

# Economic Empowerment of Rural Women in Bangladesh

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In Bangladesh women participation in business activities is noticeably low besides they constitute half of the country's population. Owing to lack of economic empowerment, women find little opportunities to get themselves involved in decision-making. The situation of rural women is even worse in this regard. Marginalised rural women have little or no say in the family affairs due to the patriarchal structure of Bengali society, social norms, lack of education, awareness, and non-economic involvement. In addition, natural disasters increase the level of existing inequalities, particularly relating to women.

The 'Regenerative Agriculture and Sustainable Livelihoods for Vulnerable Ecosystems (RESOLVE)' programme in Bangladesh aims to empower women with an equal role in decision-making. In order to ensure the empowerment, the prerequisite is resources, effective access to and control of economically productive resources (UNDP 2008). Therefore, the programme has introduced alternative livelihood options like homestead gardening, animal husbandry, local blanket and mat-making, etc., keeping women beneficiaries in focus.

The interventions have been well received by the right holders (RHs) and contribute to the income of the poor, especially women. For example, homestead vegetable cultivation contributes mainly to the income of women since they now have savings and some economic strength at the family level. RESOLVE, through economic empowerment, has helped them achieve confidence to articulate their thoughts and decisions.

## 1. Introduction

Over the years, Bangladesh has made considerable progresses in economic and socio-cultural sectors for women. In spite of these achievements, a large portion of women in this country has yet to be empowered to actively participate in the social, cultural, economic, and political fields.

The poor status of women in family and society exists even now due to the strong patriarchal structure of the society while nearly half (49.94 per cent) of the population of the total 152.52 million is female (BBS 2012). The poor socio-demographic status of women might not only affect the social harmony but also social well-being in various dimensions as well (Rahman 2013).

Households managed by women in Bangladesh, generally "male-absent households," are usually formed in the event of disruption of the standard lifecycle (Joshi 2004). Consequently, the demographic composition of women headed-household is different than those headed by men.

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Working at home (family care) is always seen as a regular work of women without proper recognition of their labour (Rahman 2013). The women are primary caregivers and domestic workers within the household at every stage of their life cycle, and this responsibility is expanded to serve the needs of the community, too (FAO 2005, p. 17).

Women's economic empowerment refers to increase in their capacity to bring about economic change for themselves, which is increasingly viewed as the most important contributing factor to achieving equality between women and men (ICRW 2010). Poor educational attainment, inadequate training, and social immobility often prevent them from responding to these opportunities. In addition to their routine domestic work, rural women in Bangladesh play an active role in ensuring household food security. They not only ensure protein supply of the family through rearing livestock and catching fish but also contribute to the household diet by growing vegetables and fruits in the homestead garden. Farm activities in the homesteads, ranging from selection of seed to harvesting and storing of crops, are predominantly managed by women (Saleh 2011).

Female earning is increasingly becoming vital to the rural households, especially the poor households. Owing to increasing economic pressures, gender roles are becoming flexible to enable women to engage in work traditionally regarded as male-oriented. Social norms and traditions are changing due to extreme poverty and food crisis, and women are appearing in the field as well (Shirin 1995).

RESOLVE, is thus, empowering rural women (particularly women-headed households) economically so that they can have alternative livelihood options to bring about a positive change in the life and livelihood of their households. The long-term aim is to ensure that these options are replicated in different parts of the country by the different government and non-governmental organisations. This increases the pace for achieving the sustainable development goals.

## 2. The Role of Rural Women

The role of women is very significant in view of many social barriers and constraints, particularly in rural areas. The economic and social contributions of rural women can be divided into two broad categories, i.e. work for the community, and work for the household. In a community, the economic production base determines the work or labour of rural women in various segments of production. Rural women actively contribute to community production in most countries, thus improving social linkages and kinship relationships and facilitating resource exchange in times of need (FAO 2005, p. 17).

In the household, the traditional gender role ideology, founded on culture and religious tenets, determines the participation of rural women in household production (Ibid). Contributions made by women in the household are increasingly affected by changes external to the household. For instance, rural poverty has acted as a push factor whereas new economic opportunities outside the household have emerged as pull factors, encouraging rural women to cross customary gender role boundaries and to participate in the economy outside the household, often in farm production and sometimes in off-farm production (Ibid).

Rural women always adopt diverse and intense household resource-use strategies to cope with food-deficit situations, such as during the lean season and natural disasters when they intensify their efforts in homestead production and seek non-farm production options (Saleh 2011).

### 3. Empowerment of Women

Economic empowerment of women is not only a mean to speed up economic growth but also a matter of advancing human rights for women. Owing to the patriarchal structure of the society, most of the female contribution remains unseen, unrecognized, and unaccounted for.

The issues relating to the women empowerment differ from country to country. Sen and Batliwala (2000) write that the issue of women empowerment depends on having sufficient control over resources, personal capacity, and a sense of self-confidence and self- efficacy, as well as on changing traditional ideology.

The issues that affect the women empowerment in the Indian subcontinent include: patriarchal value system, social attitudes and practices, poor level of political participation by women, lack of legal awareness and poor economic status (Mohanty 1995). Naila Kabeer (1999) argues that the women empowerment is “a process by which those who have been denied the ability to make strategic life choices acquire such ability”.

Formulating the guidelines on women empowerment, the third of eight Millennium Development Goals (MDGs), UNFPA (n.d.) has identified five components. . These components are: “women’s sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally (Ibid).” These components, if applied in economic sphere, would empower women economically.

A woman who has the ability to succeed and advance economically and the power to make and act on economic decisions is identified economically empowered by ICWR. Economically empowered women invest extra income in their children, providing a route to sustainable development (Ibid).

According to UNDP (2014), “women’s economic empowerment requires bold and sustained action to advance women’s opportunities and rights and to ensure that women can participate and be heard.” Economic empowerment of women,” according to the UN Women (2014), “Women would lead to gender equality, poverty eradication and inclusive economic growth”. The contribution of women in economies is enormous, whether in businesses, on farms, as entrepreneurs or employees, or by doing unpaid care work at home (Ibid).

Besides equality in number, the social status of women in Bangladesh is quite low, particularly in rural areas. Therefore, they become the victims of social oppression as well as economic inequality (Rahman 2013). Islam (2011) argues that rural women in Bangladesh are adversely affected due to landlessness, illiteracy, low life expectancy, low rate of labour force

participation, higher rate of unemployment, high fertility, mortality, and morbidity. The women empowerment in Bangladesh is linked to economic advancement and self-dependency of women (Rahman 2013).

This paper aims to assess the process of empowerment of rural women by exploring changes in their livelihood status in terms of economic activity, increasing trend of income, consequent reduction in both income and food poverty and their increased contribution in family decision-making. Engagement in alternative economic activities and subsequent improvement in life and livelihood would not only empower rural women but also provide sustainable livelihood.

## 4. Economic Empowerment of Rural Women: A Study from RESOLVE

### 4.1. Location

Char-dominated Sundarganj *upazila*<sup>3</sup> of Gaibandha district is the first survey area. Gaibandha, one of the northern districts of Bangladesh, experiences different natural disasters like flood, drought, and riverbank erosion every year. The second surveyed area is Kazipur upazila of Sirajganj district. The district is located in the centre of Bangladesh. Kazipur upazila, bounded by Jamuna river, is one of the climate and natural hazard-stricken upazilas of Bangladesh. Flood, river bank erosion, drought, and tornado are common natural calamities of the area. Shariatpur is one of the southern districts having high a climate exposure. On account of geophysical and socio-economic context, Goshairhat upazila, the third surveyed area, is one of the most vulnerable sub-districts of Shariatpur.

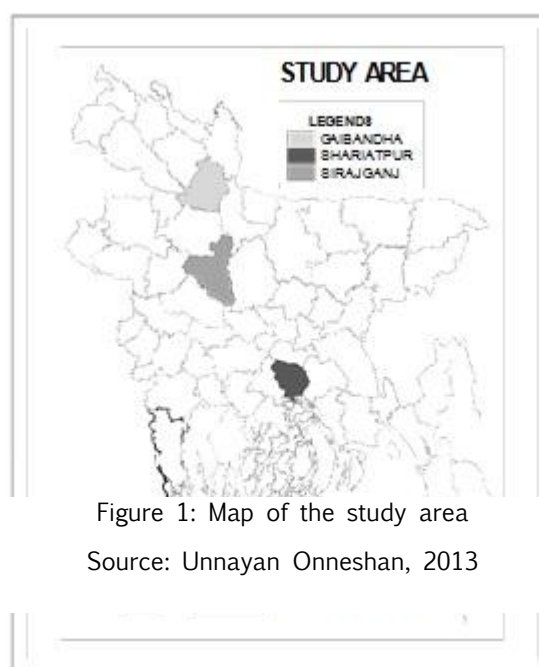


Figure 1: Map of the study area

Source: Unnayan Onneshan, 2013

### 4.2. Methodology

A stratified two-stage sampling was adopted to monitor the state of livelihood by using a pre-designed questionnaire. Data was collected on a monthly basis and monitored on a quarterly basis. Survey data was also compared with the national statistics (i.e. HIES 2005 and 2010). The households have been selected using stratified sampling technique, considering their position incompatible with the orthodox poverty line (World Bank poverty

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<sup>3</sup> *Upazila* is a sub-district

line criteria of daily income is less than USD 1.25) to maintain comparability with the national statistics in case of necessity.

For calculating poverty, the collected data has been analyzed using the cost of basic needs (CBN) method, articulated by the World Bank, which is commonly used by the national statistical agency, the Bangladesh Bureau of Statistics (BBS). The CBN method captures the cost of a basic food basket where minimum nutritional requirement has been estimated as 2122 k. cal per person per day, and the level is defined as poverty line. Considering BBS categories, the survey has categorized the poor into three groups based on their nutritional intake, such as Absolute Poor ( $\leq 2122$  K.cal), Hardcore Poor ( $\leq 1805$  K.cal) and Ultra Poor ( $\leq 1600$  K.cal).

The current findings are indicative of the changes observed in the lives and livelihood of the poor in vulnerable areas, particularly the economic contribution of women to their families, consequent reduction in income and food poverty, access to education, and decision-making tendency. Changes in the aforementioned criteria were analyzed to assess the improvement of rural women for economic empowerment. The limitation is that the survey was conducted only in three climate-vulnerable char areas of Bangladesh over three years, (including baseline). Therefore, a generalized case of national comparison of rural areas of Bangladesh is not advisable.

The detailed methodology is as follows:

**1st Step:** Three climate vulnerable districts based on agro ecological zones were selected randomly. Assumption was that all the selected districts were unique in nature. The sample has been selected from Sundarganj of Gaibandha, Kazipur of Sirajganj and Gosairhat of Shariatpur, each of the three different char areas respectively.

**2nd Step:** The selected three districts were stratified into male-female and Rural Households (RHs), and non-RHs areas. The total sample size is 2250 households from Gaibandha, Sirajganj, and Shariatpur. A sample of 750 was selected from Gaibandha, Sirajganj, and Shariatpur (500 RHs and 250 non-RHs households from each area). Out of total sample size, 84 per cent were women.

### Calculation of Sample Size

The equation of necessary sample size is,  $n = \frac{t^2 \sigma^2 (1 - \sigma^2)}{e^2}$  Where,

$n$  = Sample size

$\sigma^2$  = Standard deviation

$t$  = 95 per cent Confidence Interval for large scale sampling

$e$  = Error term

In this study,

$\sigma = 0.5$  (Since we haven't actually administered our survey yet 0.5 is the most forgiving number and ensures that the sample will be large enough).

$t = 1.96$  (95 per cent Z scores)

$e = 0.05$  (Marginal error)

Therefore,  $n = \frac{(1.96^2 \cdot 0.5 \cdot (1-0.5))}{0.05^2} = 384.16$

That is, in case of large-scale sampling more than 384 samples statistically represent a population at 5 per cent level of significance. In the current study, the number of sample size was considered as 2250 as a round figure.

### Calculation of Error Term

The calculation of error term is,  $e = \sqrt{\frac{t^2 \sigma^2 (1 - \sigma^2)}{n}}$

Here,

$\sigma = 0.5$

$t = 1.96$

$n = 2250$

Therefore,  $e = \sqrt{\frac{(1.96^2 \cdot 0.5 \cdot (1-0.5))}{2250}} = 0.0004$

Area	Total RHs	Error Term
Gaibandha	$n_g = 750$	$e_g = 0.001$
Sirajganj	$n_{sg} = 750$	$e_{sg} = 0.001$
Shariatpur	$n_{sp} = 750$	$e_{sp} = 0.001$
RESOLVE	$N = 2250$	$e = 0.0004$

### 4.3. Status of Rural Women

Like other rural areas in Bangladesh, gender disparity has been noticed to a higher level in the surveyed areas. The people, particularly women, in these areas are deprived of mainstream social and economic benefits. It is, therefore, not surprising that the area is being dominated by social dogmatism, such as early marriages, divorces, dowry, etc. Women do not have access to and control over productive resources like land, credit, market, etc. Moreover, they possess limited or no power in the decision-making process. Living with poverty, the sufferings of women in the char areas are significantly higher than the women of mainland. A significant number of households in the rural areas in Bangladesh is woman headed as male members migrate to other areas for better employment opportunities and often never come back to their families (BBS 2011).

The economic condition of targeted areas is naturally different and most of the families are dependent on homestead-based agriculture mainly because they do not have other cultivable lands or any other option. Moreover, they have to be content with less productivity due to lack of improved technologies, facilities, unbearable expenses on cultivation, lack of cash or assets. The people are further deprived of proper market prices because of weak market linkage. All these factors contribute to making the area as one of the poverty-stricken areas in the country.

The effects of climate change have become clear in the shape of increase in extreme weather conditions, such as hot summers, droughts, floods, and cold waves. Even though climate change affects all the segments of the society, but women and children are usually the most vulnerable. The situation, especially gender disparity, is serious at the river basin areas and char areas as compared with the urban areas. Rural marginal women find it extremely difficult to ensure food and water security when they struggle to survive during disaster days (CCC 2009, p. 41).

### 4.4. Alternative Livelihood Options for Economic Empowerment of Rural Women

In order to empower the rural women economically, RESOLVE programme provides alternative livelihood options that can improve livelihood of targeted women-headed households. These interventions include homestead vegetable gardening, sheep rearing, chicks rearing, Hogla<sup>4</sup> mat- making and local blanket making.

#### 4.4.1. Homestead Vegetable Gardening

Sheep rearing is an alternative livelihood option introduced to the women programme beneficiaries of Gaibandha and Sirajganj. Both areas are prone to frequent floods and riverbank erosion. Focusing on the climate vulnerable women-headed households, livestock based income generating activities, i.e. sheep rearing has been introduced as sheep can

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<sup>4</sup> *Hogla* (*Typha elephantina* Roxb) is an abundant species found in the mangroves and tidal forests of coastal belts adjoining the Sundarbans (FAO, n.d.)

tolerate both the high temperature and rainfall and have limited specification in food behaviour rather than other cattle. Initially, besides training on sheep-rearing, each programme beneficiary is provided with six sheep, shed, and vaccines for one year.

#### 4.4.2. Sheep Rearing

Sheep rearing is an alternative livelihood option introduced to the women programme beneficiaries of Gaibandha and Sirajganj. Both areas are prone to frequent floods and riverbank erosion. Focusing on the climate vulnerable women-headed households, livestock based income generating activities i.e. sheep rearing has been introduced as sheep can tolerate both high temperature and rainfall and have limited specification in food behaviour rather than other cattle. Initially, besides training on sheep-rearing, each programme beneficiary is provided with six sheep, shed, and vaccines for one year.

#### 4.4.3. Chicks Rearing

Chicks rearing as an alternative livelihood option has been implemented at Sirajganj. It is not new for the community. However, the programme has improvised the existing practice based on traditional pattern with the technical assistance as well as training facilities. So, the present implementing model in this regard is a little bit different from previous practices. Initially, each RH was provided with 12 chickens, shed for chickens, and vaccines for one year.

#### 4.4.4. Local Blanket Making

The women RHs of Kazipur upazila in Sirajganj district are making local blankets as an alternative livelihood option. For making these local blankets, garments waste cloths, normally known as Jhut, is used as raw material. RHs for this income generating activity (IGA) are selected from the most vulnerable regarding family dependency, earning and marital status. In the first year, the RHs are provided with 40 kg of Jhut and a sewing machine. Women were also given training on how to prepare local blankets and other necessary clothes using the sewing machine.

#### 4.4.5. Hogla Mat Making

Hogla mat production has been implemented at Gosairhat upazila of Shariatpur district. Locally available Hogla leaves are the main raw material for this mat. As the leaves are seasonal, the RHs have to stock the raw material during the late rainy season. The RHs for Hogla mat making are selected from the Hindu community and most of them are widows. Besides holding training sessions on how to make these mats, the programme provides the RHs with 20 kg of Hogla leaves and a no-interest financial loan to generate business activity.



#### 4.5. Economic Feasibility of Interventions

The programme intends to engage the rural women living in climate vulnerable communities, in income generating activities, particularly in order to create small-scale entrepreneurship so that they can be empowered economically. Economic profitability of each IGA will translate into improvement and later sustainable livelihood.

Considering the socio-economic and geophysical context, different livelihood options on IGAs have been adopted under three broad categories, targeting mainly the women programme beneficiaries. These are: agricultural activity, animal husbandry, and small scale entrepreneurship. Year-round homestead gardening is one of the diversified livelihood options introduced for the women. Sheep and chicks rearing are come under animal husbandry while local blanket making and hogla mat making are being practised under small-scale entrepreneurship. All these diversified livelihood options have been found to be contributing in income generation and are economically viable.

The programme has provided all input to the RHs during the pilot phase of the programme. Moreover, they receive the facility of vaccines for sheep and chicken for the programme as well. All the alternative livelihood options introduced to the women RHs have been found to be profitable. Net profit (per month) of homestead vegetable gardening is 9.13 USD (Anik and Saleh, 2013), sheep rearing 6.98 USD, chicks rearing 19.19 USD, hogla mat making 10.00 USD, and local blanket making is 12.50 USD (Ray and Saleh, 2013).

Table 1: Net profit per month of livelihood options

<b>Name of the Activity</b>	<b>Net profit/month (in USD)</b>
Homestead Vegetable Gardening	9.13
Sheep Rearing	6.98
Chicks Rearing	19.19
Hogla Mat Making	10.00
Local Blanket Making	12.50

Source: Unnayan Onneshan Survey, 2013

The programme now intends to focus more on off-firm activities to empower its women beneficiaries in providing sustainable livelihood options by increasing profitability. Therefore, the programme is going for market-based approach in the upcoming phase while value chains would be established which will ensure joint partnership between marginal rural women and private sector actors. Once the value chains are established, the private sector actors would invest and arrange initiatives in building capacity of the RHs. Ultimately, the women RHs would be more empowered economically.

## 5. Alternative Opportunities

There exist alternative opportunities for women against the IGA activities introduced by the RESOLVE programme in Gaibandha, Sirajganj, and Shariatpur. However, the RHs of the programme reside in hard-to-reach areas in the country and have little or no access to such opportunities. The alternative opportunities are making khata<sup>5</sup> and working as a day labour in the harvesting field. As they live in barren char areas, there is little scope to work as day labour in the neighbouring harvesting field due to unproductivity of the sandy soil. Moreover, the labour wages for women is USD 0.75 per day while it is USD 1.875 for their male counterpart.

Table 2: Alternative opportunities and income (per month)

<b>Making <i>katha</i></b>	
Charge per <i>katha</i>	USD 3.125
Maximum production	2 Pc.
Total income	USD 6.25
<b>Day labour in neighbours crop field (depending on availability)</b>	
Per day labour charge	USD 0.75
Maximum working day	15 Days
Total income	USD 11.25

Source: Unnayan Onneshan Survey, 2013

The RHs of the programme find it profitable to move forward with the alternative livelihood options as the opportunity costs are high in comparison with making khata<sup>5</sup> that is only USD 6.25 per month. The RHs in focus group discussions informed that although the wages for working as a day labour is high, the opportunity is seasonal, uncertain, and discriminatory. Moreover, the landlords do not want to employ women labour thinking that they would under perform as compared to their male counterparts.

## 6. En Route to Sustainable Development

Moving toward sustainability largely depends on economic development required to meet the needs of the present without compromising future needs. The priority areas of sustainable development would be food, water, sanitation, access to energy, oceans and seas, forests, desertification, health, education, shelter, etc. The beneficiaries of RESOLVE programme made remarkable improvements in the socio-economic strata over the years (Saha and Saleh 2013).

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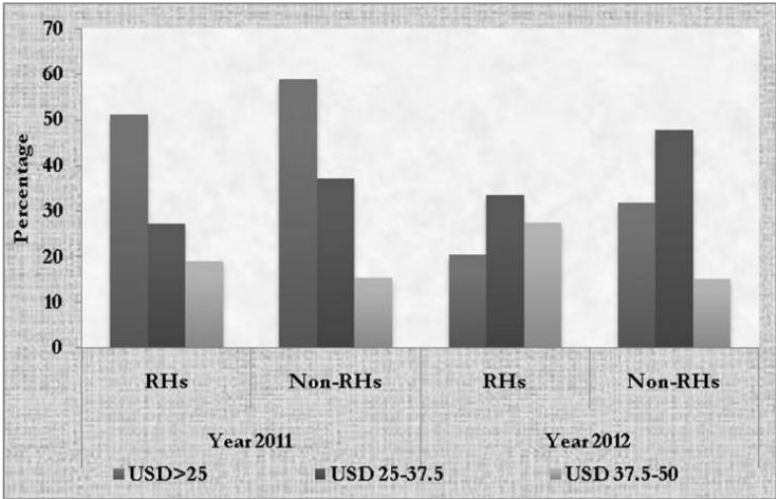
<sup>5</sup> A khata is a local blanket made out of old sari (female garment).

With the aim to explore periodic changes in the living conditions of the hardcore poor living in hard-to-reach areas in Bangladesh through monthly monitoring of a set of livelihood indicators, data was collected monthly and analyzed quarterly. Engaging in economic activities helped bring about change in some of the priority areas of sustainable development. A change in 2011 was calculated with the baseline survey and changing patterns in 2012 were compared with the change in 2011. The achievements of rural women in RESOLVE areas in Bangladesh en route to sustainable development are stated below:

6.1. Increased Income

The level of income of the RHs has increased over the years due to change in their agricultural activity, increased productivity, and profitability. Livelihood diversifying income-generating activities have also contributed to increasing income. The respondents with the lowest level of income (USD <25 or BDT <2000)<sup>6</sup> declined from 51.06 per cent in 2011 to 20.43 per cent in 2012. On the contrary, the percentage of the RHs with income between USD 25 and USD 37.5 increased from 27.13 in 2011 to 33.41 in 2012 while the percentage increased from 37.11 per cent to 47.88 among non-RHs during the same period. The significant percentage of RHs with an income between USD 37.5 and 50 increased over the years (19.06 per cent in 2011 and 27.42 per cent in 2012) while income range of non-RHs declined (15.33 per cent in 2011 and 15.11 per cent in 2012).

Figure 2: Observation of income level between RHs and non-RHs (year-wise percentage value)



Source: Unnayan Onneshan Survey, 2013

<sup>6</sup> The income of less than BDT 2000 means that most of the people in the survey areas have their income below USD 1.25 per person (income poverty line suggested by World Bank).

## 6.2. Increased Food Security

Comparing the national boundary of food poverty (2122 kcal per person per day)<sup>7</sup> in the period of 2011-2012, the RHs of Gaibandha and Sirajganj are struggling to become food secured. On the other hand, the respondents of Shariatpur have been found to become food secured considering the national food poverty line of 2122 kcal per person per day. The calorie intake is comparatively better among the RHs than their counterparts (non-RHs). The average calorie intake of all the RHs in the programme intervention areas increased from 2115 kcal in 2011 to 2364 kcal in 2012 that is above the food poverty line. However, average calorie intake among the non-RHs increased from 1997 kcal in 2011 to 2141 kcal in 2012.

Table 3: Evaluation of food security (in kcal)

	<b>Food Intake in kcal</b>				<b>National (Food Poverty Line)</b>
	<b>2011</b>		<b>2012</b>		
	<b>RHs</b>	<b>Non-RHs</b>	<b>RHs</b>	<b>Non-RHs</b>	
<b>Gaibandha</b>	1837	1808	1914	1897	
<b>Sirajganj</b>	1837	1725	2026	2058	2122
<b>Shariatpur</b>	2671	2458	3152	2470	

Source: Unnayan Onneshan Survey, 2013

## 6.3. Poverty Reduction

The income of the RHs has increased significantly in terms of expenditure over the years as a consequence of programme interventions. Both the per capita income and expenditure is found to be following an increasing trend. In 2012, the average per capita income and expenditures were USD 8.42 and USD 4.16 respectively, whereas the same were USD 6.66 and USD 3.88 respectively in 2011.

RHs are graduating (though slowly) from lower poverty to upper poverty<sup>8</sup>. The percentage of RHs in lower poverty declined from 51.06 in 2011 to 20.43 in 2012 while national (rural) is 21.1 per cent. On the other hand, percentage of non-RHs in lower poverty declined from 58.89 in 2011 to 31.85 in 2012.

<sup>7</sup> Bangladesh Bureau of Statistics (BBS), 'Report of the Household Income & Expenditure Survey 2010,' December 2011, p. 59

<sup>8</sup> Monthly survey followed the poverty line of the World Bank that is income of USD 1 and USD 1.25 per person per day for the lower and upper poverty line respectively.

Table 4: Evaluation of income poverty rate in 2011 and 2012

Poverty Level	Intervention Area	2011		2012		National (Rural)
		RHs	Non-RHs	RHs	Non-RHs	
Upper Poverty	Gaibandha	66.50	70.67	73.23	71.23	35.20
	Sirajganj	18.10	35.33	55.70	59.93	
	Shariatpur	54.00	16.00	53.30	57.80	
Lower Poverty	Gaibandha	33.10	28.00	20.28	23.27	21.10
	Sirajganj	81.90	64.67	32.67	30.13	
	Shariatpur	38.20	84.00	8.35	42.15	

Source: Unnayan Onneshan Survey, 2013

#### 6.4. Female Access to Formal Education

In the surveyed areas, the female access to formal education is comparatively higher among the RHs than their counterparts (except in Sirajganj). Over the years, the programme intervention had a gradual influence on female access to higher education and this access increased significantly in 2012. The details about the access of female in formal education are shown in the following table.

Table 5: Observation of female access to formal education system (% of total female)

	Gaibandha		Sirajganj		Shariatpur	
	RHs	Non-RHs	RHs	Non-RHs	RHs	Non-RHs
<b>2011</b>	39.40	38.67	12.90	31.33	28.50	17.33
<b>2012</b>	44.23	35.57	20.77	35.33	30.00	8.83

Source: Unnayan Onneshan Survey, 2013

#### 6.5. Women Empowerment

Most of the RHs of the programme are women. Increase in RHs income can be translated into increased income for women, which reflects the economic empowerment of women RHs of the programme. This has resulted in the power of decision-making in the family. In 2011, only 21.6 per cent of women RHs could contribute to the family decision-making where the rate has increased to 31.38 per cent in 2012.

Table 6: Observation of family decision making by women

	Gaibandha		Sirajganj		Shariatpur	
	RHs	Non-RHs	RHs	Non-RHs	RHs	Non-RHs
<b>2011</b>	8.90	5.33	40.00	38.00	15.90	12.79
<b>2012</b>	20.27	20.23	43.40	27.20	30.48	23.12

*Source: Unnayan Onneshan Survey, 2013*

## 7. Challenging Factors

The data shows that programme interventions are leading them toward livelihood improvements. However, en route to sustainable livelihood, there remain some challenging factors that need to be addressed in the upcoming years to reach the desired goal. The issues that need to be addressed are:

### 7.1. Small scale of production

Most of the RHs are smallholding farmers with limited or no land. As a consequence, their production in terms of volume is marginal to get market access. RHs of a certain Smallholding Producers Group can produce the same product at the same time and sell collectively so as to get better market access that would also give them the provision to maximise profit.

### 7.2. Encirclement in the web of intermediaries

The study areas are geographically vulnerable and remote. Moreover, the RHs of the programme are small farmers with minimal production. They cannot receive a just price of their products as they have to deal with intermediaries. To ensure a fair price availability for the RHs, it is a prerequisite to make them free from intermediaries by developing sustainable value chain/market mechanism.

### 7.3. Remoteness of Char Areas

The study areas are mainly char. These are located in remote areas and have a single mode of transport (three-wheeler van in Gaibandha and Shariatpur, and engine boat in Sirajganj). As transportation is inadequate in these areas, the RHs are unable to take their agro-based perishable products to the district level or distant markets. As a result, they

are forced to sell their products at local Haat<sup>9</sup> or Bazaars<sup>10</sup>. Cost-efficient mode of transport can remove such barriers in entering into a value chain/market system.

#### 7.4. Lack of Information about Market

Access of information to the RHs is negligible while they reside in hard-to-reach areas of the country. Therefore, they cannot capitalize their profit as they have little information about the market to sell their products. Most of the RHs of the programme are women and they cannot go to the local market because of the social stigma associated with women, who actively participate in the market activities.

#### 7.5. Climatic Vulnerability

The three study areas are most vulnerable to climatic shocks. Frequent floods and climatic events every year destroy the livelihood of these areas. However, value chain/ market system would require an uninterrupted supply of products round the year. Climate-adaptive and disaster- resilient crop varieties along with crop choice mix can mitigate climate-induced disruption of RHs produced products.

#### 7.6. Land Tenure ship

The people of three study areas live in char areas; therefore, most of them do not have any land. They have to lease the cultivable khas<sup>11</sup> land from the landlords, who are usually backed by political figures. As most of their activities are based on agricultural land, land tenure-ship would become a vital issue in the upcoming years. While the landlords see the profitability from the land is increasing, they would either increase the rate of lease or not lease the land at all. Policy makers have to come up with change in policy regarding land tenure-ship that would be focused on pro-poor development.

## 8. Conclusions and Recommendations

To sustain the development of livelihood, it would be wise to create micro-enterprise among the programme beneficiaries. However, the RHs of the programme have the potential to get themselves involved in value chain and market system. The prime challenge is to come up with an appropriate framework that allows them a fair share and prices of their products. Therefore, initiatives need to be taken to explore the possibilities of bringing products to the market, enhance capacity of the RHs, increase the scale, figure out the potential private sector actors and establish a feasible value chain or market mechanism. Active participation in resilient market

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<sup>9</sup> Haat is a local market that takes place once or twice a week.

<sup>10</sup> Bazaar is a permanent enclosed merchandising area, marketplace, or street of shops where goods and services are exchanged or sold.

<sup>11</sup> Land that is owned by the government.

would bring about a positive change in the lives of the people concerned and create micro-enterprises that would sustain even after the end of the programme.

The most influential factors in enhancing the empowerment of women are access to formal and non-formal education, changing mindset of the patriarchal society to engage women in economic activity, and exposure to information media and spatial mobility.

In addition, superstitions, traditional beliefs, negative attitudes, and bad practices should be laid to rest in order to empower women, particularly in rural Bangladesh. The government and non-governmental organisations, civil society members, development sector, and other relevant stakeholders have to come forward with specific interventions to stimulate the process of women empowerment.

Initiatives for raising awareness, not only among women but also among their male counterparts, have to be taken to make them understand that economic empowerment of women will not encroach upon their (male) rights; rather it would bring improvement in the lives of their family setup.

The government of Bangladesh has already included this topic in the national curriculum so that the new generation might grow with the feeling that how important is the women economic empowerment for a better future. Now-a-days, electronic, print, and social media are playing an active role in fostering the pace of women economic empowerment. Development partners have also included the issue in their priority lists to create micro-enterprises in the rural Bangladesh in the upcoming years.



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