CHAPTER IV

FINDINGS AND DISCUSSION

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The findings of the study are conveniently presented in three sections. In view of the detailed analysis done, summary of important findings have been given in the following paragraphs so as to facilitate a clear over view.

Section I presents the socio-economic and demographic background of the sample respondents and their respective households. The highlights of the finding are briefly outlined below:

(1) The findings revealed clearly the inferior position of women in the family to their male counterparts on the basis of the following demographic and socio-economic characterstics (The Committee on the Status of Women in India, 1975, Phadnis and Malani, 1978).

a) a wide mean age disparity of 9 years between the spouses,

b) mean age at marriage of wives was less than 15 years,

c) the sex ratio was not in favour of women, i.e., 1 : 0.9 (male to female),

d) low literacy rate of females as compared to males,

e) low level of participation of females in labour market.

(2) Analysis of fertility behaviour of the present women depicted the typical characterstics 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.

(3) Socio-economic status of households and literacy of women were negatively related to FLP.

(4) Family size was found to be significant factor affecting FLP(small family size was positively related with FLP).

(5) Religion had a significant relationship with FLP (Hindu women were found to be employed more than the Muslim women).

Section II discusses the extent of female labour participation and its impact on the status of women. It was found that:

(1) The women belonging to poor and extreme poor status households were employed in very low wage paid activities. Their income was approximately Taka 2 to Taka 2.50 per day.

(2) Majority of employed women were dissatisfied with their job due to extremely low wage rates.

(3) Nearly 90 per cent of the unemployed women expressed their willingness to work in some way or the other.

(4) 83 per cent respondents expressed their willingness to learn skills provided there was an opportunity.

(5) Though 32 per cent women reported that they were leading a miserable life, majority of the total sample women had optimistic views in terms of their belief that better economic condition and success could be achieved through hard work, self confidence and collective endeavour.

(6) FLP was found to be the single most important factor affecting almost all the indicators of status. (The indicators: decision making power, division of labour in household activities, control over family finance, control of fertility, membership in community development organization, perception of life and opinion towards progressive notions namely, small family norm and equality of sex).

(7) Literacy level and religion were found to be significant determinants influencing the status of women.

Section III analyses the consumption expenditure pattern of the sample households to evaluate the impact of FLP on consumption level.

The findings on consumption level of entire households substantiated the law of consumption — the outgo (percentage) on food decreasing with increasing income level.

As far as the expenditure pattern of employed women's households is concerned, the findings revealed the important fact that the FLP failed to have any impact on consumption level in the present sample.

SECTION - I

SOCIO-ECONOMIC AND DEMOGRAPHIC BACKGROUND OF THE RESPONDENTS

Knowledge of the socio-economic and demographic characteristics of the sample is a '<u>sine qua non</u>' for giving meaningful interpretation of the results of the analysis of the data. Demographic data and analysis are considered basic because this would fill a void in both the analytical skills of the development planning agency staff and in the available knowledge on the state of society. According to Jahan Ara Haque (1977), "to set up a programme for women, planners need to explore the socio-economic conditions and traditions in which women live".

Further, data obtained through empirical studies on sex ratio, age disparity between spouses, age at marriage of spouses, marriage practice, number of children, spacing of

birth of children, mortality rate of children, educational level of women as compared to that of men, employment opportunity for women etc. could critically reflect the relative position of women in the family and the community (ICSSR, 1975). Thus, apart from providing vital descriptive information, they could help in identifying bottlenecks accounting for poor involvement of women in productive activity. Hirschman, C. goes one step further by saying that "the substantive focus on demographic research often directly taps human resources and welfare criteria, such as, economic status, educational achievement, health condition (mortality and morbidity), household and family living arrangements and possession and consumption of goods." (Hirschman, C., 1981, p.575).

The findings pertaining to this section, are reported in two parts. The first part deals with the demographic characteristics of the sample respondents and their households while in the second part, the socio-economic characteristics of the sample respondents have been reported and discussed with requisite interpretation.

PART 1 : DEMOGRAPHIC PROFILES

(a) Religion, type of family and Nature of Residence of the Households

Religion and type of family are variables that can serve

as major impediments for women's involvement in economically productive activities outside home. It is said that men dominate all the social spheres, domestic and nondomestic and that women suffer on account of seclusion imposed by social and religious mores. This sharp dichotomy virtually eliminates any opportunity for women to assume roles other than those of wife and mother (Smock, A.C., 1977). Hence, religion, a crucial factor, from the view point of female status, has been critically analysed in the present investigation. Table 1 presents data on the frequency and percentage distribution of the 200 sample households on the basis of religion, family type and socio-economic status.

Table 1 shows that Joint family system is more predominant among the Muslims than the Hindus viz., 15 per cent to 2.5 per cent.

Out of 35 joint families identified in the present survey, 20 families (57.14 per cent) belonged to the solvent and subsistence households and the rest 15 (42.86 per cent) joint families belonged exclusively to the Muslim households of the poor and extreme poor socio-economic status categories. Chi-square test showed no significant difference between family type and religion (Chi-square calculated = 2.60 df = 1) but the test showed significant association between family type and socio-economic status of households at 0.05 level of significance (Chi-square calculated = 10.468, df =3)

Table 1 : Frequency and Percentage Distribution of the 200 Sample Households according to their Religion, Family type and Socio-economic Status.*

Socio-economic Status of Households	No.	Religion				Family type							
		Muslim(150)		Hindu(50)		Muslim				Hindu			
						Joint		Nuclear		Joint		Nuclear	
		N	%	N	%	N	%	N	%	N	%	N	%
Solvent	20	14	70.00	6	30.00	6	42.66	8	57.14	2	33.33	4	66.66
Subsistence	63	39	61.90	24	38.10	9	23.08	30	76.92	3	12.50	21	89.50
Poor	67	54	80.60	13	10.40	6	11.11	48	88.89	-	-	13	100.00
Extremely poor	50	43	86.00	7	14.00	9	20.93	34	79.06	-	-	7	100.00
Total	200	150	75.00	50	25.00	30	15.00	120	60.00	5	2.50	45	22.50

* For definition of socio-economic status, see Chapter III.

N = absolute values.

% relates to Col.2.

(vide Table 2). Possibly the need for more hands to look after the increasing landholdings as a family moves to higher status level, may account for the positive association between family type and socio-economic status.

Despite the fact that there were nearly 45 per cent households belonging to the landless category (Table 31), 100 per cent of the sample households surveyed remained permanently in the villages even during the lean season. The fact that the district town of Patuakhali is located near the villages surveyed could have accounted for the non-migratory characteristics of the sample respondents.

Table 2 : Chi-square value of the Relationship between Family type and Socio-economic Status of Households.

Type of Family / Socio-economic status	Joint N	Nuclear N	Total N	Total %
Solvent	8	12	20	10.00
Subsistence	12	51	63	31.50
Poor	6	61	67	33.50
Extreme Poor	9	41	50	25.00
Total	35	165	200	100.00

Chi-square calculated = 10.468, Table value = 7.81, df = 3; significant at 0.05 level.

(b) Age Structure of Spouses

Tables 3A, 3B, 4 and 5 contain data relating to the age structure of the spouses.

Table 3A and 3B : Frequency and Percentage Distribution of Spouses with regard to their Age according to Socio-economic Status of Households.

3A For Husbands:

Age in Year	Solvent (N=20)		Subsis-tence (N=61)		Poor (N=64)		Extreme poor (N=50)		Total (N=195)	
	N	%	N	%	N	%	N	%	N	%
Below 20	-	-	-	-	-	-	-	-	-	-
20-35	4	20.00	20	32.79	27	42.19	14	28.00	65	33.33
35-50	9	45.00	27	44.26	30	46.87	28	56.00	94	48.21
50-65	7	35.00	10	16.39	5	7.81	8	16.00	30	15.38
Above 65	-	-	4	6.56	2	3.13	-	-	6	3.08
Total	20	100.00	61	100.00	64	100.00	54	100.00	195	100.00
Mean	45.25		42.51		38.78		41.20		41.23	
S.D.	10.89		13.02		11.08		9.79		11.58	

3B For Wives:

Age in Year	Solvent (N=20)		Subsis-tence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
Below 20	4	20.00	3	4.76	4	4.97	5	10.00	16	8.00
20-35	9	45.00	35	55.55	44	65.67	28	56.00	116	58.00
35-50	6	30.00	22	34.92	16	23.88	16	32.00	60	30.00
50-65	1	5.00	3	4.76	3	4.48	1	2.00	8	4.00
Total	20	100.00	63	99.99	67	100.00	50	100.00	200	100.00
Mean		31.00		33.95		32.03		31.90		32.50
S.D.		12.19		9.83		9.55		9.86		10.06

H = Husband ; W = Wife

5 husbands were dead during the period of investigation.

Table 4 : t-values of Difference between the Mean Age of Spouses according to Categories of Socio-economic Status of Households.

Socio-economic Status		t-value	df	Level of Significance
Solvent	:	3.80	38	.001
Subsistence	:	4.105	122	.001
Poor	:	3.714	129	.001
Extreme Poor	:	4.685	98	.001
Total household	:	7.995	393	.001

Table 5 : F-values of Difference in the Mean Age of Both Husbands and Wives of Four Socio-economic Status of Households.

For Husbands

Source of Variation	df	sum of Squares	Mean Square	F-value
'Between' Groups	3	787.01	262.337	1.975
'Within' Groups	191	25361.80	132.784	

Not Significant ; Table Value = 2.65

For Wives

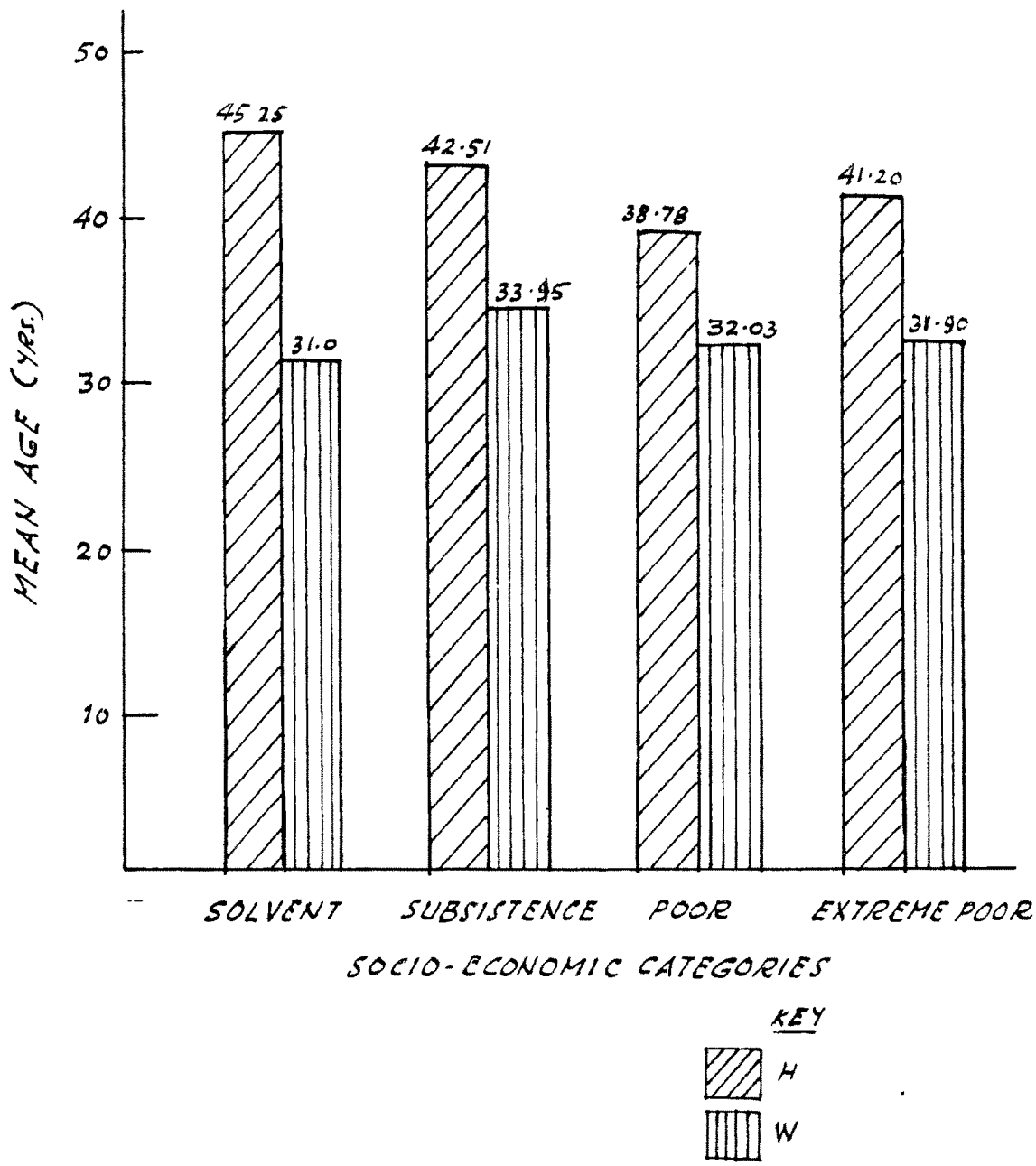
Source of Variation	df	Sum of Squares	Mean Square	F-value
'Between' Groups	3	208.82	69.6066	.681
'Within' Groups	196	20031.09	102.199	

Not Significant ; Table Value = 2.65

In both cases hypotheses postulating the positive relationship of socio-economic status of household and age structure of spouses (both husband & wife) are rejected at 5 per cent level of significance.

FIG. 2

DISTRIBUTION OF MEAN AGE OF SPOUSES IN THE SAMPLE AT THE TIME OF ENQUIRY



An age disparity of nearly 9 years were observed between the mean age of 41.29 years of husbands to that of 32.5 years of the wives, which was highly significant (Table 4). Early marriage of girls (Table 6B), a cultural factor, accounted much for this large disparity. Naturally with early marriage of girls as early as 15 and below 15 years of age plus wide age gap between spouses, the subordinate position to which the young wives will be relegated to is quite obvious. As has been aptly observed by Chaudhury and Raihan "A wife who is 8-10 years her husband's junior may find it extremely difficult to communicate freely with her husband and therefore she is unlikely to participate jointly in family decision-making" (Chaudhury and Raihan, 1980, p.55). Figure 2 depicts the difference in the mean age between spouses in the present sample.

F-test values (Table 5) showed no significant difference between the ages of wives of of husbands as per four different socio-economic status of households.

(c) Age at Marriage

As has been said earlier, questions regarding the age at marriage for both husbands and wives have important bearing on issues like fertility, female labour force participation, women's status and hence has relevance for the current investigation. Tables 6A and 6B present data on the distribution of age at marriage of spouses of the present sample.

Table 6A and 6B : Frequency and Percentage Distribution of Spouses with regard to their Age at Marriage according to Socio-economic Status of Households.

6A For Husbands:

Age in Years	Solvent (N=20)		Subsis-tence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
Below 15	-	-	3	4.76	2	2.98	2	4.00	7	3.50
15-20	7	35.00	34	53.97	37	55.22	28	56.00	106	53.00
20-25	13	65.00	26	41.27	28	41.80	20	40.00	87	43.50
Total	20	100.00	63	100.00	67	100.00	50	100.00	200	100.00
Mean	21.25		19.82		19.94		19.80		20.00	
S.D.	2.38		2.16		2.18		2.79		2.78	

6B For Wives

Age in Years	Solvent (N=20)		Subsis-tence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
Below 15	15	75.00	47	74.60	49	73.13	37	74.00	148	74.00
15-20	5	25.00	16	25.40	18	26.87	13	26.00	52	26.00
20-25	-	-	-	-	-	-	-	-	-	-
Total	20	100.00	63	100.00	67	100.00	50	100.00	200	100.00
Mean	14.25		14.27		14.34		14.30		14.30	
S.D.	2.16		2.18		2.22		2.19		2.23	

Despite the legal requirement* that a girl must be 16 years old before she can marry, it is surprising to note that an overwhelming 74 per cent of total wives in the sample got married when they were hardly 15 years of age revealing the prevalence of child marriage.

Data presented in Tables 6A and 6B show the overall mean age at marriage of wives as 14.30 years with standard deviation of 2.23 years and for husband it is 20 years with standard deviation of 2.78 years.

Such an early age at marriage of spouses, ultimately leads to longer reproductive periods and hence high incidence of birth of children, the mean of which is as high as 5.66 (Table 9) for the sample surveyed with the overall mean birth spacing of children of 2.38 years (Table 16).

A scrutiny of the data presented in Table 6B also reveals the striking feature that there is not even a single case of age at marriage of wives in the age range of '21-25' years.

Analysis of age of housewives in terms of socio-economic status through F-test refuted the hypotheses of an inverse relationship between mean age at marriage of wives and socio-

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* The minimum legally permissible age at marriage for a girl is now 16 years by Muslim Family Laws Ordinance, 1961 (Vide Pakistan Code (1966) Vol.XIV, p.67).

economic status (Table 7), in other words there was no evidence to support the hypotheses that higher socio-economic status was related to low age at marriage.

Table 7 : F-values of Difference in the Mean Age at Marriage of Both Husbands and Wives of Four Socio-economic Status of Households.

For Husbands

Source of variation	df	Sum of Squares	Mean Square	F-value
'Between' Groups	3	35.5324	11.844	2.082
'Within' Groups	196	1114.837	5.688	

Not significant Table value = 2.65

For Wives

Source of variation	df	Sum of Squares	Mean Square	F-value
'Between' Groups	3	.2139	.071	.014
'Within' Groups	196	962.715	4.911	

Not significant Table value = 2.65

Hypotheses postulating the inverse relationship between age at marriage of both husbands and wives and socio-economic status were rejected at 5 per cent level of significance.

The overall findings on age of spouses specially that of the wives as well as the age at marriage reveal the strong hold that social and cultural factors have on family living in rural areas. Lack of educational and employment opportunities for women in rural areas has accounted for the existence of such phenomena which are not conducive to female labour participation. According to the Bangladesh Fertility Survey (BFS), female education was found to have a greater impact on age at first marriage than male education (BFS, 1975). Thus education and/or employment opportunities are often suggested as the best policy measures for effective increase of age at marriage (Chaudhury, 1979).

Further, this typical wide age disparity between spouses as well as early age at marriage may expose most women to the risk of a relatively early widowhood which would make their lot even worse.

(d) Marriage Practice :

Apart from the very low age at marriage, another very obnoxious marriage practice seen prevalent specially among Muslim households and which is upheld by the religion is that of polygamy which degrades the status of women (Chaudhury and Raihan, 1980). Table 8A and 8B present data on distribution of husbands and wives respectively with regard to their frequency of marriage.

Table 8A & 8B : Frequency and Percentage Distribution of Husbands and Wives with regards to their Marriage Practice according to Socio-economic Status and Religion.

8A For Husbands :

Frequency of Marriage	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme Poor (N=50)		Muslim (N=150)		Hindus (N=50)		Overall (N=200)	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Once :	15	75.00	46	73.01	53	79.10	39	78.00	108	72.00	45	90.00	153	76.50
Twice :	5	25.00	15	23.82	14	20.90	11	22.00	40	26.67	5	10.00	45	22.50
Thrice :	-	-	2	3.17	-	-	-	-	2	1.33	-	-	2	1.00
Total :	20	100.00	63	100.00	67	100.00	50	100.00	150	100.00	50	100.00	200	100.00

8B For Wives :

Frequency of Marriage	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme Poor (N=50)		Muslim (N=150)		Hindus (N=50)		Overall (N=200)	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Once :	20	100.00	61	96.83	65	97.01	50	100.00	146	97.33	50	100.00	196	98.00
Twice :	-	-	2	3.17	2	2.99	-	-	4	2.67	-	-	4	2.00
Thrice :	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total :	20	100.00	63	100.00	67	100.00	50	100.00	150	100.00	50	100.00	200	100.00

According to data presented in Table 8A and 8B, the prevalence of polygamy was found in 28.00 per cent of the Muslim households while in Hindu households it was only 10 per cent. Cases of females marrying more than once was negligible (only 2 per cent).

As has been noted earlier, according to Muslim Law by the Quaran, "a man can have four wives only if he can ensure equal and fair treatment for all his wives" (Roy, S. 1979, p.3). It appears as if the males take this privilege for granted.

It is also seen from the table that frequency of marriage of husbands more than once is greater among the better off families than that of other families, i.e., the poor and extreme poor households. This feature substantiates the fact of increasing tendency of higher number children among higher socio-economic status of households in the present investigation (Table 9). Further, the greater frequency of marriage for more than once among the Muslim households could account for their higher fertility rate than the Hindu households (Table 12).

(e) Fertility Behaviour of Sample Housewives :

Tables 9, 10, 11, 12, 13 and 14 present data on the fertility behaviour of rural housewives covered in the present investigation which is one of the major variables governing female labour participation.

(1) Number of Total Children born :

Table 9 : Distribution of Children born according to Sex and Socio-economic Status of Households.

	Solvent (N=19)		Subsistence (N=62)		Poor (N=64)		Extreme poor (N=50)		Overall (N=195*)	
	S	D	S	D	S	D	S	D	S	D
Alive	50	38	146	120	126	116	85	101	407	375
Mean	4.63		4.29		3.78		3.72		4.01	
Dead	18	19	62	54	51	47	39	31	170	151
Mean	1.95		1.87		1.53		1.40		1.65	
Total	68	57	208	174	177	163	124	132	577	526
% of Total Children born	54.4	45.6	54.45	45.55	52.06	47.94	48.44	51.56	52.31	47.69
Mean	6.58		6.16		5.31		5.12		5.66	

S = Son, D = Daughter

* Out of 200 sample households only 195 households had children.

Tables 9 and 10 show that overall mean number of children born is 5.66 and according to descending order of socio-economic status, viz., solvent, subsistence, poor and extreme poor, it is 6.58, 6.16, 5.31, 5.12 respectively which according to census definition belong to large family size*.

There seems to be a veritable 'boy boom' as evident from the above table containing data on number and percentage distribution of children born according to sex and socio-economic status. The sex ratio of the boys to girls born is 577 : 526, i.e. 1:0.91. This skewed ratio corresponds, to some extent, to that of national figure, i.e. 1 : 0.93 (Statistical Year Book of Bangladesh 1980, p.60).

It is also interesting to note that the fertility behaviour of the sample shows a positive relationship with socio-economic status (Table 11). F-test confirmed the hypothesis of significant difference (F value = 2.97, df = 3.191 ; level of significance = 0.05) among the mean number of children born in households of different socio-economic status (Table 11).

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* Refer the definition of family size in Chapter III.

Table 10 : Frequency and Percentage Distribution of Child bearing of Housewives (195) in the Sample according to Socio-economic Status.

Number of Children	Solvent (N=19)		Subsistence (N=62)		Poor (N=64)		Extreme poor (N=50)		Total (N=195)	
	N	%	N	%	N	%	N	%	N	%
1.	-	-	2	3.22	2	3.12	3	6.00	7	3.59
2.	-	-	3	4.84	4	6.25	6	12.00	13	6.67
3.	-	-	6	9.68	9	14.06	5	10.00	20	10.26
4.	2	10.53	9	14.52	12	18.75	8	16.00	31	15.90
5.	3	15.75	6	9.68	8	12.50	6	12.00	23	11.79
6.	5	26.31	6	9.68	7	10.94	8	16.00	26	13.33
7.	4	21.05	10	16.13	10	15.63	4	8.00	28	14.36
8.	2	10.53	6	9.68	7	10.94	4	8.00	19	9.74
9.	2	10.53	7	11.29	3	4.69	4	8.00	16	8.20
10.	1	5.26	4	6.44	2	3.12	2	4.00	9	4.62
11.	-	-	3	4.84	-	-	-	-	3	1.54
Total	19	100	62	100	64	100	50	100	195	100
Mean	6.58		6.16		5.31		5.12		5.66	
S.D.	1.63		2.63		2.23		2.46		2.43	

Table 11 : F-value of Difference in the Mean Number of Children born according to Socio-economic Status of Households.

Source of variation	df	sum of squares	Mean square	F-value
'Between' Groups :	3	51.28	17.09	2.97
'Within' Groups :	191	1100.17	5.79	

Significant at 0.05 level, Table value = 2.650.

Hypotheses postulating the positive relationship of fertility and socio-economic status of households is accepted at 5 per cent level of significance.

Further analysis of fertility showed significantly higher number of children in Muslim households as compared to that of Hindu households. The Muslim households had mean number of children born 5.91 while in Hindu households, it was 4.92 (Table 12). t-test confirmed the difference between the mean number of children born of the Muslims and the Hindus. This finding also corresponds to the national figure, i.e. 4.0:3.9 for Muslim and non-Muslim respectively (Statistical Year Book of Bangladesh, 1980, p.71).

Table 12 : Distribution of Children born to Present Sample Housewives according to Religion.

Number of Children	Muslim		Hindu		Overall	
	N	%	N	%	N	%
1.	4	2.76	3	6.00	7	3.59
2.	8	5.52	5	10.00	13	6.67
3.	11	7.59	9	18.00	20	10.26
4.	23	15.86	8	16.00	31	15.90
5.	18	12.41	5	10.00	23	11.79
6.	22	15.17	4	8.00	26	13.33
7.	20	13.79	8	16.00	28	14.36
8.	14	9.65	5	10.00	19	9.74
9.	14	9.65	2	4.00	16	8.20
10.	9	6.21	0	0.00	9	4.62
11.	2	1.38	1	2.00	3	1.54
Total	145	99.99	50	100.00	195	100.00
Mean	5.91		4.92		5.66	
S.D.	2.395		2.390		2.43	

t value = 2.512; df = 193 ; significant at 0.05 level.

It is worth nothing here that the fertility rate of 5.66 of the present sample housewives which corresponds, to some extent, to that of national figure of 5.93 (Demographic Pilot Survey, B.B.S., 1978, cited in Statistical Year Book of Bangladesh, 1980, p.74) is typical of the less developed countries.

This has theoretical support in the neo-classical demand theory of fertility, according to which, "other factors held constant, the desired number of children can be expected to vary directly with household income... Under normal condition we expect that the higher the household income, the greater the demand for children". (Todaro, M.P., 1977, p.153). The point is that a rise in family income will enable the household to attain a higher level of satisfaction from having more children. In poor societies, children are seen as economic assets or an economic investment goods. In deciding whether or not to have additional children, parents are assumed to weigh benifits against costs, where the principal benefits are in the form of child labour, usually on the farm and their financial support for parents at old age (Todaro, M.R., 1977, p.160). However, leaving the above theoretical contention, the mean number of children 5.66 of the present investigation showed the lack of control over fertility by the housewives, another indicator of the subordinate position of women.

(2) Number of dead and alive children of the sample :

The data regarding the number of death of children and number of alive children are presented in Tables 13 and 14.

Table 13 : Frequency and Percentage Distribution of Dead Children of Sample Households according to Sex and Socio-economic Status of Household.

Number of Children	Solvent (N=19)		Subsistence (N=62)		Poor (N=64)		Extreme poor (N=50)		Overall (N=195)	
	S	D	S	D	S	D	S	D	S	D
1	8	10	21	18	30	25	16	25	75	78
2	5	3	13	10	5	8	10	3	33	24
3	-	1	1	4	1	2	1	-	3	7
4	-	-	3	1	2	-	-	-	5	1
Total	18	19	62	54	51	47	39	31	170	151
% of the Total Children.	48.65	51.35	52.54	47.46	52.04	47.96	55.71	44.29	52.96	47.04
Mean	.95	1.00	1.00	.87	.80	.73	.78	.62	.87	.77
Total Mean	1.95		1.87		1.53		1.40		1.65	

S = Son, D = Daughter

It is interesting to note from Tables 13 and 14 that the number of reported dead and alive children follow the same pattern as that of the birth of children showing an increasing tendency in mortality rate with increasing socio-economic status. The mean dead children according to descending order of socio-economic status is 1.95, 1.87, 1.53, 1.40 respectively. The number of reported death of sons to that of daughters gave the ratio .87 : .77 for the entire sample households (Table 13).

The greater mortality rate of children among the relatively better off families could be on account of lack of motivation for family planning. It is interesting to note from the observation gained by the investigator during the survey of these households that the poor class families realized the adverse effect of having more children and become conscious about family planning to a greater extent in comparison with the relatively better off families (Refer findings in Section II).

Apart from this, the greater involvement of females of the poor households in development activities, viz., participation in economically productive activities outside home accounted for not only a low birth rate but also for low death rate as compared to that of relatively better off households. Due to labour force participation women of economically disadvantageous classes have been exposed more to the outside world and consequently have come to realize the disadvantages of having large number of children. On the contrary, the women of solvent family, due to lack of involvement in economically productive activities outside home as well as due to strict observance of purdah, have not been able to come in contact with the outside world (smock, C., 1977). Naturally the number of children born is significantly more than that of poor and extreme poor households (Table 11).

Table 14 : Distribution of Alive Children of the Present Sample Households according to Sex and Socio-economic Status of Households.

Number of Children.	Solvent (N=19)		Subsistence (N=62)		Poor (N=64)		Extreme (N=50)		Overall (N=195)	
	S	D	S	D	S	D	S	D	S	D
1.	4	5	21	25	18	23	20	14	63	67
2.	7	4	17	13	24	21	16	20	128	106
3.	2	7	13	9	14	7	7	7	108	90
4.	4	1	4	3	2	5	3	4	55	52
5.	2	-	6	6	2	2	-	2	45	60
6.	-	-	1	-	-	-	-	-	6	0
Total	50	38	146	120	126	116	85	101	407	375
% of Total Children.	56.81	43.18	54.89	45.11	52.07	47.93	45.70	54.30	52.05	47.95
Mean	2.63	2.00	2.06	1.93	1.97	1.81	1.70	2.02	2.09	1.92
Total Mean	4.63		4.29		3.78		3.72		4.01	

From the total number of children born and number of children dead, data on number of children alive have been reported

in Table 14. A glance at the Table 14 shows that the number of children in the households surveyed is directly related to the socio-economic status of the households. The mean numbers of alive children are 4.63; 4.29; 3.78; 3.72 respectively in descending order of socio-economic status of households. The reported mean alive children for the entire sample was 4.01. It is worthwhile mentioning here that the number of alive sons to daughters gave the same ratio as that of dead sons to daughters, 2.09 to 1.92 respectively.

The present finding regarding the number of children born (including dead and alive) and their sex ratio is supported by the observation made by Chaudhury and Raihan "since 1901, according to census statistics there have always been fewer women than men in Bangladesh" (1980, p.81).

This evidence of declining sex ratio (Female per Male) raises the question of women's position. Various reasons can be accounted for this phenomenon, such as the preference for sons, the neglect of girl babies, the general negative attitude towards females at all ages, the adverse impact of frequent and excessive child bearing on the health of women (Jain, D. 1975).

Table 15 presents data on the use of vaccination for the children of sample households.

Table 15 : Frequency and Percentage Distribution of Households according to Vaccination given to Children.

Classification of Children	Solvent (N=19)		Subsistence (N=62)		Poor (N=64)		Extreme poor (N=50)		Total (N=195)	
	N	%	N	%	N	%	N	%	N	%
Vaccination given to all children	6	31.58	32	51.61	20	31.25	15	30.00	73	37.44
Not given all children.	4	21.05	10	16.13	5	7.81	3	6.00	22	11.28
Not given at all	9	47.37	20	32.26	39	60.94	32	64.00	100	51.28
Total	19	100.00	62	100.00	64	100.00	50	100.00	195	100.00

It is seen from the above table that of the total households (195) who had children, 51.28 per cent have not given vaccination to their children at all up to the date of present enquiry, only 37.44 households have given vaccination to all children while 11.28 per cent have given to few of their children.

Various reasons can be advanced to explain their failure to utilize fuller facilities of this service. These are :

(1) Public health service may not be functioning properly in the sample villages.

(ii) The people of this health service may not visiting the village regularly.

(iii) This might be on account of lack of knowledge of importance of giving the children vaccination.

(iv) Finally, the possibility that corresponds with the fact that the children might be away from home and some times parents do not like to give vaccination to their little children against their will.

(3) Birth spacing of children :

Tables 16 and 17 present data on birth spacing of children born in the sample households.

Table 16 : Frequency and Percentage Distribution of Respondents (188) with regard to Birth Spacing of their Children according to Socio-economic Status, of Households.

Birth spacing in year	Solvent (N=19)		Subsistence 62-2 (60)		Poor 64-2(62)		Extreme poor 50-3(47)		Overall 188*	
	N	%	N	%	N	%	N	%	N	%
1	-	-	6	10.00	8	12.90	4	8.51	18	9.57
2	12	63.16	29	48.34	26	41.93	23	48.94	90	47.87
3	6	31.58	23	38.33	24	38.71	17	36.17	70	37.23
4	1	5.26	2	3.33	4	6.45	3	6.38	10	5.32
Total	19	100.00	60	100.00	62	100.00	47	100.00	188	99.99
Mean	2.42		2.35		2.39		2.40		2.38	
S.D.	.59		.70		.79		.73		.73	

* Out of 195 households who had children, seven had only one child.

It is seen from the table that the birth spacing for all categories of households is more or less is similar. The mean birth spacing for the overall sample was 2.38 years (Table 16). F-test, however, showed a significant difference between the mean birth spacing of the 4 socio-economic status categories of households (Table 17).

Table 17 : F-value of Difference Between the Mean Birth spacing of Children of Four Categories of Socio-economic Status Households.

Source of variation	df	Sum of squares	Mean Square	F-value	Level of Significance
'Between' Groups.	3	6.08	2.03	3.98	0.01
'Within' Groups.	184	94.10	0.51		

Significant at .01 level; Tabulated value = 3.88

It is interesting to note that inspite of larger birth spacing among solvent families as compared with other households, they had larger mean number of children (Table 10). Possibly, this could be on account of such factors as the need for more children to look after the farm activities, lack of knowledge and consciousness about family planning and their reluctance to adopt the family planning device.

From the above data, it is obvious that if a girl marries at or before 15 years of her age (Table 6B) and produces continuously upto her productive age limit with this tendency of small birth spacing, the village surveyed would be confronted with the menace of the population explosion. More striking is that with such birth rate, little room will remain for this future generation in the country where "the present density of 1340 people per square mile already is one of the highest in the world" (Smock, C.A. 1977, p.114). In this situation it reminds us again the Malthusian threat of population problem (Srivastava, 1983).

Further, from the point of view of women, constant pregnancies, which expose lack of control over fertility, give rise to the birth of more children than the ideal number leading thereby to a variety of health problems and a high mortality rate for women during their child bearing period (Lindenbaum, S., 1974).

The fertility behaviour analysed in the current investigation is typical of LDC* which in the contemporary period, are passing the demographic transition stage of population growth (Todaro M.P. 1977, Srivastava, 1983) where birth rate is far outstripping the death rate. This disquieting feature bears strong implication for planners and policy makers. It is worth mentioning here that empirical

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* LDC = Less Developed Countries.

findings have substantiated female labour participation and education as significant negative factors of fertility rate (Abbott, J., 1974; Berelson, B., 1976; Chaudhury, R.H. 1979).

Anyhow, in the present investigation only 43.3 per cent of wives were literate (Table 20B) and the rest totally illiterate. The t-test showed no significant difference in the fertility behaviour of the two groups (Table 18). Possibly, primary educational level is not sufficiently strong enough to exert a negative influence on fertility rate. Further, the positive interaction of other variables such as early age at marriage, marriage practice, religion etc. might have contributed to the higher fertility rate found in the sample studied. It is, however, heartening to note that t-test showed female labour participation (FLP) as a negative determinant of fertility rate (Table 19) at 0.001 level of significance where the difference was highly significant.

This should encourage government authority to accelerate the pace of female labour participation (FLP) on a large scale in the process of development. The extent of FLP showed a miserable 37.5 per cent of 200 wives surveyed (Table 24).

Table 18 : Frequency and Percentage Distribution of Children born to Sample Housewives according to their Literacy* level.

Number of Children	Literate (N=85)		Illiterate (N=110)		Total (N=195)	
	N	%	N	%	N	%
1	5	5.88	2	1.82	7	3.59
2	7	8.23	6	5.45	13	6.67
3	6	7.06	14	12.73	20	10.26
4	11	12.94	20	18.18	31	15.90
5	10	11.76	13	11.82	23	11.79
6	11	12.94	15	13.64	26	13.33
7	12	14.12	16	14.55	28	14.36
8	8	9.41	11	10.00	19	9.74
9	9	10.59	7	6.36	16	8.20
10	5	5.88	4	3.64	9	4.62
11	1	1.18	2	1.82	3	1.54
Total	85	99.99	110	100.00	195	100.00
Mean		5.729		5.600		
S.D.		2.566		2.304		

t-value = .363; df = 193; not significant.

* Literate means only those who can read and write in native language.

Table 19 : Frequency and Percentage Distribution of Children born to Sample Housewives according to their Labour Participation.

Number of Children	Employed (n=75)		Unemployed (N=120)		Total (N=195)	
	N	%	N	%	N	%
1	5	6.67	2	.83	7	3.59
2	8	10.67	5	4.17	13	6.67
3	12	16.00	8	6.67	20	10.26
4	21	28.00	10	8.33	31	15.90
5	10	13.33	13	10.83	23	11.79
6	11	14.67	15	12.50	26	13.33
7	7	9.33	21	17.50	28	14.36
8	1	1.33	18	15.00	19	9.74
9	-	-	16	13.33	16	8.20
10	-	-	9	7.50	9	4.62
11	-	-	3	2.50	3	1.54
Total	75	100.00	120	100.00	195	100.00
Mean	4.186		6.575			
S.D.	1.710		2.365			

t-value = 7.608; df = 193; Significant at 0.001 level

PART 2: SOCIO - ECONOMIC PROFILE :

(a) Educational Level of Spouses

Tables 20A and 20B contain complete data on the educational level of the spouses.

Table 20A & 20B : Frequency and Percentage Distribution of Spouses with regard to their Literacy Rate and Educational Level according to Socio-economic Status of Households.

20A For Husbands :

Educational level	Solvent (N=20)		Subsis-tence (N=63)		Poor (N=67)		Extreme Poor (N=50)		Overall (N=200)	
	N	%	N	%	N	%	N	%	N	%
Illiterate	-	-	4	6.35	25	37.31	29	58.00	58	29.00
Primary	13	65.00	36	57.14	41	61.19	21	42.00	111	55.50
Secondary	4	20.00	17	26.98	1	1.49	-	-	22	11.00
H.Secondary	1	5.00	6	9.52	-	-	-	-	7	3.50
Graduate	2	10.00	-	-	-	-	-	-	2	1.00
Total	20	100.00	63	99.99	67	99.99	50	100.00	200	100.00

20B For Wives :

Educational level	Solvent (N=20)		Subsis-tence (N=63)		Poor (N=67)		Extreme poor (N=50)		Overall (N=200)	
	N	%	N	%	N	%	N	%	N	%
Illiteracy	7	35.00	24	38.10	40	59.70	42	84.00	113	56.50
Primary	10	50.00	38	60.32	27	40.30	8	16.00	83	41.50
Secondary	3	15.00	1	1.58	-	-	-	-	4	2.00
H.Secondary	-	-	-	-	-	-	-	-	-	-
Graduate	-	-	-	-	-	-	-	-	-	-
Total	20	100.00	63	100.00	67	100.0	50	100.00	200	100.00

As far as the education of husbands is concerned, out of 200 husbands mentioned in Table 20A, 5 were dead during the period of investigation. Among them 2 were in subsistence and 3 were in poor households.

A wide discrepancy in the literacy level of the spouses, i.e., 71 per cent of husbands to 43.5 per cent of wives (Tables 20A and 20B) clearly exposes the subordinate position given to female education. According to the National Statistics of 1974, male to female literacy ratio is 30.8% to 13.2% which substantiates the skewed literacy rate of females compared to that of males.

A glance at the data further reveals that even among males only a meager percentage of 4.5 had formal education beyond secondary level. An overwhelming 56.5 per cent of wives

had no schooling at all, the corresponding figure for husbands is 29.00 per cent. Primary level of formal education was realised by 41.5 per cent of wives while 11.00 per cent of husbands and a negligible 2.00 per cent of wives had educational level upto secondary level.

However, Chi-square test established socio-economic status of household as a positive determinant (Chi-square = 28.112; df = 3; at 0.001 level of significance) and religion as a significant determinant of educational level of housewives (Chi-square = 9.283; df = 1; at 0.01 level of significance), (vide Tables 21 and 22), i.e., the percentage of literate women (62.00 per cent) in Hindu households is greater than that of Muslim households (37.33 per cent).

Table 21 : Frequency and Percentage Distribution of Wives with regard to their Literacy Rate according to their Socio-economic Status.

Socio-economic status / Literacy level	Solvent		Subsistence		Poor		Extreme poor		Total	
	N	%	N	%	N	%	N	%	N	%
	(N=20)		(N=63)		(N=67)		(N=50)		(N=200)	
Illiterate	7	35.00	24	38.09	40	59.70	42	84.00	113	56.50
Literate	13	65.00	39	61.91	27	40.30	8	16.00	87	43.50
Total	20	100.00	63	100.00	67	100.0	50	100.00	200	100.00

Chi-square = 28.112; df = 3; Significant at 0.001 level

Table 22 : Frequency and percentage Distribution of Wives with regard to their Literacy Rate according to Religion.

Religion / Literacy level	Muslim (N=150)		Hindu (N=50)		Total (N=200)	
	N	%	N	%	N	%
Illiterate	94	62.67	19	38.00	113	56.50
Literate	56	37.33	31	62.00	87	43.50
Total	150	100.00	50	100.00	200	100.00

Chi-square = 9.283; df = 1; Significant at 0.01 level

It is worth observing here that though primary level education in Bangladesh is free, still books and other stationary are not supplied free to people. Hence, with a meager income in an ever increasing cost of living trend, formal education is beyond the reach of majority of the rural families. Naturally, largest percentage of illiterate wives were found among the poor and very poor households of the current investigation, i.e., 59.70 per cent poor and 84 per cent extreme poor (Table 21). This feature suggests a need for reviewing the educational policy and programme in the rural areas, both by the public and private organisation. From women's status point of view, it is worth noting here that illiteracy "remains the greatest barrier to any improvement in the position of women in employment, health, the exercise of legal and constitutional rights, and in generally attaining equality of status" (Government of India, 1974, p.264).

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b) Occupation of Spouses :

Occupation of husbands:

Table 23A presents data on the occupational pattern of husbands in the sample according to socio-economic status of households.

As far as the males are concerned 'Farming' as main source of occupation showed a declining tendency with decreasing socio-economic status, viz., 55 percent for Solvent, 50.82 per cent for subsistence, 26.56 per cent for poor and 2 per cent for extreme poor respectively.

As subsidiary occupation it served as source of income to about 25 per cent of the households belonging to the solvent subsistence, poor households and only to 8 per cent of the extreme poor households (Table 23A). The same declining tendency was perceived with regard to 'service' occupation as well. On the contrary, 'Small trade' or self-employedment type of occupation showed an increasing tendency with decreasing socio-economic status, viz., 10 per cent, 14.52 per cent, 21.87 per cent and 22 per cent of the solvent, subsistence, poor and extreme poor households respectively.

Occupations such as rickshaw pulling, boat service, operating rice mill, manual labour were dominated completely by the poor and extreme poor status households.

Table 23A : Frequency and Percentage Distribution of Husbands with regard to their Occupation according to Socio-economic Status of Households.

Occupation	Solvent (N=20)				Subsistence (N=61)				Poor (N=64)				Extreme poor (N=50)				Overall (N=195)*			
	M		S		M		S		M		S		M		S		M		S	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Farming	11	55.00	5	25.00	31	50.82	15	24.59	17	26.56	16	25.00	11	2.00	4	8.00	60	30.77	40	20.51
Service	6	30.00	-	-	15	24.59	-	-	11	17.19	-	-	6	12.00	-	-	38	19.49	-	-
Business	1	5.00	4	20.00	6	9.84	1	1.64	2	3.12	-	-	-	-	-	-	9	4.61	5	2.56
Small Trade	2	10.00	-	-	9	14.75	10	16.39	14	21.87	-	-	11	22.00	-	-	36	18.46	10	5.13
Rickshaw Puller	-	-	-	-	-	-	-	-	8	12.5	-	-	10	20.00	-	-	18	9.23	-	-
Boat Sailing	-	-	-	-	-	-	-	-	2	3.12	2	3.12	5	10.00	-	-	7	3.59	2	1.02
Mill Worker	-	-	-	-	-	-	-	-	3	4.69	-	-	5	10.00	-	-	8	4.10	-	-
Daily Labourer	-	-	-	-	-	-	-	-	7	10.94	7	10.94	12	24.00	1	2.00	19	9.74	8	4.10
Total	20	100.0	9	45.0	61	100.0	26	42.62	64	100.0	25	39.06	50	100.0	5	10.00	195	99.99	65	33.31

M = Main Occupation
S = Subsidiary Occupation
* = Out of 200 husbands, 5 husbands were dead.

Mention may also be made of the fact that in a predominantly agricultural country, where 90 per cent of the population are located in the rural areas (Faizullah, M., 1981), approximately 69.23 per cent of the males of households surveyed were engaged in occupations other than agriculture as their main source of living. The rapid population growth and poverty could account for this phenomenon.

Occupation of Wives - Extent of Female Labour Participation (FLP)

Data on female occupational pattern presented in Table 23B reveal a disquieting feature of viz., a very poor involvement of rural women folk in gainful employment outside the home.

An overall consideration of the situation revealed that it was poverty which often compelled women to seek employment. With a little improvement in their economic condition, the women withdrew from the labour force. Chi-square test substantiated this postulate at .001 level of significance with df 3 (Table 24). This finding agrees with the observation made by Indira Hirway (1980), where FLP (Female Labour force Participation) was found to have an inverse relationship with socio-economic status of the households.

Apart from economic factor, religion also exerted a significant influence on FLP (vide Table 25, Chi-square = 5.77, df = 1, significant at 0.05 level). The sample consisted predominantly of Muslim households where, the purdah system is

Table 23B : Frequency and Percentage Distribution of Wives with regard to their Occupation according to Socio-economic Status of Households.

	Solvent (N=20)				Subsistence (N=63)				Poor (N=67)				Extreme poor (N=50)				Overall (N=200)			
	M		S		M		S		M		S		M		S		M		S	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
House-keeping	19	95.00	-	-	60	95.24	-	-	59	88.05	-	-	49	98.00	-	-	187	93.5	-	-
Service	1	5.00	-	-	3	4.76	-	-	7	10.45	-	-	-	-	-	-	11	5.5	-	-
Labourer	-	-	-	-	-	-	1	1.59	1	1.49	23	34.33	1	2.00	29	58.00	2	1.00	53	26.50
Small Trade	-	-	-	-	-	-	7	11.11	-	-	-	-	-	-	-	-	-	-	7	3.50
Vegetable vending	-	-	-	-	-	-	-	-	-	-	1	1.49	-	-	1	2.00	-	-	2	1.00
Total	20	100.0	-	-	63	100.0	8	12.70	67	99.99	24	35.82	50	100.0	30	60.00	200	100.0	62	31.00

M = Main occupation

S = Subsidiary occupation

still in vogue in rural area and among better off families it is being adhered to strictly. Unless there is a change in cultural outlook and attitude towards female role, the position and status of women in Bangladesh will continue to remain in the some subordinate position. There is thus a need for an overall concrete effort by government agencies, private bodies, women organizations to break the rigid hold of outmoded customs and traditions.

Chi-square test, however, showed no significant relationship between Literacy level of housewives and FLP (Vide Table 26, Chi-square = 1.115, df = 1; not significant). Possibly the primary level knowledge is not sufficient enough to exert significant effect on decision to seek employment outside the home by housewives. Overall it is only poverty which was found to have positive influence on FLP.

Table 24 : Frequency and Percentage Distribution of Wives with regard to Labour force Participation according to Socio-economic Status of households.

S.E. status / FLP	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme poor (N=50)		Overall (N=200)	
	N	%	N	%	N	%	N	%	N	%
Unemployed	19	95.00	52	82.54	35	52.24	19	28.00	125	62.50
Employed	1	5.00	11	17.46	32	47.76	31	62.00	75	37.50
Total	20	100.00	63	100.00	67	100.00	50	100.00	200	100.00

Chi-square = 5.77; df = 1; Significant at .05 level.

Table 25 : Frequency and Percentage Distribution of Wives with regard to Labour force Participation according to Religion.

FLP \ Religion	Hindu (N=50)		Muslim (N=150)		Overall (N=200)	
	N	%	N	%	N	%
Employed	26	52.00	49	32.67	75	37.50
Unemployed	24	48.00	101	67.33	125	62.50
Total	50	100.00	150	100.00	200	100.00

Chi-square = 5.77; df = 1; Significant at .05 level.

Table 26 : Frequency and Percentage Distribution of Wives with regard to Labour force Participation according to Literacy level.

FLP \ Literacy level	Illiterate (N=113)		Literate & (N=87)		Overall (N=200)	
	N	%	N	%	N	%
Employed	46	40.70	29	33.33	75	37.50
Unemployed	67	59.30	58	66.67	125	62.50
Total	113	100.00	87	100.00	200	100.00

Chi-square = 1.115; df = 1; Not significant.

(c) Number of Working Members :

An important factor in income earning patterns of rural families is the number of earning members in the family. Table 27 presents data on number of working member per household belonging to different socio-economic status.

Table 27 : Frequency and Percentage Distribution of the Households with regard to Working Members according to Socio-economic Status of Household.

No. of working Members	Solvent (N=20)		Subsis-tence (N=63)		Poor (N=67)		Extreme poor (N=50)		Overall (N=150)	
	N	%	N	%	N	%	N	%	N	%
1	7	35.00	30	47.62	30	44.78	14	18.00	81	40.50
2	9	45.00	28	44.44	30	44.78	25	50.00	92	46.00
3	4	20.00	5	7.94	7	10.44	7	14.00	23	11.50
4	-	-	-	-	-	-	4	8.00	4	2.00
Total	20	100.00	63	100.00	67	100.00	50	100.00	200	100.00
Mean	1.85		1.60		1.66		2.02		1.75	
S.D.	.73		.63		.66		.86		.73	

Of the total 200 households surveyed, approximately 60 per cent households had more than one working member per household with overall mean number of working members 1.75.

It is seen from Table 27 that mean number of working members is highest in extreme poor households while the solvent households rank second in having mean number of working members. F- test showed (Table 28) a hetrogeneous tendency in having working members among the four classes of socio-economic

status households and that difference was significant at .05 level of significance. Chi-square test (Table 30) also substantiated socio-economic status of households as a positive determinant of number of working members in the family. t-test of pooled variance Table-29) was computed to examine the difference between the mean number of working members of different classes of socio-economic status households.

Table 28 : F-value of Difference between the Mean number of working Members in Four Socio-economic Status of Households.

Source of variation	df	sum of squares	Mean square	F-value	Level of significance
'Between' Groups	3	4.752	1.584	3.05	0.005
'Within' Groups	196	101.828	.519		

Significant at 0.05 level Table value = 2.65

Table 29 : t-values of Difference between the Mean-Number of Working Members in different Categories of Households.

	A & B	A & C	A & D	B & C	B & D	C & D
Calculated value.	1.468	1.089	.7878	.5258	2.968**	2.540*
Tabulated value.	2.00	2.000	2.000	1.960	2.617	1.980
df	81	85	68	128	111	115

* Significant at .05 level; ** Significant at .01 level

In column 2,3,4,5 all values are of at .05 level of significance.

A = Solvent households C = Poor households

B = Subsistence households D = Extreme poor households

Table 30 : Chi-square value between Socio-economic Status of Households and Number of Working Members.

Socio-economic status / Working Members	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme poor (N=50)		Overall (N=200)	
	N	%	N	%	N	%	N	%	N	%
Working member-1	7	35.00	30	47.62	30	44.78	14	28.00	81	40.50
Working member 1	13	65.00	33	52.38	37	55.22	36	72.00	119	59.50
Total	20	100.00	63	100.0	67	100.00	50	100.00	200	100.00

Chi-square = 24.66; df = 3; Significant at .001 level.

Significant difference was found only between subsistence and extreme poor at .01 level of significance as well as between poor and extreme poor households at .05 level of significance (Table 29).

However, what is important to note is that though the number of working member per family was higher in the solvent and the extreme poor class of households, the reasons behind this are not similar. As far as the solvent families are concerned, the 'farming' was the main source of income for majority. Here, possibly to lookafter the farm-activities accounted for the more hands, though these working members had no fixed income. It was one sort of joint effort to earn income for the family. On the other hand, in extreme poor households, when the family as a unit is unable to sustain itself with bare

necessities, the individuals are forced to lookafter their own survival by wage economy. Consequently, the pressure for survival shifts from the family as a unit to the individual (McCarthy, F., 1981).

(d) Amount of Landholding

The landholding distribution of the households surveyed is shown in Table 31.

Table 31 : Frequency and Percentage Distribution of Households with regard to their Amount of Land according to Socio-economic Status of Households.

Land in Bigha	Solvent (N=20)		Subsis-tence (N=63)		Poor (N=67)		Extreme poor (N=50)		Overall (N=200)	
	N	%	N	%	N	%	N	%	N	%
No land	3	15.00	22	34.92	28	41.79	37	74.00	90	45.00
Less than 1 Bigha	-	-	10	15.87	22	32.83	12	24.00	44	22.00
1 - 3	1	5.00	16	25.40	11	16.42	1	2.00	29	14.50
3 - 5	7	35.00	12	19.05	5	7.46	-	-	24	12.00
5 - 7	5	25.00	-	-	1	1.49	-	-	6	3.00
Above 7	4	20.00	3	4.76	-	-	-	-	7	3.50
Total	20	100.00	63	100.00	67	99.99	50	100.00	200	100.00

According to data presented in the above table, 45 per cent of the total households surveyed are landless, 22 per cent have less than one bigha* and the rest have more than one bigha upto above 7 bigha for cultivations. This feature corresponds to the national figure that 50 per cent of the households may be considered as virtually landless (2nd Five Year Plan, Bangladesh).

* A bigha is equivalent to one third of an acre of land.

The findings of the data in Table 31 also show an increasing tendency of landlessness with decreasing socio-economic status, viz. 15 per cent, 34.92 per cent, 41.79 per cent, and 74 per cent of the solvent, subsistence, poor and extreme poor households respectively.

Distribution of landholding pattern according to FLP showed an increasing tendency of female participation in labour force with declining land (agricultural) possessed by the households. These data are presented in Table 32.

Table 32 : Frequency and Percentage Distribution of Households according to FLP and amount of land.

Land in Bigha	Employed (N=75)		Unemployed (N=125)		Overall (N=200)	
	N	%	N	%	N	%
No land	49	63.33	41	32.80	90	45.00
Less than 1 Bigha	23	30.67	21	16.80	44	22.00
1 - 3	2	2.67	27	21.60	29	14.50
3 - 5	1	1.33	23	18.40	24	12.00
5 - 7	-	-	6	4.80	6	3.00
Above 7	-	-	7	5.60	7	3.50
Total	75	100.00	125	100.00	200	100.00

It is evident from Table 32 that majority 63.33 per cent of thehouseholds of employed wives have no land at all where it is only 32.8 per cent for the households of unemployed wives.

Chi-square test substantiated this postulate at .001 level of significant (Table 33), where female labour participation was found to have an inverse relationship with landholding pattern of the households. However, overall it was extreme poverty which compelled women to support their own as well as family's survival through participation in labour force.

Table 33 : Chi-square Value showing relationship between Amount of land possessed by Households and FLP.

FLP / Land holding pattern	Employed (N=75)		Unemployed (N=125)		Total (N=200)	
	N	%	N	%	N	%
Landless*	49	65.33	41	32.8	90	45.00
have land	26	34.67	84	67.2	110	55.00
Total	75	100.00	125	100.00	200	100.00

* Landless here means no land for agriculture.

(e) Income Level of Households:

Tables 34, 35 contain data on income distribution of households surveyed classified into four socio-economic classes of status.

Table 34 : Frequency and Percentage Distribution of Households with regard to their Income Level per Month according to Socio-economic Status.

Taka in '00'	Solvent (N=20)		Subsis-tence (N=63)		Poor (N=67)		Extreme poor (N=50)		Overall (N=200)	
	N	%	N	%	N	%	N	%	N	%
2 - 3	-	-	-	-	3	4.48	11	22.00	14	7.00
3 - 4	-	-	-	-	9	13.43	14	28.00	23	11.50
4 - 5	-	-	1	1.59	10	14.92	15	30.00	26	13.00
5 - 6	-	-	1	1.59	16	23.89	5	10.00	22	11.00
6 - 7	-	-	2	3.17	7	10.45	1	2.00	10	5.00
7 - 8	-	-	5	7.94	4	5.97	3	6.00	12	6.00
8 - 9	1	5.00	10	15.87	6	8.96	1	2.00	18	9.00
9 - 10	-	-	7	11.11	4	5.97	-	-	11	5.50
10- 11	2	10.00	10	15.87	4	5.97	-	-	16	8.00
11- 12	3	16.00	10	15.87	4	5.97	-	-	17	8.50
12- 13	1	5.00	6	9.52	-	-	-	-	7	3.50
13- 14	1	5.00	6	9.52	-	-	-	-	7	3.50
14- 15	1	5.00	3	4.77	-	-	-	-	4	2.00
15- 16	3	15.00	2	3.17	-	-	-	-	5	2.50
16- 17	1	5.00	-	-	-	-	-	-	1	0.50
17- 18	1	5.00	-	-	-	-	-	-	1	0.50
18- 19	-	-	-	-	-	-	-	-	-	-
19- 20	2	10.00	-	-	-	-	-	-	2	1.00
20- 21	-	-	-	-	-	-	-	-	-	-
21- 22	2	10.00	-	-	-	-	-	-	2	1.00
22- 23	-	-	-	-	-	-	-	-	-	-
Above 23	2	10.00	-	-	-	-	-	-	2	1.00
Total	20	100.00	63	99.99	67	100.00	50	100.00	200	100.00
Mean	1580.00		1051.59		633.58		418.00		805.00	
Median	1566.66		1027.00		600.00		144.83		758.33	
Mode	1550.00		1000.00		500.00		400.00		500.00	
S.D.	460.00		242.66		247.73		144.83		437.94	
Coeffi-cient of variation	.2911		.2307		.3910		.3464		.5440	

Table 35 : Frequency and Percentage Distribution of Households with regard to total Members according to Socic-economic Status.

Number of family members	Solvent (N=20)			Subsistence (N=63)			Poor (N=67)			Extreme poor (N=50)			Overall (N=200)		
	N	%	Total Nos.	N	%	Total Nos.	N	%	Total Nos.	N	%	Total Nos.	N	%	Total Nos.
2	-	-	-	3	4.76	6	3	4.48	6	1	2.00	2	7	3.50	14
3	1	5.00	3	1	1.59	3	6	8.96	18	3	6.00	9	11	5.50	33
4	1	5.00	4	8	12.70	32	8	11.95	32	8	16.00	32	25	12.50	100
5	2	10.00	10	14	22.22	70	15	22.39	75	12	24.00	60	43	21.50	215
6	3	15.00	18	12	19.05	72	10	14.92	60	12	24.00	72	37	18.50	222
7	4	20.00	28	8	12.70	56	10	14.92	70	7	14.00	49	29	14.50	203
8	4	20.00	32	7	11.11	56	6	8.96	48	5	10.00	40	22	11.00	176
9	1	5.00	9	7	11.11	63	6	8.96	54	-	-	-	14	7.00	126
10	1	5.00	10	1	1.59	10	2	2.98	20	1	2.00	10	5	2.50	50
11	-	-	-	2	3.18	22	1	1.49	11	1	2.00	11	4	2.00	44
12	3	15.00	36	2	3.18	24	-	-	-	-	-	-	5	2.50	60
Total	20	100.00	150	63	100.00	414	67	100.00	394	50	100.00	285	200	100.00	1243
Mean Members		7.5			6.571			5.880			5.70			6.215	
Mean Income		1580.00			1051.587			633.582			418.00			805.00	
Per Capita Income.		210.666			160.059			107.752			73.333			129.525	

Table 34 containing data on total income level of the households surveyed reveals that the overall mean income of the households is Taka 805.00 with standard deviation 437.94 and coefficient of variation .544. The per month income level of solvent households ranges from Taka 800.00 to above Taka 2300.00, while it is Taka 400.00 to Taka 1600.00, Taka 200.00 to Taka 1200.00 and Taka 200.00 to Taka 900.00 for subsistence, poor and extreme poor households respectively. A scrutiny of the data (Table 34) also reveals that of the total households surveyed, 31.50 per cent households had income level from Taka 200.00 to Taka 500.00, 36.5 per cent from Taka 500.00 to Taka 1000.00, 29.00 per cent from Taka 1000.00 to Taka 1800.00 and only 3.00 per cent from Taka 1900.00 to above Taka 2300.00 per month.

Further, examination of data in Table 34 reveals percapita income per month of the sample households as Taka 129.525 which is just above the poverty line*.

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* For the sake of getting an overall impression of the magnitude of poverty, the 'poverty line' has been widely accepted. It is determined in terms of the level of expenditure or income which is equal to recommended level of expenditure. $ 50 U.S. per person annually is the minimum recommended expenditure for survival (Todaro, M.P., 1977, p.160).

1 US $ = Taka 26.40

According to data presented in Table 35, it is found that majority i.e. 58.5 per cent of the households (poor and and extreme poor households) are below the poverty line (according to definition of poverty line given below). Per Capita per month income of these two socio-economic status households were taka 107.752 and Taka 73.33 respectively. However, majority of the employed women were from these two classes of households, but unfortunately inspite of their joint efforts such households could not come out from the shell of poverty.

Saving and Investment Status of Households :

Tables 36, 37 and 38 present data on saving and investment status of the sample households.

Table 36 : Frequency and Percentage Distribution of Households with regard to their Savings per Month according to Socio-economic Status.

Saving in Taka per month	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
No Saving	8	40.00	43	68.25	47	70.15	38	76.00	136	68.00
5 & below	-	-	-	-	20	29.85	12	24.00	32	16.00
5 - 10	-	-	-	-	-	-	-	-	-	-
10 - 15	-	-	-	-	-	-	-	-	-	-
15 - 20	-	-	6	9.52	-	-	-	-	6	3.0
20 - 25	-	-	10	15.87	-	-	-	-	10	5.00
25 - 30	3	15.00	3	4.76	-	-	-	-	6	3.00
30 - 35	-	-	-	-	-	-	-	-	-	-
35 - 40	2	10.00	1	1.59	-	-	-	-	3	1.50
40 - 45	-	-	-	-	-	-	-	-	-	-
45 - 50	4	20.00	-	-	-	-	-	-	4	2.00
Above 50	3	15.00	-	-	-	-	-	-	3	1.50
Total	20	100.00	63	99.99	67	100.00	50	100.00	200	100.00
Mean		42.08		22.50						16.17
S.D.		9.69		4.74						16.01

As was expected, an overwhelming 68 per cent of the sample households reported nil savings. This feature obviously showed an increasing tendency with decreasing socio-economic status. A paltry saving of ~~of~~ less than Taka 5.00 per month was reported by 16 per cent of the sample households belonging to the poor and extreme poor households. Even this meager savings would not have been possible but for the fact that the housewives of these households were members of a women's Co-operative Society run by the existing development organization in the surveyed villages. As members of this co-operative society, they had to pay a subscription of Taka 4.00 per month as 'thrift deposit'! Only 3 households belonging to the solvent households were able to save more than Taka 50 per month. The mean saving of the solvent household was Taka 42.08 and that of the subsistence household was Taka 22.50.

Source of Savings

Table 37 gives data on the source of savings of the present sample households.

Table 37 : Frequency and Percentage Distribution of Sources of Saving of the Present Sample.

Sources	Solvent (N=12)		Subsistence (N=20)		Poor (N=20)		Extreme poor (N=12)		Total (N=64)	
	N	%	N	%	N	%	N	%	N	%
Keep with self	8	66.67	7	35.00	-	-	-	-	15	23.44
Relative	-	-	1	5.00	-	-	-	-	1	1.56
Bank	4	33.33	6	30.00	-	-	-	-	10	15.62
Co-operative Societies.	-	-	6	30.00	20	100.0	12	100.00	38	59.38
Total	12	100.00	20	100.0	20	100.0	12	100.00	64	100.00

It would be evident from Table 37 that the Women's Co-operative Society served as a predominant source of savings to the poor and extreme poor households. Majority of the households of the solvent class 66.67 (per cent) kept their saving at home. Bank as a source of saving was utilized by only 15.62 per cent of the relatively higher socio-economic status of households (Table 37).

Apart from inadequate saving, lack of knowledge of procedure to be followed for availing of bank facilities as a source of savings and credit as well as the non-location of a bank in the villages surveyed might have accounted for its limited use by sample households (for details see Table 41).

Investment

The investment behaviour followed the same pattern as that of the saving behaviour of the sample households. Table 38 presents data on this.

Table 38 : Frequency and Percentage Distribution of Households with regard to their Investment according to Socio-economic Status.

Investment in Taka	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
No investment	15	75.00	60	95.24	66	98.51	50	100.00	191	95.50
Below 50	-	-	1	1.59	1	1.49	-	-	2	1.00
500-1000	3	15.00	2	3.17	-	-	-	-	5	2.50
1000-1500	1	5.00	-	-	-	-	-	-	1	0.50
Above 1500	1	5.00	-	-	-	-	-	-	1	0.50
Total	20	100.0	63	100.00	67	100.00	50	100.00	200	100.00

Table 38 shows that out of the total 200 sample households 95.50 per cent have reported nil investment. Out of 9 families who had reported to have invested 8 families belonged to relatively higher socio-economic status. There was only one case from the poor group which reported to have invested for some productive purpose.

Credit

Rural Credit has a vital role to play in the improvement of the economic conditions of the rural people. Since the rural people have very limited sources of income with little or no assets of their own, they are constantly in want of money. An attempt, therefore, was made to examine as to what extent, the present rural sample households were in debt.

Table 39 - 43 give information pertaining the indebtedness of the present sample households.

Table 39 : Frequency and Percentage Distribution of Loans taken by the Sample Households according to Socio-economic Status.

Loans in Taka '00'	Solvent (N=5)		Subsistence (N=22)		Poor (N=27)		Extreme poor (N=11)		Total (N=65)	
	N	%	N	%	N	%	N	%	N	%
Below 5	2	3.08	10	15.38	19	29.23	9	13.84	40	61.54
5 - 10	1	1.54	9	13.85	7	10.77	2	3.08	19	29.23
Above 10	2	3.08	3	4.61	1	1.54	-	-	6	9.23
Total	5	7.70	22	33.84	27	41.54	11	16.92	65	100.00
Mean		7.50		5.91		4.17		3.41		4.89
S.D.		4.47		3.50		2.67		1.93		3.29

It is seen from Table 39 that out of 200 sample households only 65 families (32.50 per cent) reported to be in debt. Although more than 50 per cent of the sample households were living on/below the poverty line (Table 35), data in Table 39 reveal that the frequencies of borrowing increase with decreasing socio-economic status of households. But the mean absolute amount of borrowing showed a direct relationship with socio-economic status. F-test proved this relationship as significant (F-value = 3.206, significant at 0.05 level) (Table 40).

Table 40 : F-values of Difference in the Mean Credits (in absolute value)between four Categories of Socio-economic Status of Households.

Source of variation	Degrees of freedom	Sum of squares	Mean Square	F-value
'Between' Groups	3	95.04	31.68	3.206
'Within' Groups	61	602.85	9.88	

Significant at .05 level Tabulated value = 2.67

As far as the credit position of poor and extreme poor households was concerned, it was found that 8 wives of these strata of households were offered loan by the Women's Co-operative Society in the surveyed villages (for details see section II, part 1). Out of these 8 wives 5 belonged to poor and 3 belonged to extreme poor class of households.

Source of Credit

Table 41 : Frequency and Percentage Distribution of Sources of Credit taken by the Sample Households.

Sources	Solvent (N=5)		Subsistence (N=22)		Poor (N=27)		Extreme poor (N=11)		Total (N=65)	
	N	%	N	%	N	%	N	%	N	%
Money lender										
Legal	3	4.61	6	9.23	-	-	-	-	9	13.85
Illegal	-	-	6	9.23	11	16.92	2	3.08	19	29.33
Relative	1	1.54	7	10.77	8	12.31	1	1.54	17	26.15
C-operative	-	-	2	3.08	8	12.31	8	12.31	18	27.69
Bank	1	1.54	1	1.54	-	-	-	-	2	3.08
Total	5	7.69	22	33.85	27	41.54	11	16.92	65	100.00

It is seen from the above table that illegal money lenders predominated as source of credit (29.33 per cent) in rural area while bank was seen as a very poor source of credit (3.08 per cent). Despite the fact that the moneylenders charges high rate of interest (Reddy, C.R., 1982), a large section of sample households who had borrowed (49.18 per cent) took loan their credit requirements from the moneylenders. The reason may be that moneylenders provide credit without hesitation irrespective of the size of asset the household owns. On the other hand, banks have their own norms of giving credit on the basis of certain specified rules and regulations which are not favourable to the economic condition of poor households.

However, the respondents who did not use bank facility, were asked to specify the reason of not taking loan from banks. Their responses are given in Table 42.

Table 42 : Frequency and Percentage Distribution of Reasons of not taking Loan from Banks.

Reasons	Solvent (N=5)		Subsis-tence (N 22)		Poor (N=27)		Extreme poor (N=11)		Total (N=63)	
	N	%	N	%	N	%	N	%	N	%
Bank rules are rigid	1	1.59	7	11.11	3	4.76	-	-	11	17.46
Can not communi-cate with Bank people	-	-	8	12.70	12	19.05	4	6.35	24	39.00
Do not like bank transaction	3	4.76	4	6.35	4	6.35	-	-	11	17.46
Not available for them	-	-	2	3.17	8	12.70	7	11.11	17	26.98
Total	4	6.35	21	33.33	27	42.86	11	17.46	63	100.00

It is evident from Table 42 that the difficulties in communication with bank people was expressed as the prominent reason for not taking loan from the banks (39.00 per cent). Another 26.98 per cent expressed 'non-availability of loan for them' as the reason for not taking loan from the banks. Thus, lack of knowledge of procedures for availing of bank facilities as well as poor credit worthiness might have accounted for the

poor use of bank as source of credit. Further, as observed earlier the non-existence of a bank in villages surveyed might have been the main factor for its non-use.

Purpose of Credit

Table 43 presents data on the purpose of credit taken by the debtors in the samples.

Table 43 : Frequency and Percentage Distribution of Purposes of credit taken by the Sample Households.

Purposes	Solvent (N=5)		Subsis-tence (N=22)		Poor (N=27)		Extreme poor (N=11)		Total (N=65)	
	N	%	N	%	N	%	N	%	N	%
Buying livestock	1	1.54	2	2.08	2	3.08	-	-	5	7.69
Buying implement	1	1.54	1	1.54	-	-	-	-	2	3.08
Buying seeds	-	-	2	3.07	-	-	-	-	2	3.08
Buying fertilizer	-	-	3	4.61	-	-	-	-	3	4.62
Business	2	3.07	5	7.70	2	3.08	-	-	9	13.85
Children education	-	-	2	3.08	2	3.08	-	-	4	6.15
Buying boat	-	-	-	-	3	4.60	3	4.60	6	9.20
Kitchen gardening	-	-	-	-	3	4.60	1	1.54	4	6.20
Poultry rearing	-	-	-	-	-	-	2	3.08	2	3.08
Repairing house	1	1.54	2	3.08	4	6.20	-	-	7	10.80
Children marriage	-	-	2	3.08	1	1.54	-	-	3	4.60
Medicine & treatment	-	-	1	1.54	6	9.20	4	6.20	11	16.90
Litigation	-	-	1	1.54	-	-	-	-	1	1.54
Repaying old debt	-	-	1	1.54	4	6.20	1	1.54	6	9.20
Total	5	7.69	22	33.85	27	41.53	11	16.93	65	100.00

It can be seen seen from Table 43 that out of 65 households, who took loan, more than 50 per cent respondents took loan for productive purposes. Among them 15 and 13.85 per cents took loan for agricultural and business purposes, respectively. 43.08 per cent were found to have borrowed for consumptive purposes of which borrowing for treatment and medicine was prominent (16.92 per cent).

On the whole, the present findings pertaining to the condition of saving, investment and credit which are important means of rural development, reveal certain important characterstics of the economic condition of rural people.

It is evident that there was lack of banking system in the villages surveyed. Consequently, the moneydenders have been serving as the predominent source of credit to rural people.

In the light of the above, it is recommended that government as well as other development organization should examine the feasibility of providing bank services at least for group of villages situated close together initially, Co-operative banking and credit society can be popularised and patronised as to discourage the rural people from the clutures of the moneylenders particularly the illegal moneylenders. This calls for educating the rural people through non-formal education and through use of appropriate mass media.

SECTION II

FEMALE LABOUR FORCE PARTICIPATION AND STATUS OF WOMEN

Findings in this section are presented in two parts.

Findings, presented in Part I, are concerned with the following major objectives of the present investigation.

(1) The extent and nature of female labour force participation (FLP),

(2) The kinds of occupation, working environment and conditions, extent of satisfaction and dissatisfaction with reasons for the same;

(3) The effects of labour participation on

(a) management practices in the home in terms of (i) decision-making pattern, (ii) division of labour, (iii) control of family purse;

(b) their awareness regarding family planning;

(c) their participation in community development organization;

(d) their feelings and beliefs towards life;

(e) their views on the progressive notions such as (i) small family norm, (ii) equality of sex.

Part 2 deals with the result of the analysis relating to the determinants of the status of women measured with the

help of a scoring technique in terms of selected indicators of womens status.

PART 1

NATURE AND CONDITION OF WORK

Since 'work' or 'economic participation' in the sense in which an economist uses it, is not a value free concept (Mukhopadhya, 1980), non-farm as well as farm related activities done by rural women are virtually given no attention. Although the actual and potential economic contribution of rural women in Bangladesh is not always fully realized by the census definition*, their role in economically productive activities nevertheless, has been emphasized in a number of recent studies (Adnan et al 1977, Kabir, 1977 and Islam 1981). Therefore, there is a need for more accurate measure of female participation rates in the economic activities (BBS, 1974; Salahuddin, K., 1977; Mazumdar, V., 1978; Irene, T. et al, 1976).

Vina Mazumdar (1979) has argued that this issue of female participation in economic activities should be studied from a broader perspective, otherwise, well-intentioned policies may result in failure.

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* It follows from the definition that "those women who are neither employed, nor offering themselves for any wage employment, are excluded from the labour force although they may be very much engaged in productive work within the households. Such women have been categorized by the Census as housewives" (Islam, R., 1981, p.58).

In the present study, female participation in economic activities has been considered in three categories, viz.,

(1) Employed outside home - wage earning.

(2) Employed within home - self employed and earning.

(3) Fulltime housewives - engaged in productive activities in the home but not earning.

Extent of Female Labour Participation :

Table 1 presents data on frequency and percentage distribution of the nature of economic participation by the sample women (200 wives) of the present investigation.

Table 1 : Frequency and Percentage Distribution of Total Sample Women (200) classified according to their Participation Pattern in Economic Activities and Socio-economic Status of Households.

Respondents by Category	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
Employed outside home:	1	5.00	4	6.35	5	7.46	11	22.00	21	10.50
Employed within home :	-	-	7	11.11	27	40.30	20	40.00	54	27.00
Fulltime housewives	19	95.00	52	82.54	35	52.24	19	38.00	125	62.50
Total	20	100.00	63	100.00	67	100.0	50	100.00	200	100.00

It is evident that an overwhelming majority of 62.50 per cent are as per census definition economically unproductive and belong to the unemployed category which tallies with the national statistics where the employment rate of female in rural Bangladesh is 2.33 per cent (Statistical Year Book, Bangladesh, 1980). 27 per cent of sample women are self-employed within the home and a meager 10.5 per cent are employed in wage earning activity outside home. Analysed in terms of socio-economic status of households it would be evident from the data presented that the rate of female labour force participation showed a decreasing tendency with increasing socio-economic status of households (which was found to be significant vide Table 24, Section I). 63 (84 per cent) out of the total 75 employed women belonged to the poor and very poor class, 11 (14.67 per cent) to the subsistence and only 1 (1.33 per cent) female belonged to the solvent family.

Nature of Labour Participation of Women :

Employed outside Home :

The data on work pattern of employed women outside the home are presented in Table 2.

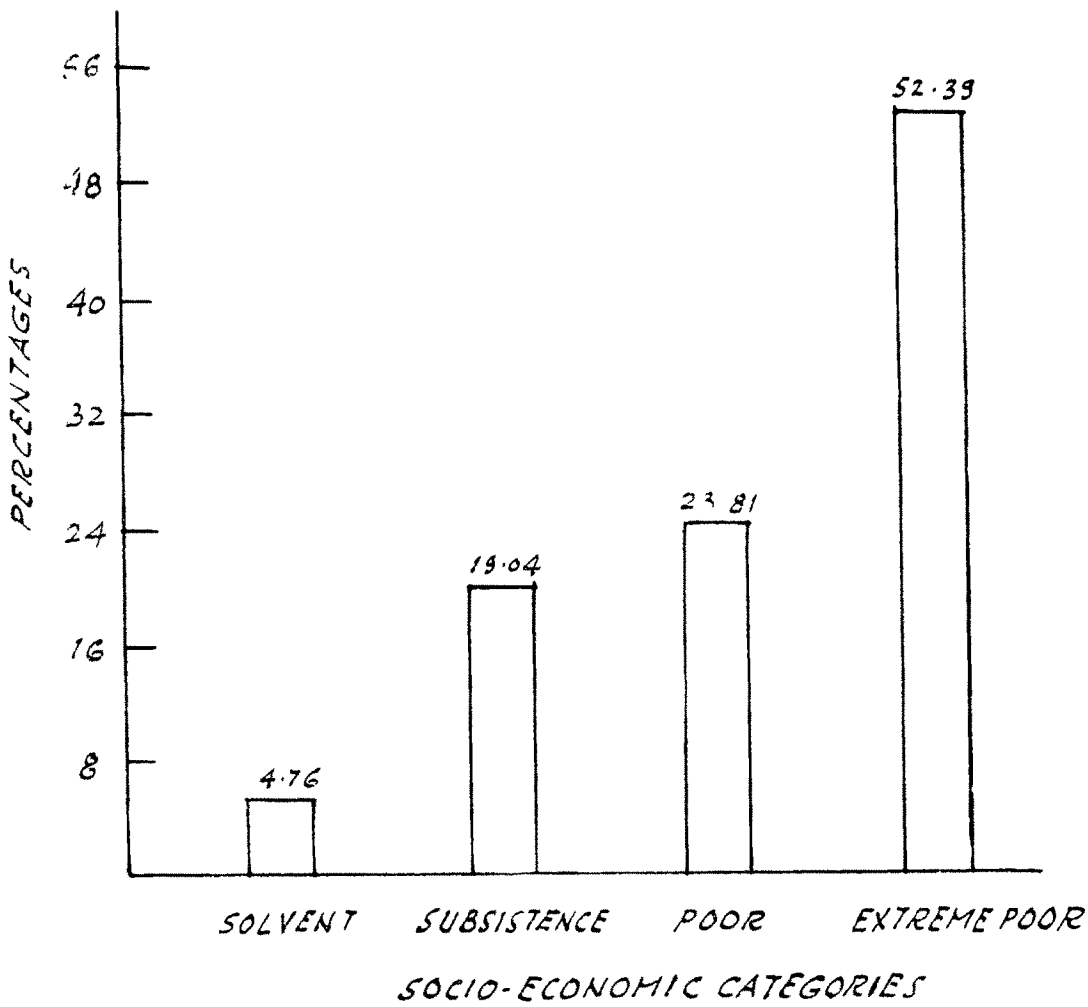
Table 2 : Frequency and Percentage Distribution of Employed Wives Outside Home with regard to their work Pattern according to the Socio-economic Status of Households.

Occupation	Solvent (N=1)		Subsis-tence (N=4)		Poor (N=5)		Extreme poor (N=11)		Total (N=21)	
	N	%	N	%	N	%	N	%	N	%
Maid servant	-	-	-	-	3	14.29	4	19.04	7	33.33
Vegetable vendor	-	-	-	-	1	4.76	4	19.04	5	23.81
Launderer	-	-	1	4.76	-	-	-	-	1	4.76
Labourer in Rice Mill	-	-	-	-	-	-	3	14.29	3	14.29
School Teacher	1	4.76	1	4.76	-	-	-	-	2	9.52
Peon	-	-	-	-	1	4.76	-	-	1	4.76
Family Planning Visitor	-	-	1	4.76	-	-	-	-	1	4.76
Tailor	-	-	1	4.76	-	-	-	-	1	4.76
Total	1	4.76	4	19.04	5	23.81	11	52.38	21	99.99

It is seen from Table 2 that the rate of participation outside the home declines with increasing socio-economic status from 42.39 per cent (extreme poor) to 23.81 per cent(poor), 19.04 per cent (subsistence) and 4.76 per cent (solvent). This feature is also projected in the Figure 3. The poor and the extreme poor housewives were found to be engaged as manual and unskilled labourers like vegetable vendors, maid servents and

FIG. 3

PERCENTAGE DISTRIBUTION OF EMPLOYED WOMEN OUTSIDE HOME ACCORDING TO SOCIO-ECONOMIC STATUS OF HOUSEHOLDS



4.39

labourer in rice mill. In the solvent and subsistence categories, 1 wife worked as family planning visitor, 2 worked as school teachers, and 2 took up ironing clothes and tailoring as their income earning activities. The single case of employed in the solvent category had teaching as her profession. Women of the lower strata predominated in unskilled work where they could be exploited both in terms of wage as well as duration of work. Table 3 presents data on their working conditions.

Work-condition of Wage Employed Females :

Table 3 : Frequency and Percentage Distribution of Employed Wives Outside Home with regard to the Duration of Work, Holidays and Wage Rate according to the Types of Occupation.

Occupation		Number	Per-centage	Duration of work Days per month	Holiday	Wage rate (approxi-mate) per month (in Taka)
Maid Servant	:	7	33.33	30	No holiday	40.00
Vegetable Vendor	:	5	23.81	20	Self employed	50.00
Launderer	:	1	4.76	30	Self employed	200.00
Labourer in Rice Mill	:	3	14.29	30	No holiday	60.00
School Teacher	:	2	9.52	26	2 days/week	450.00
Peon	:	1	4.76	26	2 days/week	200.00
Family Planning Visitor	:	1	4.76	26	2 days/week	465.00
Tailor	:	1	4.76	30	self employed	150.00

With regard to other particulars of their work like wage rate, duration of work, holiday, it was found that except those who were working as school teachers, family planning visitor and peon i.e., those who were government employees, others had neither fixed income nor fixed holiday. Women working as maid servants and labourers in rice mill reported a wage rate of approximately Taka 40.00 and Taka 60.00 respectively per month. As they were not registered labourers, they did not have any holiday. They worked from morning to evening in their respective place of work for about 8-10 hours per day. The wage of maid servants was on monthly basis and the wage of labourers in mill was on daily basis. If they worked for the whole day (morning to evening) they were paid Taka 2.00 to 2.50 per day. Vegetable vendors reported that in a month approximately for 20 to 25 days they were able to sell vegetables from house to house and also in the market. Moreover, it depended on the availability of vegetables. Thus, their income fluctuated with the prices and availability of vegetables in market. During rainy season they found it very difficult to sell vegetables from house to house and had to face economic hardship. In case of laundering and tailoring both the wives were self-employed. Though they had no shop in the open market, their houses were located near the market. Approximately they had income of Taka 150.00 and 200.00 per month respectively. As they were self employed, there was no question of holiday for them.

Employed Within the Home :

In this category it was striking to note that there was not even a single case in the solvent households. The activities in which this category of women was engaged included kitchen gardening, poultry rearing, dairy farming, net making, rope making, bidi making and kantha (household quilt) making, some of which entered market economy and the rest used for household consumption.

Table 4 presents frequency and percentage distribution of employed women within the household on the basis of socio-economic status of households.

Table 4 : Frequency and Percentage Distribution of Employed Women within the Home according to the Socio-economic Status of Households.

Activities	Solvent		Subsis-tence		Poor		Extreme poor		Total	
	N	%	N	%	N	%	N	%	N	%
Kitchen gardening :	-	-	5	9.26	4	7.41	-	-	9	16.67
Poultry farming:	-	-	1	1.85	5	9.26	-	-	6	11.11
Dairy farming :	-	-	3	5.55	-	-	-	-	3	5.55
Net making :	-	-	-	-	2	3.70	-	-	2	3.70
Bidi making :	-	-	-	-	9	16.65	7	12.96	16	29.61
Rope making :	-	-	-	-	7	12.96	15	27.77	22	40.73
Kantha making :	-	-	-	-	1	1.85	1	1.85	2	3.70
Total :	-	-	9							

Women belonging to poor socio-economic status were engaged more or less in almost all the activities except dairy related activities as evident from data (Table 4). In the subsistence category women were engaged in somewhat higher level of activities like poultry farming, dairy farming and kitchen gardening while in the lower level of status - rope making predominated followed by bidi making and kantha making.

Working Condition Pertaining to the Lower Level of Occupation: Bidi Making and Rope Making :

Majority of the women belonging to the extreme poor and poor classes (40.37 and 28.01 per cent respectively) were engaged in the above two activities. There was not a single respondent from the solvent and subsistence status of households employed in such activities.

The women engaged in these activities were supplied raw materials at home by their respective factories. They reported a wage of Taka 2 per day which is a case of sheer exploitation. Moreover, their earning was not regular. A feeling of insecurity on account of uncertainty of employment, exploitation in working hours and wage rate predominated among these working women. Hence, many of the working women were frustrated and expressed dissatisfaction with their present work (Table 10). Especially, the poor wage rate was felt by these women as a case of sheer exploitation of their helplessness.

Economic Contribution of Employed Females :

Table 5 presents data on the economic-contribution of the employed women in the sample.

Table 5 : Frequency and Percentage Distribution of Employed Women with regard to their Income per Month according to Socio-economic Status of Households.

Income range in Taka	Solvent (N=1)		Subsis-tence (N=11)		Poor (N=32)		Extreme poor (N=31)		Total (N=75)	
	N	%	N	%	N	%	N	%	N	%
30-70	-	-	2	2.67	12	16.00	18	24.00	32	42.67
70-110	-	-	1	1.33	10	13.33	13	17.33	24	32.00
110-150	-	-	2	2.67	6	8.00	-	-	8	10.67
150-190	-	-	-	-	4	5.33	-	-	4	5.33
190-230	-	-	2	2.67	-	-	-	-	2	2.67
230-270	-	-	-	-	-	-	-	-	-	-
270-310	-	-	-	-	-	-	-	-	-	-
310-350	-	-	1	1.33	-	-	-	-	1	1.33
350-390	-	-	-	-	-	-	-	-	-	-
390-430	-	-	1	1.33	-	-	-	-	1	1.33
430-470	1	1.33	2	2.67	-	-	-	-	3	4.00
Total	1	1.33	11	14.67	32	42.67	31	41.33	75	100.00
Mean			228.18		92.5		66.77		106.53	
S.D.			149.05		41.15		19.74		92.85	
Co-efficient of variation			.65		.44		.29		.87	
Contribution to family income (percentage)			21.69		14.60		15.97		13.23	

they did not have substantial contribution to total family income. This was because of their very poor wage rate. The contribution (percentage) was 21.69 per cent for subsistence, 14.60 per cent and 15.67 per cent for poor and extreme poor households.

It was surprising that there was not a single case from any category leaving one job on some ground or other for another job despite unfavourable working conditions. In spite of the fact that they were being exploited as far as wage rate was concerned, these women had to stick to the job in order to add whatever meager income they could supplement to ward off starvation. It is worth observing here that despite their willingness to work and eagerness for better job they found themselves devoid of such opportunities. This has been discussed under the heading (Reasons for not working out side home). This has policy implication for women's organizations as well as development organizations located in village areas. There is a need for enforcing minimum wage for all kinds of employment in the unorganized sector.

Age at Employment :

Table 6 presents data on the distribution of their age at employment.

Table 6 : Frequency and Percentage Distribution of Employed Women with regard to their Age at Employment.

Age range	Employed outside home		Employed within home		Total	
	N	%	N	%	N	%
16 - 25	-	-	6	11.11	6	8.00
26 - 35	10	47.62	20	37.03	30	40.00
Above 35	11	52.38	28	51.85	39	52.00
Total	21	100.00	54	99.99	75	100.00

For both the categories of employed within and outside the home a majority (52.38 per cent of women working outside and 51.85 per cent within the home) reported that they started earning income after the age of 35th year. Overall, the data showed that with the expanding stage of the family life cycle along with increasing demands on family resource, the women had to seek employment for the survival of their respective families.

Job Satisfaction :

Knowledge of job satisfaction of the workers/employees is a key feedback to assess the success or effectiveness of any operation or development programme. Further, for the current investigation, findings pertaining to job satisfaction would form an important aspect of the impact of the female labour participation.

Table 7 presents data revealing the extent of job satisfaction of the 75 employed wives of both the categories viz., employed outside the home and employed within the home. Their response to a simple structure query, "Are you satisfied with your present job and working conditions?" have been rated on a 3 point scale varying from "fully satisfied", 'partially satisfied' to 'not satisfied'. A seperate column was provided for those who mentioned "uncertain".

Table 7 : Frequency and Percentage Distribution of Job Satisfaction among 75 Employed Women of the Present Sample.

Extent of job satisfaction	Employed outside home (N=21)		Employed within home (N=54)		Total (N=75)	
	N	%	N	%	N	%
Fully satisfied	8	38.09	7	12.96	15	20.00
Partially satisfied	6	28.57	8	14.81	14	18.67
Not satisfied	7	33.33	38	70.37	45	60.00
Uncertain	-	-	1	1.85	1	1.33
Total	21	99.99	54	100.00	75	100.00

It is evident that the extent of dissatisfaction is more among the women employed within the home (70.37 per cent) than those employed outside the home. In case of the women employed outside home, 38.09 per cent expressed satisfaction, 33.33 per cent were dissatisfied and the rest 28.57 per cent were

partially satisfied. But 'within the home' category of employed women, 70.37 per cent expressed dissatisfaction and only 12.96 per cent expressed satisfaction. Women who were working as government employees holding relatively higher level of occupation like teachers, family planning worker expressed satisfaction.

Table 8 presents data regarding occupation-wise frequency distribution of the satisfied and not satisfied employed females.

Table 8 : Frequency and Percentage Distribution of Job Satisfaction of 29 satisfied Employed Women according to their Occupation.

Occupation	Satisfied (N=29)		Not satisfied (N=54)		Total (N=74*)	
	N	%	N	%	N	%
Working as maid servant	3	4.05	4	5.41	7	9.46
Vegetable vending	3	4.05	2	2.70	5	6.76
Laundering	1	1.35	-	-	1	1.35
Working in rice mill	2	2.70	1	1.35	3	4.05
School teaching	2	2.70	-	-	2	2.70
Working as peon	1	1.35	-	-	1	1.35
Family planning visitor	1	1.35	-	-	1	1.35
Tailoring	1	1.35	-	-	1	1.35
Kitchen gardening	3	4.05	2	2.70	5	6.76
Poultry farming	3	4.05	-	-	3	4.05
Dairy farming	2	2.70	1	1.35	3	4.05
Net making	1	1.35	1	1.35	2	2.70
Bidi making	3	4.05	13	17.57	16	21.62
Rope making	2	2.70	20	27.03	22	29.73
Kantha making	1	1.35	1	1.35	2	2.70
Total	29	39.18	45	60.81	74	99.99

* Out of 75 employed woman 1 expressed that she was uncertain about her satisfaction with job.

The extent of dissatisfaction was observed (Table 8) more among those who were engaged in wage earning activities within the home like bidi-making and rope making (17.57% and 27.03%) followed by maid servants (5.41%). The highest job satisfaction was found among the government employees which was due to job security and favourable working condition.

Reasons for job Satisfaction:

The job satisfaction of a working woman was determined in terms of the reasons mentioned in Table 9.

Table 9 : Frequency and Percentage Distribution of the Reasons for Job Satisfaction of 29 satisfied employed Women of thePresent Sample.

Reasons for job satisfaction	Employed outside home (N=14)		Employed within home (N=15)		Total (N=29)	
	N	%	N	%	N	%
Greater say in the family.	5	17.24	4	13.79	9	31.03
Able to give education to children	4	13.79	3	10.34	7	24.14
Able to get more respect from husband	3	10.34	6	20.69	9	31.03
Good food can be supplied to members	2	6.90	2	6.90	4	13.79
Total	14	48.27	15	51.72	29	99.99

It is very interesting to note from Table 9 that the majority of the employed women expressed satisfaction with their jobs due to 'greater say in the family' and 'able to get more respect from husband' (31.03 and 31.03 per cents respectively) followed by 'able to give education to children' (24.14 per cent) and 'good food can be supplied to members' (13.79 per cent). Satisfaction due to former two reasons with job indicates that they were able to command a good status in the home. Incidentally it is observed here that this is indeed a great achievement considering that these women got married at a very early age.

Reasons for Job Dissatisfaction of the Employed Women :

Data pertaining to the responses of the 45 employed women who reported dissatisfaction with their jobs andworking conditions are presented below Table 10).

Table 10 : Frequency and Percentage Distribution of Reasons for Dissatisfaction of 45 dissatisfied Employed Women of the Present Sample.

Reasons	Employed outside home (N=7)		Employed within home (N=38)		Total (N=45)	
	N	%	N	%	N	%
Too less wage :	5	11.11	30	66.67	35	77.78
It hampers family life :	-	-	-	-	-	-
Household chores are disturbed. :	-	-	2	4.44	2	4.44
No fair price for product:	-	-	1	2.22	1	2.22
No scope for improvement :	2	4.44	2	4.44	4	8.89
No proper marketing facility for selling products :	-	-	3	6.67	3	6.67
Total :	7	15.55	38	84.44	45	100.00

An overwhelming 77.78 per cent employed women expressed dissatisfaction with their jobs on account of'too less wage'. The number and percentage of women expressing this reason was higher among the women employed within the home than that of the women working outside home (66.67 per cent to 11.11 per cent). Majority of these women were engaged in bidi making and rope making activities. It is interesting to note that there was not a single respondent who expressed dissatisfaction on account of 'it hampers family life'. 'Lack of proper marketing facility' was another reason for dissatisfaction expressed by those who were self-employed, maintaining kitchen gardening. Responses to other reasons were negligible.

When these women were asked to suggest the facilities which would give them satisfaction from job, they gave top priority to 'wage rate is to be increased' followed by 'fair market price and facility' and 'improvement in job' in terms of training facility and 'household chores are to be shared' (Table 11).

Table 11 : Frequency and Percentage Distribution of Facilities prefered by 45 dissatisfied Employed Women.

	Number	Percentage
Wage rate is to be increased :	35	77.78
Fair market price and facility :	4	8.89
Scope of improvement in job :	4	8.89
Household chores are to be shared :	2	4.44
Total :	45	100.00

Full- time Housewives :

Although the wives of this category were not directly involved in income earning activities, they were engaged in a variety of farm as well as non-farm activities which are absolutely essential to family subsistence (Berbara,R.,1980).

Table 12 presents data on the nature of their work according to socio-economic status of households.

Table 12 : Frequency and Percentage Distribution of the Nature of Work of Fulltime Housewives according to Socio-economic Status of Households (apart from usual daily household work).

	Solvent (N=19)		Subsistence (N=52)		Poor (N=35)		Extreme poor (N=19)		Total (N=125)	
	N	%	N	%	N	%	N	%	N	%
Caring livestock	5	26.31	20	38.46	3	8.57	-	-	28	22.4
Caring poultry	2	10.53	11	21.15	10	28.57	-	-	22	17.6
Growing kitchen garden	1	5.26	9	17.14	6	17.14	4	21.05	20	16.0
Food processing after harvest	16	84.21	36	69.23	10	28.57	-	-	62	49.6
Sewing household quilt	4	21.05	8	15.38	7	20.00	10	52.63	29	23.2

Of the 125 full time housewives, it is revealed from Table 12 that nearly 50 per cent are involved in post harvest activities like winnowing, drying, boiling (specially for paddy), grinding, husking and pounding of grains and other basic foods along with the preservation activities of foods. These types of activities, of course, are directly related to the socio-economic condition of the households. It is observed from Table 12 that 84.21 per cent of solvent wives, 69.23 per cent subsistence, 28.57 per cent poor wives were engaged in farm related activities i.e. food processing after harvest - apart from their usual daily household chores.

Further, the data show that apart from the usual household chores, 22.40 per cent and 17.60 per cent often take care of their livestock and poultry respectively and only 16.00 per cent grow vegetables, fruits for home consumption. 23.20 per cent of the total full time housewives were found to make the household mats (made of one kind of long leaves) and quilt for domestic purpose.

These activities are important sources of additional real income for the family though the work is invisible to the most of the development planners. Along with these invisible productive activities cited in Table 12 other usual time consuming routine chores such as cooking, cleaning, fetching water, care of children are also done by these homemakers which unfortunately command no market value (Malya M., 1980, Sundar, P., 1981, Barbara, R., 1980).

Reasons for not Working Outside Home :

The investigator was keen on knowing the reason for their non-involvement in productive activities outside the home. Table 13 contains data pertaining to respondent's reasons for not seeking gainful employment which have been presented socio-economic class wise.

Table 13 : Frequency and Percentage Distribution of Respondents (Fulltime housewives) with regard to their Reason for not working Outside Home.

Reasons	Solvent (N=19)		Subsistence (N=52)		Poor (N=35)		Extreme poor (N=19)		Total (N=125)	
	N	%	N	%	N	%	N	%	N	%
1.Lack of opportunity.	2	10.53	3	5.77	19	54.29	19	100.00	43	34.4
2.Lack of skill and training	5	26.31	20	38.46	10	28.57	-	-	35	28.0
3.Husband and in-laws do not like & Religion	5	26.31	21	40.38	5	14.28	-	-	31	24.8
4.Household chores occupy the time	1	5.26	6	11.54	-	-	-	-	7	5.6
5.Do not like	6	31.58	2	3.85	1	2.86	-	-	9	7.2
Total	19	100.00	52	100.00	35	100.00	19	100.00	125	100.00

Table 13 reveals that where as 'lack of opportunity' has been predominant reason for the poor class, the reason 'husband and in-laws do not like' was the dominant reason for the subsistence and solvent class housewives followed by 'lack of skill and training'. The fact is that for the Muslim housewives religion proves to be a major reason for the non-involvement in productive activities outside the home particularly in rural area. Out of 125 full time housewives only 9 (7.2 per cent) housewives expressed that they did not like working outside home.

However, the above finding indicate: that a group of housewives who never worked, could have been brought into labour force or into the income earning activities outside home, if they had been provided opportunities.

Types of Skills of the 200 Sample Housewives belonging to the three Occupational Categories :

To become aware of the existing skills of the sample rural housewives as well as in order to document data for development programme, the housewives were asked to rate their skills in different handicrafts, cottage industries and agrobased activities on a 3-point-continnum ranging from 'well', 'so so' to 'not at all' (know nothing). The results are presented in Table 14 according to three occupational categories.

Table 14 : Frequency and Percentage Distribution of Respondents with regard to their Skill according to their Occupational Categories. (Percentages are given in parentheses)

Skills	Employed outside home (N=21)			Employed within home (N=54)			Fulltime Housewives (N=125)			Total (N=200)		
	Well	So So	Know nothing	Well	So So	Know nothing	Well	So So	Know nothing	Well	So So	Know nothing
1. Jute works :	2 (9.52)	5 (23.81)	2 (9.52)	2 (3.70)	10 (18.52)	2 (3.70)	3 (2.4)	9 (7.2)	4 (3.2)	7 (3.5)	24 (12.10)	8 (4.0)
2. Knitting :	-	2 (9.52)	-	2 (3.70)	11 (20.37)	-	4 (3.2)	5 (4.0)	-	6 (3.0)	18 (9.0)	-
3. Embroidary :	2 (9.52)	3 (14.29)	-	5 (9.26)	7 (12.96)	-	3 (2.4)	12 (9.6)	-	10 (5.0)	22 (11.0)	-
4. Tailoring :	1 (4.76)	-	-	-	-	-	-	-	-	1 (.5)	-	-
5. Bidi making:	-	-	-	22 (40.74)	-	-	-	2 (1.6)	-	22 (11.0)	2 (1.0)	-
6. Pickle making:	-	5 (23.81)	-	2 (3.70)	8 (14.81)	-	-	10 (8.0)	-	2 (1.0)	23 (11.5)	-
7. Net making:	-	-	-	2 (3.70)	1 (1.85)	-	-	-	-	2 (1.0)	1 (.5)	-
8. Pitha making:	-	16 (76.19)	-	4 (7.40)	28 (51.85)	-	7 (5.6)	15 (12.00)	-	11 (5.5)	59 (29.5)	-
9. Paddy husking:	-	17 (80.95)	-	3 (5.55)	10 (18.52)	-	50 (40.0)	12 (9.6)	-	53 (26.5)	39 (19.5)	-
10. Kitchen Garding:	-	7 (33.33)	-	4 (7.40)	11 (20.37)	-	4 (3.2)	16 (12.8)	-	8 (4.0)	34 (17.0)	-
11. Reading & writing:	7 (33.33)	-	-	-	25 (46.30)	-	-	55 (44.0)	-	7 (3.5)	80 (40.0)	-
12. Dhai :	-	-	-	-	-	-	2 (1.6)	-	-	2 (1.0)	-	-

It is observed from Table 14 that out of 200 sample wives, only 8 (4.0 per cent) know nothing of which 4 wives belong to the category of full time housewives. Of other types of skills, paddy husking was known by 46 per cent respondents followed by kitchen gardening (21 per cent), embroidery (16 per cent). It was also revealed that majority of these respondents who knew these skills rated what they knew as 'so so' (Table 14).

But quite an encouraging response was expressed when these housewives were asked whether they would like to avail themselves of the opportunity of learning skills if they were provided to them. The data are presented in Table 15.

Table 15 : Frequency and Percentage Distribution of the Willingness to learn Skills according to the occupational Categories of Respondents.

Respondents	Yes		No		Total	
	N	%	N	%	N	%
Employed outside home :	21	12.65	-	-	21	10.50
Employed within home :	53	31.93	1	2.94	54	27.00
Fulltime housewives :	92	55.42	33	97.06	125	62.5
Total :	166	100.00	34	100.00	200	100.00

An impressive 83 per cent (166) of women expressed their willingness to learn if opportunity was provided. Those who have evinced interest to learn belonged to the households of lower end of socio-economic class as it was observed that majority of the working wives 63 (84 per cent) were from poor and extreme

poor classes of households (Table 15). The data in Table 15 show that almost all of them have interest to learn the skills except one wife. Besides, 92 (73.6 per cent) wives out of 125 fulltime housewives expressed their willingness to avail themselves of the opportunities. These respondents, who were willing to learn, also mentioned the reasons for learning the skills. Table 16 presents data on this.

Table 16 : Frequency and Percentage Distribution of Reasons of learning the Skills according to the Occupational Categories of Respondents.

Reasons	Employed outside home (N=21)		Employed within home (N=53)		Fulltime housewives (N=92)		Total (N=166)	
	N	%	N	%	N	%	N	%
1.It would help to get a better job.	13	61.90	29	54.72	21	22.83	63	37.95
2.For household use.	2	9.52	10	18.87	31	33.69	43	25.90
3.For self dependence.	2	9.52	4	7.54	8	8.69	14	8.43
4.It could help to earn income.	4	19.05	10	18.87	32	34.78	46	27.71
Total	: 21	99.99	53	100.00	92	99.99	166	99.99

It is observed from Table 16 that out of 166 women respondents who showed interest to learn, 63 (37.95 per cent) cited the reason 'it would help to get a better job' followed

by 'it would help to earn income' (27.71 per cent) and 'for household use' (25.90 per cent). Thus economic reason was found to be the major factor in developing interest in learning new skill.

MANAGEMENT PRACTICES AT HOME :

Three major aspects regarding management practices at home, viz., decision-making, division of labour in household activities, control over family finance were taken for analysis as the findings on these would throw light, on the status of women at home. This is also supported by the observation made by the United Nations (1975) that the status of women depends on to what extent they have access to and control over the decision-making process at home, are able to exercise their rights and duties, share household responsibilities with husband as well as have equal or higher control over family finance.

A major concern of the present study was to identify the determinants of status of women at home. In this section, the descriptive analysis regarding the indicators of women's status at home has been presented. Findings regarding the determinants of status have been presented in the next section.

Decision Making :

Tables 17A, 17B and 17C present data on decision-making pattern of women according to their occupational categories, which are: employed outside home, gainfully employed within home and full time housewife.

Table 17A : Frequency and Percentage Distribution of Respondents (employed outside home,No.21) with regard to their Decision-making Pattern.

Activities	Self	H	J	Children	NA
1. Purchase of food.	7 (33.33)	4 (13.05)	10 (47.62)	-	-
2. Purchase of clothing.	2 (9.52)	5 (23.81)	14 (66.67)	-	-
3. Purchase of implements.	-	1	-	-	20 (95:24)
4. Sale of home products.	1 (4.76)	-	5 (23.81)	-	15 (71.43)
5. Children's education)	-	2 (9.53)	13 (41.90)	6 (28.57)	1 (4.67)
6. Children's marriage.	-	-	4 (19.05)	1 (4.67)	16 (76.19)
7. Borrowing	2 (9.53)	9 (42.86)	8 (38.09)	-	2 (9.53)

H = Husband, J = Joint, NA = Not applicable

Percentages are given in parentheses.

Table 17G : Frequency and Percentage Distribution of Respondents (Employed gainfully within home, No.54) with regard to their Decision-making Pattern.

Activities	Self	H	J	Children	NA
1.Purchase of food.	5 (9.26)	30 (55.55)	19 (35.18)	-	-
2.Purchase of clothing.	3 (5.55)	15 (27.78)	35 (64.81)	-	1 (1.85)
3.Purchase of implements.	-	4 (7.41)	5 (9.26)	-	45 (83.33)
4.Sale of home products	8 (4.81)	-	20 (34.84)	-	26 (48.15)
5.Children's education	15 (27.78)	5 (9.26)	17 (12.96)	4 (7.41)	13 (24.07)
6.Children's marriage	-	3 (5.55)	10 (18.52)	2 (3.70)	39 (72.27)
7.Borrowing	-	20 (34.84)	5 (9.26)	-	27 (50.00)

Table 17C : Frequency and Percentage Distribution of Respondents (Fulltime housewives, No.125) with regard to their Decision-making Pattern.

Activities	Self	H	J	Children	NA
1. Purchase of food	-	80 (64.00)	45 (36.00)	-	-
2. Purchase of clothing	-	67 (53.6)	40 (32.0)	15 (12.0)	3 (2.4)
3. Purchase of implements	-	27 (21.6)	15 (12.0)	-	83 (66.4)
4. Sale of home products.	-	50 (40.0)	17 (13.6)	8 (6.4)	50 (40.0)
5. Children's education	-	43 (34.4)	21 (16.8)	10 (8.0)	51 (40.8)
6. Children's marriage	-	22 (17.6)	40 (32.0)	12 (9.6)	51 (40.8)
7. Borrowing	-	42 (33.6)	4 (3.2)	-	79 (63.2)

According to the data presented in the above tables, the women employed outside home were found to take decision more independently as well as jointly than those employed within the home particularly in common areas of decisions like purchase of food and purchase of clothing (Table 17A, B and C). Not a

single case of full time housewives was found to take independent decision in any area of household activities. Moreover, in almost all areas of decisions husbands play the dominant role (Table 17C) except for decisions relating to children's marriage. The present findings agree, to some extent, with Hiranand and Kumar's (1980) findings that the areas in which several women were found to influence the decisions were in fixing the marriages of sons and daughters, purchase and sale of land, borrowing and education of children.

It is important to note that as some aspects of decisions are related to the socio-economic condition of the households, these aspects were not applicable to some respondents. For instance, the decision regarding purchase of implements was not applicable to 65 employed women out of 75. However, an overall finding of the above tables indicates that employment gives confidence to women to some extent for making decisions. In other words it provides them with the opportunity to have access in decision-making at home. Husbands are also found to consult their wives, if they are employed, more often before financial decisions are made. This observation corresponds to the observations made by Chaudhury (1975), Khanna and Verghese (1981).

Division of Labour :

This aspect relates to the sharing of household chores by husband, wife and others in the household. The relevant data are presented in Table 18.

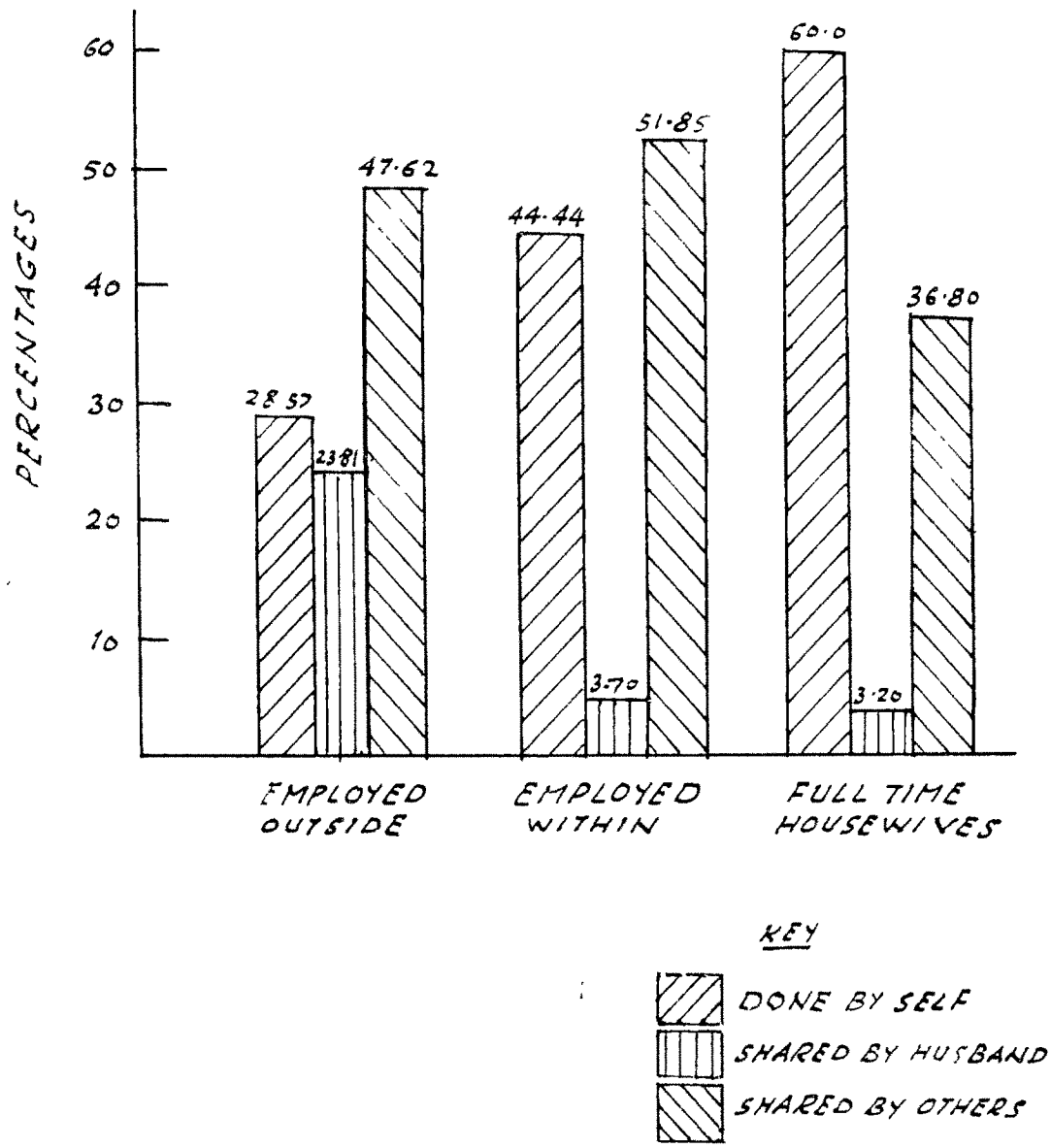
Table 18 : Frequency and Percentage Distribution of Respondents (200 wives) with regard to the Division of Labour in the Household Activities.

Nature of sharing of household activities	Employed outside home (N=21)		Employed within home (N=54)		Full time housewives (N=125)		Total (N=200)	
	N	%	N	%	N	%	N	%
Done by self.	6	28.57	24	44.44	75	60.00	105	52.5
Shared by husband	5	23.81	2	3.70	4	3.20	11	5.5
Shared by others	10	47.62	28	51.85	46	36.80	84	42.0
Total	21	100.00	54	99.99	125	100.00	200	100.0

It is evident from the table 18 and Figure 4 that the sharing of household activities among household members is greater in the families of working wives than in the families of non-working wives. Doing all the work by self (wife) is the greatest in the families of full time housewives (60 per cent). It is also seen from Table 18 and Figure 4, that in the families of the employed wives outside home, husband's

FIG. 4

PERCENTAGE DISTRIBUTION OF THE SHARING OF HOUSEHOLD ACTIVITIES OF RESPONDENTS IN THE SAMPLE



participation in household activities is more than that in the families of the other two categories of wives (23.81 per cent, 3.70 per cent and 3.20 per cent for employed outside, employed within and full time housewives respectively).

Thus, the finding indicates that the working wife gets more co-operation in performing household activities than the non-working wife. Despite the fact that the earnings of the majority of the present employed wives were meagre, they were able to get help in household activities from husband more than their unemployed counterparts. This finding is consistent with Bhandari's finding where husbands of employed wives were found to participate more than the husbands of unemployed wives (Bhandari, I., 1974).

Control over Family Purse :

In a male dominated society like Bangladesh, it is natural that male person, particularly the husband, in the family has got all the freedom and right to spend money. As he is the chief bread earner, he usually spends without consulting his wife. In the present survey, the respondents (wives) were also asked "who controls over family finance?" in order to determine whether the wives have any control over the family purse. Table 19 presents data on this.

Table 19 : Frequency and Percentage Distribution of Respondents (200 Wives) with regard to their Control over Family Purse.

	Employed outside home (N=21)		Employed within home (N=54)		Full time housewives (N=125)		Total (N=200)	
	N	%	N	%	N	%	N	%
Self	3	14.28	7	12.96	2	1.6	12	6.00
Husband	4	19.05	20	37.04	113	90.4	137	68.50
Joint	14	66.67	27	50.00	10	8.00	51	25.50
Total	21	100.00	54	100.00	125	100.00	200	100.00

It is seen that more than fifty per cent wives in the total sample have no freedom to handle the money for needs of households herself. Only 31.50 per cent wives have power to control of the family purse. Such are more among the wives working outside home than the other wives. Out of the 21 wives working outside home, nearly 81 per cent handle money if necessary either by self (14.28%) or jointly (66.67%). The corresponding figures for the wives working within households are 12.96 per cent and 50 per cent respectively and for the full time housewives only 1.6 per cent and 8 per cent respectively. Further, the working wives were asked whether they give all of their income to their male counterparts. Table 20 presents data on this.

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Table 20 : Frequency and Percentage Distribution of Employed Wives with regard to their giving Income to their Husbands.

Category	Employed outside home (N=21)		Employed within home (N=54)		Total (N=75)	
	N	%	N	%	N	%
Not give any	3	14.28	7	12.96	10	13.33
Partially give	16	76.19	30	55.55	46	61.33
Give all	2	9.52	17	31.48	19	25.33
Total	21	99.99	54	99.99	75	99.99

It is seen from Table 20 that out of total 75 working wives, 61.33 per cent wives hand over part of their income to their husbands while 25.33 per cent give all of their income, whereas only 13.33 per cent do not give at all. The point is that in spite of being income earners, the women have no control over their income which has to be handed over to their husbands.

It is also important to note that though 46 wives give partially, all of them have no freedom to control of the family income. It is evident from Table 19 that 51 (25 per cent) wives handle money jointly.

Thus the overall findings regarding handling family purse indicate that despite their income the working housewives have no complete control over their earnings. This feature agrees with argument of Pushpa Sundar (1981) that men send women to the worksite but "collect the wages the women have earned" (p.866).

ACCESS TO MEMBERSHIP IN COMMUNITY DEVELOPMENT PROGRAMME

Table 21 reveals the number and percentage of members of the women co-operative society run by the ongoing development organization in the villages surveyed (RDA).

Table 21 : Frequency and Percentage Distribution of Respondents with regard to their Membership in Ongoing Development Organization (RDA).

Occupational category	Yes		No		Total	
	N	%	N	%	N	%
Employed outside home	13	17.81	8	6.30	21	10.50
Employed within home	32	43.83	22	17.32	54	27.00
Fulltime housewives	28	38.36	97	76.38	125	62.50
Total	73	100.00	127	100.00	200	100.00

Out of total

Out of total 200 sample housewives only 73 (36.5 per cent) had received membership in the women co-operative society run by the ongoing development organizations. Majority of the members i.e. 45 (61.64 per cent) out of 73, belonged to the employed group of women who generally came from poor and extreme poor class of households.

Without the membership of the co-operative society, no women could avail themselves of any facility provided by the programme. As women members are generally poor and do not possess agricultural land, there is provision of giving a short

term loan to them. Only 8 members were given credit for short-term. This loan is generally issued for vegetable growing, poultry, cow and goat rearing. It is only recently that the ongoing organization started to offer loan to the female co-operative members for productive purposes.

As far as training is concerned, only 8 members were found to get training in different types of activities including tailoring, weaving, jute work, leather work and midwifery provided by the ongoing development organization. This training programme was short-term of 3 months' duration. The trainees for short courses were selected on the basis of their aptitude and leadership qualities so that after receiving training they could serve other members of the organization or disseminate knowledge to others. Besides, the aim of providing this training course to village women is to generate a means of earning and self employment. A report of Bangladesh Academy for Rural Development showed that 15 women of its co-operative programme could earn substantially from sewing amounting to Taka 30.00 to 100.00 per month (Qadir and Quddus, BARD, 1979).

AWARENESS AND BELIEF TOWARDS FAMILY PLANNING :

Awareness towards family planning i.e. belief that having a small family is good (sample wives of the present study) would indicate the extent of their receptiveness to the progressive notions.

The women in the sample had different views regarding the family planning practice. Table 22-26 present data on this regard.

Table 22 : Frequency and Percentage Distribution of Respondents (200 Wives) with regard to their Belief in Family Planning Practice.

Occupational category	Yes		No		Total	
	N	%	N	%	N	%
Employed outside home	21	10.5	-	-	21	10.5
Employed within home	54	27.0	-	-	54	27.0
Fulltime housewives	77	38.5	48	24.00	125	62.5
Total	152	76.00	48	24.00	200	100.0

It is evident from Table 22 that in the present sample all the working wives 75 (37.5 per cent) had belief in family planning while out of the rest 62.5 per cent full time housewives 38.5 per cent had belief in family planning and 24 per cent did not believe so. Belief in family planning by all working wives may be on account of their contact with outside world. Besides as most of the working wives came from poor and extreme poor class of households, they have realized the advantages of having small family size in terms of small number of children in the family. However, those

Who had belief in family planning were asked to cite the reasons of their preference in family planning practice. The following Table 23 presents these data.

Table 23 : Frequency and Percentage Distribution of Respondents (Wives 152) with regard to their Reasons of Preference of Family Planning.

Reasons	Employed outside home (N=21)		Employed within home (N=54)		Fulltime housewives (N=77)		Total (N=152)	
	N	%	N	%	N	%	N	%
1.Small family is economically sound	12	57.14	35	64.81	33	42.86	80	52.63
2.Small family is happy	-	-	3	5.55	10	12.99	13	8.55
3.Children can be given proper education	5	23.81	11	20.37	20	25.97	36	23.68
4.Health of mother and children remains good	4	19.05	5	9.26	14	18.18	23	15.13
Total	21	100.00	54	99.99	77	100.00	152	99.99

As evident from Table 23 that the strongest reason cited by respondents is economic (52.63 per cent) followed by the reason,'children can be given proper education' (23.68 per cent) and 'health of mother and children remains good' (15.13 per cent). The reason 'children can be given proper education' was expressed by the respondents whose percentage was greater in the category of full time housewives than the other two groups while

Though 76 per cent of the present sample women interviewed approved of small family size (Table 22), the women who actually practised it constituted only 44.50 per cent (Table 24). Similar feature was also observed by Khanna and Verghese (1981) that inspite of approval of family planning by the 80 per cent sample women, only 45 per cent actually practised it.

So far as employment of women were concerned, more of working than non-working women adopted the family planning methods i.e. 32.50 per cent working women as against 12 per cent non-working women (Fulltime housewives) ofthe present investigation (Table 24). This supports the proposition that the higher the employment of women, the greater the practices of family planning (Abbott Joan, 1974).

Therefore, to encourage the women to desire smaller families, steps should be taken by development organizations to provide and expand appropriate earning opportunities to females to promote female participation in labour force which would substantially reduce fertility (Mc Namara, 1978).

However, the women who never used family planning methods, were asked to state the reasons of their not using the methods. Table 25 presents the reasons cited by them.

Table 25 : Frequency and Percentage Distribution of Respondents (N=111) with regard to their Reasons of not using Family Planning Method.

Reason	Employed outside home (N=3)		Employed within home (N=7)		Fulltime housewive (N=101)		Total (N=111)	
	N	%	N	%	N	%	N	%
1.Not available	-	-	-	-	26	25.74	26	23.42
2.Husband does not like	-	-	1	14.28	21	20.79	22	19.82
3.Religion	1	33.33	3	42.86	16	15.84	20	18.02
4.It is costly	-	-	3	42.86	4	3.96	7	6.31
5.It is not helpful	-	-	-	-	4	3.96	4	3.60
6.Do not know how to use	-	-	-	-	25	28.75	25	22.52
7.No need	2	66.66	-	-	5	4.95	7	6.31
Total	3	99.99	7	100.00	101	99.99	111	100.00

The strongest reason stated by the sample respondents was non availability of family planning device as it is evident from the above table. 22.52 per cent of the respondents did not know how to use themeans of birth control. It indicates that these women would be willing to use family planning devices had they been available. But due to lack of their proper knowledge they were not able to use the devices. The reasons 'husband does not like' and 'Religion' were showed by 19.82 per cent and 18.02 per cent respectively.

Further, these women were asked "if family planning devices are provided to you at your door step, would you like to use them?" Their responses are presented in Table 26.

Table 26 : Frequency and Percentage Distribution of Respondents with regard to their Willingness to adopt Family Planning Method.

Respondents by Category	Yes		No		Total	
	N	%	N	%	N	%
Employed outside home	1	0.90	2	1.80	3	2.70
Employed within home	7	6.31	-	-	7	6.31
Fulltime housewives	73	65.76	28	25.22	101	90.99
Total	81	72.97	30	27.02	111	100.00

It is observed from Table 26 that out of 111 respondents who never used birth control device, 81 (72.97 per cent) showed their willingness for the use of device for birth control. In total (89 + 81 = 170) 85 per cent of the total respondents, have positive attitude towards birth control as it is evident from tables.

The overall findings of Table 22-26, however, indicate the need of an urgent active and strong family planning programme in the present villages surveyed. Therefore, if any development programme is to succeed, it must have a strong, feasible, and appealing programme of family planning because this will apart

apart from improving the economic conditions of the families also would bring about an improvement in the status of women

PERCEPTION TOWARDS LIFE :

Perception of the respondent women towards life, a qualitative aspect of development (Nandwani S.C., 1982) was analysed in terms of their optimistic and pessimistic views. It was regarded as an indicator of the status of women as the lower status derives from the lack of hopefulness or optimism in one's life (Mukherjee, B., 1975), Khanna and Verghese 1981, Chaudhury et al, 1980). Three aspects, namely, belief towards economic condition of family, success in life and feeling towards life were considered which could indicate the extent of their optimism and pessimism.

Tables 27, 28, and 29 present data on this regard.

Table 27 : Frequency and Percentage Distribution of Respondents with regard to their Belief towards Economic Condition.

Beliefs	Employed outside home (N=21)		Employed within home (N=54)		Fulltime housewive (N=125)		Total (N=200)	
	N	%	N	%	N	%	N	%
Luck :	3	14.28	6	11.11	39	31.2	48	24.0
Hardwork & effort:	10	47.62	18	33.33	52	41.6	80	40.0
Government policies :	8	38.06	30	55.55	22	17.6	60	30.0
Do not know :	-	-	-	-	12	9.6	12	6.00
Total :	21	100.00	54	99.99	125	100.00	200	100.0

Table 28 : Frequency and Percentage Distribution of Respondents with regard to their Beliefs toward Success in Life.

Beliefs	Employed outside home (N=21)		Employed within home (N=54)		Fulltime housewives (N=125)		Total (N=200)	
	N	%	N	%	N	%	N	%
Luck	3	14.28	6	11.11	20	16.00	29	14.50
Self confidence in one's ability	11	52.38	23	42.59	55	44.00	89	44.50
Collective & constant endeavour	6	28.57	22	40.74	40	32.00	68	34.00
Do not know	1	4.76	3	5.55	10	8.00	14	7.00
Total	21	99.99	54	99.99	125	100.00	200	100.00

The above data in Tables 27 and 28 indicate that among women in the present sample, the majority had an optimistic views in terms of their belief that better economic condition and success in life could be achieved through hard work and self confidence in one's ability (40 per cent and 44.5 per cent respectively). Belief in government policies and collective and constant endeavour were expressed by 30 per cent and 34 per cent respectively. It is also interesting to note that among the women who believed in fate or luck, the percentage is more among the fulltime housewives than those among the employed women (Table 27 & 28). Again there was not a single case of the employed women who responded with 'do not know' in reply to the question: 'do you think that your economic condition is decided by fate, hard work and effort, etc'. While it constituted 9.6 per cent for the fulltime housewives (Table 27).

Further, all the sample respondents of the present investigation were asked to express their feeling towards life in terms of whether they were happy or not. Their responses are presented in Table 29.

Table 29 : Frequency and Percentage Distribution of Respondents with regard to their Feeling towards Life.

	Employed outside home (N=21)		Employed within home (N=54)		Fulltime housewives (N=125)		Total (N=200)	
	N	%	N	%	N	%	N	%
Happy	2	1.00	4	2.00	10	5.00	16	8.00
So So	12	6.00	38	19.00	70	35.00	120	60.00
Miserable	7	3.50	12	6.00	43	21.50	62	31.00
Empty	-	-	-	-	2	1.00	2	1.00
Total	21	10.50	54	27.00	125	62.50	200	100.00

It is striking to note that 32 per cent women felt that they were leading a miserable life. The majority of these women belonged to the category of full time housewives (21.5 per cent). 60 per cent and 8 per cent out of the total respondents expressed as 'so so' and 'happy' respectively. It is also striking to note that among the employed women in spite of their hard effort to improve the condition 9.5 per cent felt that their lives were miserable. This is possible on account of their extreme poverty.

PART 2

IMPACT OF FLP ON THE STATUS OF WOMEN

This part deals with the analysis pertaining to the impact of FLP on the status of the present employed sample women in the home and the community.

It is widely accepted that the status of women is closely related to the status of development of a country. According to Chaudhury and Raihan "the status of women is an important factor affecting the socio-economic development of a country. Development of a country cannot be fully realized if women... enjoy a subordinate position to men" (1980, p.1). Therefore, a major concern of the present investigation was to find out the effect of female labour participation (FLP) on their status.

The progress of a society is likely to be slow where women depend upon their male counterparts for social and economic security and lack economic emancipation. It is so, because, "the status of any given section of population in a society is intimately connected with its economic position which depends upon rights, roles and opportunities for participation in economic activities" (Government of India, 1974, p.148).

Now, how far this female labour participation influences the status of women belonging to the poorer section of society in terms of their exercise of rights and power in the home and the community remains a question. Therefore, of particular interest in this respect is to assess the impact of female labour participation on the status of women in the home and the community. Many people have approached the term status of women in different ways. The United Nations (1975) has defined the status of women as the "conjunction of position a woman occupies... as a worker, student, wife, mother...,of the power and prestige attached to these positions, and of the rights and duties she is expected to exercise" (p.5).

The term 'status' conceptualized by Mukherjee denotes not only "the conjunction of rights and duties as reflected in the several roles of women, but also the degree of her subordination in the home, her education, the number of sons she has,...her role in decision-making in family affairs and her self perceived status in the home and the community" (1975,p.8).

Urmila Phadnis and Indira Malani expressed the concept status in terms of "emancipation: the removal of constraints, historical or constitutional which impede a more fourth-coming role on the part of the women" (1977,p.1).

The present study, however, examines the term status of women which refers to position, power, prestige, freedom women have as individuals and also how they perceive themselves in the family and the community. Their low status derives from the lack of control over fertility, lack of participation in decision-making and lack of control over material and social resources. Further, pessimistic behaviour, negative views and opinions may grow in them due to their lower status in the family.

For the purpose of assessing the status of women in the home and the community, seven indicators of status were selected. These were:

1) decision-making power in the home,
2) division of labour in household responsibilities,
3) control over family finance,
4) control over fertility,
5) access to membership in community development organization,
6) perception towards life,
7) Opinion towards progressive notions, namely, small family norm and equality of sex.

Of these seven indicators, first six incorporated in the tool in structured form and the remaining one was framed in opinion statements (see the interview schedule, Appendix 1).

Responses to these statements were measured on a 5 point continnum ranging from strongly agree, agree, uncertain, disagree to strongly disagree, scores were ranging from 5 to 1 (for positive statement) and 1 to 5 (for negative statement). The structured questions carried scores varying from 1 to 4 depending on the number of possible answers. Thus a total score of 100 was worked out to measure the degree of status enjoyed by the women in the home and the community. The distribution of scores for each indicator is presented in Table 1, Appendix III).

Give below is the table with data on the distribution of total scores obtained by the respondents.

Table 1 : Frequency and Percentage Distribution of the Status Scores of 200 Respondents.

Score range	Number of women	Percentage
46 - 50	12	6.00
51 - 55	40	20.00
56 - 60	34	17.00
61 - 65	37	18.50
66 - 70	38	19.00
71 - 75	31	15.50
76 - 80	8	4.00
Total	200	100.00

Mean = 62.350; Median = 62.89; Mode = 63.97; S.D. = 8.159

Effect of Socio-economic Status of household, Female Labour force participation (FLP), Literacy level, Religion, Family size on the Status of Women

The data then were subjected to further statistical analysis and testing for the purpose of finding out the relative strength of 5 explanatory variables as determinant of women's status, viz., socio-economic status of households, female labour force participation (FLP), literacy level, religion and family size.

Table 2 presents data on the distribution of total status scores according to socio-economic status of households.

Table 2 : Frequency and Percentage Distribution of Status Scores of Respondents according to Socio-economic Status of Households.

Score range	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
46-50	1	5.00	7	11.11	1	1.49	3	6.00	12	6.00
51-55	5	25.00	18	28.57	12	17.91	5	10.00	40	20.00
56-60	5	25.00	8	12.70	12	17.91	9	18.90	34	17.00
61-65	2	10.00	9	14.28	14	20.89	12	24.00	37	18.50
66-70	3	15.00	11	17.46	15	22.39	9	18.00	38	19.00
71-75	3	15.00	8	12.70	11	16.42	9	18.00	31	15.50
76-80	1	5.00	2	3.17	2	2.98	3	6.00	8	4.00
Total	20	100.0	63	99.99	67	99.99	50	100.00	200	100.00
Mean	61.5		60.46		63.30		63.80		62.35	
S.D.	8.30		8.63		7.37		7.96		8.16	
Co-efficient of variation	0.13		0.14		0.11		0.12		0.13	

A glance at the mean score of the respondents (Table 2) given on the basis of socio-economic status of households reveals that women belonging to poor and extreme poor households have an edge over the other relatively higher status of households. The mean score from the very poor to the solvent category of households moved from 63.80 (s.d. = 7.96), 63.30 (s.d.=7.37), 60.46 (s.d. = 8.63), to 61.5 (s.d. = 8.30). However, F-test proved the mean difference as insignificant (F-value = 2.117; df = 3.196; not significant) at 0.05 level of significance (Table 3).

Table 3 : F-value of Difference of Mean Status Scores obtained by Respondents between four Categories of Socio-economic Status of Households.

Scorce of variation	Degrees of freedom	sum of squares	Mean square	F-value
'Between' Groups	3	405.084	135.028	2.117
(Within' Groups	196	12498.761	63.769	

Not significant Tabulated value = 2.650

Hypothesis postulating a positive relationship between socio-economic status of households and status of women was rejected at 5 per cent level of significance.

Tables 4, 5, 6 and 7 contain the frequency and percentage distribution of the status scores obtained by the sample respondents on the basis of the other 4 explanatory variables viz., FLP, literacy level, religion and family size.

Table 4 : Frequency and Percentage Distribution of Status Scores of Respondents according to FLP.

Score range	Employed (N=75)		Unemployed (N=125)		Total (N=200)
	N	%	N	%	N
45 - 50	1	1.33	11	8.80	12
51 - 55	5	6.67	35	28.00	40
56 - 60	2	2.66	32	25.60	34
61 - 65	16	21.33	21	16.80	37
66 - 70	17	22.67	21	16.80	38
71 - 75	27	36.00	4	3.20	31
76 - 80	7	9.33	1	0.80	8
Total	75	99.99	125	100.00	200
Mean	68.13		58.88		
S.D.	6.83		6.81		
Co-efficient of variation	0.10		0.11		

Table 5 : Frequency and Percentage Distribution of Status Scores of the Respondents according to their Literacy level.

Score range	Literate (N=87)		Illiterate (N=113)		Total (N=200)
	N	%	N	%	N
46 - 50	1	1.50	11	9.73	12
51 - 55	9	10.34	31	27.43	40
56 - 60	16	18.39	18	15.93	34
61 - 65	13	14.94	24	21.24	37
66 - 70	23	26.44	15	13.27	38
71 - 75	19	21.84	12	10.62	31
76 - 80	6	6.90	2	1.77	8
Total	87	100.00	113	199.99	200
Mean		65.41		59.99	
S.D.		7.46		7.88	
Co-efficient of variation		0.11		0.13	

Table 6 : Frequency and Percentage Distribution of Status Scores of the Respondents according to their Religion.

Score range	Muslim (N=150)		Hindu (N=50)		Total (N=200)
	N	%	N	%	N
46 - 50	11	7.33	1	2.00	12
51 - 55	35	23.33	5	10.00	40
56 - 60	27	18.00	7	14.00	34
61 - 65	26	17.33	11	22.00	37
66 - 70	27	18.00	11	22.00	38
71 - 75	18	12.00	13	26.00	31
76 - 80	6	4.00	2	4.00	8
Total	150	99.99	50	100.00	200
Mean	61.37		65.30		
S.D.	8.19		7.29		
Co-efficient of variation	0.13		0.11		

Table 7 : Frequency and Percentage Distribution of Status Score of Respondents according to Family size.

Score range	Small family (N=80)		Large family (N=115)		Total (N=195)	
	N	%	N	%	N	%
46 - 50	3	3.75	9	7.83	12	6.15
51 - 55	10	12.75	29	25.22	39	20.00
56 - 60	18	22.50	16	13.91	34	17.43
61 - 65	21	26.25	14	12.17	35	17.95
66 - 70	13	16.25	25	21.74	38	19.49
71 - 75	11	13.75	18	15.65	29	14.87
76 - 80	4	5.00	4	3.48	8	4.10
Total	80	100.00	115	100.00	195	99.99
Mean	63.00		61.78			
S.D.	7.6		8.9			
Co-efficient of variation	0.11		0.13			

Table 8 : t-values of Differences of total Mean Status Scores obtained by Respondents according to different selected Variables.

Variables	Between	t-values	Degrees of freedom	Level of significance
FLP	Employed & Unemployed	9.253	198	0.001
Literacy level	Literate & Illiterate	4.924	198	0.001
Religion	Hindu & Muslims	2.621	198	0.01
Family size	Large & Small family	1.022	193	(Not significant)

Of all other variables tested, Table 8 shows that FLP is the most outstanding determinant of women's status followed by literacy level, and religion. Family size did not emerge as a significant determinant of women's status.

The mean status scores of 68.13 of employed women to 58.88 of unemployed (Table 4), 65.41 of the literate women to 59.99 of the illiterate women (Table 5) and 65.30 of Hindu women to 61.37 of Muslim women (Table 6) were found to be highly significant statistically (Table 8).

The mean score 63.00 of women with small family to mean score 61.78 of women with large family (Table 7) was found to be insignificant (Table 8).

The fact that female labour participation enhances the status of rural women both in the home and the community shows clearly that FLP contributes to their power and status which helps them to have control over fertility. Hence, providing the rural women with income earning activities not only helps in halting the rapid population growth which is neutrializing all developmental efforts, but also in resulting in a better utilization of the manpower of the country (Boserup, E., 1975). The finding seems to confirm this view.

Literacy level emerged as the second most important determinant of status. In the present study just the ability

to read and write was taken as a criterion. Even this literacy level was found to be significant determinant of status. This has policy implication. As professor Abdullah Faroug (1982) has rightly placed great importance on education for women by saying that "education is needed for implementation of any beneficial policy and for increasing productivity. Women need education to cope the children education and to earn a living. Women at job bring down the number of children" which is one of the targets of development.

Religion came as a great hindrance to the Muslim women to enjoy a better status. The 'Purdah' system which restricts the mobility of the Muslim women along with other culturally defined norms have kept them far behind their Hindu counterparts who are able to exercise relatively greater control over fertility (taken as indicator of status).

After identifying the determinants in terms of the total status scores based on the seven indicators of status, a further analysis was made to test the strength of 5 determinants viz., socio-economic status of household, female labour participation, literacy level, religion and family size on 5 aspects of status. For the purpose of statistical computation and testing, the seven indicators of status were compressed into 5 aspects as given below:

1) Status in terms of management practices including power in decision-making, husband and other member's participation in household activities, control over family purse. The total score assigned to these aspects is 10.
2) Control over fertility - total score is 2.
3) Membership in community development organization - total score is 2.
4) Perception of life consisting of the belief towards economic condition of the family, belief towards one's success in life, feeling towards life - total score is 11.
5) Opinions towards children in terms of small family norm consisting of total score 35 and equality of sex containing total score 40 (For details, see the Appendix III).

Effects of Socio-economic Status of Households, Female labour participation (FLP), Literacy level, Religion and Family size on Management Practices at Home :

Management Practices :

Table 9 presents the distribution of management practice scores according to socio-economic status of households. The specific practices : decision-making, sharing of household activities, control over purse, were taken together as one aspect of status of wife in the family.

Table 9: Frequency and Percentage Distribution of Scores on 'Management Practices' according to Socio-economic Status of Households.

Scores	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
3	1	5.00	1	1.59	-	-	-	-	2	.50
4	8	40.00	24	38.09	22	32.83	13	26.00	67	33.50
5	2	10.00	17	26.98	17	25.37	7	14.00	43	21.50
6	2	10.00	11	17.46	10	14.92	12	24.00	35	17.50
7	7	35.00	9	14.28	13	19.40	13	26.00	42	21.00
8	-	-	1	1.59	3	4.48	3	6.00	7	3.50
9	-	-	-	-	1	1.49	1	2.00	2	1.00
10	-	-	-	-	1	1.49	1	2.00	2	1.00
Total	20	100.00	63	99.99	67	99.99	50	100.00	200	100.00
Mean	5.30		5.09		5.48		5.86		5.43	
S.D.	1.42		1.15		1.43		1.47		1.39	
Co-efficient of variation	0.26		0.22		0.26		0.25		0.25	

It is evident from the above table that the mean score regarding management practice obtained by the women is higher in the poor and extreme poor households in comparison to those of somewhat better off households (5.48 and 5.86 for poor and extreme poor women and 5.30 and 5.09 for solvent and subsistence women respectively). This difference was found to

to be significant statistically at 0.05 level of significance through F-test (table 10).

Table 10 : F-value of Difference of Mean Scores on 'Management practices' between Four Categories of Socio-economic Status of Households.

Source of variation	degrees of freedom	sum of squares	Mean square	F-value
'Between' Groups	3	17.033	5.677	3.164
'Within' Groups	196	351.665	1.794	

Significant at 0.05 level, Tabulated value = 2.65

t-test of pooled variance was computed to identify the cross wise differences of four categories of household status. The result snowed the mean difference to be significant only between subsistence and extreme poor (t-value 3.142; df = 111; significant at 0.01 level) (Table 15).

This group, i.e., extreme poor, had the highest number of wives employed outside home. Thus female labour participation (vide table 11) seems to be the determaining intervening variable to affect the status of women.

Tables 11, 12, 13, 14 contain data on the frequency

and percentage distribution of total score of management practices obtained by respondents, in terms of 4 explanatory variables, viz., FLP, literacy level, religion and family size. Analysis of the data of all the tables showed that excepting religion, the other three variables emerged as significant determinants affecting the three aspects of management practices (taken as indicators of status) of women in the sample (Table 15). It implies that the women with employment, literacy and small family size can exert more power in decision making in household affairs. This finding agrees to some extent, with the observation made by Chaudhury R.H. (1975) that "Working women have more influence on decision-making than non-working women" (p.192).

Thus it is clearly indicated by the present finding that the lack of education and the presence of many children in the family will retard female labour supply (Paul, 1982) and this in turn will cause the lack of power in exercising their rights and roles at home.

Table 11 : Frequency and Percentage Distribution of Scores on Management practices according to FLP.

Scores	Employed (N=75)		Unemployed (N=125)		Total (N=200)
	N	%	N	%	N
3	-	-	2	1.6	2
4	10	13.33	57	45.6	67
5	13	17.33	30	24.0	43
6	20	26.67	15	12.0	35
7	23	30.67	19	15.2	42
8	6	8.00	1	0.8	7
9	1	1.33	1	0.8	2
10	2	2.66	-	-	2
Total	75	99.99	125	100.00	200
Mean	6.173		4.992		
S.D.	1.360		1.203		
Co-efficient of variation	0.22		0.24		

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Table 12 : Frequency and Percentage Distribution of Scores on 'Management practices' according to Literacy level.

Scores	Literate (N=87)		Illiterate (N=113)		Total (N=200)
	N	%	N	%	N
3	1	1.15	1	.88	2
4	20	22.99	47	54.02	67
5	17	19.54	26	23.00	43
6	21	24.14	14	12.39	35
7	20	22.99	22	19.47	42
8	5	5.74	2	1.76	7
9	2	2.30	-	-	2
10	1	1.15	1	.88	2
Total	87	100.00	113	100.00	200
Mean	5.77		5.18		
S.D.	1.42		1.30		
Co-efficient of average	0.25		0.25		

Table 13 : Frequency and Percentage Distribution of Scores on Management practices according to Religion.

Scores	Muslims (N=150) N	%	Hindu (N=50) N	%	Total (N=200) N
3	2	1.33	-	-	2
4	52	34.67	15	30.00	67
5	33	22.00	10	20.00	43
6	26	17.33	9	18.00	35
7	32	21.33	10	20.00	42
8	2	1.33	5	10.00	7
9	2	1.33	-	-	2
10	1	0.67	1	2.00	2
Total :	150	99.99	50	100.00	200
Mean :	5.35		5.68		
S.D. :	1.34		1.49		
Co-efficient of variation :	0.25		0.26		

Table 14 : Frequency and Percentage Distribution of Scores on Management practices according to Family size.

Scores	Small family (N=80)		Big family (N=115)		Total (N=195)	
	N	%	N	%	N	%
3	1	1.25	1	.87	2	1.02
4	11	13.75	52	45.22	63	32.31
5	15	18.75	27	23.48	42	21.54
6	23	28.75	12	10.43	35	18.95
7	23	28.75	19	16.52	42	21.54
8	5	6.25	2	1.74	7	3.59
9	1	1.25	1	.87	2	1.02
10	1	1.25	1	.87	2	1.02
Total	80	100.00	115	100.00	195	99.99
Mean	6.00		5.09			
S.D.	1.30		1.32			
Co-efficient of variation	0.22		0.26			

Table 15 : t-values of Difference of Mean Scores on Management Practices obtained by Respondents according to 5 selected variables.

Variables	Between	t-values	df	Level of significance
Religion	Muslim and Hindu	1.46	198	N.S.
FLP (Female Labour participation)	Employed and Unemployed	6.453	198	0.001
Literacy level	Literate and Illiterate	3.089	198	.01
Family size	Large and Small family	4.814	193	0.001
Socio-economic Status of Household	Solvent and Subsistence	.807	81	N.S.
	Solvent & Poor	.589	85	N.S.
	Solvent & Extreme poor	1.435	68	N.S.
	Subsistence and poor	1.725	128	N.S.
	Subsistence and Extreme poor	3.142	111	.01
	Poor and Extreme poor	1.397	115	N.S.

N.S. = Not significant.

Control of Fertility :

This variable taken as an indicator of status of women was operationalised in terms of the actual practice of family planning by women in the sample. (Score 2 for practice of family planning and Score 1 for non-practice). In order to identify the determinants of this variable, the sample was variously divided according to socio-economic status, female labour participation, literacy level, religion and family size and statistically tested.

Table 16 gives data on the scores obtained by the respondents in respect of the statement related to family planning and Table 17 gives the result of the F-test with the households classified according to socio-economic status.

Table 16 : Frequency and Percentage Distribution of Scores on 'Control over fertility' according to Socio-economic Status of Households.

Scores	Solvent (N=20)		Subsistence (N=63)		Poor & (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
1	15	75.00	41	65.08	40	59.70	25	50.00	111	55.50
2	5	25.00	22	34.92	27	40.30	25	50.00	89	44.50
Total :	20	100.00	63	100.00	67	100.00	50	100.00	200	100.00
Mean :	1.25		1.35		1.40		1.50		1.445	
S.D. :	.433		.477		.490		.50		.497	
Co-efficient of Variation :	0.35		0.35		0.35		0.33		0.33	

Table 17 : F-value of Difference of Mean Scores on Control over Fertility between four Categories of Socio-economic Status of Households.

Source of variation	Degrees of freedom	Sum of squares	Mean square	F-value
'Between' Groups	3	1.616	.5386	2.344
'Within' Groups	196	45.053	.2298	

Not significant Tabulated value = 2.65

The test (Table 17) showed that there was no relationship between socio-economic status of the household and the power to control of fertility of the women in the sample.

Hence hypothesis postulating the positive relationship between control over fertility and socio-economic status of household is rejected at 5 per cent level of significance.

Tables 18, 19, 20, 21 present data on score regarding control over fertility obtained by respondents divided according to FLP, literacy level, religion and family size.

Table 18 : Frequency and Percentage Distribution of Scores on 'Control over fertility' according to FLP.

Score range	Employed (N=75)		Unemployed (N=125)		Total (N=200)
	N	%	N	%	N
1	10	13.33	101	80.80	111
2	65	86.66	24	19.20	89
Total :	75	99.99	125	100.00	200
Mean :	1.87		1.19		
S.D. :	.34		.39		
Co-efficient of variation :	0.18		0.33		

Table 19 : Frequency and Percentage Distribution of Scores on 'Control over fertility' according to Literacy level.

Score range	Literate (N=87)		Illiterate (N=113)		Total (N=200)
	N	%	N	%	N
1	44	50.57	67	59.29	111
2	43	49.42	46	40.71	89
Total	87	99.99	113	100.00	200
Mean :	1.50		1.41		
S.D. :	.50		.49		
Co-efficient of variation :	0.33		0.35		

Table 20 : Frequency and Percentage Distribution of Scores on 'Control over fertility' according to Religion.

Scores	Muslim (N=150) N	%	Hindu (N=50) N	%	Total (N=200) N
1	91	60.67	20	40.00	111
2	59	39.33	30	60.00	89
Total	150	100.00	50	100.00	200
Mean	1.93		1.60		
S.D.	.488		.489		
Co-efficient of variation	0.25		0.30		

Table 21 : Frequency and Percentage Distribution of Scores on 'Control over fertility' according to Family size.

Scores	Large family (N=115) N	%	Small family (N=80) N	%	Total (N=195) N	%
1	75	65.22	35	43.75	110	56.41
2	40	34.78	45	56.25	85	43.59
Total	115	100.00	80	100.00	195	100.0
Mean	1.35		1.56			
S.D.	.476		.496			
Co-efficient of variation	0.35		0.32			

Analysis in terms of the above variables showed that FLP, religion and family size were significant determinants influencing this aspect of status while literacy was found to be insignificant (Table 22) factor.

The fact is that a number of women, though in favour of having a smaller family were not clear about what they ought to do and which method would be best for them. Since in the rural sector of our society the women are generally illiterate or low-educated, they are naturally not aware of the best method of family planning. Hence, ignorance is one of the greatest obstacles towards the better life that women could enjoy by practising family planning. Thus it appears that ignorance as well as the lack of mobility the rural women particularly the Muslim women, stand in their way of practising family planning despite their willingness.

The present findings agree with the evidence revealed by the study done by Chaudhury (1978). He says that "a working woman who is illiterate or who has only had limited formal education has fewer children than her counterpart who is not working" (cited in Chaudhury and Raihan, 1980, p.132).

Table 22: t-values of Difference in Mean Scores on 'Control over fertility' according to different selected Variables.

Variables	Between	t-value	df	Level of significance
FLP	Employed and Unemployed	12.276	198	.001
Literacy level	Literate and Illiterate	1.220	198	Not significant
Religion	Muslim and Hindu	3.014	198	.01
Family size	Large and Small family	2.587	193	.01

Access to Membership in Community Development Organization :

Access to membership of women in any community development organization indicates the extent of their mobility and their freedom from social restriction. Tables 23 and 24 present data in this regard, according to socio-economic status of the households.

Table 23 : Frequency and Percentage Distribution of Scores on Access to Membership according to different Socio-economic Status of Households.

Score	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
1	20	100.00	49	77.78	32	47.76	29	58.00	130	65.00
2	-	-	14	22.22	35	52.24	21	42.00	70	35.00
Total	20	100.00	63	100.0	67	100.0	50	100.00	200	100.00
Mean	1		1.222		1.522		1.42		1.53	
S.D.	0		.42		.50		.49		.48	
Co-efficient of variation			0.34		0.33		0.34		0.35	

Table 24 : F-value of Difference of Mean Scores on Access to Membership between three Categories of Socio-economic Status of Households.

Source of variation	Degrees of freedom	Sum of squares	Mean square	F-value
'Between' Groups	2	3.259	1.6295	7.910
'Within' Groups	177	36.478	.2060	

Significant at .01 level Tabulated value = 4.71

Table 23 reveals that out of 200 respondents, only 70 (35 per cent) were members of the existing development organization in the villages surveyed. Majority of them were poor and extreme poor. Not a single case of the solvent household was found to be a member of this organization. Among subsistence families only 14 wives were members. The difference in the mean scores between subsistence (1.222), poor (1.522) and extreme poor (1.42) was significant at .01 level of significance (Table 24). This implies that social mobility is negatively associated with socio-economic status.

Among other variables, affecting this aspect of status, literacy level and religion emerged as stronger determinants than FLP and family size. The differences in the mean scores of 1.480 of employed to 1.272 of unemployed, 1.770 of literate

to 1.026 of illiterate women and 1.247 of Muslim to 1.66 of Hindu women, 1.209 of women with large family to 1.512 of women with small family were found to be significant statistically (table 29).

Table 25 : Frequency and Percentage Distribution of Scores on 'Access to Membership' according to FLP.

Scores	Employed (N=75)		Unemployed (N=125)		Total (N=200)
	N	%	N	%	N
1	39	52.00	91	72.80	130
2	36	48.00	34	27.20	70
Total	75	100.00	125	100.00	200
Mean	1.48		1.272		
S.D.	.50		.44		
Co-efficient of variation	0.34		0.35		

Table 26 : Frequency and Percentage Distribution of Scores on 'Access to Membership' according to Literacy Level.

Score	Literate (N=87)		Illiterate (N=113)		Total (N=200)
	N	%	N	%	N
1	20	22.99	110	97.35	130
2	67	77.01	3	2.65	70
Total	87	100.00	113	100.00	200
Mean	1.77		1.026		
S.D.	.42		.16		
Co-efficient of variation	0.24		0.15		

Table 27 : Frequency and Percentage Distribution of Scores on 'Access to Membership' according to Religion.

Scores	Muslims (N=150)		Hindu (N=50)		Total (N=200
	N	%	N	%	N
1	113	75.33	17	34.00	130
2	37	24.66	33	66.00	70
Total	150	100.00	50	100.00	200
Mean	1.247		1.66		
S.D.	.431		.474		
Co-efficient of variation	0.35		0.28		

Table 28 : Frequency and Percentage Distribution of Scores on 'Access to Membership' according to Family size.

Scores	Large family (N=115)		Small family (N=80)		Total (N=195)	
	N	%	N	%	N	%
1	91	79.13	39	48.75	130	66.67
2	24	20.87	41	51.25	65	33.33
Total	115	100.00	80	100.00	195	100.00
Mean	1.209		1.512		1.333	
S.D.	.406		.466		.471	
Co-efficient of variation	0.33		0.31		0.35	

Table 29 : t-values of Difference of Mean Scores 'on Access to Membership' according to different selected Variables.

Variables	Between	t-value	Degrees of freedom	Level of significance
FLP	Employed and Unemployed	3.049	198	.01
Literacy level	Literate and Illiterate	6.953	198	.001
Religion	Muslim and Hindu	5.696	198	.001
Family size	Small and Large family	4.640	193	.001
Socio-economic status of Households	Subsistence and Poor	3.690	128	.001
	Subsistence and Extreme poor	2.302	111	.05
	Poor and Extreme poor	1.089	115	Not Significant

Perception Towards Life :

Tables 30 - 36 present data on perception scores in terms of the optimistic and pessimistic views towards life of the present respondent women.

Table 30 : Frequency and Percentage Distribution of Perception Scores of Respondents according to Socio-economic Status of Households.

Scores	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
4	-	-	1	1.59	4	5.97	5	10.00	10	5.00
5	1	5.00	6	9.52	4	5.97	8	16.00	19	9.50
6	2	10.00	10	15.87	10	14.92	8	16.00	30	15.00
7	1	5.00	6	9.52	7	10.45	7	14.00	21	10.50
8	1	5.00	7	11.11	6	8.95	3	6.00	17	8.50
9	2	10.00	7	11.11	14	20.89	12	24.00	35	17.50
10	9	45.00	20	31.75	22	32.84	7	14.00	58	29.00
11	4	20.00	6	9.52	-	-	-	-	10	5.00
Total	20	100.0	63	99.99	67	99.99	50	100.00	200	100.00
Mean	9.200		8.270		8.044		7.180		8.015	
S.D.	2.000		1.927		1.927		1.986		2.035	
Co-efficient of variation	0.22		0.23		0.24		0.28		0.25	

It is interesting to note from the above table that on this aspect the women of the relatively better off households scored better than the other status families. The mean score obtained by the families in descending order of household status are 9.200, 8.270, 8.044, 7.180 for solvent, subsistence, poor

and extreme poor households respectively. This difference was found to be significant statistically by applying F-test (Table 31).

Table 31 : F-value of Difference of Mean Scores on Perception between four Categories of Socio-economic Status of Households.

Source of variation	Degrees of Freedom	Sum of squares	Mean square:	F-value
'Between' Groups	3	67.092	22.364	6.316
'Within' Groups	196	694.062	3.541	

Significant at 0.05 level Tabulated value = 2.600

Further, the test of pooled variance showed the mean difference to be significant between all the groups except that between the mean scores of subsistence and poor women (Table 36). Despite their involvement in gainful activities, still the women in lower socio-economic status households are not earning enough to gain confidence and an optimistic view towards life. This is in view of the poor wages paid to them. Further, with the poor contribution to family income though they are able to enjoy higher status in the home and community, their economic condition is so poor that they

are frustrated and find life a big burden. This has strong policy implication. There seems to be an urgent to examine the wage rate for the unorganized sector, by the government or development organizations.

Table 32 to 36 give the distributions of scores on perception by the respondents classified according to FLP, literacy level etc.

Table 32 : Frequency and Percentage Distribution of Perception Scores of Respondents according to FLP.

Scores	Employed (N=75)		Unemployed (N=125)		Total (N=200)
	N	%	N	%	
4	6	8.00	4	3.2	10
5	6	8.00	13	10.4	19
6	7	9.33	23	18.4	30
7	5	6.66	16	12.8	21
8	6	8.00	11	8.8	17
9	17	22.67	18	14.4	35
10	23	30.67	35	28.0	58
11	5	6.67	5	4.0	10
Total	75	100.00	125	100.00	200
Mean	8.226		7.888		
S.D.	2.107		1.980		
Co-efficient of variation	0.26		0.25		

Table 33 : Frequency and Percentage Distribution of Perception Scores of Respondents according to Literacy level.

Scores	Literate (N=87)		Illiterate (N=113)		Total (N=200)
	N	%	N	%	N
4	5	5.75	5	4.42	10
5	6	6.90	13	11.50	19
6	10	11.50	20	17.70	30
7	12	13.79	9	7.96	21
8	9	10.34	8	7.08	17
9	11	12.64	24	21.24	35
10	26	29.88	32	28.32	58
11	8	9.19	2	1.77	10
Total	87	99.99	113	99.99	200
Mean		8.195		7.876	
S.D.		2.06		2.005	
Co-efficient of variation		0.25		0.25	

Table 34 : Frequency and Percentage Distribution of Perception Scores of Respondents according to Religion.

Scores	Muslim (N=150)		Hindu (N=50)		Total (N=200)
	N	%	N	%	N
4	7	4.67	3	6.00	10
5	14	9.33	5	10.00	19
6	27	18.00	3	6.00	30
7	16	10.67	5	10.00	21
8	10	6.66	7	14.00	17
9	25	16.66	10	20.00	35
10	44	29.33	14	28.00	58
11	7	4.67	3	6.00	10
Total	150	99.99	50	100.00	200
Mean	7.960		8.180		
S.D.	2.042		2.006		
Co-efficient of variation	0.26		0.25		

Table 35 : Frequency and Percentage Distribution of Perception Scores of Respondents according to Family size.

Scores	Small family (N=80)		Large family (N=115)		Total (N=195)	
	N	%	N	%	N	%
4	2	2.50	8	6.96	10	5.13
5	8	10.00	11	9.56	19	9.74
6	10	12.50	20	17.39	30	15.38
7	9	11.25	12	10.43	21	10.77
8	11	13.75	6	5.22	17	8.72
9	11	13.75	19	16.52	30	15.38
10	25	31.25	33	28.69	58	29.74
11	4	5.00	6	5.22	10	5.13
Total	80	100.00	115	99.99	195	99.99
Mean		8.150		7.878		
S.D.		1.930		2.131		
Co-efficient of variation		0.24		0.27		

The mean perception scores of 8.226 of employed women to 7.888 unemployed (Table 32), 8.195 of the literate women to 7.876 of illiterate (Table 33) mean score of 8.18 of Hindu women to 7.96 of Muslim women (Table 34) and 8.150 of women with small family to 7.878 of women with large family (Table 35) were found to be insignificant statistically as determined by applying t-test (Table 36).

Apart from the socio-economic status of the households none of the other explanatory variables, viz., FLP, literacy level, religion, family size, emerged as determinants of perception towards life (Table 36).

May be this indicator itself has nothing to do with status of women.

Table 36 : t-values of difference of Mean Scores on Perception of life of Respondents according to different selected variables.

Variables	Between	t-value	df	Level of significance
FLP (Female labour participation)	Employed and Unemployed	1.138	198	N.S.
Literacy level	Literate and Illiterate	1.111	198	N.S.
Relgion	Muslim and Hindu	.660	198	N.S.
Family size	Large and Small family	.604	193	N.S.
Socio-economic Status of Household	Solvent and Subsistence	1.860	81	.10
	Solvent and Poor	2.368	85	.05
	Solvent and Extreme poor	2.287	68	.05
	Subsistence and Poor	.653	128	N.S.
	Subsistence and Extreme poor	2.86	111	.01
	Poor and Extreme poor	2.347	115	.05

N.S. = Not significant

Opinion towards Small Family Norm and Equality of Sex Orientation :

This aspect was taken into consideration as an indicator of the status of women based on the assumption that the improvement of the status of women derives from a change in attitude towards existing social practices and acceptance of new challenges in society (Khanna & Verghese, 1981). Tables 37 to 48 present data on the distribution of scores with regard to the opinion of respondents towards small family norm and equality of sex which are new challenges to them.

Table 37 : Frequency and Percentage Distribution of Scores on Small Family Norm of Respondents according to Socio-economic Status of Household.

Scores	Solvent (N=20)		Subsis-tence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
15 and below.	5	25.00	18	28.57	16	23.00	12	24.00	51	25.50
16-20	5	25.00	4	6.35	6	8.95	4	8.00	19	9.50
21-25	5	25.00	31	49.21	28	41.79	20	40.00	84	42.00
26-30	3	15.00	9	14.28	10	14.92	7	14.00	29	14.50
31-35	2	10.00	1	1.58	7	10.45	7	14.00	17	8.50
Total	20	100.00	63	99.99	67	100.00	50	100.00	200	100.00
Mean		20.00		20.650		21.955		22.3		21.53
S.D.		5.567		5.479		6.26		6.558		6.150
Co-efficient of variation		0.29		0.26		0.28		0.29		0.28

Table 38 : F-value of Difference of Mean Scores between four Categories of Socio-economic Status of Households.

Source of variation	Degrees of Freedom	Sum of squares	Mean square	F-value
'Between' Groups	3	138.195	46.065	1.263
'Within' Groups	196	7148.795	36.473	

Not significant Tabulated Value = 2.650

Hypothesis postulating the positive relationship between socio-economic status and opinions towards small family norm is rejected at 5 per cent level of significance.

Table 39 : Frequency and Percentage Distribution of Scores on Equality of Sex according to Socio-economic Status of Household.

Scores	Solvent (N=20)		Subsis-tence (N=63)		Poor (N=67)		Extreme poor (N=50)		Total (N=200)	
	N	%	N	%	N	%	N	%	N	%
15 and below	1	5.00	3	4.76	3	4.48	2	4.00	9	4.50
16-20	3	15.00	10	15.87	8	11.94	8	16.00	29	14.50
21-25	8	40.00	18	28.57	20	29.85	13	26.00	59	29.50
26-30	4	20.00	23	36.51	25	37.31	14	28.00	66	33.00
31-35	3	15.00	7	11.11	8	11.94	10	20.00	28	14.00
36 and above	1	5.00	2	3.17	3	4.48	3	6.00	9	4.50
Total	20	100.00	63	99.99	67	100.00	50	100.00	200	100.00
Mean		25.00		25.14		25.68		26.10		25.55
S.D.		6.00		5.61		5.62		6.24		5.83
Co-efficient of variation		0.24		0.22		0.22		0.24		0.23

Table 40 : F-value of Difference of Mean Scores between four Categories of Socio-economic Status of Households.

Source of variation	Degrees of freedom	Sum of squares	Mean square	F-value
'Between' Groups	3	20.800	6.9333	.2014
'Within' Groups	196	6744.977	34.41	

Not significant Tabulated value = 2.650

Hypothesis postulating positive relationship between socio-economic status and opinion towards equality of sex[15] rejected at 5 per cent level of significance.

Tables 37 - 40 reveal that with regard to both progressive notions, the women from lower levels of household status express more positive opinions. Their mean scores are 21.95 (poor families) and 22.3 (extreme poor families) respectively in the case of small family, whereas it is 20.00 and 20.65 for the solvent and subsistence families respectively. The figures for equality of sex are 25.68 and 26.1 for poor and extreme poor respectively as compared to 25.00 and 25.14 for the solvent and subsistence families respectively. But these differences seem to be slight; they were found to be insignificant as determined by the F-test (Tables 38,40). In

both cases the hypothesis postulating the positive relationships between socio-economic status of households and these two progressive notions, namely, small family norms and equality of sex were rejected at 5 per cent level of significance.

Table 41 and 42 give data on the distribution of scores according to female labour participation (FLP).

Table 41 : Frequency and Percentage Distribution of Scores on Small Family Norm of Respondents according to FLP.

Scores	Employed (N=75)		Unemployed (N=125)		Total (N=200)
	N	%	N	%	N
15 and below	10	13.33	41	32.8	51
16 - 20	6	8.00	13	10.4	19
21 - 25	37	49.33	47	37.6	84
26 - 30	11	14.67	18	14.4	29
31 - 35	11	14.67	6	4.8	17
Total	75	100.00	125	100.00	200
Mean	23.466		20.4		
S.D.	5.783		6.086		
Co-efficient of variation	0.25		0.30		

Table 42 : Frequency and Percentage Distribution of Scores on Equality of Sex of Respondents according to FLP.

Scores	Employed (N=75)		Unemployed (N=125)		Total (N=200)
	N	%	N	%	N
15 & below	3	4.00	6	4.8	9
16 - 20	10	13.33	19	15.2	29
21 - 25	21	28.00	38	30.4	59
26 - 30	29	38.67	37	29.6	66
31 - 35	7	9.33	21	16.8	28
36 - 40	5	6.67	4	3.2	9
Total	75	100.00	125	100.00	200
Mean	27.20		25.40		
S.D.	5.54		5.85		
Coefficient of variation	0.20		0.23		

The scores, when analysed in terms of FLP, showed a significant relationship (Table 49). Employed women showed significant positive opinion towards small family norm and equality of sex than their other unemployed counterparts (Tables 41, 42, 49). Despite their meagre earning still involvement in income earning activities generates such progressive opinion regarding such aspects of national importance which is a healthy aspect of development.

Data on scores analysed in terms of literacy level are presented in 43 and 44.

Table 43 : Frequency and Percentage Distribution Scores on Small Family Norm of Respondents according to Literacy level.

Score range	Literate (N=87)		Illiterate (N=113)		Total (N=200)
	N	%	N	%	N
15 and below	14	16.09	37	32.74	51
16 - 20	9	10.34	10	8.85	19
21 - 25	39	44.83	45	39.82	84
26 - 30	16	18.39	13	11.50	29
31 - 35	9	10.34	8	7.08	17
Total	87	99.99	113	99.99	200
Mean	22.827		20.556		
S.D.	5.795		6.244		
Coefficient of variation	0.25		0.30		

Table 44 : Frequency and Percentage Distribution of Scores on Equity of Sex according to Literacy level.

Score Range	Literate (N=87)		Illiterate (N=113)		Total (N=200)
	N	%	N	%	N
15 and below	5	5.75	4	3.54	9
16 - 20	11	11.34	18	15.93	29
21 - 25	19	21.84	40	35.40	59
26 - 30	32	36.70	34	30.09	66
31 - 35	16	18.39	12	10.62	28
36 - 40	4	4.60	5	4.42	9
Total	87	100.00	113	100.00	200
Mean		26.160		25.079	
S.D.		6.070		5.590	
Co-efficient of variation		0.23		0.22	

As far as the variable literacy level is concerned, it was found to be significantly related with the opinion towards small family norms while it was insignificant affecting the opinions towards equality of sex (Table 49). Possibly, only able to read and write which was regarded as literacy, was not enough for the rural women to improve and change their idea or view regarding the equality of sex. This feature is consistent with the observation by Ranade S.N. (1975). According to him, two-thirds of the respondents who were construction workers, expressed that education was

necessary for boys in order to get better jobs.

Tables 45, 46 give data on scores according to religion.

Table 45 : Frequency and Percentage Distribution of Scores on Small Family Norm of Respondents according to Religion.

Score range	Muslim (N=150)		Hindu (N=50)		Total (N=200)
	N	%	N	%	N
15 and below	44	29.33	7	14.00	51
16 - 20	12	8.00	7	14.00	19
21 - 25	58	38.67	26	52.00	84
26 - 30	23	15.33	6	12.00	29
31 - 35	13	8.67	4	8.00	17
Total	150	100.00	50	100.00	
Mean		21.30		22.30	
S.D.		6.40		5.29	
Co-efficient of variation		0.30		0.24	

Table 46 : Frequency and Percentage Distribution of Scores on Equality of Sex of Respondents according to Religion.

Score Range	Muslim (N=150) N	%	Hindu (N=50) N	%	Total (N=200) N
15 and below	6	4.00	3	6.00	9
16 - 20	21	14.00	8	16.00	29
21 - 25	47	31.33	12	24.00	59
26 - 30	54	36.00	12	24.00	66
31 - 35	17	11.33	11	22.00	28
36 - 40	5	3.33	4	8.00	9
Total	150	99.99	50	100.00	200
Mean	25.33		26.20		
S.D.	5.467		6.764		
Co-efficient of variation	0.21		0.26		

Religion, as an explanatory variable in terms of this aspect proved insignificant. There was no difference of opinion between Muslim and Hindu women regarding both small family norms and equality of sex (Table 49).

In case of family size as a determinant, women with small family size showed significant positive opinion towards equality of sex than the other women with large family size. The data on this are given in Tables 47 and 49.

Table 47 : Frequency and Percentage Distribution of Scores on Small Family Norm of Respondents according to Family size.

Score Range	Large family (N=115)		Small family (N=80)		Total (N=195)	
	N	%	N	%	N	%
15 and below	32	37.83	19	23.75	51	26.15
16 - 20	11	9.56	8	10.00	19	9.74
21 - 25	49	42.61	30	37.50	79	40.51
26 - 30	13	11.30	16	20.00	29	14.87
31 - 35	10	8.69	7	8.75	17	8.72
Total	115	99.99	80	100.00	195	99.99
Mean		21.174		22.00		
S.D.		6.197		6.244		
Co-efficient of variation		0.29		0.28		

Table 48 : Frequency and Percentage Distribution of Scores on Equality of Sex of Respondents according to Family size.

Score Range	Large family (N=115)		Small family (N=80)		Total (N=195)	
	N	%	N	%	N	%
15 and below	5	4.35	4	5.00	9	4.61
16 - 20	20	17.39	9	11.25	29	14.87
21 - 25	39	33.91	20	25.00	59	30.26
26 - 30	35	30.43	26	32.50	61	31.28
31 - 35	12	14.43	16	20.00	28	14.36
36 - 40	4	3.48	5	6.25	9	4.61
Total	115	99.99	80	100.00	195	99.99
Mean		24.782		26.50		
S.D.		5.602		6.144		
Co-efficient of variation		0.23		0.23		

Table 49 : t-values of Difference of Mean Scores on Opinion towards Samll Family Norm and Equality of Sex according to 4 Variables.

Variables	Between	t-values for small family Norms	Degree of freedom	Lvel of signi-ficance
FLP	Employed and Unemployed	3.5°	198	0.001
Literacy level	Literate and Illiterate	2.612	198	0.01
Religion	Muslim and Hindu	0.993	198	N.S.
Family size	Large and Small family	0.908	193	N.S.

Variables	Between	t-values for equality of sex	Degree of freedom	Level of signi-ficance
FLP	Employed and Unemployed	2.140	198	.05
Literacy level	Literate and Illiterate	1.303	198	N.S.
Religion	Muslim and Hindu	0.912	198	N.S.
Family size	Large and small family	2.014	193	0.05

However, from an examination of overall findings it was clear that female labour participation (FLP) was the single most important factor which emerged as a significant determinant regarding all aspects of status excepting the perception towards life. (Table 50). These women, the majority of whom came from

lower socio-economic status of households, were able to command better respect in the home than the other women of higher status households, majority of whom were unemployed. They were able to participate in decision-making, able to have control over family finance and were also able to share the household activities with their male counterparts. They were able to exercise their freedom to choose the number of children. These are encouraging signs from women's point of view which is clearly the qualitative aspect of development. Further, these women were having a significant positive opinion towards small family norm and equality of sex, another instance of a positive trend and a feature of development. The analysis also showed FLP as insignificant determinant only in case of perception of life an aspect of status.

As far as other determinants were concerned, the literacy level ranked as the second important factor influencing the status of women significantly.

Religion emerged as a significant determinant factor influencing control over fertility and membership of development organization. The point is that both the indicators are related to purdah system for which results the mobility of Muslim women in social participation is somewhat restricted.

Family size was found as significant determinant influencing some indicators of status but not status itself.

Table 50 : F-values and t-values of Differencein the Mean Scores between different Categories of 5 Determinants of Status.

Indicators	Determinants				
	Socio-economic status of households	FLP	Literacy level	Religion	Family size
Management Practice	Significant at .05 level Negative	Significant at .001 level Positive	Significant at .01 level Positive	Not significant	Significant at .001 level Negative
Control over fertility	Not significant	Significant at .001 level. Positive	Not significant	Significant at .01 level Hindu women's score was higher	Significant at .001 level Negative
Membership in development organization	Significant at .01 level Negative	Significant at .001 lyel Positive	Significant at .001 level Positive	Significant at .001 level Hindu women's score was higher	Significant at .001 level Negative
Perception towards life	Significant at .05 level	Not significant	Not significant	Not significant	Not significant
Opinion towards small family norms	Not significant	Significant at .001 level Positive	Significant at .01 level Positive	Not significant	Not significant

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Table 50 (contd.)

Indicators	Determinants				
	Socio-economic status of households	FLP	Literacy level	Religion	Family size
Status	Not significant	Significant at .001 level Positive	Significant at .001 level Positive	Significant at .01 level Hindu Women's score was higher	Not significant

Stepwise Multiple Regression to test the Relative Strength of 5 Determinants affecting the Status of Women :

Analysis of scores for identification of determinants of status done on the basis of the F and the t-tests showed that of the 5 determinants viz., socio-economic status of households, female labour participation (FLP), religion, literacy level and family size, only $FLP_{religion}$ and literacy level of respondents emerged as significant determinants and the role of other variables proved insignificant. This kind led the curiosity of the investigator to test the strength of all the determinants simultaneously with the help of regression analysis fitting the stepwise multiple regression model (with partial correlation technique).

All the explanatory variables entering the regression were non-parametric excepting family size (Fs). Hence the qualitative variables were introduced in the model as dummy variables. To quantify such variables, one method is by "constructing artifical variables which take on values 1 or 0, 0 indicating the absence of an attribute and 1 indicating the presence of that attribute" (Gujarati Damodar, 1978, p.285). For example:

D_1 = 1 if employed women
= 0 if unemployed women

D_2 = 1 if literate women
0 otherwise

D_3 = 1 if Hindu
0 otherwise

D_4 = 1 Well-to-do family (solvent, subsistent)
0 other wise (poor, very poor)

X_1 = Family size

The model fitted was as follow:

$$Y = o + \alpha_1 D_1 + e$$

$$Y = o + \alpha_1 D_1 + \alpha_2 D_2 + e$$

$$Y = o + \alpha_1 D_1 + \alpha_2 D_2 + \alpha_3 D_3 + e$$

$$Y = o + \alpha_1 D_1 + \alpha_2 D_2 + \alpha_3 D_3 + \alpha_4 D_4 + e$$

$$Y = o + \alpha_1 D_1 + \alpha_2 D_2 + \alpha_3 D_3 + \alpha_4 D_4 + B_1 X_1 + e$$

Where

Y = Status score
D_1 = female labour force,
D_2 = literacy level
D_3 = religion
D_4 = Socio-economic status
X_1 = family size

The data are given in Table 51.

Table 51 : Summary of Regression Analysis (Stepwise Multiple) of Selected 5 Variables on the Status of Sample Women.

	0	1 (FLP)	2 (L)	3 (R)	4 (SES)		R^2 (F-value)
I	59.1129	9.3212 (9.482)***					.3102 (88.962)
II	56.9566	9.1771 (9.997)***	5.1419 (5.713)***				.4083 (67.908)
III	56.861	9.0626 (9.800)***	4.7878 (4.964)***	1.1193 (1.021)			.4108 (45.629)
IV.	56.7751	9.0951 (8.684)***	4.7652 (4.652)***	1.1090 (0.999)	0.0380 (0.067)		.4108 (34.049)
V.	56.7461	9.0969 (8.653)***	4.7629 (4.628)***	1.1096 (0.997)	0.0365 (0.064)	0.0078 (0.034)	.4108 (27.100)

*** indicates significant at 0.001 level.

Figures in bracket indicate t-values of co-efficient.

FLP = Female labour participation

L = Literacy level.

R = Religion

SES = Socio-economic Status of households.

FS = Family size.

Table 51 shows the results of the linear step-wise multiple regression. Female labour participation was the first variable to enter the regression as it had the highest correlation with the dependent variable (0.5568). It was highly significant at all steps in the regression retaining its first position throughout. The inclusion of all the four other independent

variables did not alter its co-efficient value nor its significant level (significant at .001 level). The result clerly highlights the fact that the employment for women is the crucial factor to raise their status in the home and the community (Boserup, E., 1975, Irene, T., 1976).

Literacy level which entered the regression as the next significant determinant which continued its same position till the last step and throughout remained significant at .001 level. Its value slightly altered with inclusion of other 3 determinants, viz., religion, socio-economic status of households and family size all of which proved insignificant.

SECTION - III

FEMALE LABOUR FORCE PARTICIPATION AND CONSUMPTION LEVEL :

This section throws light on the consumption expenditure pattern of the sample households. In the present investigation the household was considered as a consuming unit.

In view of the fact that the major objective was to determine the impact of female labour force participation (FLP) on family living, an attempt to sketch the levels of living on the basis of Engel's law of consumption was made.

It has been observed by Myrdal, G. (1970) that "it is a major goal of planning for development in the region to raise the abysmally low levels of living for the mass of the people" (p.411). Such rise in the levels of living is usually the result of an increase in income of the people. This increased income in the hands of poor people who form the bulk of population will enable them to consume more goods and services (Gupta, D.B., 1973). Thus a rise in the levels of consumption of goods and services which indicates the levels of living can be considered an indicator of development achievement (Todaro, M.P., 1977).

Although one major focus of the present investigation is to determine the impact of female labour force participation

on the consumption level, still initially it is necessary to ascertain the consumption expenditure pattern of the sample as a whole. A descriptive data on the percentage money outgo on different goods and services and derivation of economic parameters like the Engel's ratio (APC)*, marginal propensity to consume (MPC)** and income elasticities*** for different goods and services, will give an overall picture of the levels of living of the families surveyed. The finding will provide a basic prerequisite before one could find the strength of significance of female labour participation on the consumption level of the household as against other determinants such as socio-economic status of household, family size, religion which have also been taken into consideration for the purpose of the current investigation.

For a meaningful study of the levels of living one has to exercise one's careful judgement in the matter of the choice of components of levels of living both at the macro and micro level.

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* APC (Average Propensity to Consume) = The ratio of consumption expenditure on any goods or service to total income.

** MPC (Marginal Propensity to Consume) = The ratio of the change in the consumption expenditure on any goods or service to change in total income.

*** Income elasticity = The ratio of proportionate change in consumption expenditure on any goods and service to proportionate change in total income.

Myrdal, G. (1970) has chosen 8 indicators in the analysis for determining the levels of living in South Asia. These are: food and nutrition, clothing, housing, sanitation, educational facility, information media, energy consumption, and transportation.

Ganguli and Gupta (1973) analyzed the levels of living by means of eight components: nutrition, housing, medical care, education, clothing, leisure, security, and environment.

International Definition and Measurement of Levels of living (1961) proposed nine components of levels of living: health, food consumption and nutrition, education, employment and conditions of work, housing, social security, clothing, recreation, and human freedom.

All the indicators mentioned above were used to measure the trends of levels of living in macro level. However, in the context of the present investigation six components (three from food, three from non-food) have been selected to find out the levels of living of the present sample households. These are:

(I) Food : (1) cereals - (rice, wheat, muri, chira, khai etc.);
(2) meat, fish, vegetables, dal (pulse), edible oil;
(3) pan, bidi, tea;

(2) Non-food: (1) clothing and foot wear;
(2) fuels - Kerosene, firewood, matches;
(3) miscellaneous - education, transportation, medicine, maintenance of house.

The data analyzed in this section were collected from the sample households in September, 1982, but different reference periods were used for different items of expenditure. Food expenditure, for example, relates to the month preceding the date of inquiry while expenditure on clothing was for the preceding twelve months ending in August, 1982. All the data were subsequently converted to a common period of one month. In the present analysis all the economic quantitative variables have been expressed inTaka* at monthly rates. For analysis the data were subjected to statistical testing in terms of 4 major independent variables, viz., total expenditure (proxy for income), socio-economic status of households, female labour participation and religion. The estimates of parameters were expressed in both per household and per capita terms. The per capita value was determined by dividing all the income and consumption expenditures by the corresponding number of family members through using adult equivalent unit (2 children below 14 years = 1 adult).

Findings of consumption expenditure pattern of the present section have been presented in three parts.

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* Taka = Currency of Bangladesh.

Part 1 deals with data on the basis of mean value, percentage outgo and Engel's ratio in the expenditure pattern of 200 households classified according to socio-economic status of household, female labour participation and religion.

Part 2 examines the relationship between the consumption expenditure on different goods and services and aggregate monthly expenditure (proxy for income) on the basis of simple regression analysis.

Part 3 discusses the strength of 4 determining factors affecting the consumption pattern on the basis of stepwise multiple regression analysis.

PART I

CONSUMPTION EXPENDITURE PATTERN OF TOTAL HOUSEHOLDS IN THE SAMPLE :

Table 1 presents data on an overall consumption expenditure pattern of the entire households in the sample.

According to data presented in Table 1, it is found that mean (per household and per capita) total monthly consumption expenditures for the total sample households (200) were Taka 797.14 with standard deviation 431.97 and Taka 179.70 with standard deviation 81.17 respectively.

Table 1 : Per Household and Per Capita Monthly Consumption Expenditure of 200 Sample Households on different Food and Non-food Items in Absolute Values.

Items	Per Household				Per Capita			
	Mean	%	S.D.	Coeffi-cient of varia-tion	Mean	%	S.D.	Foeffi-cient of varia-tion
Food	680.34	85.35	362.50	.53	153.40	85.36	68.01	.44
Non-food	116.79	14.65	77.33	.66	26.30	14.64	15.50	.58
Total	797.14	100.00	431.97	.54	179.70	100.00	81.17	.45
Cereals	519.45	65.16	260.51	.50	117.32	65.28	49.12	.41
Meat,Fish,Vegts.,Dal, Edible Oil.	133.35	16.74	98.41	.73	29.99	16.69	19.64	.65
Pan, Bidi, Tea.	27.54	3.45	24.04	.87	6.09	3.39	5.00	.82
Clothing & Footwear	35.50	4.45	24.96	.70	7.90	4.40	4.68	.59
Fuels	54.77	6.87	30.32	.55	12.60	7.01	6.41	.50
Miscellaneous (Education,transpor-tation,Medicine, Housing).	26.52	3.33	27.41	1.03	5.80	3.23	6.03	1.03

Co-efficient of variation in per household expenditure (.54) was greater than that of per capita expenditure (.45).

The break up of total expenditure into total food and total non-food items of both per household and per capita showed that the per household and per capita expenditures were approximately same, as percentage of total expenditure on food was 85.35 per cent and 85.36 for per-household and per capita respectively. The outlays on non food were 14.65 per cent and 14.64 per cent for the per household and per capita respectively. This feature of expenditure level indicates very strikingly the poverty level of the households.

Of the total per household and per capita food expenditures, the maximum outlay went to cereals 65.16 per cent and 65.28 per cent respectively; meat, fish, vegetable, etc., came next with 16.76 per cent and 16.69 per cent; pan, bidi, tea accounted for 3.45 per cent and 3.39 per cent respectively. Within the non-food items, fuels had larger share (6.86 per cent and 7.01 per cent for per household and per capita respectively) than clothing and miscellaneous which included education, transportation, medicine and maintenance of house. Clothing expenditure constituted 4.45 per cent and 4.40 per cent while miscellaneous items constituted 3.33 per cent and 3.23 per cent at per household and per capita respectively.

The following paragraphs highlight the results in terms of Engel's ratio for different expenditures on goods and services of the sample households classified in different categories according to socio-economic status, FLP and religion.

Before presenting results, it is important to state some ramifications of Engel's ratio made by many interpreters. In brief some of them are given below:

Engel's Law of Consumption : In 1857 Ernest Engel propounded his famous law of consumption stating that "The poorer an individual, a family, or a people, the greater must be the percentage of the income necessary for the maintenance of physical sustenance, and again of this a greater portion must be allowed for food" (Zimmerman C.C., 1936, p.40). This law was developed and ramified by others since that time.

In 1875, Wright, C.D. expanded this law with the addition of his own law for other commodities namely, clothing, housing, fuel and light, and sundries.

Allen, G.D. and Bowley A.L., (1935) modified Wright's ramification of Engel's law thus: "... This law is to the effect that, as income increases, the expenditures on different items of the budget have changing proportions and that the proportions devoted to the more urgent needs (such as food) decrease while those devoted to luxuries and semi-luxuries increase" (p.7).

Prais and Houthakker (1955) in their British family budgest study stated Engel's law thus: "... the proportion of expenditures devoted to food decreases as the standard of living of the household increases..." (p.79).

One study, on the basis of time series data, concluded, "...that is to say, it applies under conditions that are relatively static and are similar to the circumstances in which Engel formulated his law" (cited in Burk, M.C., 1962) p.118).

In 1962, Burk, M.C. ramified Engel's law of income-food relationships at a given point of time and those applying through time. However, for the purpose of the preset study the data were analyzed at a given point of time.

Consumption Expenditure Pattern of Sample Households classified according to Socio-economic Status :

Tables 2 - 6 and Figures 5 and 6 present data on consumption expenditure pattern of households according to their socio-economic status.

The expenditure pattern of the different socio-economic classes of households, viz., solvent, subsistence, poor and extreme poor in Tables 2 and 3 showed that both per household and per capita percentage of expenditures on food for these four classes of households had followed the Engel's law of

Table 2 : Per Household Monthly Consumption Expenditure on different Food and Non-food Items of 200 Sample Households according to Socio-economic Status.

Items	Solvent (N=20)				Subsistence (N=63)			
	Mean	%	S.D.	Co-efficient of variation	Mean	%	S.D.	Co-efficient of variation
Food	1292.00	83.10	396.80	.31	881.74	85.16	222.02	.25
Non-food	262.75	16.90	85.16	.32	153.65	14.84	52.72	.34
Total	1554.75	100.00	467.23	.30	1035.39	100.00	254.28	.24
Cereals	906.00	58.27	280.06	.30	669.28	64.64	173.43	.26
Meat, fish, vegetables, Dal, Edible oil.	323.25	20.79	139.12	.43	171.26	16.54	66.87	.39
Pan, bidi, tea.	62.75	4.04	32.98	.52	41.19	3.98	20.03	.49
Clothing and footwear	79.75	5.13	34.35	.43	47.93	4.63	15.59	.32
Fuels	102.75	6.61	36.68	.35	71.74	6.93	22.32	.31
Miscellaneous (Education, Transportation, Medicine, Housing	80.25	5.16	28.72	.35	33.96	3.28	22.30	.66

contd.....

Table 2 (contd.)

Items	Poor (N=67)				Extreme poor (N=50)			
	Mean	%	S.D.	Co-efficient of variation	Mean	%	S.D.	Co-efficient of variation
Food	540.29	86.24	211.22	.39	369.60	87.46	141.26	.38
Non-food	86.19	13.76	33.77	.39	53.00	12.54	23.45	.44
Total	626.49	100.00	237.81	.37	422.60	100.00	158.12	.37
Cereals	435.74	69.55	175.27	.40	288.19	67.20	108.55	.37
Meat, fish, vegetables, Dal, Edible oil.	88.20	14.08	35.88	.41	70.10	16.59	32.50	.46
Pan, bidi, tea	16.34	2.61	10.31	.63	11.30	2.67	9.46	.83
Clothing and footwear	25.74	4.11	11.01	.43	15.20	3.60	7.35	.48
Fuels	42.83	6.84	14.92	.35	30.20	7.14	12.65	.41
Miscellaneous (Education, Transportation, Medicine, Housing)	17.61	2.81	15.33	.87	7.60	1.80	7.90	1.04

Table : 3 Per Capita Monthly Consumption Expenditure on different Food and Non-food Items of 200 Sample Households according to Socio-economic Status.

Items	Solvent (N=20)				Subsistence (N=63)			
	Mean	%	S.D.	Co-efficient of variation	Mean	%	S.D.	Co-efficient of variation
Food	233.36	82.78	66.05	.28	194.12	85.09	56.43	.29
Non-food	84.54	17.22	18.17	.37	34.00	14.91	13.42	.39
Total	281.84	100.00	81.09	.28	228.12	100.00	65.19	.28
Cereals								
Cereals	161.40	57.27	37.47	.23	146.92	64.41	44.10	.30
Meat, fish, vegetables, Dal, Edible oil.	60.42	21.44	31.87	.52	38.07	16.69	1588	.42
Pan, bidi, tea	11.88	4.07	6.42	.55	9.12	4.00	4.98	.54
Clothing and footwear	14.33	5.08	5.14	.36	10.62	4.66	3.95	.37
Fuels	18.58	6.61	7.04	.38	16.04	7.03	6.43	.40
Miscellaneous (Education, Transportation, Medicine, Housing)	15.58	5.53	8.75	.56	7.34	3.22	5.09	.69

contd.....

Table 3 (contd.)

Items	Poor (N=67)				Extreme poor (N=50)			
	Mean	%	S.D.	Co-efficient of variation	Mean	%	S.D.	Co-efficient of variation
Food	135.29	86.12	50.74	.37	94.40	87.26	29.34	.31
Non-food	21.80	13.88	9.53	.44	13.78	12.74	5.70	.41
Total	157.08	100.00	58.07	.37	108.18	100.00	33.17	.31
Cereals	108.99	69.33	41.47	.38	73.54	67.98	22.53	.31
Meat,fish, vegetables,Dal, Edible oil	22.18	14.12	9.15	.41	18.08	16.71	7.33	.40
Pan,bidi,tea	4.11	2.62	2.66	.65	2.78	2.57	2.15	.77
Clothing and footwear	6.43	4.10	2.84	.44	3.88	3.59	1.59	.41
Fuels	11.04	7.03	4.65	.42	7.95	7.36	3.31	.42
Miscellaneous (Education, Transportation, Medicine,Housing)	4.32	2.75	3.97	.92	1.94	1.80	1.99	1.03

consumption. The food expenditures (per capita) in percentage by the ascending order of household status, i.e., extreme poor, poor, subsistence and solvent are: 87.26, 85.09, 82.78 respectively (Table 3).

This feature is reverse in case of clothing and miscellaneous expenditure revealing that there is an increasing tendency in expenditure on non-food items with increasing socio-economic status of household which is statistically significant (Table 7). The percentage expenditures on total non-food for four classes of households in ascending order of household status were 12.74, 13.88, 14.91 and 17.22 respectively (per capita)(Table 3).

It is also revealed by Tables 2 and 3 that in general while the percentage expenditure on food by all the households lie between 83 to 87 per cent, the expenditure on cereals (in percentage) generally tends to decrease with increasing status, while the expenditure on meat, fish, vegetables etc. displays an increasing tendency.

Tables 4 and 5 present data on consumption expenditure on different food and non-food items in terms of Engel's ratio, which would measure the material well-being of the sample households (Zimmerman, C., 1936).

Table 4 : Per Household Monthly Consumption Expenditure on different Food and Non-food Items in terms of Engel's Ratio according to Socio-economic Status of 200 Sample Households.

Item	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme poor (N=50)	
	Engle's Ratio	Rank	Engle's Ratio	Rank	Engle's Ratio	Rank	Engel's Ratio	Rank
Food	.8310		.8516		.8624		.8746	
Cereals	.5827	I	.6464	I	.6955	I	.6720	I
Meat, Fish, Vegts. Dal, Edible Oil.	.2079	II	.1654	II	.1408	II	.1659	II
Pan, Bidi, Tea.	.0404	VI	.0298	V	.0261	VI	.0267	V
Non-food	.1690		.1484		.1376		.1254	
Clothings & Foot-wear	.0513	V	.0463	IV	.411	IV	.0360	IV
Fuels	.0661	III	.0693	III	.0684	III	.0714	III
Miscellaneous	.0516	IV	.0328	VI	.0281	V	.0180	VI

Table 5 : Per Capita Monthly Consumption Expenditure on different Food and Non-food Items in terms of Engel's Ratio according to Socio-economic Status of 200 Sample Households.

Items	Solvent (N=20)		Subsistence (N=63)		Poor (N=67)		Extreme poor (N=50)	
	Engel's Ratio	Rank	Engel's Ratio	Rank	Engel's Ratio	Rank	Engel's Ratio	Rank
Food	.8278		.8509		.8612		.8726	
Cereals	.5727	I	.6441	I	.6938	I	.6798	I
Meat, fish, Vegts., Dal, Edible Oil.	.2144	II	.1669	II	.1412	II	.1671	II
Pan, Bidi, Tea.	.0407	VI	.0399	V	.0262	VI	.0257	V
Non-food	.1722		.1491		.1388		.1274	
Clothing & Footwear	.508	V	.0466	IV	.410	IV	.0359	IV
Fuels	.0661	III	.0703	III	.0703	III	.0736	III
Miscellaneous.	.553	IV	.0322	VI	.0275	V	.0180	VI

It is evident from Tables 4 and 5 that with every increase in socio-economic status, the outgo for food in terms of Engel's ratio diminishes, while the outgo used for non-food items becomes slightly larger with increase in status. The Engel's ratios for overall food expenditure (per capita) in descending order of status were: .8278, .8509, .8612 and .8726 respectively (Table 5). Figures 5 and 6 depict this feature.

FIG 5

PERCENTAGE DISTRIBUTION OF EXPENDITURES ON FOOD (PER CAPITA) IN TERMS OF ENGEL'S RATIO ACCORDING TO 4 SOCIO-ECONOMIC CATEGORIES OF HOUSEHOLDS

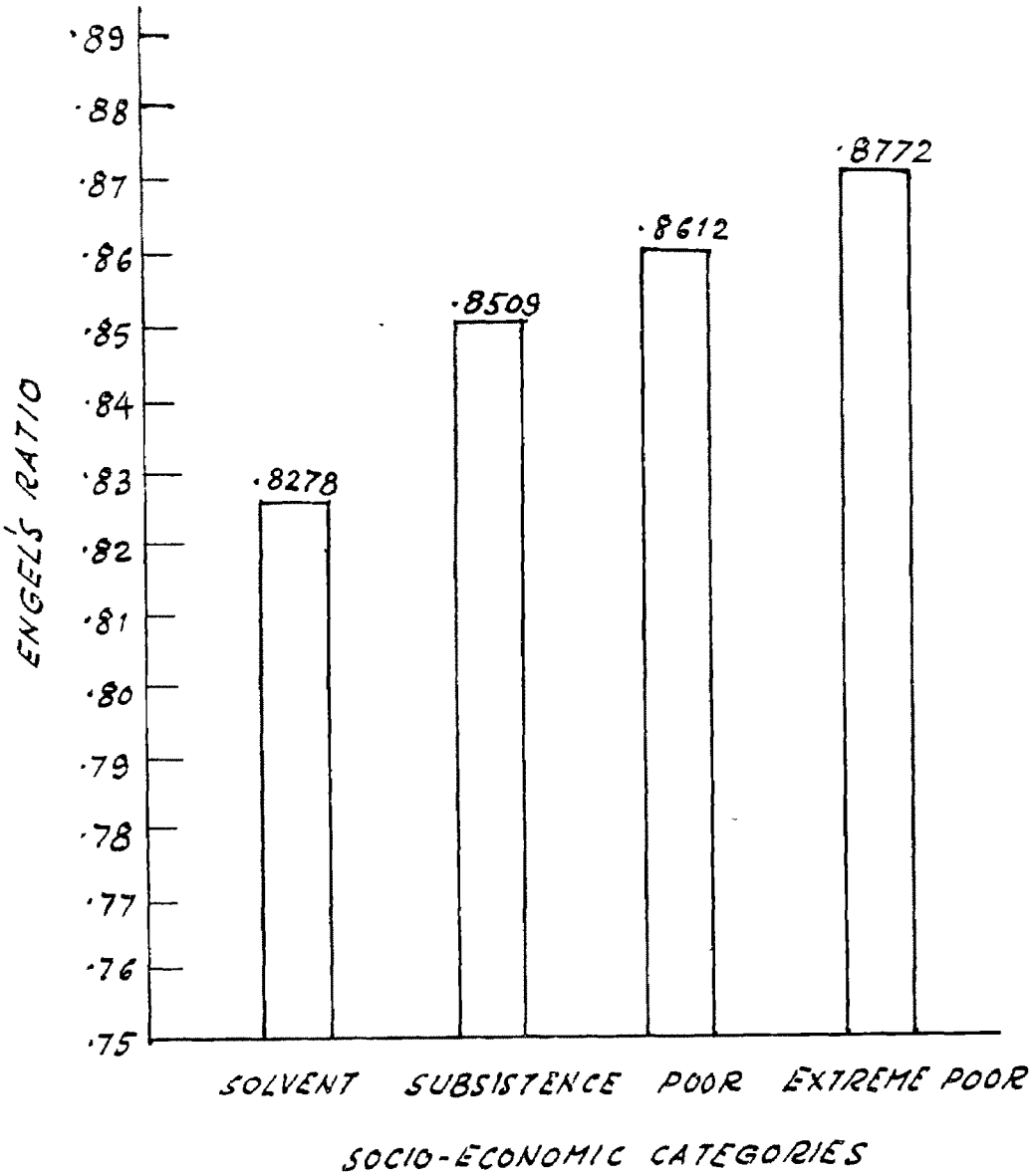
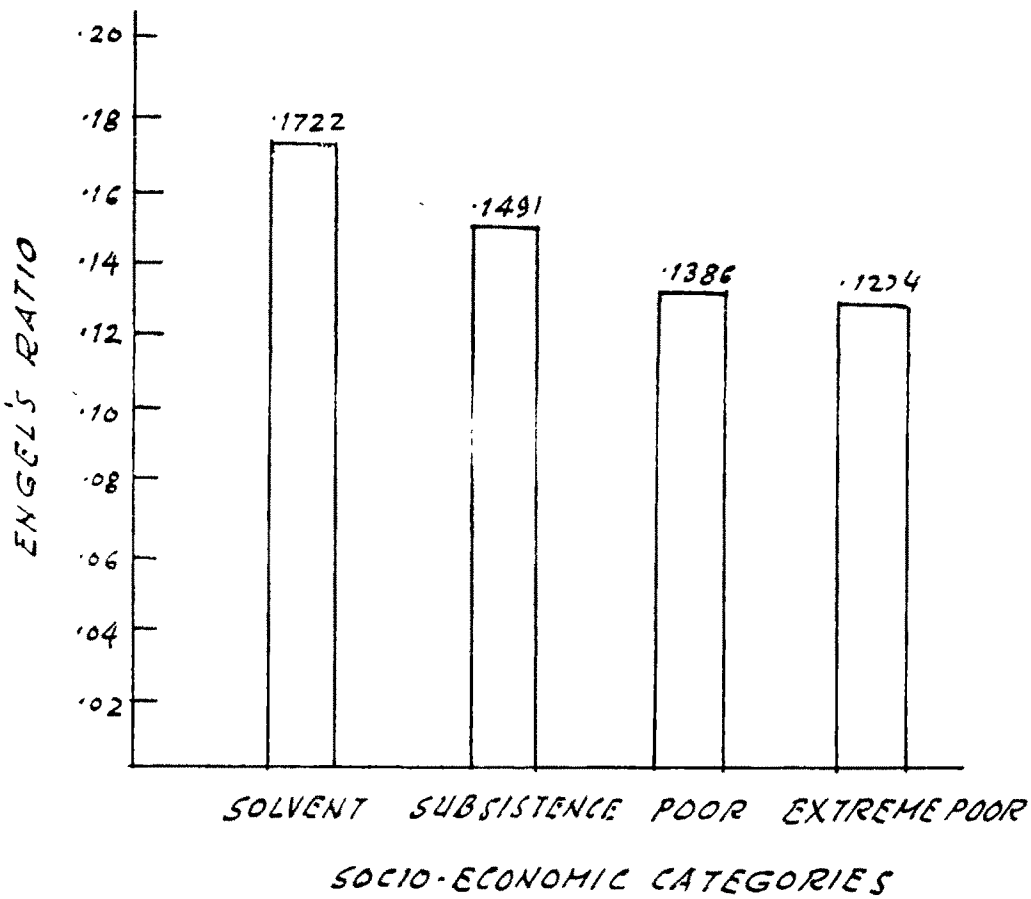


FIG. 6

PERCENTAGE DISTRIBUTION OF EXPENDITURES ON NON-FOOD IN TERMS OF ENGEL'S LAW ACCORDING TO 4 SOCIO-ECONOMIC CATEGORIES OF HOUSEHOLDS



Again if we look at the Tables 4 and 5, and consider the rank order of different expenditures on goods and services, it is apparent that in all cases, cereals and meat, fish, vegetables etc. dominate as the two top items in the expenditure budget of the sample households.

Table 6 shows the difference in the mean expenditures on total food and total non-food items between four socio-economic status of households.

Table 6 : F-values of Difference in the Mean Expenditures on Total Food and Total Non-food between Four Socio-economic Status of Households.

Source of variation	Degrees of freedom	Sum of Squares	Mean Square	F-value
Total Food:				
'Between' groups.	3	428165.78	142721.92	55.568
'Within' groups.	196	503402.23	2568.38	
Total Non-food:				
'Between' groups.	3	22821.86	7607.29	58.11
'Within' groups.	196	25658.55	130.91	

Significant at 0.01 level; df = 3, 196 ; Table value=3.88

As evident from the preceding tables, that each class of household differs from each other in the expenditure pattern both in absolute as well as percentage term, analysis of variance (F-test) proved these differences in the mean expenditure of total food (F-value = 55.568; df = 3,196; Significant at .01 level) and total noon-food (f-value = 58.11, df =3,196; significant at .01 level) (Table 6). Again t-test of pooled variance was computed to see the crosswise differences in the expenditure pattern. Table 7 presents the data on t-test.

It is observed from Table 7 that almost all the mean expenditures on different goods and services are found to be significant.

Thus over all findings on consumption expenditure on different goods and services for 200 households classified into 4 socio-economic classes, agree with the well known Engel's law and also Wright's transformation of Engel's law (Zimmerman, C., 1936).

The data were, further, classified according to two groups, namely poor and well-to-do. The solvent and subsistence households were categorised as well-to-do and poor and extreme poor households were categorized as poor. Tables 8 and 9 give the data on it (on per capita baisis).

Table 7 : t-values of Difference in Mean Per Capita Consumption Expenditures on different Goods and Services between 4 Socio-economic Status of Households.

Pairwise: I Solvement and subsistence
II Solvent and poor
III Solvent & extreme poor
IV Subsistence & poor
V Subsistence and extreme poor
VI Poor and Extreme Poor

Items	I df=81	II df=85	III df=68	IV df=128	V df=111	VI df=115
Total food	2.562*	6.96***	11.99***	6.219***	11.393***	5.056***
Total non-food	3.808***	8.592***	11.945***	5.966***	9.887***	5.245***
Cereals	1.309	5.010***	11.841***	5.023***	10.625***	5.427***
Meat,Fish, Vegetables etc.	4.122***	8.593***	8.703***	6.998***	8.159***	2.584*
Pan,Bidi,tea.	1.695	7.399***	8.365***	7.177***	8.342***	2.878**
Clothing and footwear.	3.348**	8.748***	12.728***	6.983***	11.270***	5.679***
Fuels	1.514**	5.564***	8.489**	5.076***	8.015***	3.971*
Miscellaneous	.15***	8.014***	10.224**	3.745***	7.031***	3.901*

*** Significant at 0.001 level.
** Significant at 0.01 level.
* Significant at 0.05 level.

Table 8 : Per Capita Monthly Consumption Expenditure of different Food and Non-food Items of 200 Sample Households classified into 2 Classes, namely Poor Class and Well-to-do Class.

Items	Poor (N=117)				Well-to-do (N=83)			
	Mean	%	S.D.	Coefficient of variation	Mean	%	S.D.	Coefficient of variation
Food	117.81	86.51	47.34	.40	204.90	84.42	61.18	.30
Non-food	18.37	13.49	9.01	.49	37.80	15.58	15.79	.42
Total	136.18	100.00	54.53	.40	242.70	100.00	73.09	.30
Cereals	93.84	68.92	38.76	.41	150.19	61.88	40.80	.27
Meat, Fish, Vegts., Dal: Edible Oil.	20.42	14.99	8.62	.42	44.84	18.48	23.72	.53
Pan, Bidi, Tea.	3.54	2.60	2.53	.71	9.86	4.06	5.34	.54
Clothing & Footwear	5.34	3.92	2.70	.50	11.58	4.77	4.58	.39
Fuels	9.72	7.14	4.39	.45	16.78	6.92	7.15	.41
Miscellaneous (Education, transportation, Medicine, Housing).	3.30	2.43	3.04	.49	9.43	3.89	5.79	.76

Table 9 : Per Capita Monthly Consumption Expenditure on different Food and Non-food Items in terms of Engel's Ratio of 200 Households classified into 2 Classes, namely; Poor and Well-to-do Class.

Items	Poor (N=117)		Well-to-do (N=83)	
	Engel's Ratio	Rank	Engel's Ratio	Rank
Food :	.8651		.8442	
Cereals :	.6892	I	.6188	I
Meat, Fish, Vegts., Pulse, Edible Oil etc. :	.1499	II	.1848	II
Pan, Bidi, Tea. :	.0260	V	.0406	V
Non-food :	.1349		.1558	
Clothing and Footwear :	.0392	IV	.0477	IV
Fuels :	.0714	III	.0692	III
Miscellaneous (education, Transportation, Medicine, Housing) :	.0243	VI	.0389	VI

In all types of expenditures, the percentage outgo on all the items except cereals, for the poor households were lower than that of relatively better off households (Table 8). t-test (Table 10) proved the difference between two classes in their mean expenditures on different items significantly. But on the basis of Engel's ratio, each item in their expenditure budget ranks the same position (Table 9).

Table 10 : t-values of Difference in Mean Per Capita Consumption Expenditure on different Goods and Services between Poor and Well-to-do Households.

Items	t-value (calculated)	df	Level of significance
Total Food	: 11.297 ***	198	.001
Total Non-food	: 10.989 ***	198	.001
Cereals	: 9.885 ***	198	.001
Meat,Fish,Vegetables, etc.	: 10.045 ***	198	.001
Pan,Bidi, Tea	: 11.109 ***	198	.001
Clothing and footwear	: 12.046 ***	198	.001
Fuels	: 8.609 ***	198	.001
Miscellaneous (Education,Transportation,Medicine,Housing)	: 9.699 ***	198	.001

*** significant at .001 level.

However, as far as the findings in Tables 2 to 10 are concerned, it has helped us to draw the consumption expenditure pattern of the total households surveyed. This, however, also would help to get an overall impression of the magnitude of poverty. Most of the work on proverty has been done on the basis of per capita expenditure. National sample Survey (India) also throws up data on expenditure only (Block Development Plan for Chhotaudepur Taluka, Gujarat, 1980).

In the present study, two types of estimates of 'poverty line' were adopted to get an impression about the proportion of the present sample living below the poverty line. Table 3 shows that per capita monthly expenditure on different commodities of four different classes of households in descending order of socio-economic status were Taka 281.84, Taka 228.20, Taka 157.09 and 108.18 respectively (Table 3).

If we adopt the estimate of International poverty line (50 US $ per annum), 50 households (25 per cent) of the total households were found to be below poverty line and they lived in absolute poverty* Their per capita per month total expenditure was Taka 108.18** which was too low to maintain the minimum level of living.

If we adopt the estimate of poverty line by the planning commission of India (Rs.65.00 for rural areas at 1977-78 prices)*** and convert the present monthly expenditure into the value of Rupees, then 58.5 per cent of the present households were found to live below poverty line in the villages

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* "The concept of 'absolute poverty' that is, the number of people below a specified minimum level of subsistence income necessary to secure the bare essentials of food, clothing and shelter (e.g.50 US dollars annually) - a kind of 'international poverty line' - has recently been used to estimate the magnitude of world poverty" (Todaro,1978,p.28).

** 1 US Dollar = Taka 26.40, Rs.1 = Taka .44

*** Times of India, November, 28, 1980.

survey (Table 3). This feature is typical of most of the Third World countries where "about 75 to 80 per cent of all target poverty groups are located in the rural areas of Africa and Asia and about 70 per cent in Latin America (Todaro M.P., 1977, p.151).

Consumption Expenditure Pattern of Households Classified according to Female Labour Participation :

The investigator was keen to get an idea about the impact of female labour participation on expenditure pattern particularly, of poorer sections of the sample households. The reason behind this idea was that as 83 per cent employed women belonged to poor and extreme poor households, it was important to find out whether female labour participation had been able to bring about improvement in consumption level of their households. For the purpose the poor (67), and extreme poor (50) households were classified according to their female labour participation so that the impact could be clearly observed. The data regarding this are presented in Tables 11-16.

It is observed from Tables 12 and 14 that in both classes of households (poor and extreme poor) per capita expenditures on cereals in terms of percentages or Engel's ratios are higher in the households of unemployed wives than that in the households of employed wives. On othe other hand, expenditures (percentage) on meat, fish, vegetables, pulse, edible oil and pan, bidi, tea were higher in the households of employed

Table 11 : Per Capita Monthly Consumption Expenditure of different Food and Non-food Items of 67 Poor Households classified according to FLP.

Items	Employed (N=32)				Unemployed (N=35)			
	Mean	%	S.D.	Coeffi-cient of varia-tion	Mean	%	S.D.	Coeffi-cient of varia-tion
Food	136.30	86.15	59.81	.44	134.35	86.09	41.64	.31
Non-food	21.90	13.45	11.38	.52	21.70	13.91	7.61	.35
Total	158.21	100.00	68.71	.43	156.05	100.00	47.31	.30
Cereals	108.71	68.71	47.90	.44	109.25	70.00	35.28	.32
Meat,Fish,Vegts.,Pulse, Edible Oil.	22.99	14.53	10.62	.46	21.43	13.74	7.63	.36
Pan, Bidi, Tea.	4.60	2.91	3.39	.73	3.66	2.35	1.67	.46
Clothing & Footwear	6.23	3.94	3.21	.51	6.62	4.24	2.48	.37
Fuels	11.44	7.24	5.52	.48	10.66	6.84	3.73	.35
Miscellaneous (Education,Transporta-tion,Medicine,Housing)	4.22	2.67	4.20	.99	4.41	2.83	3.79	.86

wives than that in the households of unemployed wives (Tables 12, 13).

Table 12 : Per Capital Monthly Consumption Expenditure on different Food and Non-food Items of 67 Poor households in terms of Engel's Ratio according to FLP.

Items	Employed (N=32)		Unemployed (N=35)	
	Engel's Ratio	Rank	Engel's Ratio	Rank
Food	.8615		.8609	
Cereals	.6871	I	.7000	I
Meat, Fish, Vegts., Pulse, Edible Oil.	.1453	II	.1374	II
Pan, Bidi, Tea.	.0291	V	.0235	VI
Non-food	.1345		.1391	
Clothing & Footwear	.0394	IV	.0424	IV
Fuels	.0724	III	.0684	III
Miscellaneous Education, Transportation, Medicine, Housing)	.0267	VI	.0283	V

Table 13 : Per Capita Monthly Consumption Expenditure on different Food and Non-food Items of 50 Extreme Poor Households classified according to FLP.

Items	Employed (N=31)				Unemployed (N=19)			
	Mean	%	S.D.	Coefficient of variation	Mean	%	S.D.	Coefficient of variation
Food	92.18	87.14	30.62	.33	97.57	87.35	27.94	.29
Non-food	13.60	12.86	5.68	.41	14.12	12.65	6.07	.43
Total	105.78	100.00	34.16	.32	111.69	100.00	32.65	.29
Cereals	70.44	66.59	22.67	.32	78.12	69.94	22.09	.29
Meat,Fish,Vegts.,Pulse, Edible Oil.	18.88	17.86	7.78	.41	16.84	15.08	6.41	.38
Pan,Bidi, Tea.	2.85	2.69	2.44	.86	2.60	20.33	1.58	.61
Clothing & Footwear	3.83	3.63	1.78	.47	3.90	3.49	1.20	.31
Fuels	7.57	7.16	3.18	.42	8.70	7.79	3.62	.42
Miscellaneous (Education,Transportation,Medicine,Housing)	2.18	2.07	1.93	.88	1.52	1.36	2.14	.41

Table 14 : Per Capita Monthly Consumption Expenditure on different Food and Non-food Items of 50 extreme Poor Housholds in terms of Engel's Ratio according to FLP.

Items	Employed (N=31) Engel's Ratio	Rank	Unemployed (N=19) Engel's Ratio	Rank
Food :	.8714		.8735	
Cereals	.6659	I	.6994	I
Meat, Fish, Vegts., Pulse, Edible Oil.	.1786	II	.1508	II
Pan, Bidi, Tea.	.0269	V	.0233	V
Non-food :	.1286		.1265	
Clothing & Footwear	.0363	IV	.0349	IV
Fuels	.0716	III	.0779	III
Miscellaneous (Education, Transportation, Medicine, Housing).	.0207	VI	.0136	VI

It is interesting to note from the expenditure pattern of extreme poor households, that employment of female, showed some effect in terms of Engel's ratio (Table 14). Within food, the households of employed females spent more on meat, fish, etc., and pan, bidi, etc. and within non-food items, clothing and miscellaneous expenditures were higher in employed group than that in unemployed group of households. But in terms of preference (rank order) the households of both employed and unemployed housewives showed similar tendency.

Although the data in Tables 12 and 14 showed a slight increasing tendency in the expenditure pattern of certain items in the households of employed wives, t-test proved this difference insignificant (between mean expenditures of different goods and services of employed and unemployed wives' households) (Tables 15 and 16).

On the whole, the findings indicated that in the present sample, female labour participation did not have any effect on the consumption level because many other factors are possibly related to this feature. Perhaps the very low wage rate paid to the employed wives may account for this.

Table 15 : t-values of Difference in Mean Expenditures on different Goods and Services of 67 Poor Households according to FLP.

Items	t-values	df	Level of significance
Food	.154	65	N.S.
Non-food	.084	65	N.S.
Cereals	.052	65	N.S.
Meat, Fish, Vegetables, Dal, Edible Oil.	.684	65	N.S.
Pan, Bidi, Tea	1.437	65	N.S.
Clothing & footwear	.550	65	N.S.
Fuels	.672	65	N.S.
Miscellaneous (Education, Transportation, Medicine, Housing).	.191	65	N.S.

N.S. = Not significant

Table 16 : t-values of Difference in Mean Expenditures on Different Goods and Services of 50 Extreme Poor Households according to FLP.

Items	t-values	df	Level of significance
Food	.612	48	N.S.
Non-food	.300	48	N.S.
Cereals	1.151	48	N.S.
Meat, Fish, Vegetables, Dal, Edible Oils.	.941	48	N.S.
Pan, Bidi, Tea	.390	48	N.S.
Clothing and footwear	.148	48	N.S.
Fuels	1.134	48	N.S.
Miscellaneous (Education, Transportation, Medicine, Housing).	1.103	48	N.S.

N.S. = Not significant

Consumption Expenditure Pattern of Households Classified according to Religion :

Tables 17-21 present data on consumption expenditure pattern of households according to religion (Muslim and Hindu).

Table 17 and 18 show that both per household and per capita total mean expenditure in Hindu households was higher than that in Muslim households. It is seen from the Tables 17 and 18 that in absolute terms the expenditure on food is greater in the households of Hindu than that in the Muslim households while in percentage terms it is higher in Muslim households. This is also true in case of cereals expenditure (66.02 per cent to 63.45 per cent for Muslim and Hindu

Table 17 : Per Household Monthly Consumption Expenditure on different Food and Non-food Items of 200 Sample Households according to their Relgion.

Items	Muslims (N=150)				Hindus (N=50)			
	Mean	%	S.D.	Coeffi-cient of varia-tion	Mean	%	S.D.	Coeffi-cient of varia-tion
Food	643.40	85.71	349.67	.54	791.20	84.48	380.99	.48
Non-food	107.29	14.29	74.31	.69	145.29	15.52	128.73	.49
Total	750.69	100.00	416.32	.55	936.49	100.00	452.09	.48
Cereals	496.66	66.16	260.35	.52	487.81	62.76	251.30	.43
Meat,Fish,Vegts.,Dal, Edible Oil.	122.13	16.27	84.64	.69	167.00	17.83	126.57	.76
Pan,Bidi, Tea	24.61	3.29	20.37	.83	36.39	3.89	31.29	.86
Clothing & Footwear	33.17	4.42	24.57	.74	42.50	4.54	25.05	.59
Fuels	50.86	6.77	28.77	.56	66.50	7.10	32.70	.48
Miscellaneous (Education,Transportation, Medicine,Housing.)	23.26	3.10	26.13	1.12	36.29	3.88	29.06	.80

Table 18 : Per Capita Monthly Consumption Expenditure on different Food and Non-food Items of 200 Sample Households according to their Religion.

Items	Muslims(N=150)				Hindus (N=50)			
	Mean	%	S.D.	Coefficient of variation	Mean	%	S.D.	Coefficient of variation
Food	146.42	85.75	67.91	.68	174.31	84.39	64.56	.37
Non-food	24.34	14.25	14.67	.60	32.23	15.61	16.56	.41
Total	170.76	100.00	80.35	.47	206.55	100.00	78.41	.38
Cereals	112.73	66.02	48.63	.43	131.06	63.45	48.47	.37
Meat,Fish,Vegts.,Dal, Edible Oil.	28.09	16.45	18.69	.66	35.64	17.26	21.49	.60
Pan, Bidi, Tea	5.59	3.28	4.80	.86	7.60	3.68	5.33	.70
Clothing and footwear	7.45	4.37	4.63	.62	9.24	4.48	4.65	.50
Fuel	11.79	6.91	5.97	.50	15.02	7.27	7.12	.47
Miscellaneous (Education,Transportation, Medicine,Housing).	5.08	2.98	5.08	.33	7.96	3.85	6.19	.78

households respectively) (Table 18).

Tables 19 and 20 present data on expenditure pattern in terms of Engel's ratio.

Table 19: Per Household Monthly Consumption Expenditure on different Food and Non-food Items in terms of Engel's Ratio according to Religion of 200 Sample Households.

Items	Muslims (N=150) Engel's Ratio	Rank	Hindus (N=50) Engel's Ratio	Rank
Food				
Cereals	.6616	I	.6276	I
Meat, Fish, Vegetables, Dal, Edible Oil.	.1627	II	.1783	II
Pan, Bidi, Tea	.0328	V	.0389	V
Non-food				
Clothing & Footwear	.0442	IV	.0454	IV
Fuels	.0677	III	.710	III
Miscellaneous (Education, Transportation, Medicine, Housing).	.0310	VI	.388	VI

A glance at the data in Table 20 shows that a slight difference lies in per capita expenditure between Muslim and Hindu households in terms of preference. The least expenditure for Hindu families is on pan, bidi, tea while it ranks fifth

for the households of Muslim. Per household consumption expenditure followed the same order in preference for different goods and services between these two groups (Muslim and Hindu) of households (Table 19).

Table 20 : Per Capita Monthly Consumption Expenditure on different Food and Non-food Items in terms of Engel's Ratio according to Religion of 200 Sample Households.

Items	Muslims (N=150)		Hindus (N=50)	
	Engel's Ratio	Rank	Engel's Ratio	Rank
Food :				
Cereals	.6602	I	.6345	I
Meat, Fish, Vegts., Dal, Edible Oil.	.1645	II	.1726	II
Pan, Bidi, Tea.	.0328	V	.0368	VI
Non-food :				
Clothing and Footwear	.0437	IV	.0448	IV
Fuels	.0691	III	.0727	III
Miscellaneous (Education, Transportation, Medicine, Housing).	.0298	VI	.0385	V

However, the mean per capita expenditures between Muslim and Hindu families differ significantly at .05 level except for expenditure on fuel and miscellaneous for which it was significant at .01 level of significance (Table 21). It is

important to note here that in the context of Bangladesh, the food habits of Hindu and Muslim people are same. Both are normally nonvegetarian.

Table 21 : t-values of Difference between Mean Per Capita Consumption Expenditure on different Food and Non-food Items of 200 Sample Households according to their Religion.

Items	t-value	df	Level of significance
Food	: 2.564 *	198	.05
Non-food	: 2.485 *	198	.05
Cereals	: 2.301 *	198	.05
Meat, Fish, Vegetables, Dal, Edible Oil.	: 2.367 *	198	.05
Pan, Bidi, Tea	: 2.483 *	198	.05
Clothing and Footwear	: 2.386 *	198	.05
Fuels	: 3.139**	198	.01
Miscellaneous (Education, Transportation, Medicine, Housing).	: 3.106**	198	.01

** Significant at .01 level.

* Significant at .05 level.

PART 2

TWO-VARIABLE REGRESSION ANALYSIS

The analysis described here is concerned with two-variable regression, namely, income and consumption, or the purpose of determining the impact of total expenditure (taken as proxy for income) on the consumption expenditure on different goods and services.

The objective of the analysis in particular is to estimate the level of consumption expenditure per month, the marginal propensity to consume (MPC) and the income elasticity of the various goods and services. The MPC being the ratio of change in the consumption expenditure on a commodity to change in total expenditure will show the relative importance assigned to the various goods and services by the sample households. The total expenditure elasticity, which is the ratio of proportionate change in consumption expenditure on a commodity to proportionate change in total expenditure can serve to classify goods and services into necessities and luxuries, the former being those with elasticity less than unity and the latter with elasticity greater than unity.

In consumption studies many types of curves have been used in regression analysis. Prais and Houthakker (1955) in their British family budget study have considered five forms of relationship and concluded that double logrithmic form

gives a fairly satisfactory description of the income-consumption relationships of most of the commodities. In India the National Council of Applied Economic Research (NCAER, 1967) carried out their analysis using three forms: linear, semi log and double-log. Gupta D.B., (1973) employed eight different models in his study of the consumption pattern on food grains and clothing in India. Patel, V.C., (1973) considered the double log model satisfactory when the income range is sufficiently narrow and the consumption is expressed in value terms rather than in terms of quantity.

In the present study two forms of Engel curves were adopted. The models fitted were:

i) $Y = a + b.X + e$

ii) $\log Y = a + b.\log X + e$

Where, Y denotes the expenditure on a particular commodity, X denotes the income, a and b are the regression parameters and e is the error term. a is the intercept on the y-axis (i.e. X = 0). In model 1, this can be given a meaningful interpretation in certain cases. For instance, if the curve fitted relates to production in a factory, then it would mean the cost that the factory has to undergo even when there is no production (X=0), in other words it would be the fixed costs.* In the linear model the regression coefficient b denotes the MPC, whereas in the double log model it gives straightaway the elasticity of Y with respect to X.

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* Vide P.Rao and R.L.Miller, APPLIED ECONOMITRICS, Prentice Hall India Pvt.Ltd., 1972, p.6.

Further, while running the regression for the entire sample of 200 households it was felt, that it would be worthwhile to do it once taking the expenditures per capita and another time taking the expenditures for the household as a unit. Per capita values (dividing expenditure per month on the goods by the total number of adult units of the household, taking children 14 and below as half unit) take into account the family size. This facilitates comparision. Taking household as unit has however the advantage of taking economies of scale into account, which might be significant for certain commodities and services.

As dependent variables (Y) the following were taken:

Total food - aggregate expenditure on food items;

Total non-food - aggregate expenditure on non-food items;

Cereals;

Meat, fish, vegetables, dal, edible oils - expenditures on these being added and taken as one variable;

Pan, bidi, tea, being another grouped category;

Clothing and foot wear;

Fuels - expenditure on Kerosene, fire wood, matches;

Miscellaneous - Under this, education, transportation, medicine, maintenance of housing were grouped.

The grouping of items suitable under one category helps to achieve a certain homogeneity. Since the sample households belonged to the poorer sections of society, their outlay on

non-food items was barely fifteen per cent of their total income and did not warrant any further classification in view of the very low amounts spent on education or transportation etc.

Table 22 gives in summary from the results of the regression for the 200 households on the above mentioned categories of expenditure, both for per household and per capita on the basis of model 1. Table 23 gives similar results for model II. The unit of time taken was month. In both tables the regression co-efficients were highly significant at 0.001 level as judged by the t-values.

Table 22 : Results of Regression of Per Household and Per Capita Consumption Expenditure on Per Household and Per Capita Aggregate Expenditure of 200 Sample Households.

Model fitted (Linear) $Y = a + bX + e$

Model-I

Per Household

Items	Inter-cepts	Regression Coeffi-cients	R-values	t-values	F-values
Total food	13.878	0.836	0.996	163.013***	26573.03
Cereals	50.66	0.588	0.975	61.86 ***	3826.65
Meat, fish, vegetables, dal, edible oil.	-28.401	0.203	0.890	27.469***	754.57
Pan, bidi, tea.	- 8.392	0.045	0.809	19.428***	377.43

contd.....

Items	Inter-cepts	Regree-ssion Coeffi-cients	R-values	t-values	F-values
Total Non-food	-13.879	0.164	0.915	32.041***	1026.61
Clothing & foot wear.	- 5.865	0.052	0.897	28.685***	822.85
Fuels	6.329	0.061	0.862	23.965***	574.33
Miscellaneous (Education, Transportation, Medicine, Housing.	-14.539	0.051	10.811	19.554***	382.36

*** = Significant at 0.001 level.

Model - I

Per Capita

Items	Inter-cepts	Regre-ssion Coeffi-cients	R-values	t-values	F-values
Total food	3.735	0.833	0.993	126.811***	16081.16
Cereals	13.044	0.580	0.958	47.553***	2261.30
Meat, fish, vegetables, dal, edible oil.	-7.153	0.206	0.853	44.130***	1947.47
Pan, bidi, tea	-2,155	0.046	0.744	15.705***	246.67
Total Non-food	-3.736	0.167	0.875	25.494***	649.97
Clothing and footwear.	-0.976	0.049	0.855	23.248***	540.48
Fuels	1.239	0.063	0.800	18.781***	352.73
Miscellaneous (Education, Transportation, Medicine, Housing)	-3.999	0.055	0.733	15.194***	230.86

*** = Significant at 0.001 level.

Table 23 : Resultsof Regression of Per Household and Per Capita Consumption Expenditure on Per Household and Per Capita Aggregate Expenditure of 200 Sample Households.

Model fitted II (Double log), $\text{Log}Y = a + b \log X + e$

Model II — Per Household

Items	Intercepts	Regression Coeffi-cients	R-values	t-values	F-values
Total food	-0.091	0.990	0.996	163.120***	26608.35
Cereals	-0.108	0.953	0.980	70.392***	4955.08
Meat,fish, Vegetables, dal, edible oil.	-2.109	1.039	0.902	29.433***	866.32
Pan,bidi,tea.	-7.569	1.595	1.595	16.698***	278.83
Total Non-food	-2.477	1.075	0.915	31.912***	1018.40
Clothing and footwear	-4.171	1.149	0.899	29.036***	893.12
Fuels	-1.576	0.831	0.838	21.687***	470.36
Miscellaneous (Education, Transportation, Medicine, Housing.)	-9.603	1.871	0.763	16.651***	277.27

*** = Significant at 0.001 level.

contd... Per Capita

Items	Inter-cepts	Regre-ssion Coeffi-cients	R-values	t-values	F-values
Total food	-0.073	0.984	0.994	136.128***	18530.88
Cereals	-0.073	0.935	0.972	58.314***	3400.58
Meat, fish, vegetables, dal, edible oil.	-2.172	1.062	0.872	25.174***	633.77
Pan, bidi, tea.	-5.148	1.312	0.756	16.256***	264.28
Total Non-food	-2.521	1.107	0.884	26.732***	714.64
Clothing and footwear	-3.959	1.149	0.862	23.993***	575.68
Fuels	-2.023	0.871	0.795	18.441***	340.08
Miscellaneous (Education, Transportation, Medicine, Housing.)	-6.291	1.502	0.727	14.911	222.35

*** = Significant at 0.001 level.

Model 1 - Linear Regression of Consumption Expenditure on Income:

Model 1 (Linear regression model) is used basically for discussing MPC given by the regression co-efficient. Arranging these values in descending order, the following feature can be seen.

	Per household	Per Capita
Cereals	0.588	0.580
Meat, fish, vegetables, dal, edible oil.	0.203	0.206
Fuels	0.061	0.063
Clothing and footwear	0.052	0.049
Miscellaneous	0.051	0.055
Pan, bidi, tea.	0.045	0.046
Total food	0.836	0.833
Total non-food	0.164	0.167

The co-efficients for total food 0.836 and total non-food 0.164 (Table 22) indicate that if there is an increase of Taka 100 in income, Taka 83.6 will be spent on total food and only Taka 16.4 will be spent on non-food items.

The high values of MPC or co-efficients for cereals and meat, fish etc. indicate that when there is an increase in income a substantial part of it will still be spent for satisfying basic food requirements. It is also noted that the figures for per household and per capita do not differ much. Could it be that in the case of poor families the economies of scale do not operate?

Model II - Double Log or Log Linear Regression :

In the following paragraphs, a brief discussion on income elasticity, as found through the regression analysis, is done. The figures given in model II in Tables 23 and 23,

arranged in the descending order are:

	Per household	Per Capita
Miscellaneous	1.871	1.502
Pan, bidi, tea.	1.595	1.312
Clothing and footwear	1.149	1.149
Total Non-food	1.075	1.107
Meat, fish etc.	1.039	1.063
Total food	0.990	0.984
Cereals	0.953	0.935
Fuels	0.831	0.871

The figures indicate that total food, cereals, and fuels are to be deemed as necessities for this group, while miscellaneous, pan, bidi, tea; clothing and footwear, meat, fish, vegetables etc. are to be treated as luxuries. There is good agreement between the per household values and per capita values (Tables 22 and 23).

What does income elasticity being greater than unity imply? At this point it is essential to bear in mind that the majority of the sample consisted of households belonging to pooper strata, who had not reached saturation level in basic food requirements. The discussion of MPC in the preceding peragraphs supports this statement (cereals 0.586 and meat, fish etc. 0.203). That is why, the elasticities for cereals and fuels are nearly unity. Since the outlay on other items in absolute Taka-values is very low, the income elasticities

being greater than unity only indicates that within the bounds of the marginal amounts spent on miscellaneous items of pan, bidi, tea, etc. there is preferential spending on these categories. As the low level of living evidenced by these families all expenditure is on basic necessities as understood in common parlance. (After all, any human being needs beverages or some stimulant). Hence, while it may be justified in describing the consumer basket of this group in terms of preferences, it should not be forgotten that they have not reached saturation level for any of the items. The fact that these families do have preferences is of course related to the fact that if some elasticities are less than unity, then elasticities for the remaining commodities have to be by definition of elasticity, greater than unity. All commodities and services cannot have elasticity less than unity.

However, summarizing the results of preceding analysis it can be concluded that cereals and meat, fish, vegetables, dal etc. account for nearly eighty per cent of the marginal propensity to consume, while in terms of elasticities cereals and fuels turn out to be necessities; miscellaneous, pan, bidi, clothing and footwear, turn out to be luxuries, (in technical sense of the term). The regression for per household and per capita consumption yeilds such close values that economies of scale do not seem to be operating.

PART 3

THE EFFECT OF INCOME, FAMILY SIZE, FEMALE LABOUR PARTICIPATION AND RELIGION ON CONSUMPTION EXPENDITURE :

So far the regression analysis has been confined to two variables, namely, income and consumption expenditure on various goods and services. In all cases the findings confirmed income as a highly significant determinant of household consumption pattern. The two-variable model however assumes the homogeneity of consumer behaviour in the sample households and also "does not allow for the operation of economies of scale in household consumption" (Gupta, 1973, p.3). A number of other factors have therefore been considered in consumption studies by other researchers. National Council of Applied Economic Research (NCAER, 1967) took into consideration the number of consumption units and the educational level of the head of the household while studying consumption behaviour. Singh (1968) has investigated the effects of household size and composition and occupational factors on the patterns of consumption. Iyengar et al (1968) examined the influence of household size. Gupta, D.B., (1973) has investigated the effect of household size as well as the age of the head of the household on consumption. In fact, the recommendation has been to include as many variables as possible : "In any really satisfactory study of consumber behaviour we should

perhaps include such factors as education, age, region, occupation etc." (Iyengar, N.S., 1967, p.95).

In the present study the independent variables taken for analysis have been : female labour participation, family size and religion, apart from total expenditure (serving as proxy for income). The rationale behind the selection of the variables should be obvious. Female labour participation is the focus of the study and religion plays such a pervasive role in Bangladesh society that it seemed unwarranted to leave in out. A question might rise, however, for leaving out education or age of the head of the household. It may be remembered that the respondents belong to poorer section of society, whose food consumption occupies as much as eighty five per cent of their total income, leaving barely fifteen per cent for outlay on non-food items. Factor, such as education plays a role in determining consumer preferences when the outlay on non-food items is considerable (Srinivasan, K., 1978). With affluent families, it is therefore interesting to note whether families go in for travel or investments in firms, real estate or durables, when their income increases. In the present study, however, many categories of non-food expenditures have been grouped as miscellaneous so that a preference analysis is not very informative. Further, education for these families studied was confined to a very low level so that one could talk only of literacy or illiteracy.

As female labour participation (FLP) and religion are qualitative in nature they were introducted in the regression as dummy variables. The following model has been used to examine the effects of the four explanatory variables on consumption:

$$Y = B_o + B_1X_1 + B_2X_2 + \alpha_1D_1 + \alpha_2 D_2 + e$$

Where Y = consumption expenditure

X_1 = Income (Total Expenditure) as proxy for income)

X_2 = Family Size (in adult units)

D_1 = 1, if housewife is employed

= 0, if housewife is not employed

D_2 = 1, if the household is Hindu

= 0, if the household is Muslim

(In the double-log model D_1 and D_2 were put equal to 0.01 instead of 1)

As dependent variable, Y, the following were taken:

total expenditure on food, total expenditure on non-food, cereals; meat, fish, vegetables, dal, edible oil; pan, bidi, tea; clothing and footwear; fuels; miscellaneous, thus apart from total food and total non-food, there were three categories of food and three categories of non-food.

For stepwise multiple regression the variable having the largest correlation with the dependent variable entered the regression first; at the subsequent stages partial correlations

were calculated for the remaining variables and the one with the largest correlation was fitted at each stage. The model thus took the form (assuming the order, X_1, X_2, D_1, D_2).

$$Y = Bo + B_1X_1 + e$$

$$Y = Bo + B_1X_1 + B_2X_2 + e$$

$$Y = Bo + B_1X_1 + B_2X_2 + \alpha_1D_1 + e$$

$$Y = Bo + B_1X_1 + B_2X_2 + \alpha_1D_1 + \alpha_2D_2 + e$$

Apart from simple linear regression the log-linear model was also fitted. A standard regression program was used for the analysis by means of a computer.

Since the influence of income has already been discussed in the earlier part, particular interest in this analysis is focussed on the effect of other variables, namely, family size, female labour force participation (FLP) and religion. The following table gives the highlights of the regression analysis (stepwise multiple regression).

As can be seen from Table 24, female labour participation did not figure in any of the items as a significant variable. Family size proved to be significant at 0.05 level in the case of cereals only in both the models. Religion was significant at 0.05 level in the case of total non-food (double log model alone) and in the case of fuels in both the models.

Table 24 : Summary of Results of Stepwise Multiple Regression of Total Expenditure (T), Family Size (FS), Religion (R), and Female Labour Participation (FLP) on Consumption Expenditure (200 households).

I Linear Model

Items	Intercepts	Regression Coefficients
Total food	13.959	0.836(T)
Total non-food	-13.823	0.164(T)
Cereals	25.171	0.565(T) 9.819(FS)
Meat, fish, vegetables etc.	-28.375	0.203(T)
Pan, bidi, tea.	- 9.389	0.045(T)
Clothing and footwear	- 5.864	0.052(T)
Fuels	5.876	0.050(T) 5.242(R)
Miscellaneous	-14.535	0.052(T) 5

II Double Log Model

Items	Intercepts	Regression coefficients
Total food	-0.101	0.992(T)
Total non-food	-2.411	1.062(T) 0.093(R)
Cereals	-0.061	0.932(T) 0.061(FS)
Meat,fish,vegetables etc.	-2.110	1.040(T)
Pan,bidi, tea.	-7.569	1.595(T)
Clothing and footwear	-4.172	1.149(T)
Fuels	-1.505	0.816(T) 0.108(R)
Miscellaneous	-9.603	1.871(T)

The figures for family size in the case of cereals are 9.819 (MPC) and 0.061 (Elasticity). These values imply that if family size increased by one unit then the expenditure on cereals would go up by Taka 9.8.

The figures for religion in the case of fuels are 5.242 (MPC) and 0.108 (elasticity) implying that Hindu households consume additional fuel to the extent of Taka 5.24 per household, other things being equal. This additional consumption could be due to the interaction of several variables. The Hindu households have significantly larger number of employed home-makers whereas in Muslim households the Purdah observance acts as a strong inhibiting factor.

From our point of view, however, the most important fact is the failure of female labour participation to have any effect on consumption level. This emphasizes the need for providing women who are employed with reasonable wage levels. Unless this is done, women will withdraw from the labour market at the earliest opportunity. Both from the point of view of social justice and wellbeing hard labour of 8 to 10 hours a day demands commensurate recompensation. Withdrawal of women from the labour market would mean a recession in development. Therefore, it is essential to prescribe adequate minimum wage level and also set up a machinery to enforce it.