household work was mostly done by her daughters. When asked whether her income earning made any difference to her status in the family or in the neighbourhood, she replied that her husband treated her better than before. But she had



not noticed any change in her neighbourhood. Her neighbours appreciated that she was struggling hard to maintain her family. Hawking was not considered suitable for women as they have to move around and cannot keep purdah, therefore, her social status was not improved. At first, some people criticised her and advised her to do something inside her home but the work she could do there was not profitable enough to maintain her family. So she chose this job, preferring to tolerate the criticism rather than see her family subject to even greater poverty.

Both Rahima and her husband were of the opinion that women should work so that they could help their families as well as to be self-reliant. Though ideally they considered any activity inside their home was better for women they knew that there was little opportunity to do such work and therefore women should do whatever they could. Rahima and her husband wanted government to do something like creating job opportunities for women or providing credit so that they could run a small business.

#### Case 4. Monu: an unemployed housewife

Monu lived in Purba para with her husband, their three year old child and her 60 year old father-in-law. She was 24 and was married at the age of 18. Their household belonged to the middle income category: her husband, an employee of a

business firm in Narayanganj, earned TK.1,500 (NZ\$100) per month. Manu attended primary school up to class III and could read and write simple things. She possessed no vocational skills and had never pursued any income earning activities. Her husband did not approve of her being employed. They had a small piece of land adjacent to their home where they grew a small quantity of rice, vegetables and mustard seeds. With these products and her husband's income their four-member household was relatively well-off. When asked whether she would like to do some job in the future she said that her husband would not allow her to do so as she had to look after her child and household. She did not feel any necessity to earn and was happily looking after the family.

Though Monu was not working for an income, she and her husband thought that it was not bad for women to do so. Her husband said that women should work but should also be careful about their 'prestige'. By 'prestige' he meant upholding the values of purdah. Both of them preferred women to do those jobs conventionally considered appropriate, those not involving hard labour or mixing with men. Monu thought that gradually the attitude of people was changing and now people did not mind very much if their women went out to work. Monu and her husband shared the opinion of others that government should do something for the welfare of women.

Case 5. Ara: a glass factory worker

Ara lived with her three year old son in Poschim para. She was 24 and lived in a one-roomed hut, part of a complex of three small houses, badly in need of repair, surrounding a courtyard. In other parts lived her mother, her two brothers, who were day-labourers, and their families. Ara and her brothers inherited the house from their father who died a few years ago. The family had no agricultural land.

Ara was married very early, at the age of 8 years, to an 18 year old man. She could not adjust to her in-laws: "no body loved me there. They put me to hard labour, if I did not do well, my mother in-law used to beat me." So her father had to take divorce from her husband. After she returned home, she attended school for only two years and then stopped as her father thought it was of no use to her. She was married for the second time when she was 20, to a rickshaw-puller. Ara tried her best to adjust to her husband's household which was in the adjacent village. But she claimed that the man was very irresponsible and did not look after her well. Often there was no food in the house. Finally, when her baby was one year old, he divorced her. When asked why her second husband divorced her, she replied that he wanted to marry another woman. She returned to her brothers and had been staying with them for six months. But they did not have enough to maintain their own families

adequately. She was an additional burden to them. She was badly in need of money and willing to take any job which she could do. At last one of her brothers arranged a job for her in a glass factory in Narayanganj. She received TK.500 (NZ\$35) per month with no other benefits.

Her former husband refused to share any responsibility for their child. When her brothers put pressure on him to pay maintenance, he asked them to leave his son with him. Ara did not agree as she had reason to believe that her child would not be looked after properly.

Ara was not happy with the job she was doing as it involved hard labour for eight to ten hours per day. There were no set working hours. The factory environment was poor and unhealthy. Though about 12 women labourers were employed, no extra facilities, like toilets, were provided. Ara complained about discrimination against women workers with regard to wages, overtime and leave. She said that though she worked as hard and as long as male workers they were paid more on the grounds that they were working harder. As her income was not sufficient to allow her to use public transport (rickshaw), she had to walk to the factory everyday which was about five kilometres from her house. She took a ferry across the river. The ferry was very cheap, only 10 paisa per person per crossing, which she could afford.

Ara wanted to train herself in tailoring so that she could get a job in a garment factory which she considered would be an improvement on her job in the glass factory in every respect. But she had no time to go for training.

Ara was overworked. Her day started very early. She had to clean her house, fetch water from her neighbour's tube-well, wash clothes in the pond, grind spices and cook food for herself and her son. She took food to her place of work for lunch and dinner. Often she had to work up to 10 o'clock at night which she said was too much for her and she did not feel safe walking such a long distance at night, though accompanied by a fellow female worker. Her mother and brothers were also worried about it but they had no choice. She had been at the job one year.

When asked whether she faced any criticism for working in the factory outside the village, she replied: "No, nobody said anything. Everybody saw what a bad time I had with my child. I had no choice but to work, if not for myself, at least for my child."

She said that she was happy that she could lighten the burden on her brothers and could maintain herself anyway. She received better treatment from her kin these days, and they also cooperated with her in continuing the job. For instance, her mother looked after her child when she was at

work. She did not think any change had occurred in her social status in the neighbourhood.

As Ara's brothers and mother were alive and staying in the same compound, it was expected that Ara would name one of them as her guardian. But Ara and her other kin preferred to name her as her own guardian. Ara said that as she was earning she was free to spend her money and take decisions about her own household: she was her own guardian. However, she said that in important matters, she always consulted her mother and brothers.

Ara strongly supported the idea that women should work to be self-reliant and also suggested that parents should try to educate and train their daughters so that they could get a job before they were married. She also suggested that government should take the initiative to help poor and destitute women like herself. Creation of job opportunities and the granting of credit facilities were the more important government actions she desired.

Case 6. Rubina: a garment factory worker

Eighteen years old and unmarried, Rubina, healthy and good looking, lived in Dakkhin para with her parents and five brothers and sisters. She was the eldest. Her father was an employee in a private business organisation. The striking

feature of her family was that all were literate. Her father had passed the Secondary School Certificate examination, she and her mother had attended school up to primary level and all five brothers and sisters were attending school. As her brothers and sisters were growing and the price of things was increasing, her father's income proved insufficient to maintain the household, particularly to pay educational expenses. Her parents decided that she should work in a garment factory. She took training with a voluntary social welfare organisation of Narayanganj and started her job in the factory. She had been working for two years and was earning TK.500 (NZ\$34) per month. As her father was earning only TK.1200 (NZ\$80), her income was quite important.

As there was no grown up son in the household, Rubina had to play the role of a son. "If I had a son, he would have helped me in maintaining the household. Rubina is helping me like a son" (Rubina's father). If he had had a son he would have thought more carefully about Rubina's taking up employment. The latter was thus a compromise but it was rationalised: "it is good to work and earn rather than sitting idle. It develops confidence in a woman." Her father was also thinking about her marriage but financially he was not in a position to marry her off in the near future.

Rubina and her parents were quite happy about her income earning which allowed the household to withstand increasing

economic pressure. Without it, as Rubina's mother said: "we might have to stop the children's education."

Rubina's father kept most of the income she earned and used it for household maintenance. He gave her money for transport some of which she had been able to save.

She said she had no problems with regard to her job as such. But the factory was about four kilometres away and she had to walk there everyday which was tiring. Moreover, sometimes on the way boys shouted offensive remarks and she and her female companions felt embarrassed. She would have preferred to go by rickshaw had her income permitted. She felt that garment factories should provide transport facilities for their workers as most of them came from surrounding villages where cheap public transport was not available.

Case 7. Amena: an unemployed woman wanting a job

Amena, 24, came from a middle income household in Purba para. She lived with her mother and brothers in a household inherited by them from their father. The house was made of corrugated iron. It had three big rooms plus a kitchen surrounding a courtyard. From the house it appeared that they had good times in the past.



Amena had been married twice, first at the age of 14. She had been divorced from that marriage within three months because of some complications regarding the dowry. She was married a second time at the age of 17 with a man from Comilla district who worked in a factory in Narayanganj. During her six years of conjugal life, she had had two children, a son, who died a few days after delivery, and a daughter. For about one year her husband was absconding and Amena had to stay in her brothers' household. Two of her brothers were day-labourers while one had a small business. Three of the brothers earned in total TK.3,500 (NZ\$240) per month. The eldest brother was married and had a baby son. With the income of the three brothers the family of six members was doing fairly well. But when Amena with her daughter was added to that household the income proved insufficient. Amena had no money of her own to meet her own personal requirements or those of her daughter. She desperately wanted a job.

A few years back, during a period when her husband's income had been reduced, Amena worked for a few months in a textile factory. But she had to give it up as she had problems looking after her baby daughter. More recently she contacted her old factory for a job but with no luck.

When asked about the possibilities of self-employment she replied that she did not have any skill to do tailoring or

handicraft making. Neither did she have any capital to run a business. She heard that some agencies were providing training and credit to help women. But she was not sure which agency or who to approach. Her brothers were busy with their own work and hardly had time to enquire into these matters.

Amena did not know what to do. She needed money badly but she could not find a job. She felt embarrassed to make demands on her brothers. At 24 it seemed that everything had ended for Amena. She had little chance of getting married for the third time and have a household of her own. She had no resource to raise her daughter. Though her brothers were looking after her she was not sure how long they could continue to do so. She wanted to get training in tailoring to qualify herself for a job in a garment factory. She helped her mother and sister-in-law in household work but she had plenty of free time and felt bored remaining idle.

Case 8. Nesa: a self-employed woman

Nesa was married at the age of 12 years and over the 28 years of her conjugal life, had one son (19) and three daughters, 22, 17 and 15 years of age. Her eldest daughter was married to a man who worked in the nearby town. The other three children were staying with their parents.

The family lived in a two-roomed house made of bamboo with a corrugated iron roof. Attached to her rooms was one small kitchen and a courtyard. The house had been inherited by her husband. He also inherited 0.53 hectare of agricultural land. Both husband and son were day-labourers. They also cultivated their piece of land and produced rice, vegetables and mustard seeds. Rice and vegetables were consumed by the family, the mustard seeds were sold. As day-labourers, a job which had offered no security, her husband and son, together, earned about TK.800 (NZ\$54) per month. As the price of commodities, especially food, was increasing greatly Nesa found it hard to manage the family of six on their incomes. So, in consultation with her husband, she decided to pursue some income earning activity. As she was illiterate and possessed no vocational skill, she started a paddy husking business with the assistance of other family members. Her husband bought paddy from the market and she parboiled it and dried it in the sun in her courtyard and then sent it off to the rice mill for husking. She made a profit by selling the processed rice and earned about TK.400 (NZ\$27) per month. Though she was the central person responsible for conducting the activity, she depended on her husband and son for outside work like procuring the paddy, taking it to the rice mill and selling it in the market. She was particularly careful about purdah and so did only what she could do inside her house.

Two big earthen stoves in her kitchen were used to parboil the paddy. Smoke and heat inside the kitchen made the environment quite uncomfortable. The boiled paddy was laid in the courtyard under the sun. While parboiling, she also looked after the drying, occasionally turning the rice. Her daughters helped her in other domestic work as well as the boiling and drying.

She considered her activity quite appropriate for her, as she confessed,

"I have no skill to do any other activity, and I have no idea what else I can do. I have found this activity good. I can work inside my house. I can do it along with my other domestic work. Moreover, my daughters can also give me a hand whenever needed."

She considered the activity good as it also kept her daughters engaged with something productive otherwise, "What will they be doing the whole day?"

The only problem with her activity was that she could not process sufficient rice as they often did not have money to buy it. As a result, she remained underemployed. Sometimes they borrowed money from the money lenders at a high rate of interest and as a result the profits from the activity were less. She said that she, along with her daughters, could manage double the quantity they were

processing, but due to the paucity of capital she could not do so.

Her income was important in terms of total household income. Her husband kept the money she earned. When asked whether he gave her any money for her personal expenses, she smiled and said:

"What am I going to do with the money? I don't go to market. My husband brings everything for me and my daughters. Whenever he gives me money, I spend it on food, and things like bangles, ribbons and cosmetics [soaps, hair oil] for myself and my daughters."

Through the business she could help her family economically. But she thought that her activity, apart from helping her family economically, had not changed her social status or her position in her family. According to her, her husband was a considerate man. He always helped her, even looking after the children when they were young. He always consulted her before taking any family decision. Her 28 years of conjugal life had always been poverty-stricken but with good mutual understanding.

She was not associated with the Women's Welfare Society of the village as she considered it not much use to her. But her two daughters were members. They had not yet received any help from the society but were looking forward to getting

training in tailoring.

Her attitude towards women's employment was very favourable. She said that women should do something to earn as it would help them to be self-reliant and help their families economically. Her husband expressed a similar opinion when interviewed separately.

They were concerned about the marriage of their daughters as, due to the dowry, they were unable to arrange marriages for them. They had to spend TK.800 (NZ\$54) as dowry for the marriage of their eldest daughter plus other associated expenses, and there was then nothing left for the other two. They were eager to put those two daughters in garment factories. They believed that if they got jobs there many boys would be eager to marry them.

With regard to the suitable types of activities for women, both she and her husband thought that women could pursue any economically gainful activity which did not involve hard labour. But it would be better for them if they could work at some income earning activities inside the home. Paddy husking, petty business, handicraft making or tailoring were the activities which could be pursued inside the home which were suggested. She was quite aware of the problems associated with the pursuit of these activities:

"But it is not easy to manage these activities. For paddy husking and business one needs capital. The poor women, where will they get the money? It is difficult to get orders for handicrafts and tailoring. It is difficult to sell things one produces. Prices are very low in the local market".

Considering all the problems, working in the garment industries appeared to her most suitable as in that case no capital was needed and women quite secure in those factories as most of the workers were women.

Neither Nesa nor her husband had ever received any help from any rural development agency. They had no idea regarding the bank credit system which offered small amounts of credit to both men and women for pursuing income earning activities. Both husband and wife were illiterate. Only their son had been to school, up to class IV. All of them thought banks were for rich people who had savings deposited there.

#### Case 9. Shahida: a handicraft producer

Shahida belonged to a very poor complex household of Bhai para. She was 30 years old, married and mother of two children. She was living with her in-laws: husband, his father, mother and two unmarried sisters. There were two rooms in the hut in which Shahida lived. She lived in one

with her husband and children and in the other lived her mother-in-law with her two daughters. Her father-in-law slept on a small varandah which had a bamboo fence around it. The poverty of the household was apparent.

Shahida was first married at the age of eighteen to a day-labourer. Within one and a half years of marriage her husband left her. She stayed with her parents for about five years until she was married for the second time. Her present husband is also a day-labourer and earned about TK.700 (NZ\$47) per month. She complained that her husband was careless about his family responsibilities and did not bother whether his wife and children had enough to eat. Shahida's 58 year old father-in-law also worked as a day-labourer but as he was old and physically weak, he found it hard to earn TK.600 per month. So Shahida had to look for income earning activity to supplement her household income, especially for maintaining her children. She took training in jute handicrafts from the Women's Welfare Society and started making handicrafts for shops in Narayanganj. She received orders from handicraft shops through a woman of Narayanganj who supplied her necessary materials for making bags. Her work consisted of embroidering one side of a bag, made of coarse jute cloth, with a design in cotton. For each she received TK.5. Completing about 80 pieces per month she earned about TK.400 (NZ\$27). The income from her work was too small compared to her labour. In one day she could sew



two or three pieces. Orders were irregular. The production cost to the organisers was between TK.12 to TK.15 and the price of one such bag was between TK.25 to TK.35 in the local markets. Thus the producers were paid very little but the profits were high to the organiser. Shahida knew that she was paid little for her labour but had no choice but to continue.

The total monthly income of the household was around TK.1,700. For a household with eight members the money was totally inadequate. Her husband himself was careless in maintaining his family yet he wanted his wife to work to share household expenses.

Shahida was not happy with her job because the income was low. She wanted to increase it but did not know how to do so. As a village women she did not have any direct contact with any shop which sells handicrafts and therefore had to depend on the woman who brought the work orders. Shahida had to look after her two children, one and four years old, and share cooking, cleaning and taking care of parents-in-law, particularly her mother-in-law who was sick. There was no money to pay for her treatment. Shahida had two marriageable sisters-in-law, 20 and 23, her father-in-law was unable to marry them off due to financial difficulties. The eldest one, Mira, was working as an apprentice at a garment industry without any monetary benefit, only with the hope of

future employment. But Shahida said that they were not fully sure that she would get a job as it was not infrequent for employers after using some women as apprentices for more than one year, not to employ them on the plea that there was a shortage of machines in the factory. As Mira would otherwise have been sitting idle she preferred to take a chance.

The nine case-studies presented in this chapter reveal in detail the situations which confront poor rural women in Bangladesh. It shows how, in the absence of any social security, death of a breadwinner, divorce or separation forced women of poor households into destitution. Though such women are seldom refused shelter or help by their close kin, the capacity of the poor to help the very poor is limited: most often all get dragged down.

Increasing economic hardship results in demoralisation which results in increased cases of divorce and separation. Increased divorced and separation bring about increased misery. Many young women, with dependent children, were the victims of such circumstances. Furthermore, the practice of giving dowry is increasing. In many households there were a number of marriageable girls and parents were quite perturbed about their single status and their own inability to do much about it. The economic condition of poor households were

often adversely affected by expenses which parents had to incur for their daughters' marriages.

Women were conscious of their difficult economic situation and were eager to change it. But in the absence of opportunities to do so, they felt frustrated.

## CHAPTER EIGHT

### SUMMARY AND CONCLUSIONS

Since the findings of the study have already been presented in detail in relevant chapters, only major points relating to specific issues will be summarized here, and conclusions drawn. Areas for further research are also indicated.

#### Purdah

The institutions of purdah have tremendous affect on the lives of women of Bangladesh. Not only are their social, economic, political and legal status determined by purdah but also development strategies for women, in terms of facilities for education and training and the creation of job opppportunities, and consequently, women's participation in income earning. But due to economic hardship these traditional institutions are changing. Though they are still very much alive, compromises are increasingly evident in their observance.

### Economic need

In Neelganj, out of a total of 911 women ten years and above, only 16% were engaged in income earning. A majority of them (86%) came from households which had no agricultural land and earned below TK.1,000 per month. Twenty two of them (31%) had no male guardians and were the only income earners of their households. Most of their guardians were day-labourers who had no regular income. Though the number of non-income earning women (68%) from the same economic category was not small either, the significant fact was that some of them were from the rich class or from households which were entirely dependent upon agriculture. Economic need was the reason given by women and their male guardians for women's income earning. Inflation, death of male breadwinners, dowry, divorce and separation aggravated the economic needs of households. To be self-reliant and to use skills already known were reasons for a few women, from relatively well-off households, for income earning. A majority of unemployed women was interested in taking up employment in future. All of them stated financial need as the major reason for wanting work.

Women of all age groups were engaged in income earning. A majority of them (72%) was under 39 years of age, which was the most productive as well as the most traditionally restricted age group for women in Bangladesh. The number of

widowed, divorced and separated women was large among the income earning. It is widely believed in Bangladesh that people have strong feelings against unmarried and married women working for an income. In view of this the participation of unmarried and married women of Neelganj, though low, was significant.

The contribution of women to total household income was very significant: one in every three income earning women was the only income earner of her household. The others, who earned 50% or less, might also be considered to be providing substantial financial help in view of the limited opportunities for women's income earning.

Women's incomes were spent mostly on basic necessities for their households, that is, food and clothes. This suggested that men were seeking women's support in maintaining their households.

From the above it may be concluded that economic necessity was the most important reason for Neelganj women seeking income. Inequitable distribution of wealth; rapid growth of population; fragmentation of landholdings and high prices of commodities caused the purchasing power to deteriorate. One man's income was no longer adequate to maintain a household, especially of the poor and middle income sector. The participation of women, young and old,

unmarried and married, in income earning indicated that it is becoming increasingly difficult to conform to the widely accepted social values and ideals about women's role. Unmarried girls, young wives, busy mothers, as well as older women are being forced, by difficult economic conditions, to seek an income. This depends on the particular conditions and circumstances of a woman's household and does not apply to all rural women. Nonetheless, when it is considered that one in every three income earning women was married with a husband present in the home, it may be inferred that either a single income was no longer sufficient to maintain a household or that husbands were, through old age, sickness or unemployment, dependent on their wives.

### Attitudes

Almost all women, their male guardians and local leaders had favourable attitudes towards women's employment. They agreed that women should work to help their families and to be self-reliant. This has to be noted as a positive change. The unfavourable attitude of people is no longer a serious obstacle to women's participation in income earning. But though attitudes towards women's income earning is changing, there was no change in the inferior status of women or in the expectation that they should fulfil their conventional domestic duties and responsibilities in addition to any others they may assume. Social values do not change as

quickly as social situations.

A rather conservative attitude was noted regarding the selection of suitable jobs for women. A majority of women, their guardians and village leaders preferred women to do jobs which could be done inside their homes in order that the women would be "secure", would not violate purdah and could do domestic duties. A significant proportion thought women could do any work which suited their supposed innate feminine characteristics. A few, especially from the poor category, thought that any economically gainful activities could be pursued by women.

There appeared to be a gap between what people said and what they did. Tailoring was an activity considered suitable for women by most of the women and their guardians. But in practice only a few women were engaged in tailoring as it was less profitable and sewing machines were expensive. Again, while activities inside the home were said to be suitable, a large number of women, mostly unmarried and single, and their guardians were interested in getting jobs for the former in garment factories because of the relatively better incomes.

#### Activities and problems

A variety of activities was pursued by Neelganj women, for example, work in garment factories, agricultural labour,



petty business, domestic service, handicrafts, tailoring, banking and teaching. A majority of women chose activities which could be done inside their homes along with their household duties. Lack of education, skills, capital, as well as lack of job opportunities, seriously limited the choice of jobs. Women preferred to take up activities with which they were familiar and which did not require skill or large capital outlay. The choice leaned towards work that allowed a women to continue her link with domestic work, providing a bridge between economic necessity and social conformity. Though the choice for most women is still based on taking a position within the accepted norms of the rural society, involvement of some women outside the village, particularly unmarried ones, is a noteworthy change. The fact that the increase in women's participation in income earning is recent is supported by the findings that about one half of the income earning women were working for about two and a half years only.

Women encountered different problems in pursuing their activities. Garment workers had problems of transport and accommodation. They also complained about discrimination against women workers in respect of wages and overtime. Petty business women and paddy huskers suffered from shortage of capital. Insufficient and irregular orders affected tailors and handicraft workers. Due to the seasonal nature of work, agricultural labourers remained underemployed.

Most women and their guardians had no idea about discrimination against women in terms of recruitment and wages, though in practice, women agricultural labourers and domestic servants are paid much less than men. Women's labour is considered cheap. This sort of inequality is normal and people take it for granted. One important reason for paying women less is that men can bargain as they have relatively greater opportunities for work than women who mostly have to accept a job within their own village.

#### Income

The highest income was earned by those in teaching and the banking service. Incomes of garment factory workers were second highest. Producers of jute handicrafts, paper bags, nakshi-kantha and fishing nets and tailors earned the least. As village women had no contact with shops which sold handicrafts or exported them, they depended on others to market the handicrafts and were often exploited by them. Work in garment factories was rewarding for rural women with little or no education. That was one of the important reasons for village women seeking employment in those factories.

Women engaged in garment factories, petty business and paddy husking had some job satisfaction, whereas those tailoring, hawking and in domestic service had little,

primarily because of low income, hard work and low status. Except for garment workers, the environment was healthy and congenial in most cases.

#### Lack of employment

A large number of women was unemployed. Several factors were responsible: non-availability of jobs, male guardians' disapproval, lack of capital and vocational skill were important reasons. Social criticism, a widely accepted reason, was not mentioned by any woman.

A few currently non-income earning women had been involved in petty business, domestic service, tailoring or weaving. Due to shortage of capital, dismissal, marriage and involvement in household work or ill health they had had to give up their work. The effect of unemployment on women was financial deprivation and greater dependency on their male guardians or other household members. In addition unmarried girls felt bored and frustrated.

#### Social status of women income earners

Contrary to expectation, income earning made little difference to the social position of women in their households or in their neighbourhoods. Though income earning women felt satisfied as they could maintain themselves or

could help their guardians financially, they were as subordinate to their guardians as non-income earning women.

Though women's incomes bring a measure of economic relief to their families this was not openly appreciated by husbands or guardians. This may be due to the fact that maintaining the household is considered the responsibility of men and when they are unable to do so, they feel incompetent. As such, recognising women's role in this regard may mean recognition of what guardians may regard as their own shortcomings. This also reflects how, like their labour, women's contributions are often underestimated. Money earning alone, while it may improve their conditions of life, cannot change the attitudes of men towards women.

A relatively better situation was found in some recent studies (Momen and Hye, 1983; Ahmed, 1980; Begum and Sorker, 1979) which indicated a positive change in the social status of income earning women in their households as well as in their neighbourhoods, in terms of, for example, increased participation in family decision making and mobility outside the home. It may be noted that all these studies were of women who were, in one way or another, helped by different social development agencies. Most of them received functional education, vocational training and credit to pursue some activity. Education, training, contact of women with development agencies and their capability to receive

credit, might be instrumental in changing their social status. In Neelganj, in the absence of such development agencies, women did not benefit in this way and that may be one reason for the low degree of change in their social status. Another reason may be that the income earned by these women was not substantial enough to benefit the family.

#### Government action required by villagers

Creation of job opportunities, educational and vocational training facilities and credit are the government actions desired by women, their guardians and local leaders. They suggested the establishment of garment factories at village level.

Establishment of cottage industries at village level is considered by government planners and others concerned with rural development as an appropriate approach to create employment opportunities for village people and to discourage migration to urban areas. It is interesting to note that village leaders, women, as well as some of their guardians, felt the same way. It is expected that any effort in this direction would be supported by village people.

In view of the limited resources of poor villagers and the inadequate rural organisations like co-operatives, government action, in the form of provision for education,

training and credit and creation of employment opportunities, is deemed to be very important in the development of the role of rural women. As domestic responsibility and child bearing and rearing is still considered most important for women, any plan to create employment opportunities for women must take these factors into consideration.

#### Knowledge about services

The research showed that most village women have no knowledge of the available services which government and private agencies provide for the welfare of women. The few women who do know of these facilities tend to be from the richer households and avail themselves of more than one facility for their benefit only. As a result many women who are really in need of these services are not helped by those agencies

#### Perceived social degeneration

Economic hardship has brought about considerable modification of social values and practices. For example, values regarding marital life, duties and responsibilities towards wives and children are affected by poverty. Men, often unable to maintain their wives and children, look for excuses to divorce or desert them. Many people see in these developments evidence of the degeneration of social

practices. Whether this trend can be reversed through increased welfare programmes or whether it is now so well established as to resist change by such methods is a matter for further investigation.

#### Need for family planning service

Though it was not within the immediate concern of this study, it was noted that women in general had favourable attitudes towards birth control. Many women of child bearing age were eager to use contraceptives but there was no family planning service available to them. This suggests that rural women are unnecessarily blamed by the family planning officials for being against birth control and are strongly held responsible for failure in target fulfilment. There was clear evidence that if services had been available, the rate of contraceptive use would have been higher.

#### Prejudices among government staff

Government officers responsible for policy making, planning and implementation, often have false ideas about rural women's participation in income earning. Many believe that women are too conservative and too strict in the observance of pardah, and consider income earning the responsibility of men. The myth is so strong that little thought has been given to the creation of job opportunities

for women or of admitting them to jobs usually done by men. These officials often believe that even if job opportunities were created for women outside their homes they would not take them up for fear of social criticism. None of the non-income earning women said that social criticism was one of the reasons for their lack of jobs. It would appear that government officials themselves are often more conservative than the majority of rural women.

#### Errors in statistics

In many households, cows, goats and poultry were raised for commercial purposes. It was mostly the women's responsibility to look after them but this work was considered part of their domestic duties and was not generally mentioned as an income earning activity. When women are assisted with their activities by their male guardians, those activities often become regarded as belonging to their guardians, not the women and the income earned was kept by their guardians. It is partly because of these facts that the rate of participation of women in income earning is so low in official statistics.

The findings of this study may be applicable to other villages like Neelganj. To understand the employment situation of women in different socio-economic contexts,



similar studies need to be replicated in other villages of Bangladesh, particularly those in more remote areas.

Recently established garment factories have created great enthusiasm among women and their male guardians by mostly employing female labour and by providing women an opportunity to work in the company of other women. A significant proportion of rural women are engaged in these factories. Though women were very much interested in getting employment there, garment factory workers complained of low wages and uncomfortable and unhealthy work environments. It is essential to conduct a study on the garment factory workers in order to protect the women exploitation.

In view of the importance of population control in Bangladesh and the growing need for women's income earning, studies need to be done to ascertain the relationship between fertility and income earning: on the one hand, the influence of fertility in determining women's involvement in income earning and, on the other hand, the impact of income earning on fertility or use of contraception.

#### POVERTY, PURDAH AND ROLE CONFLICT

In an attempt to cope with the burgeoning problems of every day life women and their guardians are obliged to seek compromise with the ideals of purdah. To accommodate women's

income earning its values and practices are diluted. There is greater tolerance towards income earning women and a realisation that they do not turn "bad" or deviate from accepted social norms and values by going out to work. This has been facilitated by the attitudes of income earning women who have neither challenged nor foresaken their traditional roles of wife and mother and, like their unemployed counterparts, continue to believe that it is their duty to serve husbands, look after children and maintain households. Their jobs outside the home have resulted in little change of existing roles but rather extended those roles and obligations. To the domestic roles of wife and mother has been added the role of income earner.

These findings supported the hypothesis that economic factors are predominant in determining the participation of rural women in income earning. However, it must not be concluded that these factors sweep all before them. Were this so the social conflict evidenced throughout this study would not exist.

This study has documented, for one small village, some fundamental changes taking place in Bangladeshi society which particularly affect women. National and international economic forces, operating through various mechanisms are challenging and modifying indigenous institutions, norms and values and establishing new ones. Neelganj is a product of

this dynamic process and women of the village are often its more vulnerable victims. The rural women are ready to earn. They await the creation of job opportunities.

## APPENDIX ONE

### METHODS

The methodology employed during the field study of this project is described here. Factors which influenced various methodological decisions, for example, selection of research method, location of the study, population and sample, data collection techniques, are discussed together with how they were applied in the field situation. Constraints faced during field study, precautions taken to ensure reliable data collection and to minimize interviewers' bias are included in this methodological description. Procedures used for data analysis are also briefly described.

Field work for this study was undertaken in Neelganj from November 1984 to February 1985 and was done in two phases: first, a village census and second, a field survey. Throughout the two phases information of a less structured, qualitative, ethnographic nature was also collected and recorded. Certain techniques, to be explained below, were used to aid this process.

### METHODS PREVIOUSLY USED BY OTHERS

The methodological approach chosen here is different from that used by other researchers, for example, Momen and Hye, 1983; Ahmed, 1981; McCarthy, 1978, in studying women's income earning. Almost all previous studies relied upon a single method, that is, social survey. However, some of these studies were helpful in defining the research issues of the present study.

Considering the advantages and limitations of different social research methods, it is desirable to employ other methods, such as, participant observation to study in-depth the lives of rural women. Arens and Buerdun's study (1977) of poor peasants and women of Bangladesh, based on participant observation indicates how useful and interesting this approach can be in developing an intimate understanding of rural women. If interviews are to be used other methods, for example, techniques of observation may also be applied simultaneously to overcome the limitations of interviews.

In contrast to the earlier years (late sixties and early seventies) of largely descriptive studies which used base-line data to provide macro pictures of rural women, there is a gradual move towards primary data-based micro studies with an emphasis upon hypothesis testing.

In some sense, this move from the macro to the micro, from the general to the particular, may be seen as a complementary development, since a macro analysis provides a necessary base and also sometimes indicates the hypothesis that can often be tested or explored fruitfully in in-depth micro analysis.

At the same time it is necessary to keep the macro perspective in mind: to maintain dialogue between the specific and the general and the empirical and the theoretical. Many micro studies examining the condition of rural women tend to be undertaken without a reference point. This is specifically true of 'case-studies' which, while providing valuable and detailed data on rural women, often provide no theoretical link to indicate the wider context within which the 'cases' can be located. For example, Ahmed (1980) in her case-study described, on the basis of interviews, the changes which occurred in the social status and position of village women due to income earning. But the study did not provide any theoretical understanding of the position and status of rural women in Bangladeshi society, neither did it relate the findings to the broader socio-economic context. Case-studies of Nath (1979) and Khan (1979), who briefly described the village and women's role and involvement in development programmes, provided no theoretical perspective on the issues studied. While the trend towards micro analysis is noticeable, it is still very

much at the early stage and many issues like economic activities of rural women, remain unexplored.

#### RESEARCH STRATEGY

Study of the available literature on women revealed a dearth of information, particularly of a quantitative nature, regarding the income earning activities of rural women. This information is sorely needed for developing programmes to improve the condition of rural women. Social surveys are considered a suitable tool for generating quantitative data upon which the policy makers and planners often rely. It is possible to obtain information about general social conditions through this method. It is also possible to gather information from relatively large numbers of people within limited time and financial resources. But a major limitation of social surveys is that they result in the atomisation of the lives of their subjects, who are reduced to a range of variables difficult to synthesize into reality. People become reduced to numbers. They do not provide in-depth information regarding particular persons or situations. Through in-depth interviews, life histories and general observation information about particular people, social settings, social interactions, subjective meanings and specific situations can be obtained, providing fuller descriptions of these aspects of social life. Partly this is because concentration on a small number allows researchers to

get to know people studied more intimately. But these methods are not considered appropriate in generating quantitative data. Keeping in mind the advantages and limitations of these sets of methods, a research strategy which used social survey and ethnographic methods was considered appropriate: the former to generate quantitative data and the latter to give meaning and life to that data by providing the vital qualitative perspective. Within the available time and financial resources this choice of research methods seemed appropriate.

#### RESEARCH LOCATION

The following criteria were used to select the village in which the study was to be carried out:

1. the village should be close to an urban industrial area and well connected to it so that there would be possibilities for women to work in factories or urban households
2. there should be a range of household incomes in order that the relevance of this factor on women's income earning could be studied
3. a considerable number of village women should be pursuing one or more of a variety of economic activities - traditional ones like paddy husking, food preparation, poultry and livestock raising, as



well as new activities like tailoring, knitting and handicraft making

4. it should be part of a development programme of one or more rural development agencies so that necessary facilities for pursuing some economic activities, such as credit or training would be available to women.

Selecting a village from the 65,000 villages of Bangladesh was a difficult task. Only a few villages, mostly those which had been included in rural development agencies' programmes, had socio-economic data readily available on them. Officials of the government Social Welfare Department, which runs the Rural Social Service (RSS) programme, were contacted to obtain the information required to select a village. At their suggestion visits were made to some ten villages near the industrial towns of Tongi and Narayanganj. Neelganj was finally selected.

It proved difficult to find a village which fulfilled all four criteria, especially the fourth as almost all villages under rural development programmes were far away from urban areas. Neelganj fulfilled the four criteria to a greater extent than any other village visited. The location of Neelganj, near an industrial township and its accessibility by road and river, both within a couple of

kilometres, contributed to the existence of the wide range of activities pursued by village women. Neelganj had only recently been included in an RSS programme but at the time of field work no programme of activities had been developed. However, one voluntary women's society in the village was affiliated to the Ministry of Women's Affairs and received aid for providing vocational training and credit to women.

#### STUDY POPULATION AND SAMPLE

Women of Neelganj above 10 years of age, of whom there were 911, and their male guardians, commonly fathers or husbands, constituted the population of the study. Ten years was taken as the minimum age of girls as child labour is common in Bangladesh and girls often start work at that age or soon after. This criterion coincides with that used in government labour force surveys. Households were identified and listed by the name of the household head, as is the usual practice, using the records of the samaj (village council). A census of the village was made on the basis of this. From the village census, a list of women, income earning and non-income earning and the nature of income earning activities pursued by them, was prepared. A sample of 158 women was selected on the basis of a systematic stratified random sample.

There were two main categories of women: income earning and non-income earning. The income earning category was again divided into three sub-categories: first, those who work inside their homes, second, those who work outside their homes but inside their village and third, those who work outside the village. As such, there were four categories of women. The original sample design for the study had been to draw a random proportionate sample of 25% of the population of the study. In that case the sample size of each of the four categories would be determined by the percentage of the total population which the category constituted. But derived in this way the samples were grossly unequal: the number of non-income earning women would have been very large, 767, compared with 144 income earning women. Of the income earning women, 60, 46 and 38 were in the three sub-categories respectively. In the circumstances, a proportionate sample design appeared unsatisfactory because the smaller cells of income earning women would have been too small to allow meaningful comparison with women in the non-income earning category. On the basis of previous surveys and personal experience it seemed reasonable to expect that the characteristics of women in the unemployed category would be more homogeneous with regard to activities, problems and attitudes than those in the three sub-categories of income earning women. It was decided therefore to take a smaller proportion from the more homogeneous group of unemployed women and a larger proportion from the supposedly more

heterogeneous employed, so as to have better representation.

To this end, on the basis of stratified systematic random sampling, every tenth unemployed women from the list was included in the sample, the total number being 86. Every second employed women from the list was included in the sample which produced a sample of 72 with 30, 23 and 19 cases in the three sub-categories describing location of work, within home, within village, beyond village respectively. Though a table of random numbers was not used it is believed that the method of selection adopted did not make any difference. The male guardians of the sample women were included in the study.

#### ORGANISATION AND MANAGEMENT

##### Preparation of interview schedules

To facilitate greater flexibility and exploration of the issues under study, it was decided not to make a highly structured interview schedule. As the interview was to be conducted in a village, certain procedures were adopted to prepare the interview schedules best suited to elicit responses. The questions were first drafted in English and then translated into Bengali. The translation was not a literal one but adapted the wording and sentence structure in a way appropriate for use with rural women. These questions

were then translated into English by a Bengali speaker who had had no other connection with the research and who had never seen the original English version. Decisions were then made regarding the wording of the questions to ensure that the meanings were precise and the first draft of the interview schedules were then prepared. These interview schedules were given a trial run in field conditions. The first version was more open-ended, each subsequent version becoming more standardized and precise. After each trial, the researcher and interviewers had lengthy discussions, reviewing in detail each question and the possible responses, to ensure that questions were appropriately worded to yield the necessary information. Pre-testing also enabled us to appreciate the sensitive nature of some questions, for example, questions on the ownership of land and on guardian's income. This repeated process of drafting, pre-testing and analysis took place over a period of four weeks. The interview schedules at Appendix 2 and 3 are the English translation of the final ones used for the field study.

#### Orientation and training of interviewers

In order to minimise difficulties in gaining the co-operation of village women, bearing in mind the practice of purdah and the local dialect, two graduate ladies from an adjacent village, who had some experience in data collection, were recruited for interviewing female respondents in

Neelganj. Two male investigators, with backgrounds similar to those of the female investigators were appointed to interview the male respondents. Though the male interviewers were not locals there was no problem in talking to male respondents as men had greater exposure to the outside world than the village women and could easily understand and speak the dialect of male interviewers.

One week was devoted to the orientation and training of interviewers. During this period, the background and aims of the study and research design were discussed and the questionnaires were examined. Before proceeding with the survey, interviewers were asked to conduct test interviews. Their experiences were reviewed and discussed at length. During the training session the purpose of questions, the meaning of words and the importance of respondents' views were also explained.

#### Interviewers' bias.

In any survey research the possibility of interviewer bias and differences in working procedures between interviewers must be carefully considered. Some of the bias which may occur from these differences can be eliminated through careful questionnaire design, avoidance of leading questions, extensive pre-testing, thorough training and

careful supervision of the interviewers and so forth. However, because interviewers are human beings and not machines or tape recorders, and because they do not all work in identical fashion, there is an inevitable degree to which interviewers' differences can affect research findings. During the interviewing the interviewers were closely supervised in order to detect any bias. In an attempt to ensure the validity of data, data collected through interviews were constantly compared with data from observation to check the consistency of responses.

#### COLLECTION OF DATA

##### Phase 1: Village census

To gain an understanding of the village, its area, population and households, local Union Parisad (union council: the lowest administrative unit of the government) members were contacted. On the basis of preliminary information, a census of the village was undertaken. The purpose of the census was twofold: to obtain a comprehensive picture of the social and economic aspects of the life of villagers and to facilitate sampling by providing information about women above 10 years of age and the nature of income earning activities pursued by them. A short questionnaire was prepared for the census and was addressed to each household head. This included questions on occupation,

income, education of the head of the household, the number of household members, number of women with their ages and information about the nature of any income earning activity pursued by them. All interviewers, including myself, took part in the census.

#### Phase 2: Survey of women's income earning

Data relating to women and their male guardians were collected through standardized interviews. Different interview schedules were used for women and for their male guardians. The women's schedule contained 60 questions and the men's 20. Female interviewers, including myself, interviewed the women while male interviewers interviewed men. Responses were written during the interviews. Each interviewer interviewed between one and three respondents per day and worked under my close supervision. Checking mostly took place in the village, on the same day, so that apparent discrepancies could be corrected immediately.

#### Ethnographic methods

While the field survey was underway, I was largely engaged in interviewing a cross-section of people, such as samaj members, school teachers, religious and political leaders as well as ordinary villagers. The purpose of this was to enable a fuller picture of the social structure of the



village and villager's perception of it, than could be built up from survey data alone. This included the social and economic conditions of the village, the specific situation confronting the women of Neelganj and social values and attitudes of villagers towards women's employment. No interview schedule was used for this. I also attended social and religious gatherings and ceremonies to gather information. Information thus gathered forms the basis of the general description of the village, case-studies and was used extensively in interpreting the survey data.

#### Case-studies of women

On the basis of the findings 12 representative cases of women were initially selected for case-studies. These women were visited for a second time and informal discussions were held with them, their guardians and kin in order to develop deeper insight into the factors associated with women's income earning. Out of these 12, nine were finally selected.

#### PROBLEMS OF DATA COLLECTION

Collection of data was much constrained by the political conditions in the country. During the period of data collection the whole country was under Martial Law which gave rise to considerable political unrest. Frequent political demonstrations against Martial Law, including transport

strikes, created difficulties in maintaining the field study schedule. A constant feeling of unease and insecurity existed among villagers, and men particularly were not very interested in supplying information as they were unsure how it would be used under the prevailing political conditions. It seemed wise, however, not to delay the start of field work or to slow down its progress because circumstances suggested the likelihood of a worsening of the political situation.

Several other problems were faced by the researchers during the data collection. One of them was transport difficulties: to reach the village, the male interviewers and myself had to travel by rickshaw, bus, boat and finally, for about two kilometres, on foot. This travelling was time consuming and often physically exhausting. Interviewers were given adequate time to rest after reaching the village and for that arrangements were made with a villager who allowed a room of his house to be used by the research team. There we also ate and discussed problems encountered during research. The female interviewers had no transport problems as they came from an adjacent village.

Locating the women in the sample was another problem. Villagers were known by more than one name. They have a name which is given at birth, perhaps only used during their marriage or in connection with land registration, but people are mostly known by their nicknames or shortened forms of

their names and sometimes by relevant kinship terms. Often the names used by interviewers were not familiar to neighbours. Though a boy and a girl, both locals, acted as our guide in locating the women and male guardians included in the sample, quite often it involved a time consuming search. The problem was aggravated by the lack of street names and house numbers. Furthermore, male guardians were often out of the village almost the whole day and therefore, difficult to contact. Because of this most of the interviews with male guardians were conducted in the evenings or at weekends. Often repeated visits were necessary to contact a single person. Interviewing with female respondents was relatively easier. They were all interviewed during the day time in their houses. Those who worked outside the village were interviewed during weekends.

Responding to the repeated questions of villagers as to the purpose of our work was another additional task the research team had to cope with. People were curious as to the repeated visits of outsiders and often gathered around the team members which created problems when they were talking to individual respondents. It was difficult to get a woman respondent alone. Often the mother, other female kin or neighbours, sometimes all three, were present. Despite repeated requests not to, they frequently responded to questions before the respondent had had a chance to do so.

### ANALYSIS AND PRESENTATION OF DATA

Both a statistical and a qualitative approach were used in the analysis of the data. Statistical treatment of data allows comprehension from a quantitative point of view. But this alone is not adequate to describe the feelings of the people studied or the situations which they confront in their everyday life. The qualitative approach, though it may lack the quantitative dimension, may convey more of the researchers' impressions and observations, and often creates a more realistic picture and makes more interesting reading than a quantitative, statistical presentation.

Considering the advantages of these two approaches, it was decided to use both. Data gathered by social survey are put to statistical analysis whereas those gathered through observation are analysed qualitatively. Quantitative analysis of the data was done by computer. Descriptive statistics, averages, standard deviations and percentages which summarize and describe the variables, are the common techniques used.

### SUMMARY

The field study was undertaken, during the period November 1984 to February 1985, in two phases: first, the

village census and second, the survey. The social survey along with ethnographic method was considered appropriate. All women above 10 years of age and their male guardians constituted the population of the study. Following the systematic stratified random sampling technique, 158 women and their male guardians were selected. There were two major categories of women, income earning and non-income earning and income earning were divided into three sub-categories.

Preparation of interview schedules followed a repeated process of drafting, pre-testing, analysis and re-writing of questions. Measures were taken to ensure reliable data collection and to minimize bias.

Constraints like lengthy travelling, finding houses and respondents, answering questions from villagers, all under conditions of political unrest, were encountered during the field work. General data about the household of the village were collected through the village census and information relating specifically to women and income earning through a survey. Women and their guardians were interviewed by female and male interviewers respectively on the basis of two different interview schedules. Informal interviews with a cross-section of people were also conducted. Data obtained through village census and interviewing were supplemented by ethnographic information. To develop case-studies, 12 women were preliminarily chosen from whom nine were finally

selected. Both statistical and qualitative techniques were used to analyse the data. A computer was used for statistical analysis.

## APPENDIX TWO

## TABLES

Table 1. Guardians' monthly income

Income group (Taka)	Income earning women's		Non-income earning women's		Total	
	F	%	F	%	F	%
No income	4	8.0	6	7.3	10	7.6
> - 1000	39	78.0	51	61.4	90	67.6
1001 - 2000	2	4.0	8	9.7	10	7.5
2001 - 3000	3	6.0	4	4.8	7	5.3
3001 - 4000	2	4.0	11	13.2	13	9.8
4001 - 5000	-	-	1	1.2	1	0.7
5001 - 6000	-	-	-	-	-	-
-- --	--	--	--	--	--	--
10,000 >	-	-	2	2.4	2	1.5
Total	50(1)	100.0	83(2)	100.0	133(3)	100.0

Source: Neelganj survey, 1985

(1)22 cases were omitted because there were no guardians

(2)3 cases were omitted because there were no guardians

(3)25 cases were omitted because there were no guardians

Table 2. Women by age

Age-group	Income earning		Non-income earning		Total	
	F	%	F	%	F	%
10-14	6	8.3	8	9.4	14	8.8
15-19	12	16.7	19	22.1	31	19.6
20-24	5	6.9	12	14.0	17	10.7
25-29	10	13.9	9	10.5	19	12.1
30-34	10	13.9	8	9.4	18	11.4
35-39	9	12.5	10	11.7	19	12.1
40-44	9	12.5	6	6.9	15	9.5
45-49	6	8.3	6	6.9	12	7.6
50-54	-	-	3	3.4	3	1.9
55-59	3	4.2	3	3.4	6	3.8
60+	2	2.8	2	2.3	4	2.5
Total	72	100.0	86	100.0	158	100.0

Source: Neelganj survey, 1985



Table 3. Women by marital stauts

Status	Income earning		Non-income earning		Total	
	F	%	F	%	F	%
Unmarried	17	23.6	26	30.2	43	27.3
Married	24	33.3	47	54.7	71	44.9
Divorced	4	5.6	-	-	4	2.5
Separated	9	12.5	5	5.8	14	8.8
Widowed	18	25.0	8	9.3	26	16.5
Total	72	100.0	86	100.0	158	100.0

Source: Neelganj survey, 1985

Table 4. Women by level of education

Educational Level	Income earning Women		Non-income earning women		Total	
	F	%	F	%	F	%
Educated:						
Attended primary school	27	37.5	15	17.4	42	26.6
S.S.C.	1	1.4	1	1.2	2	1.3
H.S.C.	3	4.2	1	1.2	4	2.5
Total educated	31	43.1	17	19.8	48	30.4
No education	41	56.9	69	80.2	110	69.6
Grand total	72	100.0	86	100.0	158	100.0
	N = 72		N = 86		N = 158	

Source: Neelganj survey, 1985

Table 5.      Women by possession of  
                 vocational skill

Skill	Income earning		Non-income earning		Total	
	F	%	F	%	F	%
Tailoring	11	15.3	4	4.6	15	9.5
Jute work	1	1.4	-	-	1	0.6
Fishing net making	4	5.5	-	-	4	2.5
Embroidery & quilt	1	1.4	1	1.2	2	1.3
Bamboo work	1	1.4	1	1.2	2	1.3
Knitting & paper bag	2	2.8	2	2.3	4	2.5
Tailoring & embroidery	12	16.6	-	-	12	7.6
Knitting & bamboo work	-	-	2	2.3	2	1.3
Hosiery	3	4.2	1	1.2	4	2.5
Tailoring & knitting	1	1.4	1	1.2	2	1.3
No skill	36	50.0	74	86.0	110	69.6
Total	72	100.0	86	100.0	158	100.0

Source: Neelganj survey, 1985

Table 6. Women's income by sub-categories

(Annual)

---

<u>Sub-categories of women</u>									
Working inside house      Working inside the village      Working outside the village      Total									
Income-group (Taka)	F	%	F	%	F	%	F	%	
<hr/>									
< 2000	19	26.4	12	16.6	2	2.8	33	45.8	
2001 - 3000	7	9.7	2	2.8	2	2.8	11	15.3	
3001 - 4000	2	2.8	6	8.3	3	4.2	11	15.3	
4001 - 5000	1	1.4	-	-	2	2.8	3	4.2	
5001 - 6000	-	-	1	1.4	4	5.5	5	6.9	
6001 - 7000	-	-	-	-	-	-	-	-	
7001 - 8000	1	1.4	-	-	4	5.5	5	6.9	
8001 - 9000	-	-	2	2.8	1	1.4	3	4.2	
9001 - 10,000	-	-	-	-	1	1.4	1	1.4	
<hr/>									
Total	30	41.7	23	31.9	19	26.4	72	100.0	

---

Source: Neelganj survey, 1985

## APPENDIX THREE

## WOMEN AND INCOME EARNING IN RURAL BANGLADESH

INTERVIEW SCHEDULE FOR FEMALE RESPONDENT

Code No. .... Schedule No. ....

1. Name and address of woman .....
2. Guardian's name .....
3. Relationship of guardian to the respondent.....
4. Age .....years
5. Religion
 

<input type="checkbox"/> Islam	<input type="checkbox"/> Hinduism
<input type="checkbox"/> Christianity	<input type="checkbox"/> Buddhism
6. Education
 

<input type="checkbox"/> No education
<input type="checkbox"/> Can read and write only
<input type="checkbox"/> Up to primary level
<input type="checkbox"/> Up to secondary level
<input type="checkbox"/> Up to higher secondary
Other (specify) .....
7. Marital Status
 

<input type="checkbox"/> Unmarried (Go to Q.15)
<input type="checkbox"/> Married
<input type="checkbox"/> Divorced
<input type="checkbox"/> Separated
<input type="checkbox"/> Widow
8. Age at first marriage .....Years
9. If married more than once

Marriage	Period of conjugal life	Reasons for separation	No. and age of children(alive)	
			Male No. Age(yr)s	Female No. Age(yrs)
First				
Second				
Third				

10. If married, please ask:

Do you or your husband use any contraceptives?

- ☐ Yes - Which one?      ☐ Ligation      ☐ Pill  
☐ No      ☐ Vasectomy      ☐ Condom  
☐ Injection  
☐ Others (please specify)

11. Who owns this homestead?

- ☐ self      ☐ husband/father/son  
☐ Rental      ☐ Relatives/neighbours

12. Do you or your family own any agricultural land?

- | Self  | Family                                      |
|---|---|
| <input type="checkbox"/> Yes - How much?..... | <input type="checkbox"/> Yes - How much?... |
| <input type="checkbox"/> No                   | <input type="checkbox"/> No                 |

13. Do you possess any skill which might be the basis for a job?

- ☐ Yes - which skill(s)? 1.....  
☐ No 2.....

14. Have you taken any vocational training?

- ☐ Yes - which vocation(s)? 1.....  
☐ No 2.....

15. Do you want to take some vocational training?

☐ Yes      - which one?    1.....

2.....

☐ No      - why? .....

16. Are you pursuing any income earning activities now?

☐ Yes      (Go to Q.21)

☐ No

QUESTIONS FOR NON-WORKING WOMEN

17. (If no) Did you ever pursue any income earning activity?

Yes ☐ (a) which activity? .....

(b) how long pursued? .....

(c) reasons for discontinuation .....

No ☐

18. Is there any reason why you are not engaged in any  
income earning activity (please probe)

.....

19. Would you be willing to take up such an activity in  
future?

Yes ☐

No ☐ - why? .....

20. Has anyone (family member/neighbour/development worker)  
advised you to take up any income earning activity?

Yes ☐ - who?.....

No ☐

21. Do you know that some organisations are providing help  
to women to pursue income earning activities?

Yes ☐

No ☐

22. Do you think that women should work to earn an income?

Yes [ ] - why? .....

No [ ] - why? .....

23. Do you find any change in attitude of people towards women's income earning?

Yes [ ] - what sort of changes? .....

- whose attitudes are these? .....

No [ ] (Go to Q.57)

#### QUESTIONS FOR WORKING WOMEN

24. Which activities are you pursuing?

Activity

Place of Activity

1 ..... 1 .....

2 ..... 2 .....

3 ..... 3 .....

25. How long have you been doing this (these)?

Year(s) ..... Month(s) .....

26. Are you working regularly?

Yes [ ]

No [ ] - why? .....

27. Have you received any help/input from any organisation for pursuing any activity?

Yes [ ] - what sort? .....  
- from where?

No [ ]



28. How much do you earn from each?

Per Month		Per Year	
Cash	Kind	Cash	Kind
1			
2			

29. Is your income the main or secondary income of the family?

- ☐ Main
- ☐ Secondary
- ☐ Equally important

30. Who keeps the income?

- ☐ Self
- ☐ Husband/Male guardian
- ☐ Others (specify) .....

31. (If Self, please ask) Do you spend your income in consultation with your husband/male guardian?

- ☐ Yes
- ☐ No

32. (If kept by husband/male guardian, please ask) Do you have any say as to how that income is spent?

- ☐ Yes
- ☐ No

33. Does he give you any money from your income for your personal use?

- Yes ☐ - how do you use that money? .....
- No ☐ - why? .....

34. (If Married, please ask) Do you spend any part of your income on your parents or/and brothers/sisters.
- Yes ☐ - who? .....
- why? .....
- No ☐ - why? .....
35. (If Yes) What percentage of your income do you spend on them?
- ☐ Full
- ☐ Three-quarters
- ☐ Half
- ☐ Quarter
- ☐ Less than a quarter
36. (If Yes) Does your husband know that you spend your money on them?
- Yes ☐
- No ☐ - why? .....
37. In which of the following areas is your money generally spent?
- ☐ Food
- ☐ Clothes
- ☐ Health
- ☐ Ceremonies
- ☐ Children's education
- ☐ Land purchase
- ☐ House building
- ☐ Other (specify) .....
38. Do you have any savings from your income?

- Yes ☐ - how much? .....
- No ☐
39. Does your husband/parents know about your savings?
- Yes ☐
- No ☐ - why? .....
40. Have you invested any amount of your income in any other income earning activities?
- Yes ☐ - in which one? .....
- No ☐
41. Why have you taken up the activity?
- ☐ To earn money
- ☐ To pursue the skill possessed
- ☐ To pass time
- ☐ To be self reliant
- ☐ Others (specify) .....
42. (If answer to Q.38 is 1, 4 or 5) Please describe the situation which existed when you started the activity?
- (marital position; dependent children; economic and social insecurity; absence of parents/brothers to support).
- .....
43. Who advised you to take up the activity?
- ☐ Self-motivated - reasons.....
- ☐ Husband/parents - reasons .....
- ☐ Neighbour who works
- ☐ Development workers

- [ ] Other (specify) .....
44. (If Self-motivated) Does your husband/parents approve  
of your working for money?
- Yes [ ] - why? .....
- No [ ] - why? .....
45. (If No) If they do not like you to work, why do  
they permit you?  
.....
46. (If the reason for working is financial, refer to Q.32  
and please ask). If your family income increases and  
you become solvent, will you pursue the activity?
- Yes [ ]
- No [ ]
47. Would you change your present activity?
- Yes [ ] - to what? .....
- No [ ]
48. Did you face any resistance in starting your activity?
- Yes [ ] - nature of resistance? .....
- from whom? .....
- No [ ]
49. (If Yes) How did you overcome it?  
.....
50. (If the problem was not created by husband/parents,  
please ask)
- Did your husband/parents help you to overcome the  
resistance?
- Yes [ ]

No ☐ - why? .....

51. (If Married) Do you think the fact of your income earning makes a difference to your husband's behaviour towards you?

Yes ☐ - what change? .....

No ☐

52. Do you think your status in the family and neighbourhood has changed due to the fact that you earn?

Family: ☐ Raised  
☐ No change  
☐ Decreased

Neighbourhood: ☐ Raised  
☐ No change  
☐ Decreased

53. (If Married and living with husband)

Does your husband help you in managing the household or tending the children as you work?

Yes ☐

No ☐

54. (If no) Would you like him to?

Yes ☐

No ☐

55. Are you satisfied with your job?

Yes ☐

No ☐ - why? .....

56. Would you like to take up any other activity if available?

Yes ☐ - why? .....

- which one? .....

No ☐

57. How would you describe your work environment?

☐ Healthy

☐ Congenial

☐ Unhealthy

☐ Uncongenial

58. (If not self-employed, please ask)

Is there any discrimination between men and women  
engaged in similar type of activity?

Yes ☐ - what sort? 1. recruitment

2. wages

3. leave

4. overtime facilities

5. others .....

No ☐

59. Do you have any suggestion regarding the activity you  
are pursuing as to make it more suitable or profitable  
for you?

Yes ☐ - what sort? .....

No ☐

#### QUESTIONS FOR BOTH WORKING AND NON-WORKING WOMEN

60. What is your opinion about women's employment?

☐ Very favourable ) Reasons .....

☐ Favourable ) .....

☐ Neutral

☐ Unfavourable ) Reasons .....

☐ Very unfavourable ) .....

61. What types of job do you think are suitable for women?

Types of job (In order of preference)		Reasons
1		
2		
3		

62. Do you think government should take steps for the welfare of women?

Yes ☐

No ☐ - why not?.....

63. (If Yes) What sort?

☐ Create job opportunities

☐ Provide educational facilities

☐ Provide vocational training

☐ Provide credit

☐ Others (specify) .....

Interviewer's observation:

.....

Signature of the interviewer

.....

Date .....

## APPENDIX FOUR

## WOMEN AND INCOME EARNING IN RURAL BANGLADESH

INTERVIEW SCHEDULE FOR HUSBANDS/MALE GUARDIANS

Code No..... Schedule No.....

1. Name .....
2. Information regarding the members of his family  
including himself.

Relationship Age Sex Education Occupation Income: monthly

Self

- |            |                            |
|------------|----------------------------|
| Code: Sex  | 1 - Male                   |
|            | 2 - Female                 |
| Education  | 1 - Illiterate             |
|            | 2 - Can read and write     |
|            | 3 - Up to Primary          |
|            | 4 - Up to Secondary        |
|            | 5 - Up to Higher Secondary |
|            | 6 - Graduate               |
|            | 7 - Technical              |
|            | 8 - Other (specify).....   |
| Occupation | 1 - Agriculture            |
|            | 2 - Service                |
|            | 3 - Day labour             |
|            | 4 - Business               |
|            | 5 - Other (specify) .....  |

QUESTIONS FOR HUSBANDS/GUARDIANS OF WORKING WOMEN

3. Who decided that your wife/daughter/sister should work  
for money?
  - [ ] She herself
  - [ ] He
  - [ ] Jointly



4. (If decided by the woman, please ask)

Do you prefer her to work?

Yes [ ] - Reasons .....

No [ ] - Reasons .....

5. Did she face any resistance in taking up the activity?

Yes [ ] - What sort? .....

- From whom? .....

No [ ]

6. (If he himself did not oppose, please ask)

Did you help her to overcome the resistance?

Yes [ ]

No [ ] - Why? .....

7. Who keeps the money she earns?

Husband/Guardian [ ] - Proportion.....

Woman [ ] - Proportion.....

8. (If kept by husband/guardian)

Why do you keep the money?

[ ] As guardian

[ ] She cannot manage

[ ] Other (specify) .....

9. Do you think the activity she is pursuing is suitable for her?

Yes [ ] - Reasons .....

No [ ] - Reasons .....

10. Do you face any criticism because your wife/daughter /sister works?

Yes [ ]

No [ ]

11. Do you think your social prestige has been affected by her employment?

☐ Positively affected

☐ Negatively affected

☐ No change

12. Do you think that relations in the family have changed since she started earning?

Yes ☐ Please describe .....

No ☐

13. What do you think is the attitude of employers towards employing women?

.....

14. Do you think she gets equal opportunity and facilities with men in respect of recruitment, wage and other benefits?

.....

QUESTIONS FOR NON-WORKING WOMEN'S HUSBAND/GUARDIANS

15. What is the reason that your wife/daughter/sister is not engaged in any income earning activity?

☐ No need as economically solvent

☐ Non-availability of any/appropriate job

☐ Does not possess any skill to pursue self-employment

☐ Social criticism

☐ To look after family/young children

☐ He does not support

☐ Other (specify) .....

16. (If she does not possess any skill, please ask Q.15)

Do you think she should take training in some vocation?

Yes [ ] - What? .....

No [ ] - Why? .....

17. (If due to social criticism - Q.15 ask)

What sort of criticism and from whom?

.....

QUESTIONS FOR BOTH WORKING AND NON-WORKING WOMEN'S GUARDIANS

18. What is your opinion about women's employment?

.....

19. What types of activities do you consider suitable for women?

Type of Activity	Reasons
1. ....	1.....
2. ....	2.....

20. Do you think government should take steps for the welfare of women?

Yes [ ] - What sort? .....

No [ ] - Why? .....

Interviewer's comment:

.....  
.....

Signature of the interviewer

.....

Date.....

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