

Poverty Eradication/Reduction and Ethics - Rural Women Perspective

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Women are a marginalized sector in Bangladesh. The question of Poverty reduction reminds us about the sufferings of a rural woman working almost eighteen hours a day without any remuneration. From morning till night, she is cooking, washing, feeding the children and all household members, collecting fuels from outside, and looking after household cattle, poultry and what not. In a patriarchal society like ours, it is accepted as the normal duty of a housewife. But still her labour is not recognized, as she is not earning any wages. Even the income from her productions like eggs, vegetables sold in the market goes to the hand of male head of the house because the product is sold by him. Moreover, it is supposed that the husband and in-laws have every right to beat her on any flimsy ground.

Bangladesh is said to be the best gender equal country in Southeast Asia. The Prime Minister, Speaker, Leader of the opposition and a few other Ministers are all women. But that does not mean that all women are empowered. Gender equality does not mean anything in a patriarchal mindset of a society like ours. For example, let us take a normal case, suppose husband and wife are both working in offices. Both are earning members. But what we see is, after coming from office the wife rushes to the kitchen, prepare some snacks and tea for her husband and children, while husband sits on a sofa waiting for the tea to come. If it happens any day that the wife is late due to official work, she is sure to find on her return, children are crying and a gloomy face of the husband. So the outlook of people needs to be changed.

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It is to be noted that women workforce is gradually increasing. It has been found in a report by World Bank that women work force in a decade will increase from present 34% to 42% and it will add 1.8% in the GDP. This figure was mentioned by the World Bank President Zim Young Kim at the IMF meeting held in Lima, Peru, in October 2015.

A report from Bangladesh Bureau of Statistics also shows that women labour force will increase from present 30% to at least 1/3 of the total labour force of Bangladesh by 2021. It also reports that from 2001 to 2011 this work force has increased from 2.7 million to 5.5 million. This growth rate is very encouraging.

But there are some constraints which are found common among these poor women. These are:

1. **Lack of education:** Low level of education and high illiteracy rate among rural women act as one of the most important constraints on increasing the productivity and the management of their enterprises.
2. **Lack of technical skill:** Rural women use antiquated technology, which they have acquired as a traditional, handed down skill. Absence of technical skill impedes women's entry into technologically upgraded activities with potential for better productivity and increased profitability.
3. **Social and cultural inhibitions:** Unfavourable cultural practices and social inhibitions act adversely for the development of entrepreneurship among women. Income generating activities requiring women to go out of their homestead to work are looked down upon and discouraged.
4. **Lack of adequate and effective training facilities:** Rural women get less chance to acquire new skills or to improve their traditional skills due to lack of skill improvement training facilities in local areas. There are a few government and non-governmental organizations which arrange skill training for rural women. But the training imparted is not always need-based. There is a tendency for continuing with stereotyped activities.
5. **Too much burden of household works:** As women involved in income earning activities also have to perform household chores, they often find it difficult to devote the time or the energy to carry out income earning activities properly. Not much has been done by way of introducing technologies at an affordable price to reduce the burden and drudgery of the household work.
6. **Lack of credit facility (Loan) or fund constraints:** Since women are socially at a disadvantaged position, they have less access to credit facilities, both

institutional and non-institutional. Banks generally do not like giving loans to women. This attitude of banks restricts the access of independent women entrepreneurs to credit. This is a big obstacle for women to become entrepreneurs. Over 60.2% of SME entrepreneurs demand for finance remains unmet because banks or other non bank financial institutions do not want to lend women, a survey found. This is reported by International Finance Corporation, a branch of World Bank Group. Because most of the women, particularly the poor women have no property in their own name. Banks want collateral. However our experiences show that these poor women are very regular in loan repayment.

7. Sale of the product – Marketing is a constraint that women face in marketing their products. Due to transport cost, poor financial position and lack of knowledge about the actual market price, they have to sell their product at low prices. In this case, mostly they have to depend on the male member of the family.

8. Lack of general awareness: Though some policies have been adopted by the government to improve the overall situation of women, rural women have not been getting much benefit from them. Due to their poverty, ignorance and general lack of awareness, they cannot avail themselves of these opportunities. Nor can they seek out facilities that may be available for their benefit.

A study shows that from processing paddy seedbed to marketing, there are 23 steps out of which women are conducting 17 steps. 65% of agricultural activities including poultry and cattle rearing are done by women. Besides these women are working in export oriented industries like garments, frozen fish, etc. About 90% of workers, in these industries are women and only in garments industries 35 lacks women are working. But there is no recognition of their labour. Most of the time they are also victim of wage differences particularly in private sector.

Bangladeshi poor women are also working in Middle East countries. They are earning a lot of foreign exchange for the country. But there they are also subject to violence and exploitation. Government cannot give them much support. Human Rights Watch mentioned that Bangladeshi women are getting one of the least wages. They are getting only about \$200 per month while women from the Philippines get almost double of this amount. It is mentioned by Rothna Begum, Middle East women rights researcher.

1. In order to increase the productivity of women and thereby their income, a number of steps are needed. These are:
2. Introduction of less costly technology in house hold works, so that it can reduce time

3. Equal distribution of household works between male and female members
4. Participation of women in decision making by changing attitude of the family and society and for this, workshops including men have to be arranged.
5. Change of property ownership law
6. Making both print and electronic media women friendly and supportive
7. Information about new products and new less costly technology has to be made accessible to women

Again poor women, who want to become entrepreneurs on their own, also face many constraints. So they need some organizational assistance, like,



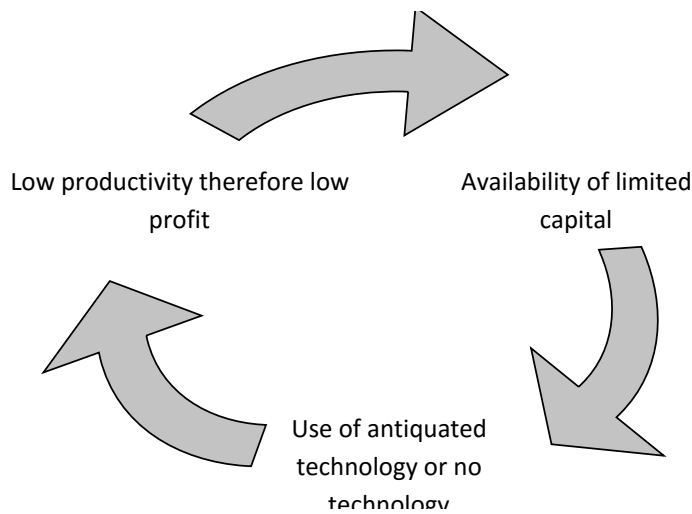
In order to increase the Productivity and remuneration of women, some steps need to be taken, such as:

1. Training to be provided in different fields like
 - a. Skill development
 - b. Managerial capacity, including Accounting and Bookkeeping.
 - c. Informational Technology.
2. Arrangement of credit
3. Providing basic information about the demand for the product they want to produce and available supply in the market

- 4. Arrangement of workshops
- 5. Educational exchange tour for skilled women

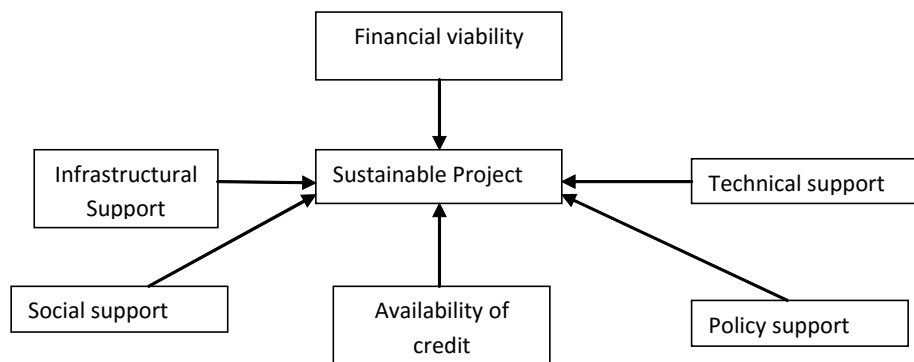
This will require available facility in the area, information on customers' need and also on their choice. Supply will ensure sale, if right products, demand oriented products are made.

Women are encircled in a vicious circle of poverty. They are poor because they are poor. Some of these factors are shown below which are contributing in creating this circle,



But women will come out of this vicious circle, if some structural supports are provided to them from any government or non-government organization.

For a sustainable project, which can be done by women in a group or single handed, investing a big amount will ensure financial viability, however, a package of support is also very much important. As shown below:



So to ensure proper support services to bring out the growth potential in women run enterprises following recommendations are made.

Recommendations

1. Making a gender sensitive planning considering both gender realities and economic realities
2. Making women visible in decision making
3. Chalking out programmes addressing poverty and destitution
4. Sector wise gender allocation
5. Mainstreaming women in development program
6. Special credit facilities for women
7. National and political commitment for women's empowerment at all levels
8. Formulating and implementing strict rules to eliminate all sorts of violence against women and trafficking of women and girl child.
9. Programmes are to be chalked out in mass media to reflect gender perspective and to focus on positive images of women and girls
10. Raise the rate of female participation in the active labour force (employed) to bring it at par with men

Equal rights to property, including land is very much essential for eradication of poverty. About 45% of women are directly involved in agriculture but only 22% of them own land. Religion based inheritance law and not considering women as an earning member of the family are some of the major reasons for women's poverty.

Violence is connected with poverty. Poor women are the victim of violence by husbands and in-laws. All because they demand more and more dowry from women's family which they cannot afford. But if these women can be made an earning member through entrepreneurships development, this violence will be stopped.

One of the SDG goals is gender equality and we will not be able to achieve it by keeping 40% of the population in poverty.

At the 136th anniversary of the Inter-Parliamentary Union, recently held in Dhaka, women's political empowerment and equal access to leadership at all levels have been emphasised as fundamental to achieving sustainable development goals. And it is also important to empower women economically, as economic empowerment gives them voice that is critical both in the family and also outside.