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***RURAL WOMEN AND THE RURAL LABOUR MARKET IN BANGLADESH :
AN EMPIRICAL ANALYSIS***

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ABSTRACT

The increasing participation of rural women in wage labour activity reflects the deepening impoverishment of the poorest rural households. Despite political and economic conditions that discriminate against the rural poor there are opportunities to benefit the poorest by operating programmes exclusively for poor women.

INTRODUCTION

This paper seeks to provide an analysis of female wage labour participation in rural Bangladesh. We specify *wage* labour because one of the strongest trends in rural Bangladesh at present is the increase in numbers of female wage labourers. There is an evolving pattern of female participation which is in sharp contrast to traditional forms of social organization. The deepening poverty of a growing number of rural households is requiring them to maximise opportunities for labour earnings. It is these households, where women participate in the labour market that suffers the lowest levels of welfare in the village. The principal purpose of this paper is to demonstrate the growing importance of female participation, to show how it is related to increasing landlessness and decreasing real wages in agriculture, and to discuss the potential for realising equity and efficiency gains through programmes aimed at economic betterment of rural women.

After some remarks on the nature of the gender division of labour, generally and then within rural Bangladesh, we examine the social and economic causes of the pattern of female wage employment using Chayanov's approach (Chayanov 1925) of the labour consumer balance of the peasant farm family. The empirical content is based on the preliminary analysis of materials collected during the (continuing) Institute of Development Studies post-harvest research project in Bangladesh concerned with the socioeconomic implications of technical change in farm and village level rice processing ;.

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eight villages in Tangail and Comilla districts have been selected for the research, and fieldwork, started in September 1978, will be completed by August 1980. An initial survey¹ shows that in eight per cent of the households in these eight villages (3094 households) women work outside the home as wage labourers, largely in rice processing. These households are amongst the very poorest in the villages and the female wage labour is primarily symptom of their deepening impoverishment. It has little to do with changing cultural beliefs or indeed with opportunities for female wage employment, which are anyway decreasing in several activities. The increasing dependence of the poorest families on female wage labour is itself a prima facie justification on equity grounds for directing increasing proportions of allocable resources to improving the productivity of female labour. There are also several significant advantages from doing so for overall efficiency of resource use.

We must recognise though that the causes of absolute poverty requiring female participation are endemic to the rural development strategy currently being pursued. And the causes of female oppression, buried in the cultural values of the traditional patriarchy, are compounded and perpetuated by state patriarchy and inegalitarian state policies. Alleviation of this situation is difficult to visualise without radical changes in the social system. This can at best be only partially achieved through democratic (and therefore rural based) political leadership which is absent and will continue to be so according to any probable scenario of political happenings in the short or medium term. Very partial measures, short term palliatives, may be possible though and they may themselves be the thin end of a wedge penetrating more fundamentally against the inequities and inefficiencies of the status quo. Therefore the paper also discusses the role of rural institutions and the opportunities to promote self-help amongst the poorest; the pattern of female wage labour participation suggests some specific approaches which we discuss. Whilst there is some discussion on the crucially important role (largely negative so far) of new rural technology, a proper technical treatment is avoided for the issues raised here concerning rural institutions are of a different level. The interaction between technology development and rural development institutions is basic to the process of allocation, but very often in fact, suitable techniques are not in short supply and the more fundamental problem is not the choice of technique but the institutional reasons why knowledge, and resources to use it, are allocated to less poor and less efficient users.

1. References in this paper to the project survey relate to data collected in these villages on female participation during the March-June period of 1979 and are the main empirical results discussed. Additionally there are references to the project census data on socio-economic factors and post-harvest practices collected in these villages between September 1978 and February 1979 and to a continuing year long study on income sources and types of employment of participant and non-participant households in the female wage labour market.

THE GENDER DIVISION OF LABOUR

All societies *seem* responsive to the physiological difference of sex in dividing duties between men and women. In this sense the division of labour is an acultural phenomenon, and the common use of the term, sexual division of labour, implicitly suggests that there are natural (and it is sometimes inferred, even social welfare-maximising) causes of this division of labour. This implication is misleading when there is no evidence that the biological differences between men and women directly explain the division of labour between them, except in certain specific and obvious tasks. Rather, gender is related by a variety of less direct and less stable links to existing social organisation and specifically to the division of labour between the genders. The term 'gender roles' has been offered as a more objective and accurate expression (IDS 1969). Whilst we know that historically the political strength of women has been undermined, and is reflected most clearly by their subordination in the division of labour, the cross-cultural determinants of this gender division of labour have been and continue to be a little understood area of anthropological inquiry. Their pre-historical roots can be traced perhaps to the equation of social vulnerability with the vulnerability of women—as the reproducers of society's labour power. There can be little doubt also that at later stages of evolution, greater male strength and male violence were primordial determinants of the division of family and social power. But these crude mechanisms can themselves only be understood through studies on the gender division of labour, or more generally on patriarchy, within specific societies. Although women's major tasks commonly include practically the entire home production and reproduction of labour power, the actual division of labour has many cultural variants. It is worth emphasising therefore, that, whilst the common roots of gender specific activities are a vital area of anthropological research, they are only open to analysis within specific cultural and economic and social relations. It is to these relations in rural Bangladesh that we now turn.

FEMALE PARTICIPATION IN RURAL BANGLADESH

A traditional gender based division of labour exists in Bangladesh among household members, whereby women specialise in work within or near the house and men specialise in work outside the house. We can crudely characterize the occupational division into households, family growth and maintenance, kitchen garden and farmyard based activities, including crop processing and livestock care, as the responsibilities of women and crop growing and external transactions activities as the responsibilities of men. This division of labour applies in large part to all rural families regardless of their socio-economic status. In non-agricultural activities a similar division occurs, for example, in petty rice trading and artisan occupations where the external transactions are the responsibilities of men but women contribute substantially to value added through home-based activity.

The cultural and religious basis for this gender division, particularly the values represented in the practice of purdah, have been discussed extensively elsewhere (Cain et al 1979). The observance of this division is itself one of the most important determinants of social and economic status. Whilst there is clear evidence of gradual change in this orthodoxy, this is not an important explanation of increasing female wage employment. Rather, it is explained by a divergence between belief and practice for the poorest households, where economic need is forcing women to seek wage employment.

The short description of the gender division of labour given here has been described in several studies of rural women, some of which (Cain et al 1979, Martius Von -Har-der 1975) give detailed activity data, but at the moment no reliable aggregate data is available. National data on female employment in agriculture is, frankly, irrelevant as a description of actual activity. The 1974 Census Report (Bangladesh Bureau of Statistics 1977) shows (Table 16) a figure of 0.6 million women employed in agriculture, of which 0.4 million are unpaid family helpers ; men employed in agriculture total 15 million. 19.3 million rural women are excluded from the civilian labour force statistics because they are defined as housewives or as inactive. It is of course well known that most rural women are economically active, the difficulty as in the Bangladesh census has been in devising accurate definitions of activity. The productive and reproductive parts of women's home based activities are rarely distinguishable in the subsistence level peasant households we are concerned with. Most farmyard activity is commonly excluded in employment surveys from all categories of economic activity and much processing work on crops, especially rice, is therefore ignored. Crop processing is integrated with child care, kitchen activities and other work, in a manner which prevents conventional indices measuring the labour input into each. The primary feature of these productive activities is that they are not directly remunerated because they are family farm activities and they are performed in or near to the dwelling.

Clearly, the type of change which is occurring is not one of female economic participation because this already exists even if the statistics cannot measure it fully ; the change is from home-based unpaid employment to non home-based paid employment.

Sometimes use has been made of the distinction between the use value and exchange value of labour effort in classifying unpaid and paid employment. Such a distinction is useful in so far as it stresses the change to sale of labour power from productive home activity but it fails to distinguish between unpaid work on the family farm and unpaid home activity. As we shall argue, decreasing opportunities for unpaid family farm work are a significant part of the present dynamic.

These conceptual problems, the difficulties in distinguishing productive and reproductive roles and the inapplicability of use value and exchange value in defining activity, have yet to be resolved. The economic and political models that these terminologies originate from provide an inadequate theoretical base to explain the transformation process, of which the changing nature of female participation is a part.

An alternative, and versatile, model of behaviour has been developed empirically by Chayanov to describe family farm behaviour particularly family labour participation in subsistence farming, elements of which can be usefully adapted to illuminate how increasing female demand for wage employment is a necessary consequence of increasing poverty. Our argument develops from this to suggest that female wage labour participation is perhaps one of the best indicators of family indigence, and that high equity and efficiency gains are possible through resource allocations that recognise the special potential of rural women for programmes to reach the poorest households.

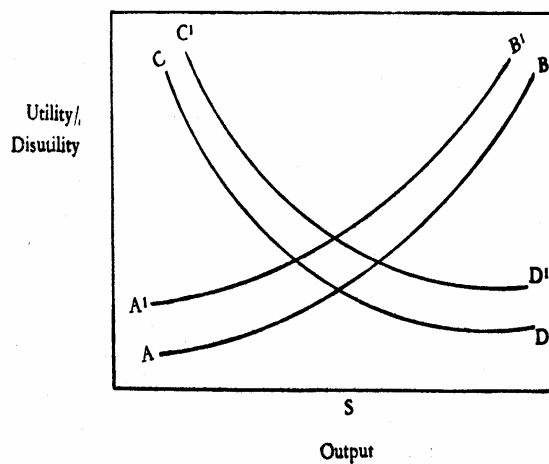
CHAYANOV'S LABOUR - CONSUMER BALANCE

Chayanov's model was originally developed for an economy where land was in unlimited supply and wage labour in agriculture was not a substantial feature. The adoption to the Bangladesh position does not however change a fundamental principle underlying his model, that of labour-consumer balance ; this, very simply, recognised that when the consumption requirements of the family increases, the balance can only be attained through changes in the time expended in or the productivity of labour.² In its narrowest form this is a very basic identity, true by definition. It implies as a corollary that when the returns to labour fall, the balance can only be attained through reductions in consumption or increases in labour time ; it is these changes which concern us. Borrowing Chayanov's diagram we can illustrate the two phenomena which are fundamental to the process of deepening poverty in Bangladesh : a downward shift in family return of each labour unit expended, causing an increase in labour effort needed to meet minimum consumer requirements (Figure 1). AB shows the cost of increasing family output in terms of labour effort (disutility). CD measures the family welfare benefits (utility) of additional units of output. The intersection marks a subjective equilibrium : output is at a level (S) where any further increases would not be worth the labour effort. A decline in returns to family labour would shift curve AB to the left. This shift to A' B' with no change in the utility of output would result in a lower equilibrium level of total output.

2. The relationship is simple for peasant farms with no or few market transactions and becomes progressively complex as the marketplace intrudes into the relationship of labour effort to the real consumption value of earnings.

However, if the previous equilibrium was in fact a point of minimum subsistence production, then the family has to provide more labour, at the lower rate of return, to regain its subsistence equilibrium. On the diagram this is represented by a shift of CD to C'D' to maintain the equilibrium output at S. The vertical gap between the equilibrium points at S measures the additional labour effort required to maintain output at the minimum level to satisfy family demand.

The Labour-Consumer Balance



It is changes in returns and participation as outlined here, that explain the process of poverty deepening in Bangladesh. Estimation of the precise equation of the utility curves raises several thorny problems of measurement. However if two conditions hold :

- (i) declining labour productivity (measured by returns to the family for labour effort)
- (ii) family labour output at or below a subsistence level then an increasing participation rate naturally follows from the principle of labour-consumer balance. Support for the first of these two conditions is provided by the evidence on decreasing real wages and increasing landlessness. For the second, we use the early results from the ongoing project study (see footnote, page 2) of female labour earnings

to support what is anyway a well established condition of poor rural households in Bangladesh. After discussing these conditions we look at the empirical evidence on the socio-economic composition of households where the women work as wage labourers. Before we do so, there are three important qualifying remarks on the relationship represented in Chayanov's model of labour-consumer balance.

First, the position of the output utility curve, CD, shifts over the life-cycle according to changes in the dependency ratio (cf. Chayanov's C/W ratio). Indeed, several of Chayanov's chief empirical observations on changes in the participation rate are not concerned with changes in labour productivity but with changes in the consumer-worker ratio. If the number of consumers increases relative to the number of workers in a family, the minimum required level of earnings per worker increases. Changes in family composition clearly do lead to changes in participation rates in Bangladesh and explain a major traditional pattern; female participation by widowed and divorced women with children. The evolving pattern of female participation is not however explained by changes in family composition and hence the dependency ratio, as the incomes study (see footnote, page 2) shows. This data is for one hundred households from eight villages almost all of which are functionally landless (Jannuzi and Peach 1978). In fifty of these households the women work as wage labourers ; the other fifty were purposively selected to obtain a sample consisting exclusively of the poorest households, where the women are not participants in the wage-labour market. Between these two groups we may expect any significant effect of the dependency ratio on participation to be measurable. Chayanov uses the ratio of consumers to workers to measure dependency. One of the difficulties in using this ratio is the definition of the work force. An alternative measure is the ratio of consumption units to family size. This ratio will get smaller as the number of children (small consumers), increases in proportion to total family size and can be used to measure dependency ; the smaller the value the higher the dependency ratio. (The possible range is 0-1 but nearly 100% of values fall between 0.5 and 1.) A crude statistical test, on the differences between the average of the ratios for households where women work and where they don't, is reported in Table 1.

TABLE 1 THE RATIO OF CONSUMPTION UNITS TO FAMILY SIZE $\left(\frac{CU}{FS}\right)^a$

| | All Cases | | Still Married | |
|---|---|----------------------|--|----------------------|
| | Partici- pants | Non- participants | Partici- pants | Non- participants |
| Number of households | 50 | 50 | 33 | 49 |
| Average $\frac{CU}{FS}$ | 0.827 | 0.796 | 0.825 | 0.796 |
| t-statistic for the differ- ence between means | 1.89 (significant at the 95% level) | | 1.46 (non-significant at the 95 per cent level) | |

Taking all cases, it is non-participant households that in fact have a significantly less favourable dependency ratio; this is partly explained by the numbers of single women participating, whose ratios cluster at a point just above the mean. Excluding these cases and taking the average of the ratios for all still married women, we find no difference in family composition between participants and non-participants.

Secondly, one of the difficulties with Chayanov's analysis is that the family is regarded as a complimentary group of individuals; he uses a family utility function which does not identify the effects upon individual family members of any specific distribution of activity and reward within the family. Yet nutritional studies, measuring calories, the most basic of most basic needs, suggest that all individuals do not obtain the same proportion of their caloric needs from the family pie. Despite this type of problem, the family utility function has been accepted by influential economists discussing 'traditional' economies (see Evenson 1976). At best in Bangladesh, it can be argued that socially subordinate women have learned their role well and respond as family welfare maximisers (measured by male status or by impersonal standards such as land cultivated), for the well documented deprivations that women often suffer when they attempt to change from a subservient role does not support the use of family utility functions (See ADAB News December 1979). But when we are concerned with the welfare of the poor it is this very

^a The source is the IDS post-harvest project survey of 100 households in half of which women work as wage labourers (participants) and in half of which they do not (non-participants). The consumption units used here are based on Lusk coefficients which are age specific consumption weights.

responsiveness that provides a focus. For religious and cultural reasons the social status of female participants in wage labour is extremely low. The predominating characteristic is one of extreme family poverty. Poverty is the change agent, enforcing participation.

Thirdly, short-term shifts occur in the output value of labour effort curve, AB, due to seasonal changes in the family return to labour effort. There are several causes (Chambers et al 1979) of these seasonalities which relate to fertility and health cycles as well as to the agricultural cycle. They play a crucial role in explaining the mechanics of increasing impoverishment because distress sales of assets, especially land and livestock in the lean season, when the labour-consumer subsistence equilibrium cannot be maintained, result in permanent downward shifts in the output value of labour effort. Female participation, suffering less marked seasonality of labour opportunities than male labour, tends to dampen the seasonal variation in earnings.

THE EVIDENCE ON INCREASING LANDLESSNESS AND DECREASING REAL WAGES

These three qualifications are all consistent with, or form a partial explanation of, the two conditions given above. The first condition, declining labour productivity (measured by returns to the family per labour effort) has two elements, increasing landlessness and falling real wages in agriculture. (It is not necessary for the actual physical productivity of wage labour to be falling if competitiveness in the labour market is increasing the rate of labour exploitation). The evidence for these two facts is conclusive in spite of severe conceptual and measurement problems that limit the number of useable sources.

The 1977 Land Occupancy Survey, reported in Jannuzi and Peach, used three different definitions of landlessness. According to these, eleven per cent of all households own no land whatsoever, thirty-three per cent may own homestead land but own no cultivable land and fifteen per cent own less than half an acre of crop land. Less than half an acre of crop land is considered to be a nonviable holding and Jannuzi and Peach conclude that forty-eight per cent of all rural households are functionally landless. Despite the inadequacy of landlessness as a measure of poverty when non-land livelihoods exist, it seems certain that Jannuzi and Peach are largely correct in their assertion that these households constitute the poorest of the poor.

Adnan et al provide a review of data on land ownership for Bangladesh which shows that the percentage of total households owning less than one acre has increased by 9.15% from 1944-45 to 1977. During the period, the total number of households has increased by over one hundred per cent and so the actual number of households owning less than one acre in 1977 is two hundred and thirty-seven per cent of the 1944-45 figures. Adnan

et al and Jannuzi and Peach both argue forcefully that the process of increasing landlessness and near landlessness is accelerating.

The regular statistical bulletins of the Bangladesh Bureau of Statistics do not give an agricultural cost of living index and evidence on real wage movements in agriculture is restricted to two sources, where an agricultural cost of living index has been constructed (Khan 1977, Bose 1968). Real wage data is available upto 1975 only and they show that subsequent to improvements during the late fifties and early sixties, possible only because of the dramatic fall in real wages during the early fifties, the real wage in agriculture has had an increasingly strong downward trend since 1964. In only one year (1964) in the last thirty has the real wage exceeded that of 1949 (Khan 1977, p. 151).

These trends in real wages and land ownership will necessarily result in increasing participation in the labour force, and therefore explain the increase in female wage labour, if in fact the households becoming poorer have already fallen to a subsistence level of earnings (condition two above). The evidence on rural poverty, if lacking in quality, is abundant in quantity; Khan estimates that in 1975, seventy per cent of rural households were absolutely poor (severely undernourished) and that fifty per cent of rural households are extremely poor (acute malnutrition). A nutrition survey in 1975-76 estimated that fifty-nine per cent of households suffered from inadequate caloric intake (Ahmad 1977). Unfortunately, no data is available on income levels of households where women participate in the labour force. The study of these households referred to above is not yet half way through but looking at results from the first two months (July and August), we can obtain a very approximate estimate of per capita income levels. The average monthly income for these fifty households is marginally more than forty takas. Comparing this with the poverty line estimated by Khan—17.02 takas per head in 1963-64 prices which in July-August 1979 prices, using rice prices for the conversion, is 151 takas per head—suggests that even if the July-August data gives an average half the size of the true average these households are very very poor; (there were days during this period when some of these households had nothing at all to eat although the situation improved slightly when the Aus harvest came.)

There can be no doubt that output in such households is at or below subsistence levels and therefore that falling real wages are a direct cause of increasing labour participation, in order to maintain minimum family consumption levels. Similarly, falling farm size will lead to increased participation in wage labour if the farm product falls below minimum consumption requirements. Moreover, falling real wages will also tend to reduce family farm labour productivity. This is because many agricultural labourers are also farmers themselves—an extreme example of this is in the IDS project area in Chandina, Comilla, where in four villages (1637 households), over thirty-three per cent of household

heads are both owner cultivators and agricultural labourers. A lower real wage will cause a transfer of their labour resources out of paid labour and into family farm work, until the marginal physical product there falls to the level of the new real wage.

Female family members of farms operating smaller areas have a smaller total product to process and therefore their ability to add to the total value of farm output through crop processing is reduced. Similarly, distress sales of livestock and poultry will reduce their opportunity for productive employment within the farm. The alternative employment as wage labour may be at the same level of physical productivity but the benefits to the family are severely reduced. Women processing their own raw paddy into parboiled rice contribute value added of approximately twenty-eight takas per maund of paddy; wage employment for the same work will give them a cash equivalent of only six to seven takas.

In summary then, rising landlessness and falling real wages are steadily increasing the numbers of absolutely poor families depending on an increasingly competitive labour market. Numbers of workers and the labour supplied per worker are increasing, because of falling real wages requiring more labour hours per worker to satisfy any specified level of family consumer requirements.

EMPIRICAL EVIDENCE ON FEMALE WAGE-LABOUR

The feature of this process we wish to emphasise particularly and which we believe has significant policy implications, is that it is the very poorest of these households whose women participate in the wage labour market. Traditionally in Bangladesh, seclusion of women is a sign of high status and freedom from want ; using Chayanov's approach, the conflict between the maintenance of this tradition and the maintenance of the family is clear and the empirical evidence provides further confirmation. No hard data is available (at least to our knowledge), to show the predominant social and economic characteristics of women who used to work for wages in the 1960's and before. However, it seems certain that the majority of these women were old, widowed, divorced or separated and had to fend for themselves. An insignificant number of still married women worked for wages ; only those married women whose husbands became sick and were unable to work. These characteristics no longer typify female wage labour participation. There is a changing pattern reflecting the compulsion for an increasing number of young married women to enter into the employment market to supplement their families earnings.

Our data (see footnote, page 2) illustrates, for eight villages, the pattern of participation. The data was collected during March to June 1979, through a door to door survey of women's earnings activities. Female field staff conducted loosely structured interviews with all these women currently or recently working as wage labourers. The modal pat-

tern of participation (Table 2) is one of young to middle-aged married women with children but without crop land and whose husband's income is insufficient to maintain them. Tables Three to Eight provide details of the distribution around these modalities. Divorce and separation (Table 3) are themselves indicators of poverty, reflecting the fragility of family bonds when the mutual contractual benefits of marriage prove illusory ; many of our case studies confirm the pressures that poverty imposes on the stability of the marriage. These reasons (11.76%) for starting wage labour and widowhood (24.37%), together account for just over a third of the total female wage labour force. These we regard as the traditional reasons for starting work, although thirty-five per cent of widowed women were also working prior to their husbands' death. The high percentage (64%) of still married women (all are once married) and the fact that nearly forty per cent of working women are below thirty years (Table 4) highlights the diminishing ability of households to observe traditional beliefs about female employment outside the home.

Sixty-nine per cent of households whose women are wage labourers have no crop land (Table 5) ; given the strength of the social stigma against participation, this figure may seem surprisingly low. In only twelve of these households with land (Table 6) is the amount of land greater than thirty decimals. In six cases there is no male adult to cultivate the land and the rent received is low because of the weak bargaining position of the women as landlord. It two cases the land is inherited from a first, deceased, husband ; the land is rented out in one case to her relative and in the other to a member of her first husband's village. In another two cases the husband is too sick to manage the land efficiently. In another case they cannot obtain draught power when needed and in another, the land is of very poor quality. In each case the consequence is that the family return from the land is low and there is dependence on female wage labour earnings to maintain the family.

In the interviews we distinguished between 'traditional' female wage employment, which essentially covers those households where a male income earner was absent, and households where insufficient income from male labour was the reason for starting work. This economic pressure was the reason given by 62% of our respondents for starting work (Table 7). This high percentage is critical evidence of the growing economic pressure on the poorest ; Patron-client relationships, often based on kinship connections, have in the past been a source of protection to these households. But these relationships are broken down through the process of impoverishment ; the kinship group as a whole has a reduced capacity for 'carrying' the poorest members and the benefits from doing so, in terms of command of their labour power are less significant because of the falling real wage. Population pressure and the development of the rural infrastructure also create greater labour mobility which reduces their strength. The evidence on the homeless amongst

the sample suggests that patrilineal protection extends to provision of shelter but little else. Twelve per cent (29 households) are practically assetless and the women and her family are living in borrowed accommodation ; (seventy-five per cent of households own some homestead land and eighty-eight per cent own their homes). In all cases except two, these homeless families have a separate kitchen to the houseowners family. In all six cases where the women live with their brother, the brother's wife does not go out to work. In only six cases are these women currently married and in each case a matrilineal settlement has been made because the husband is literally homeless, his father having sold the homestead, migrated to India and returned when not successful there.

TABLE 2 MODAL CHARACTERISTICS OF HOUSEHOLDS WHOSE WOMEN WORK AS WAGE LABOURERS*

| Characteristic | Percentage of all households where women work as wage labourers (n=238) | |
|------------------------------------|---|-------|
| Husband a Daily labourer | 86.84 ^b | |
| No crop Land | 68.91 | |
| Less than 30 decimals of Crop Land | 94.96 | |
| Still Married | 63.87 | |
| Age of Wife of Household Head : | | |
| 21—30 | 34.03 | 70.16 |
| 31—40 | 36.13 | |
| Nos. of living children | | |
| 1-3 | 44.12 | 83.19 |
| 4-6 | 39.07 | |
| Nature of Women's wage work | | |
| Post-Harvest and Household work | 57.98 | 94.95 |
| Post-harvest work only | 36.97 | |

Notes : a. The sources for this Table and for all data in Tables Three to Eight are the preliminary interviews conducted in March-June 1979 of all wage labour women in four villages of Madhupur Thana, Tangail District and four villages of Chandina Thana, Comilla District, prior to the incomes study.

b. Percentage of Still Married women (n=152).

TABLE 3 CURRENT MARITAL STATUS

| Status | Number | Percentage |
|--------------------|--------|------------|
| Married | 152 | 63.87 |
| Divorced/Separated | 28 | 11.76 |
| Widow | 58 | 24.37 |
| Total | 238 | 100 |

TABLE 4 AGE DISTRIBUTION

| Age Range | Number | Percentage |
|---------------|--------|------------|
| 15-20 | 10 | 4.20 |
| 21-30 | 81 | 34.03 |
| 31-40 | 86 | 36.13 |
| 41-50 | 49 | 20.60 |
| 50+ | 10 | 4.20 |
| Not available | 2 | 0.84 |
| Total | 238 | 100 |

TABLE 5 LAND OWNERSHIP PATTERN

| Ownership | Number | Percentage | Description |
|-------------------------|--------|------------|---|
| Home | 209 | 87.81 | May or may not be on somebody else's land |
| Home and Homestead land | 179 | 75.21 | Homestead land owned by the respondent's household. |
| Crop land | 74 | 31.09 | Own crop land not including leased-in land |
| No crop land | 164 | 68.91 | No crop land ownership but may lease-in or mortgage-in other's land |

TABLE 6 CROP LAND OWNED BY SIZE OF HOLDING

| Amount of land owned in decimals | Number | Percentage |
|----------------------------------|--------|------------|
| 5 | 3 | 4.05 |
| 5-10 | 11 | 14.86 |
| 11-15 | 14 | 18.92 |
| 16-20 | 14 | 18.92 |
| 21-25 | 6 | 8.11 |
| 26-30 | 14 | 18.92 |
| 30+ | 12 | 16.22 |
| Total | 74 | 100 |

TABLE 7 REASONS FOR STARTING WAGE LABOUR WORK

| Reason | Number | Percentage |
|--|--------|------------|
| Death of husband | 38 | 15.98 |
| Sickness of husband | 25 | 10.50 |
| Divorce/separation | 27 | 11.34 |
| Insufficient income to maintain the family | 148 | 62.18 |
| Total | 238 | 100 |

TABLE 8 SOURCE OF SHELTER FOR THE HOMELESS

| M. Status | Married | | Divorced/separated | | Widow | |
|----------------------------|---------|-------|--------------------|-------|-------|------|
| | No. | % | No. | % | No. | % |
| Living with parents | 5 | 17.24 | 8 | 27.59 | 1 | 3.45 |
| Living with brother/sister | | | 4 | 13.79 | 2 | 6.90 |
| Living with other relative | 1 | 3.45 | 5 | 17.24 | 2 | 6.90 |
| Living with non-relative | | | | | 1 | 3.45 |

Fifty of the households in the sample described above have been included in a year long study of household earnings which will be completed in the second half of 1980. In the absence of any other data, we have taken the results from the first two months of this study for some indicative evidence on the scale of women's contribution to total earnings. In one region, Madhupur thana in Tangail district with twenty-five of the households, nearly forty per cent of household income on average was earned by women and in fifty per cent of the cases women contributed over sixty per cent of total household income. In the other region, Chandina thana of Comilla district, women contributed an average of twenty-two per cent. The differences between the two regions provide further support to the argument that increasing landlessness is an important explanation of female participation patterns. In the four Chandina villages with a population density one third greater than in the Madhupur villages, seventy-six per cent of households own land, compared to forty seven per cent in the Madhupur villages. The more highly differentiated land ownership pattern in the Madhupur villages creates both a greater supply of and demand for female wage labour.

THE IMPLICATIONS FOR RURAL DEVELOPMENT STRATEGY

Increasing participation of women in wage labour is a direct response to increasing poverty. We have tried to provide some theoretical and empirical support, for what is anyway intuitively reasonable, because we believe that the nature of this increasing participation suggests important opportunities to improve the effectiveness of poverty- focu-

sed rural planning. The fact that female wage labour is traditionally stigmatised is itself an advantage in ensuring that poverty-focused programmes do actually benefit poor people when they are directed towards women. Evidence from existing programmes shows that a self-selection mechanism can be made to work whereby only those households where women's earnings are crucial for survival, participate. In social terms, labour work, work outside the homestead area and work involving communications with strangers are increasingly demeaning for women and consequently for her family. But survival is a stronger motivation and rural women who work as wage labourers do so with the reluctant support of the nuclear family—they have little capacity to do so against the wishes of their family (and if the family economic condition improves at a later time in the family cycle they will generally stop working). These conditions we believe can be utilised to help mitigate the effects of one of the most important weaknesses of the current allocations of development resources, their proven inability to reach the poorest. Whilst a detailed discussion of the pattern of rural resource allocation is beyond the scope of this paper, certain general features are outlined to illustrate the problems inherent in the rural power structure that some recent women's programmes have bypassed.

Rural Women's Programmes and Poverty-Focused Planning

The largest sectoral allocation in the First Five Year Plan (1973-78) and in the Two Year Plan (1978-80) was to agriculture and rural development though the allocation was considerably less than the share of agriculture in gross domestic product. (The actual allocations were greater than planned in the First Five Year Plan—thirty two per cent against the original allocation of twenty-six per cent—but in real terms this was only sixty per cent of the original allocation because of inflation.)

Most of these resources, following the pattern developed in the 1960's went into subsidies for modern agricultural inputs, particularly chemical fertilizers and irrigation facilities. The growth rate in the agricultural sector,—accounting for sixty per cent of gross domestic product at the start of the First Plan period (1973-78)—was, and remains, the crucial determinant of the growth rate of the economy. Productivity in agriculture was extremely low and the strategy of development placed a great deal of emphasis on growth of the agricultural sector which was to be the major source of domestic savings as well supplying the jobs and the food for the large and rapidly increasing labour force.

The inefficiencies in resource use introduced by the system of subsidies on agricultural inputs and the direction of these resources predominantly to larger farms, that used land less productively and labour less intensively led to a very poor performance of the rural sector overall and, within the sector, to increasing inequality. One of the major

problems identified was the inability of small farmers to obtain the credit and other inputs through co-operative institutions that in fact strengthened the position of large farmer patrons. As the First Plan document stated and as others have pointed out since the strategy anyway could not absorb the rural labour supply and biases that political realities introduced meant that performance was far below target levels with respect to production, surplus generation and employment. The failure of rural resource allocations to benefit the poorest is intimately connected to the large farm bias inherent in the process of distribution. Ample evidence of this failure is available in the recent literature, both official and non-official, on Bangladesh agriculture (IRD 1975). It was also suggested in the First Plan document and again by many writers since that to benefit the poorest through public sector resource allocations required reforms in the landownership pattern and that the efficiency of resource use would also then be improved because of the higher productivity of small farms. As experience elsewhere has shown (Mitter 1978), even with the central leadership committed to a programme of land redistribution the local administrative units still remain an effective block to programme implementation. Certainly in Bangladesh this precondition for effective poverty focused planning and increased efficiency of rural resource use has no prospect of being implemented. The national importance of the food self-sufficiency objective and the political control of the large farmers dictate the continued allocation of resources along the lines outlined. The increasing numbers of landless labourers, Bangladesh's largest resource, are excluded from any role in the development process other than as victims of misallocation; they receive inputs only, with a few minor exceptions, through relief programmes of public works. These are directed towards improvement of the rural infrastructure, but as the more illustrious of these infrastructure schemes, the Ullashi Project, demonstrated the long-term benefits go almost entirely to the larger farmers (Ahmad and Hossain 1978).

It is within this context that programmes for the poor have to operate. The scarcity of owned resources amongst the landless, and their inability to obtain resources from national development programmes suggest two principles of action. First that they develop co-operative action to pool their resources and second that they initiate programmes independently of elite groups that otherwise obtain a disproportionately large store of available resources. The 'co-operative' is a much denigrated approach because of its appalling record by either efficiency or equity criteria. But the failure of co-operatives is due to the non-homogeneity of membership, leading to the sorts of bias in allocation as described above, and there are examples of rural co-operative action in Bangladesh which demonstrate convincingly that effective management can make them viable both on equity and efficiency criteria. This independence from elite groups, through having all equally poor people as members, is nevertheless a difficult principle to operate because local patronage

by elites can operate severe control over the actions of client groups. There are no easy answers to this since patron-client relationships still remain strong even though their roots are being undermined through increasing resource mobility.

The Self-selection Mechanism

Programmes developed for the benefit of the poorest through organizing rural women have particular advantages in overcoming this problem and the lessons from some of the more successful but small-scale programmes suggest a model for a broader based development. Two non-governmental organisations, Nijera Kori (Do it yourself) and Bangladesh Rural Advancement Committee (BRAC) have developed women's programmes that have enjoyed a modest success in helping poor households to obtain improved levels of living. A principal feature of these programmes that distinguishes them from other women's programmes is their exclusive concentration on *poor* women. Other co-operative programmes concerned with women have recognised, and sometimes learnt through their own bitter experience, that women in joint societies are exploited by men and enjoy a disproportionately small share of the resources generated by and through the co-operative. Yet this same process occurs when women of different economic classes join together. The Integrated Rural Development Programmes' women's co-operatives display exactly the same skewness of management and resource allocations that characterise the major agricultural input programmes. These programmes, according to members' own accounts in four different areas, are regarded primarily as a source of individual loans rather than as a forum for training and integration in development activities as they were intended. In contrast, the BRAC and Nijera Kori organisers place most emphasis upon self help and collective investment activity—indeed Nijera Kori only allows group profits from their members' activities. These features at once strengthen the group in a number of ways that are basic to their continuing survival. By emphasising self-help, specifically the active labour inputs of the members themselves, a 'self-selection' mechanism has worked on a number of occasions to remove richer and therefore more status conscious women who are basically antagonistic to the interests of the majority of the group; in cases where the group made a collective decision to dig a pond or work on land they leased in, the less poor members left the group for reasons of prestige. The self-help emphasis therefore in addition to encouraging the more careful use of resources earned through the members' own labour thus acts to strengthen group cohesiveness. The collective investment activity of these organisations involves groups as small as three or four women working together in their own rice processing business, as well as larger groups sometimes over fifteen members owning and operating land.

Development planners and donor agents are constantly bemoaning their inability to get projects through to the poorest. The experience of small agencies such as Nijera Kori and BRAC have demonstrated that a focus on poor women can help them achieve that objective.

The arguments presented here suggest that despite an unfavourable political and economic climate there are opportunities to benefit the poorest by operating programmes exclusively for poor women. These programmes if they incorporate the physical labour of the women, will have 'self-selection' advantages in directing the benefits to the poorest.

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