CHAPTER V
SUMMARY, POLICY IMPLICATIONS
AND RECOMMENDATION.

#### CHAPTER - V

# SUMMARY, IMPLICATIONS FOR POLICIES AND RECOMMENDATIONS

In this chapter a summary of the findings is presented. It gives initially the rationale of the study, its objectives followed by findings and implications that derive from them. Detailed analysis — division of sample into sub sample according to socio-economic status of households, or female labour participation etc., F-test followed by t-test and multiple regression — that were done before any hypothesis was accepted or rejected have not been described again in this chapter. For detailed analyses relevant chapters may be referred to.

The International Women's Year Conference, held in Mexico city in 1975 declared 1975-85 as the Decade for Women with the themes: Equality, Development and Peace. This declaration has stimulated a world-wide movement. People from different parts of the globe have become interested and started to think about the issue 'Women and Development'. In recent times this issue has gained a greater momentum. But the theme 'Women and Development' is so complex and wide that it needs to be clarified and defined in the context of a country. Currently, however, several streams of new

3 41 1

thinking have emerged in this specific area. These new streams of approaches are gaining more and more recognition. Many of them are highly relevant to development planners. "It recognizes the multidimensional definition of development, perceiving it as encompassing not only economic but also social, political and human aspects of progress" (Rihani, M., 1977, p.3).

However, any developmental scheme will hardly be successful if special attention is not paid to the proper utilization of the women power which constitutes roughly half of the total human resource. According to a report of UN development programme, "development is about, by, and for human beings as individuals, and as social beings, aiming at their liberation and fulfilment\* (1979, p.17). In fact this liberation of women is not anti-male but it is a "movement which seeks to understand women's need and have them accommodated by the social system" (Jain, D., et al. 1979, p.130). The new measures to improve their situations as well as their role and status in the process of development must be an integral part of the global project (World Plan of Action, 1975, Boserup, E., 1975). But surprisingly enough, all the development processes so far have bypassed about 50 per cent of total man power constituting the female labour force of which nearly 80 to 90 per cent are located in the rural areas in most of the Third World countries.

The utilization of women power for national goals must be planned in a development framework that protects women's rights and needs by including them in the development as both participants and contributors. But "the government ignores women's contribution to the economy even in the informal sector, which is heavily dependent on women" (Irene T., et al. 1976, p.142). Since the economic contribution is measured mainly in terms of gainful employment, the proportion of women in labour force shows a steady decline (Mazumdar, V., 1979). It is widely known that women's inequality has tended to be related to the importance of their economic participation. So the lack of economic options are bound to reduce a women's mobility and life choices. Further, it is evident that the participation in labour force "would enable women on the basis of their improved material conditions to acquire a new confidence, power and authority within the public and domestic spheres of society" (Caroll, E., 1980, p.4). But in a society where women are dependent on their male counterparts economically and socially, subordination of women to men will be high. Therefore, their low status cannot be raised without opening up the opportunities of employment and breaking the social taboos (Chawda, 1968, Hague, J., 1980, 6th Five Year Plan 1980-85, India). "The improvement of the status of

women in family and in society is an end in itself as well as a necessary means to the ends of national growth and development\* (Trene, T., et al, 1976, p.150).

Bangladesh where the present investigation was carried out, is one of the poorest countries in the world. Populationwise it occupies the 8th position along with the 4th largest rural population in the world (Jones, S., 1979).

Moreover, according to Feldman, S. (1980) in Bangladesh per capita income remains among the lowest in the world. Consequently it presents a more serious picture of women's situation particularly in rural areas. These account for their failure to contribute to the wellbeing of their families as income earning members. It is pointed out that women are definitely a disadvantaged group in the matter of their labour force participation. And also in a situation of declining employment opportunities, women get pushed out of economic work in greater number than men (2nd Five Year Plan 1980-85, Bangladesh).

However, despite these adverse situations, women themselves are becoming increasingly conscious of their rights and capabilities (JWP, 1980, Jain, D., 1983). The Second Five Year Plan also recognizes women as a target group and employment generation particularly for this group receives special attention. The government have created in

1978 a fulfiledged Ministry of Women's Affairs to ensure a proper atmosphere for women to participate in economic activities. Some private development organizations also have come forward in motivating and involving rural women folk in development activities. At this point, the question that now arises is how far the participation of rural women in labour force helps to improve their conditions and contributes towards raising the levels of living of their families. To get an answer to this question, it needs to be examined indepth.

In Bangladesh some studies on women are beginning to appear in recent years. A review of the literature of the studies reveals a dearth of empirical research with indepth qualitative as well as quantitative data. There is very little data available on the working women with the exception of two studies conducted by Islam (1981) on rural women and work, and by Chaudhury (1975) on working women in Dhaka city. These studies were confined to limited analysis. Therefore, it is obvious that there is a great need for a comprehensive empirical investigation to provide adequate data on rural women, particularly, about their involvement in income earning activities and its impact on their family living. Dissemination of the findings of such a study will help the development planners to formulate policies and undertake projects to improve the lot of rural women.

The present study was undertaken with the following specific objectives.

- (1) To analyze the demographic and socio-economic conditions of the spouses and their households.
- (2) To determine the extent of female labour force participation and its characterstics.
- (3) To analyze the occupational pattern of both employed and unemployed women.
- (4) To study the family behaviour pattern of households in selected areas indicating the status of women in the home and the community.
- (5) To study the consumption expenditure pattern of the sample households on the basis of Engel's ratio, simple linear regression, and stepwise multiple regression analyses.

The major hypotheses tested in the study were:

- (1) Female labour force participation is a function of several socio-economic and demographic characteristics, viz., socio-economic status of households, fertility (in terms of number of children), literacy of women, religion.
- (2) The improvement of the status of women in the family and the community and the levels of living of their

households are positively related to female labour force participation.

The research design of the present study was mainly a descriptive survey. The survey covered 200 rural married women both employed and unemployed and their households. A three-stage sampling procedure was adopted. It was a purposive selection with the union and villages at the first and the second stages respectively and at the third stage households were selected by stratified and proportionate random sampling method.

Data were collected through personal interview and observation. Major information was obtained from the wives, information which they were unable to furnish was obtained from the husbands.

Elementary statistics used in the analyses were percentage, measures of central tendency, measures of dispersion. Analysis of variance, t-test and Chi-square test were used to see the significant difference and relationship between different variables. Simple linear regression analysis with both simple and double log models was used to the data of the income consumption function. To find out the strength of significance of FLP on the status and on consumption level along with other variables, stepwise multiple regression except income and family size,

all the variables namely, education, religion, socioeconomic status and FLP (Female Labour Participation) were introduced as dummy variables.

Models fitted for simple linear regression were :

 $1. \quad Y = a + bX + e$ 

2. Log Y = a + b Log X + e

Where, Y = consumption expenditure

X = income

a,b= intercept and regression co-efficient
 respectively.

(regression co-efficient in double log model will give income elasticity).

Model fitted for stepwise multiple regression was as follows:

$$\mathbf{Y} = \mathbf{a} + \mathbf{b}_1 \mathbf{X}_1 + \mathbf{b}_2 \mathbf{X}_2 + \mathbf{A}_1 \mathbf{D}_1 + \mathbf{A}_2 \mathbf{D}_2 + \mathbf{A}_3 \mathbf{D}_3 + \mathbf{A}_4 \mathbf{D}_4 + \mathbf{e}_4 \mathbf{D}_4 + \mathbf{e}_4 \mathbf{D}_4 \mathbf{D}_4$$

Where,  $X_1 = income$ 

X, = family size

D = FLP

D<sub>2</sub> = Education

P<sub>3</sub> = Socio-economic status

D<sub>4</sub> = religion

#### FINDINGS

The major findings of the present investigation were as follow.

## Socio-economic and Demographic Characterstics

The Muslims constituted 75 per cent of the sample households while 25 per cent belonged to Hindus. In the present sample, joint family system was dominant among Muslims being 15 per cent where as in Hindus it was only 2.5 per cent. From the analysis of the demographic and socio-economic data of the spouses, the findings revealed clearly the inferior position of women in the family to their male counterparts.

A wide mean age disparity of nearly 9 years was observed between the spouses, and mean age at marriage of the wives was less than 15 years - a blatent flouting of the legal requirement which prescribes 16 years as marriageable age for girls. The sex ratio in the present sample 1.0.9 (male to female) again substantiated the lower position of women. It seemed to be a 'boy boom' as was evident from the finding of the sex ratio and mean number of children which was 5.66. The mean number of children born 5.66 along with mean birth spacing of children 2.38 years showed lack of control over fertility by the housewives.

The low literacy rate of females, as compared to males, viz., 43 per cent to 70 per cent proved once again the lower position of women. The extent of female labour force participation showed a miserable 37.5 per cent of the total 200 households.

The finding regarding the income, saving, investment and credit practices which are important means of rural development, reveal certain important aspects of aconomic condition of rural people in the sample. According to data in the present study, 58 per cent households were found to live below the poverty line.\*

#### Fertility Behaviour of the Women in the Sample

Analysis of fertility behaviour in terms of number of children revealed that both literacy level of wives and the socio-economic status of households had a direct relationship with fertility. This phenomenon is typical of less developed countries (LDC) presently passing through Malthusian population trap to demographic transition stages of population growth (Todaro, M.P., 1977, Shrivastava, 0.5., 1983). It is interesting to note that female labour participation (the majority of employed women were illiterate)

For detailed analysis see chapter IV, Section 1, Part 2.

had a clear negative relationship with fertility behaviour.

Religion was found to have a significant relationship with fertility. Relatively smaller family size in Hindus than that in Muslims substantiated the lack of mobility and seclusion among Muslim women in the rural context of Bangladesh.\*

Thus, the fertility behaviour of the present sample housewives can be shown by the following cause-effect relationship:

SES ↑ Literacy ↑ FLP ↓ FR ↑

Where, SES = Socio-economic status of households.

FLP = Female labour force participation.

FR = Fertility rate.

The above relationship clearly depicts the typical characteristics of LDC, i.e., the better the socio-economic status, the higher the literacy level, the lower the female labour participation, the larger the number of children.

#### Female Labour Force Characterstics

The extent of female labour participation showed that out of 75 employed housewives. 14.67 per cent were self employed and 85.33 per cent were employed by others. Of the

<sup>\*</sup> For detailed analysis see chapter IV. Section 1, Part 1.

125 housewives, a large number were engaged in many productive activities, related to agriculture, which seemed to be invisible to the planners due to lack of market value of such activities.

The findings showed that the illiterate poor class women formed the major part of the labour force than women from other classes. Poor households constituted 84 per cent of the employed wives while it was only 16 per cent for relatively better off families confirming the economic reason as the main motivating factor affecting FLP (Chaudhury, R.H., 1975, Islam, M., 1978). The very low participation rate among relatively better off families substantiated the fact that a little improvement in economic condition drove them back within the four walls of the home (Hirway, I., 1979).

The major findings with regard to FLP were :

Apart from socio-economic status of households other variables were found significantly affecting female labour force participation. These were:

- Small family size was positively related to female labour participation (FLP).
- Hindu women were found to be employed more significantly than the Muslim wives.
- Employment rate decreased with increasing literacy level.

Another equally important factor which hindered female participation in labour force was a dearth of adequate employment opportunities suitable for them.

## Occupational Pattern and Felt needs

Majority of the women belonging to extreme poor and poor status households were engaged in very low wage paid activities. These activities were bidi making, rope making, as maid servants or vegetable vending. Their income was approximately Taka 2 to taka 2.50 per day. Due to their very low wage income their contribution to family income was very small. The women of other classes were employed in somewhat higher level of activities such as teachers, as clerks, family planning worker, in tailoring, kitchen gardening, poultry or dairy farming.

The extent of dissatisfaction was more among the women employed in low paid job. They were dissatisfied due to their extremely low wage rates. This was described by them as a sheer exploitation of their helplessness. Despite this the poor women had to stick to their job. If they withdrew from the job, the poverty in those families would have been more severe. Further, it was striking to note that nearly 90 per cent of the unemployed women expressed their willingness to work in some way or the other. Only 10.6 per cent were opposed to work outside home all of whom belonged to somewhat better off families.

<sup>\*</sup> For detailed analysis see chapter IV, Section 2, Part 2.

Although the lack of training and skill among rural women is a common feature, an impressive 83 per cent respondents expressed their willingness to learn skills provided there was an opportunity.

In the sample 76 per cent of women approved of small family size, but the women who actually practised constituted only 44.50 per cent of whom 32.50 per cent were employed.

85 per cent of the sample expressed a positive view towards birth control. But the reasons of non-availability and lack of knowledge of how to use the device were given by those respondents who did not practise family planning.\*

Despite the fact that 32 per cent women felt that they were leading a miserable life, majority of the women (70 per cent) exhibited an optimistic view in terms of their belief that economic uplift and success in life could be achieved through hard work and self efforts as well as collective endeavour including government support.

# Female Labour Participation and Status of Women

The status was identified by seven indicators measured with the help of a scoring technique. Both structured and unstructured form of questions were incorporated for these

<sup>\*</sup> For detailed analysis see chapter IV. Section II, Part 1.

indicators. The indicators together carried maximum score of 100 for measuring the degree of status enjoyed by the women.

The findings showed FLP as the single most important factor affecting almost all the indicators of status significantly.\* Despite the fact that majority of the employed women were from poor class households, they were able to command better respect and hold a good position in the home than their unemployed counterparts. Participation in labour force made them able to exercise their freedom to participate in decision making in family issues, to have control over family purse, to choose the number of children. Further, their opinion towards small family norm and equality of sex was affected positively by their employment. These phenomena are an encouraging sign from the point of qualitative aspects of development of a nation.

Among the other four variables, viz., literacy, socioeconomic status, religion, family size, only literacy and
religion were found to be significant in influencing the
status of women, on the basis of t-test and F-test. But
when the analysis of stepwise multiple regression was
applied to find out the strength of 5 variables simultaneously, only 2 variables, viz., FLP and literacy were found

<sup>\*</sup> For detailed analysis of FLP and status see chapter IV, section II, Part 2.

to be significantly affecting the status while the other three variables proved insignificant.

#### Female Labour Participation and Consumption Level

Engel's ratio for 6 groups of food and nonfood items used for assessing the levels of living of the sample house-holds in terms of their consumption expenditure pattern substantiated the law of consumption — the outgo on food decreasing with increasing income level (.87, .86, .85, .83 for extreme poor, poor, subsistence and solvent respectively).

The findings on consumption level of households of employed and unemployed females upheld the stark fact that development programmes have no relevance as far as the consumption level of the employed female's households was concerned. There was no significant difference between the expenditure pattern of employed and unemployed women's households as per the poor and extreme poor status of households. The income of these employed females were so low that it did not have any significant effect on the consumption level of their households.

The purpose of the simple linear regression analysis was to estimate the marginal propensity to consume (MFC) and the income elasticity of various goods and services. The result showed that cereals and meathecounted for nearly

eighty per cent of the marginal propensity to consume for the entire sampled households (200). The elasticities of total food (0.996), cereals (0.953), fuels (0.831) indicated that these items were to be deemed as necessities, while meat, fish, vegetables etc., pan, bidi, tea etc., clothing and footwear, miscellaneous were to be treated as luxuries. Both per household and per capita consumption yeilded close values.

For the purpose of finding out the effect of other variables on consumption expenditure, stepwise multiple regression analysis was done. The findings showed the important fact that female labour participation failed to have any effect on consumption level of their households.\*

#### POLICY IMPLICATIONS

The study provides some guidelines for policy formulation in the following paragraphs.

It is obvious from the findings of the present study that one of the most important means of achieving improvement in the status of women in the family and the community is the purchasing power in their hands in terms of their participation in labour force. To improve the living condition

<sup>\*</sup> For detailed analysis see chapter IV, Section III.

of the present and future generations women deserve priority in matters relating to employment, education and training, health and family planning which together constitute the major women centred means for alleviation of poverty. This reminds us of Gandhiji's dictum.

"When you educate a man, you educate an individual, When you educate a woman, you educate a family".

(cited in Achanta, L.D., 1982).

Further, an economic approach for women will be the key to the all round welfare of the family and society as a whole (Boserup, E., et al. 1975).

However, the findings regarding the extent of female employment and its characteristics clearly imply that there is a great need and a good scope for generation as well as expansion of women's employment in the villages surveyed and all rural areas in general. Despite their very low wage rate the employed women had to stick to their job. This is indicative of the fact that they had strong economic need for survival. These phenomena have implication for policies relating to female employment. Separate cells in the Ministry for Women's Affairs or any organization and agencies should generate substantial employment opportunities by taking care of their interests. It is also more important to have a general awareness and understanding of

the problems of women's employment in all the top policy and decision making and executive personnels. Therefore, the present study suggests the following measures to be taken care of by the policy makers. Firstly, to help women to overcome the problems which hinder their employment; secondly, to create new and more employment opportunities according to their interests and temperaments; thirdly, to expand the employment opportunities by providing the financial help like credit facility.

To overcome the problems, measures for providing family planning to check their repeated pregnancies, removing the seclusion of women and religious barriers, created by male dominated societies which 'kill them without drawing blood' (Trene T., et al, 1976, p.95), should be taken by the government.

In order to extend women's range in employment, co-operatives and small-scale industries could be helped and encouraged by support from government or ongoing development project in the villages. For this, the rural poor women could be offered long-term credit with low interest so that they can generate income earning activities themselves.

Minimum wages which play an important role in the improvement of working conditions of women, should be enforced in every unorganized sector where women are employed.

Special measures should also be taken to eliminate the exploitation of female workers with regard to their wage and security in job.

To ensure women's entry into non-traditional and highly paid jobs, they should be provided with appropriate technical know-how and suitable training which are extremely important to them. The findings indicate that they will be interested in receiving training in kitchen gardening, tailoring, sewing, processing of food grains, rearing of livestock and poultry, storage and marketing of home products.

It is important to design public works programme and other employment schemes keeping in mind the special requirement of women and to plan for supportive measures like ereches or baby cares centre and other benefits to ensure that employment does not impose a double burden on women. Local voluntary agencies can give help in this regard.

Many women would like to work at home or near home.

To start income earning activities these women need financial help mainly. These activities namely, tailoring, kitchen gardening, livestock or poultry farming should be encouraged by providing the required finance by the organization.

The present study has shown that a large number of women are found to be engaged in various productive activities

in the household which are directly or indirectly related to household economy. As the policies for development tend to by pass these women workers, the study focusses on the issue that 'economic activities' must be conceptualized in a broader way to include many productive activities carried out by women within the domestic spheres. Therefore, it is necessary for constructing indicators by which involvement of women in development process may be measured in real sense. Thus, the present finding forms the basis of argument that census definition of economic activity and labour force is too narrow in the context of rural Bangladesh.

It is observed from the findings that the women of the village are, to some extent, liberal towards the equality of sex in terms of their preference of children. Therefore, steps should be taken for the future generation so that they can grow up with new thinking. The best way to do so is to provide educational opportunities to all children with requisite facilities to them. As it is not enough to wait for them, non-formal education for both men and women in rural areas is necessary as an immediate short term measure. To impart them knowledge, arrangement can be made from time to time by the experts of Home Economics in the form of referesher's courses, extension services

which will open up their thinking in a creative way. At the same time programmes relating to non-formal education would no doubt go a long way in the removal of social disabilities facing women. However, the improvement in the socio-economic status of women would depend to a large extent on the social change in the value system, attitudes,

views and social structure prevailing in the country.

aid of suitable mass media like television, film can

contribute a lot in this attempt.

The findings also suggest that to encourage couples to desire smaller families, family planning movement alone may not succeed. Along with it, government should try to reduce infant and child mortality rates through providing various measures such as public health programmes in the village with free treatment and medicine. Until the fear of infant mortality is reduced couples will always feel that they run a grave risk in adopting family planning measures.

both employed and unemployed women have shown that a large percentage of households are living below the poverty line. This has a strong implication for government and other organizations related to women's welfare. As far as consumption level of employed women's households is concerned, the finding indicates that the development programmes have no relevance. Therefore, only creating the employment for women will not

be enough. Simultaneously there is a need for more and better remuneration for the poor employed women so that the minimum life sustaining substances can be secured. If they are paid better remineration, the rate of female participation in labour force will authmatically increase which in turn would help them to raise their level of living and at the same time contribute to the nation's growth.

The study also highlighted that there is need for stimulate collaboration and integration between intellectual effort, educational and communicational programmes and grass-root level activism in the common cause of women's equality and development.

Finally, some additional recommendations are set out for further study on women in rural areas.

Further research is required on:

- 1. Regional or inter-district variation in participation rates of female labour force; regional and occupational pattern of female employment/unemployment.
- 2. Impact of technological change on female employment in various sectors, particularly in the areas of post harvest activities, cottage industries.
- 3. To evaluate the effects of development programmes carried out by the organizations related to women's upliftment and welfare.

- 4. The impact of female employment on the academic achievement of children, marital adjustment.
- 5. Opinions, views and attitudes of males towards progressive notions related to women.

With the above recommendations it can be concluded that the larger study along the same line could include many other variables which are considered important to get a better picture of the women's integration in development.