Income Generating Activities and Livelihood Patterns of Rural Women: A Sociological Study in Sonaray Village under Nilphamary District

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Abstract: - The objective of this study was to assess the improvement of livelihood patterns of rural women through income generating activities. Survey method was used here and 120 respondents from 6 occupations were taken purposively. Data were collected through a structured questionnaire and it contained several items on socio-demographic status, family decision, monthly income and savings from it, water facilities, health facilities, patterns of sanitation, numbers of school going children, access to recreation etc. This paper tries to embody the livelihood patterns of rural women in comparing with the before and after involvement with income generating activities. Possible impact of their involvement with income generating activities had been drawn in assessing the socioeconomic conditions of the respondents. This study may seek a further research for the betterment of the Bangladeshi rural women.

Keywords: Income Generating Activities, facilities, empowerment, recreation

I. INTRODUCTION

) angladesh is one of the least developed countries and **D** women constitute little less than half of its total population of which a large proportion live in rural areas, the majority of rural population, particularly women is subject to inequality and unemployment. They have very limited access to income generating activities and consequentially less opportunity to contribute to their family income even though they are involved with non-paid, agriculture and household work (Karim, 2011). Income is the most important element of human well fare and improved living condition. It also helps to improve people's improved health, socio-economic as well as political capability (Mondal et al. 2009). Rural women especially in poor households engage in divers and multiple activities to improve their livelihoods by maximizing income generation activities (IGA). These activities may include farm and non-farm action, many times linked to other activities carried out by rural as well as non-rural households. Sometimes nonfarm activities are considered as a coping mechanism to insufficient land of the poor people or less income from agriculture (Rahut, 2008). Currently rural women in Bangladesh have an anchoring role in the management of their families as well as participation in different income generating activities like crop production, livestock and poultry rearing, aquaculture etc. (Al-Amin, 2008). Bangladesh employed rural women in different income generating activities (IGAs) for earning money (Ahmed et. al.2011) by means of small loans as microcredit from different loan providers and improves their economic condition (Sultana and Hasan, 2010).

The agriculture sector of Bangladesh contributes 17.02 % of GDP of the economy. Livestock and poultry is an important part of agriculture in Bangladesh. For the development of the agrarian and largely subsistence economy of the country livestock and poultry sectors plays an important role (MOF, 2013). Bangladesh utilize the livestock sector as a means of their survival with an important associate sector for unemployed (Shamsuddoha, 2009) which are also associated with the collection and selling of dried dung cake by the poorest women during cooler time of the year. In a developing country like Bangladesh, participation of women in the national economy is essential because the active participation of these women can have a crucial and positive impact on the social and economic activities and would definitely improve their living standard which in return would reduce the poverty level .In the rural societies women are often responsible for providing food for their families, even by production. In rural Bangladesh, poverty alleviation is hardly achieved unless women are encouraged to participate in the income generating activities who are struggling hard to earn their livelihood and trying to overcome poverty generally do not get any incentive from the influential people of the locality. Rural women in Bangladesh generally work hard and contribute a lot in the income generating activities. They participate in poultry, livestock rearing, Handicraft and seasonal vegetable production (Karim, 2012). Islam (2008) also identifies an important approach prevailing in Bangladesh is that poor women are taking animals as share basis. The poor women take animal and rear animal from the rich people as a 50% return share basis with offspring.

Pond fish production is an important employment creator for the women which ultimately help to improve their standard of living. They also concluded that women can manage and produce fishes in smaller pond which are associated with their homestead areas (Rahman and Naoroze, 2007). Women in Bangladesh also conduct several small businesses like small shop keeping; trading video cassettes, operate small grocery shops close to their homes, sometimes moving from place to place for selling cloths and other household items (Fakir, 2008 and Farid et al., 2009).

Participation of women in income generating activities which showed that in case of both low and medium income households, female participation is higher in non-farm activities than the high income household (ADB, 2007). Women Involved with income help improving the empowerment of rural women which ultimately related with reduction of their fertility rate and changing life (Islam and Mainuddin, 2015). But in the northern part of Bangladesh, rural women are living in extreme poverty and they are to depend on men and this process keeps them out of the track to participate in social, political and economic decisions. The objective of this study was to explore the aspects of improvement of livelihood patterns of rural women involved with IGAs.

II. MATERIALS AND METHODS

The study has been conducted through the use of survey method. The Study area was Sonaray village under Nilphamary district. This is one of the poorest districts in Bangladesh and conditions of rural women are very vulnerable to poverty. Purposive sampling was adopted for this study. Respondents were categorized into 6 groups i.e. Poultry Farm, Vegetable cultivation, Handicraft, Livestock Farm, Puffed Rice Making and Selling and Local Garments and from every category 20 respondents have been taken for the study. Data were collected from field during august to September, 2017. A semi interview schedule was developed and a pilot survey on 20 respondents was executed. After that the interview schedule was finalized and used for door to door data collection. Thereafter, data were coded and entered into a database system using software named Statistical Package for the Social Sciences (SPSS). Both descriptive and inferential statistics were used for Univariate and Bivariate analyses.

III. RESULTS AND DISCUSSION

Socio-demographic and economic characteristics of the respondents

The level of entitlement to basic household necessities depends on the employment, income opportunities, control over assets, current income level and endowment of that household (Ahmed, 2008). It is seen from table1, 85 percent respondent's age ranged from 26 to 46 years, more than 52 percent respondents were from Hindu community and more than 59 percent respondents were married in this study. Only 15 percent respondents were highly educated and more than 43 percent respondents of this study live in nuclear family whereas about 57 percent respondents were from the study live in family.

Women's empowerment depends on taking part in various development activities, it is there-fore observed that the involvement of women in various sector activities has empowered them in social, economic and cultural fields (Masuda, 2017) even attainment in family decision making may be a crucial social factor specially in assessing the nature of empowerment of rural women. It is observed that more than 33 percent respondents' husbands take family decisions in the family affairs whereas exactly 30 percent respondents can do the same work. 44.2 percent respondents had 1-2 School going children in the family and 41.7 percent respondents had 3-4 years of duration of involvement in IGAs. When different dimensions of the livelihood issue are considered, the incidence of income is the most important. Living standard of the rural poor would only be uplifted when they receive income from the economic activities (Ahmed, 2008). It is also seen that more than 21 percent respondents of this study saved 501-700TK from their income generating activities, whereas more than 19 percent respondents followed by TK 701-900. In the contrary about 26 percent respondents did not save any amount. So, it can be said that more than 74 percent respondents of this study saved TK 300-1000 per month. About 88 percent respondents were connected to some sorts of associations to improve their livelihood patterns where about 36 percent were involved in ASA, more than 28 percent involved in BRAC and more than 23 percent in TMMS. Women involved in IGAs has improved their cash savings, asset ownership of both productive (cattle, goat, poultry) as well as non-productive (jewellery, TV/radio, small vehicle) (Sultana and Hasan, 2010). 34.2 percent of the respondents had the access to watch TV for recreation, 14.2 percent women went to cinema hall, 26.7 percent women passed their time gossiping with others and about 25 percent

Types of family and having bank account

respondents were involved in listening radio.

It is seen from the above table that 59.77 percent respondents from nuclear family had a bank account whereas 40.23 percent from joint family had the same status.

Patterns of toilet

Table 3 indicates that about 72 percent respondents used toilets in which about 41 percent were of unhygienic before their involvement with IGAs whereas about 48 percent respondents used hygienic one, more than 32percent used flash connected one and only 20 percent are followed by unhygienic one after involvement with IGAs.

Health facilities

Women with smaller amounts of capital can also operate smaller business which helps them to earn more to give more inputs into their family food habits, housing condition, health and even sanitary facilities (Kuhinur and Rokonuzzaman, 2009). Women of IGAs can utilize their increased income for their medical treatment purposes (Downs, 2007)Before involvement with IGAs, more than 75 percent respondents took treatment from Allopathic and Homeopathic doctor whereas more than 84 percent respondents received their medical treatment from Community Clinic and Govt. Health Complex after involvement with IGAs. Only about 16 percent respondents took treatment from Private Clinic.

Logistic regression: Analysis of monthly income with water facilities, sanitation facilities and health facilities

Variables	Codes and Categories
Monthly Income	4000-8000=0 and 8001-12000=1
Water Facilities	Tube well and Shallow(Machine)=0, Deep Canal=1
Sanitation Facilities	Hygienic and Flash Connected=0 Unhygienic=1
Health Facilities	Community Clinic and Govt. Health Complex=0 Private Clinic=1 cliniClinic=1

In both developed and developing countries, woman's income from economic activities added substantially to men's earning, enabling them to meet the requirements for daily living (ADB, 2007). We see a significant statistical relationship of monthly income with water, sanitation and health facilities. It is also evident that 91.4 percent of the variance of monthly income can be explained by the variables and logistic regression produces a positive relationship with the table variables (F=196.235 and p<.001).

Curve Estimation of Monthly Income with School Going Children

Downs (2007) have revealed that women can utilize their increased income for payment of children's educational institutions fees and from curve estimation, it is observed that the women who had more income were able to send their children to school and there is a perfect positive relationship between monthly income of the respondent and their number of school going children. The possibility of increasing the number of school going children goes with the increased monthly income and it indicates a perfect relationship.

Table 1Socio-demographic characteristics of the respondents

Categories	N %	Categories	N %
Age		Monthly income(in TK)	
19-25	22(18.3)	4000-6000	20(16.7)
26-32	30(25.0)	6001-8000	37(30.8)
33-39	25(20.8)	8001-10000	42(35.0)
40-46	25(20.8)	10001-12000	21(17.5)
47-53	18(15.0)		
Religion		Types of family	
Islam	40(33.3)	Nuclear	52(43.3)
Sanatan	63(52.5)	Joint	68(56.7)
Christian	17(14.2)	Amount of saving(tk)	

Marital status		300-500	18(15.0)
Married	71(59.2)	501-700	26(21.7)
Unmarried	19(15.8)	701-900	23(19.2)
Widow	16(13.3)	901-1000	22(18.3)
Divorced	14(11.7)	No Response	31(25.8)
Educational qualification		Involvement with association	
Primary	50(41.7)	BRAC	34(28.3)
Secondary	29(24.2)	ASA	43(35.8)
Higher Secondary	23(19.2)	TMSS	28(23.3)
Bachelor Degree	10(8.3)	No response	15(12.5)
Mastars Dagraa	8(6.7)		
Masters Degree	0(0.7)		

No of school going children		Duration of Involvement (year)	with IGAs
1-2	53(44.2)	1-2	35(29.2)
3-4	45(37.5)	3-4	50(41.7)
5-6	22(18.3)	5-6	35(29.2)

Taking family decision		Access to recreation		
Husband	40(33.3)	Watching TV	41(34.2)	
Father	30(25.0)	Going to cinema hall	17(14.2)	
Own	36(30.0)	Gossiping with others	32(26.7)	
Son	14(11.7)	Listening radio	30(24.9)	

Table 2 Cross tabulation between the types of family of the respondents and their having bank account

Tunce of family	Having bank account			
Types of family	Yes	No		
Nuclear	52(59.77%)	0(0.0%)		
Joint	35(40.23%)	33(100%)		
Total	87(100%)	33(100%)		

Table 3 Sanitation facilities before and after involvement with IGA

	Patterns of Toilet					
Before involve	ement with IGA	After involvement	with IGA			
Types of Toilet	- Ivpes of Louet		Percent (%)			
Hanging	31.7	Hygienic	47.5			
Unhygienic	40.8	Flash connected	32.5			
No response	27.5	Unhygienic	20.0			
Total	100.0	Total	100.0			

(Source: Field survey, 2017)

Table 4 Health facilities before and after involvement with IGA

Health facilities of the respondent						
Before involvement with IGA After involvement with IGA						
Types of treatment Percent		Treatment taken from	Percent (%)			
Allopathic	38.3	Community clinic	35.8			
Homeopathic	37.5	Govt. Health complex	48.3			
Kabiraj	24.2	Private clinic	15.8			
Total	100.0	Total	100.0			

(Source: Field survey, 2017)

 Table 5 Relationship of monthly income with water facilities, sanitation facilities and health facilities

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	p- value
	В	Std. Error	Beta		
(Constant)	6179.359	124.216		49.747	.000
Water Facilities	1398.919	221.044	.349	6.329	.000
Sanitation Facilities	1310.268	217.042	.348	6.037	.000
Health Facilities	2278.770	212.950	.443	10.701	.000

a. Dependent Variable: Monthly Income

Note: R =.914, R2 = .0835, Adjusted R2 = .831, Critical Value of F =196.235, and Sig =.000

Table 6 Relationship of monthly income with their school going children

	Coefficients							
	Unstanda Coeffic		Standardize d Coefficients	t	Sig.	ANOVA		
	В	Std. E	Beta					
MI^1	004	.001	-4.692	- 3.773	.000	Mean Square-		
MI ** 2	5.349E-7	.000	10.668	4.073	.000	89.034		
MI ** 3	-1.952E- 11	.000	-5.107	-	-	F - 444.757,		
(Constant)	9.380	2.575		3.643	.000	p<.001		

IV. CONCLUSION

Finally it can be concluded that Women make essential contributions to the livelihood and rural economics in all developing countries but rural women belong to the most disadvantage part of the society and face a difficult situation in terms of social oppression and economic inequality .They still have not been able to be integrated into mainstream of production . But the overall situation is changing and becoming better day by day with the involvement of women in various income generating activities and their labor is going to be recognized. This group needs to bring in economic

activities for livelihood development by exploring suitable income generating activities that help to improve their livelihood patterns. Substantial agricultural knowledge accompanied by favorable attitude towards IGAs motivated the rural women to participate more in different IGAs and earn extra income. Although both agricultural (vegetables cultivation, tree plantation, poultry and domestic animal rearing, tree plantation, fish culture) and non-agricultural (cottage industry, rice processing and small business) IGAs are operated by the rural women. However, agricultural IGAs are predominant. Participation of the respondents into different IGAs expedites their income ultimately support them to bring much positive opinion as income from IGAs and it has some driving forces to improve the quality of life standard. Therefore, the findings of the study suggest that after joining into different IGAs, the women are more prone to earn money to help to boost up their current situation into a more conducive direction. This situation can be accelerated more by arranging more training programs and government should take more actions for upgrading their knowledge and attitudes towards IGAs.

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