

Poverty Alleviation Strategies of the Rural Women in Bangladesh: A Study of Two Selected Villages in Naogaon District

Kanij Fatema Kanon

Assistant Professor, Department of Sociology, North Bengal International University, Rajshahi, Bangladesh

Abstract: *Bangladesh is a country which is placed among the top poor countries of the world. One fourth of its total population are still living below poverty line. The condition of women specially rural women are not good. We can say easily in Bangladesh women are poorer of the poor. But they are trying overcome poverty by using different strategies. The present research shows four strategies that help these women overcome poverty. These are economic, human, natural and socio-cultural capital related strategies. Cultivable land, domestic animals, small business, micro-credit, other income sources, such as van, rickshaw etc. are identified as economic capital. Human capital means a person's education, skill, creativity, labour etc. Collecting fishes and snails, water lily, lotus from the ponds and by collecting fishes and vegetables are considered as natural capital. Socio-cultural capital is related to social relation, culture and custom, tradition, norms and formalities. Rural women of Bangladesh are innovating different new ideas to cast out the poverty which have been addressed to demonstrate in this research.]*

1. Introduction

Bangladesh places the top most position in the list of poor countries in the world, of which 32 percent people live below the poverty line. [1] According to World Bank, Bangladesh poverty rate fell from 82% in 1972, to 18.5% in 2010, to 13.8% in 2016, and below 9% in 2018, as measured by the percentage of people living below the international extreme poverty line. [2] Most of the populations are suffering from malnutrition, of which 50 percent are deprived of proper healthcare, two-third people are aged illiterate and their life-style is below standard. [3] This country has the slowest place in eradication of poverty in Asia. And this situation indicates that the life standard of this country is so poor that poverty has become disastrous and pathetic. But if we consider the situation of women in this circumstance, we can observe that there are some special aspects to women's poverty. The total number of poor women higher than that of poor man. Various micro studies indicate that the 'hard core' poor are largely women. The proportion of ultra poor (intake of 1600 k. cal/person/day) and extreme poor (intake of 1805, k. cal/person/day) in higher for female-headed ones [4].

In Bangladesh, women are involved in constructive works alongside men. Here in, 90 percent garment workers are women. [5] Even women execute 15 times more household jobs than men. [6] But their domestic contribution remains as "unpaid labour", not as "market work". That is why, women's this "invisible contribution" remains excluded from the world economy which is as much as 11 trillion US Dollar. [7] This country can only use 70 percent of manpower in her agricultural economy which is mainly male dominated. In such work places, rural woman-labour does not stand a chance to be counted as economic labour. Rural poor women are still being considered as home-maker and they are continuing their traditional domestic works; such as rearing domestic animals, sewing 'Nakshi katha', processing of rice, its storage, keeping seeds etc. under supervision of men which are still deprived of economic value. A rural woman spends 12-14 hours in different profitable works and

other domestic works. [8] In fact, although women spend more time in reproductive works and rearing children than men, women face constraints in working outside by family, society, and in some cases by the government which is a great hindrance to the eradication of poverty. But, in spite of that, our rural women are innovating different new ideas to cast out the poverty which have been attempted to demonstrate in this research.

2. Objective of the Research

The present research intends to-

- Know the socio-economic condition of rural women
- Get the actual idea of rural women's poverty
- Discuss the strategies they have taken to overcome the poverty

Justification for the research

The poor are not responsible for their poverty. Rather it is the lack of opportunity and capital which is the main reason behind the poverty. So, for eradication of the poverty and national development, and for including rural women into the main stream of development we should know about their life, profession, income, rural society and it is very important to evaluate the initiatives that have been taken for them. Half of the population of Bangladesh is women, without whom country's overall development is impossible. And as poverty is the highest priority in development scheme of our country, in purpose of eradication of poverty, women's contributions are not charity; rather it is very important and considerable issue. For this reason, the research work has tried to observe the efforts of rural women to eradicate poverty.

Research method

In the present research, social survey method has been used to collect data, and observation method have also been used as additional strategy. In this research, data have been collected from two sources: primary and secondary. The information has been collected as primary source from some selected poor women from two villages of Dhaimoirhat

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upozilla in Naogaon district named “Fotepur” and “Chokbodon”. And the secondary data have been collected from different books, published articles, published and unpublished research paper, journal, newspaper, area map, data regarding land and population and other upazilla statistics.

Selection of research area and sampling

Two poverty stricken and remote villages, “Fotepur” and “Chokbodon” of Dhamoirhat in Naogaon district have been selected for the research. They have been selected for some characteristics, e.g. firstly, they are situated in a remote place, secondly, people of different classes and professions live in these villages though they are mostly poor farm-labourer and finally, no survey has been conducted on these

two villages on rural poverty or other issues. Out of 251 households of the two villages, 147 households have been selected purposefully for the research. So, the present research targets 147 households’ 147 housewives.

Poverty alleviation strategy of the rural women

The present research shows four strategies that help these women to overcome poverty. These are economic, human, natural and socio-cultural capital related strategies. Strategy related to economic capital: cultivatable land, domestic animals, income through small business, micro-credit, others income sources, such as van, rickshaw etc. are identified as economic capital. Economic capital has been being used as technique of eradication of poverty.

Table 1: Data of respondent’s income through economic capital

	Strategies	Monthly Income (TK.)	Number	Percentage (%)	
	Economic capital	Sale of domestic birds and eggs	- 150	19	20.65
151-300			37	40.22	
301 and Above			36	39.13	
Total			92	100.00	
Monthly average Income = 272.78 TK.					
Rearing domestic animal		Yearly Income (TK.)	Number	Percentage (%)	
		- 1500	18	28.57	
		1501-3000	20	31.75	
		3001 and Above	25	39.68	
		Total	*63	100.00	
Yearly average Income = 2417.17 TK.					
Small business		Monthly Income (TK.)	Number	Percentage (%)	
		- 250	2	15.38	
		151-500	3	23.08	
		501 and Above	8	61.54	
	Total	63	100.00		
Monthly average Income = 490.88 TK.					
Cultivation in mortgage land	Yearly Income (TK.)	Number	Percentage (%)		
	1501-2000	7	58.33		
	2001-2500	3	25.00		
	2501 and Above	2	16.67		
	Total	12	100.00		
Yearly average Income = 2042.17 TK.					

*Among the 63 respondents (42.86%) under the research area, 36 women (24.49%) at their own ownership and 27 women (18.37%) by taking lease, are rearing domestic animals

Thirteen women among the respondents have been found who conduct small shops. In these shops, the women sell various household utensils having bought them at wholesale price from thana sadar. Generally, they keep rice, pulses, chilies, onions, garlic, oil, salt, sugar, soaps, cigarettes, biscuits, chanachur, chocolate etc. They have all taken loan from various NGOs to start their little business. According to these saleswomen, they profit, on average, 490.88 taka per month from their business. Besides, the rest of the women invested the money taken from NGOs through male members of their family to various sectors.

Half of the women of the selected villages are directly involved in poultry farm. On average they earn 272.28 taka per month by selling chicken and duck and their eggs. Among them 42.86% manage their income through rearing goat and cow. But cattle are not as stable source of income

as poultry farm. The numbers of people among the sample who earn by selling milk for months are very few. But many of them (43.86%) state that they can earn 2417.17 taka on average in a year by selling cattle apart from the time of Eid-ul-azha (table no.1). The present study has revealed a very remarkable information that they often take domestic animals from well-off households as a lease and rear them. According to the table no. 1, 18.37% of the respondents have taken cattle as lease and some of them have taken one cow and in some cases they have taken two goats. They informed that they have been doing this business for five to six years as many of them cannot afford these cattle. They make an agreement that the lessee will rear the cow and after it have given birth a calf, the lessee can use the milk for their own purposes. After the calf has grown up the lessor and the lessee will take the equal share of the sale money. In the same way, if the cow has two calves then the lessor and the lessee will get each calf. But in this case the number of the lessors is few. Thus they are deprived of this profitable business.

The villages under research, women are not taken into consideration about what crop is to be grown and in which way. Men take decisions in this situation. Moreover, in either way, whether inherited or by buying, men own the property. On the other hand, the twelve respondents earn livelihood by taking lease from them. According to the report of earning from the land property, it can be seen, 10 out of 12 subjects (93.33%) yearly earn, after expenditure, 1501 to 2500 taka and 16.67% subjects can earn more than 2501 taka (table no.1). The subject earn less from this business because they do not own plough and enough lease. This is to be mentioned that these women are mostly widow, divorced or separated and they are able to earn from this business only by involving with NGO.

Strategy related to the human capital: Human capital means a person's education, skill, creativity, labour etc. which can be flourished for individual and social development. The present research shows that women of the villages try to spell out their poverty by sewing katha, hand fan and clothes. This work shows that, 63% women are involved in making mat. It also shows that, a few, 29 (19.73%) of them yearly earn 444.47 taka by sewing hand fan, date leaf's mat. Also, almost same number of subjects (21.09%) earn on average 617.44 taka by sewing katha. But 20 of them, which is 13.61%, have taken loan from various NGOs and bought sewing machine. They took short course training and now they make salwar-kamiz, blouse etc. They take order from their own and near areas and earn on average 406.73 taka per month (table no. 2).

Table 2: Data of respondent's income through humanistic (creativity and skill) capital

Human (Creativity and Skill) Capital	Strategies	Yearly Income (TK.)	Number	Percentage (%)
	Sewing katha	- 250		2
251-500			5	16.13
501-750			16	51.61
751 and Above			8	25.81
Total			31	100.00
Average Yearly Income = 617.44 TK.				
Sewing clothes	Monthly Income (TK.)		Number	Percentage (%)
	- 250		3	15.00
	251-500		11	55.00
	501 and Above		6	30.00
	Total		20	100.00
Average Monthly Income = 406.73 TK.				
Making of hand fan and mat	Yearly Income (TK.)		Number	Percentage (%)
	- 250		6	20.69
	251-500		9	31.03
	501 and Above		14	48.28
	Total		29	100.00
Average Yearly Income = 444.47 TK.				

Outside domestic businesses, upon the information from their various works and income, it has been found that a great number of respondents (45.58%) collect rice grains that are left after they have been threshed. This amounts up to 3 mund (120 kg) and often more than that. The amount which 34 respondents, the maximum number, collect rice may value more than 552 taka. But in two seasons, they earn an average of 457.59 taka by collecting rice grain. Some of

the respondents (26.53%), in two seasons, get on average from 1 mund (40 kg) to maximum 1 and half mund (60 kg) as labour cost, which is worth 187.04 taka on average, for rice-processing from their lessors (table no. 3). Among them 74 persons (50.34%) work for collecting potato from the field and for this labour they can collect potato from 5 to 20 kg which is worth 205.91 taka on average (table no. 3).

Table 3: Data of respondent's income through humanistic (labour) capital

Human (labour) capital	Strategies	Price (TK.)	Number	Percentage (%)
	Picking rice	- 250		12
251-500			21	31.34
501 and Above			34	50.75
Total			67 (45.58%)	100.00
Average Income = 457.59 TK.				
Processing of rice at others home	Price (TK.)		Number	Percentage (%)
	- 150		15	38.46
	151-300		19	48.72
	301 and Above		5	12.82
	Total		39 (26.53%)	100.00
Average Income = 187.04 TK.				
Picking potato	Price (TK.)		Number	Percentage (%)
	- 100		7	9.46
	101-200		19	25.68
	201 and Above		48	64.86
	Total		74 (50.34%)	100.00
Average Income = 205.91 TK.				
Collection of domestic animals stools	Monthly Income (TK.)		Number	Percentage (%)
	- 100		22	14.97
	101-200		39	26.53
	201 and Above		33	22.45
	Total		94	100.00
Average Yearly Income = 103.72 TK.				
Collection of fuel	Monthly Income (TK.)		Number	Percentage (%)
	- 100		4	2.72
	101-200		13	8.84
	201-300		51	34.69
	301 and Above		79	53.75
Total		147	100.00	
Average Yearly Income = 289.96 TK.				
Working as maid	Monthly Income (TK.)		Number	Percentage (%)
	- 200		4	23.53
	251-300		10	58.82
	301-400		3	17.65
	Total		17	100.00
Average Yearly Income = 244.62 TK.				

This is to be mentioned that they use these rice and potato for their own family's provision. Two third of the respondents (94 persons) earn 103.72 taka on average per month by collecting domestic animals' stool (table no. 3). But the important fact is that among them 33 women (22.45%) earn more than 200 taka a month. All of the women are playing important role for their family to save money by collecting fuel. According to the data (table no. 3), more than half of the respondents, in this case, save more than 300 taka from their usual household expenditure. 17 women (11.56%) work as maid in well-off families from morning to evening. They are helping themselves financially

with an income of 244.62 taka on average per month with an addition to daily meal (table no.-3).

Strategy related to natural capital: The subject villages are not abounding with natural resources so that the women can earn from them. In spite of that they are trying to support their family by using various things such as fishes and snails, water lily, lotus from the ponds and by collecting fishes and vegetables.

Table 4: Data of respondent's strategies about natural capital

Strategies	Number	Percentage (%)
Collect of fishes and snails	38	25.85
Collection of domestic animals stool	94	63.95
Collection of fuel	147	100.00
Collection of vegetables	78	53.06

N.B: One Respondent Answered Several.

The poor women are still trying all kind of ways to be economic. For example, considerable number of women (25.85%) involved in collecting snails for domestic ducks and fishing in local water sources, sometimes even as far as 3 km, after monsoon and their worth is considerably good.

A large number of respondents do the works that help them to save domestic expenditure, such as- they plant *Pui*, *Lau*, bean, *Potol*, tomato, *Korla*, egg-plant, pumpkin, *Lalshak* etc.

Strategy related to Socio-cultural capital: Socio-cultural capital is related to social relation, culture and custom, tradition, norms and formalities.

Table 5: Data of respondents strategy about socio-cultural capital

Relation	Type of Cooperation	Number	Percentage (%)	
			Number	Percentage (%)
Relation with well-off relatives	Only Mental Support	21	47.73	
	Financial Support	11	25.00	
	Essential Advice	32	72.73	
	Other	17	38.64	
Relation with local administration	Relief	48	61.54	
	Support for Elderly	27	34.62	
Relation with neighbors	food loan	82	55.78	
	Loan	27	18.37	
	Mental Support	132	89.79	
	Jakat	46	31.29	
Relation with NGOs	Accept of Loan	119	80.95	
	Training	35	23.81	

N.B: One Respondent Answered Several.

How well-off relatives help their poor women relatives to change their condition is an important topic for the present research. But it is a matter of sorrow that a lot of respondent women do not have any well-off relation. And what so ever available (72%) they limit their help by just giving advice rather than monetary help. They have good relation with their neighbours. Neighbour's play an important role in lending food products (55.78%) and giving mental support (89.79%). Moreover, quite a large number of women (80.95%) took loan from various local NGOs at the research area.

3. Conclusion

The research worked titled "Poverty Alleviation Strategies of the Rural Women in Bangladesh: A Study of Two Selected Villages in Naogaon District" has tried to demonstrate rural women's socio-economic condition and poverty through their strategy of eradication of poverty. The poor rural housewives of the research area take different strategy of all possible ways to eradicate their poverty alongside men through various policies i.e. economic, human, natural, socio-economic etc. The women take loans from various NGOs becoming their member and they use this money to develop their economic condition through various policies, such as rearing domestic animals, conducting small business, taking lease of land, sewing clothes etc. which is a common scenario. This situation is equally applicable to the women of the research villages. But what is not obvious is that, apart from the financial works that the various NGOs demand to support, women make room for various productive works and money saving works alongside their regular household chores which is self-initiated and very remarkable. This research has brought out these explicit income increasing works, such as, rearing domestic animals, conducting small business, sewing *katha*, sewing clothes, making of hand fan and mat, working as maid, seasonal working in paddy fields. On the other hand, money saving works are collecting stool of domestic animals, collecting fuel, vegetables, collecting fishes or snails from various water sources, picking rice grains and potatoes at season, working for well-off families in exchange of meal; and for men, implicit income sources are working in a leased land, conducting small business, van service etc. Except the above strategies, considerable number of women earn money through the strategies related to human capitals, such as – sewing *katha*, fan, mat, sewing clothes on sewing machine. But a few women (20 persons) can earn monthly more than 400 taka by sewing general clothes. Considerable number of women save domestic expenditure by using strategy related to natural resources (i.e. collecting fishes and snails, water lily, lotus from the ponds and by collecting fish and vegetables). Among these strategies, comparatively, they can contribute more by collecting domestic animals stool and fuel. Among the policies related to socio-economic capital, large number of women (80.95%) took loan by becoming member of NGOs and they are playing important role to eradicate poverty.

However, the success of these strategies to eradicate poverty depends on whether these women have authority over these various properties related to the respective policies or not. The research work shows that women do not have authority over money earned through strategies related to the production and labour, such as- rearing domestic animals, sewing clothes, conducting small business etc. If the women had authority over their money, the initiatives taken for their betterment would become more fruitful and long-lasting and it would broaden the way for stable income. In spite of that, it cannot be said that their strategies and efforts are not contributing to the eradication of poverty. Apparently, they are contributing to the economy of our country and their own struggle playing important role to eradicate poverty.

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Author Profile



Kani Fatema Kanon, Assistant Professor, Dept. of Sociology, (1st January 2019 - Present), North Bengal International University, Rajshahi, Bangladesh. She did M. Phil in Sociology and M.S.S in Sociology from University of Rajshahi (Bangladesh), 2009 and 2000 respectively. Her study includes research is “Rural Women’s Poverty Alleviation Strategy and the Barriers in the Implementation: A Study of Two Selected Villages in Naogaon District.” – a thesis submitted to the Department of Sociology, University of Rajshahi in partial fulfillment of the requirements for the degree of M.Phil in Sociology, 2009. “Role of Rural Women in Poverty Alleviation”- a research project sponsored by the Research Initiatives Bangladesh (RIB), 2005, Dhaka. “Impact of Micro-credit on Women Empowerment and Self-sufficiency : Sociological Study of a Selected Village in Naogaon District” – a thesis submitted to the Department of Sociology, University of Rajshahi in partial fulfillment of the requirements for the degree of M.S.S in Sociology, 2002.