

SOCIO-ECONOMIC CHANGES OF WOMEN BENEFICIARIES UNDER THE POVERTY ALLEVIATION PROGRAMME OF MATI: A STUDY IN SHERPUR DISTRICT

K. Hasan^{1*}, M. R. N. Ali², M. D. Amin³, N. Monalisa⁴ and S. Islam⁵

¹Bangladesh Agricultural Development Corporation (BADC), Muktagacha, Mymensingh

²Department of Rural Sociology, BAU, Mymensingh-2202

³Seed Marketing, BADC, Mymensingh

⁴BADC Training Institute, Madhupur, Tangail

⁵Agricultural Economics Division, BINA, Mymensingh-2202

*Corresponding author's email: hasanbadc@gmail.com

ABSTRACT

The main focus of this study was to determine and describe the change of socio economic status of the rural women due to their participation in poverty alleviation programme of motivation, awareness, training and implementation (MATI) in the selected areas of Huzurikanda Union of Nakla Upazila under Sherpur district. The study also explored the relationship between 10 selected characteristics of the MATI beneficiary women and their changes in socio-economic status. Data were collected from the sample of randomly selected 100 MATI beneficiary women out of a total of 400 rural women. The data were collected by using interview schedule which contained simple and direct questions and scales. The socio-economic changes of the rural women under MATI was the dependent variable while age, education, husband's education, family size, working experience of MATI, contact with MATI personnel, training experience, credit received, credit repayment and credit use of the rural women were the independent variables. The socio-economic status was measured by comparing the 'before' and 'after' situation of seven change aspects of the women due to joining in MATI. The significance of change was measured by comparing mean differences between 'before' and 'after' situation in respect of change in seven areas of socio economic condition of rural women. The change of socio-economic status was significant in five selected aspects while in farm size and toilet condition of the women there had no significant indication of change.

Key words: Socio economic, changes, women, beneficiary.

Introduction

Bangladesh is predominantly a rural and agrarian country having a population of 141.3 million (UNFPA, 2008). Poverty has been identified as a major problem and its alleviation has been stated as an important objective in all the national plan documents of Bangladesh. Different poverty alleviation programmes deal with improvement of the quality of life of the poor through promotion of viable economic and social activities under various government and non-government organizations. The burden of poverty falls differentially not only among various socio-economic classes, but also on different sex groups. Thus, different poverty alleviating programmes are undertaken to address regional as well as gender dimensions of poverty. A vast majority of the rural population in Bangladesh live below the poverty line. They are economically under-privileged, socially deprived and are deeply exploited. Again, various indicators reveal that status of women (constitute about 49 percent of the population) is much lower than that of men. Traditional socio-economic practices limit their opportunities in education, skill development, empowerment and anticipation in overall development process. Their literacy rate is only 65.5 percent. Life expectancy is 64.5 years for men and 66 years for women. Excessive mortality among women due to discrimination has resulted in a sex ratio in the population whereby these are 106 men for every 100 women. General health of women at all ages is often neglected (GOB, 2008). But it is the matter of hope, that one of the major advances made in the last two decades in agricultural sector is the recognition of women as important contributor to the food security in Bangladesh. Women's labour and knowledge of

agro-economic systems play a key role in almost every aspect of agriculture. Their involvement in agriculture is extensive in terms of labour input and farm management decision. The role of women in increasing yield potentials of agricultural production, in post harvest operations, in homestead or home-based activities, in resources conservation and in agricultural decision-making is well recognized. Some 41.70 percent of women in labour force earn a living in the rural economy. Raising gender awareness, enhancing access of women in agribusiness and strengthening equal participation are specific areas on hatch development programmes need to be undertaken. As most of the farmer in Bangladesh own very small land holding, they have to utilize their scare resources. For this purpose they have to develop some homestead enterprises to generate additional income. Most socio-economic researchers found that these homestead enterprises are commonly managed by women counterpart of a farm family. Various Government Organizations (GOs) and Non Government Organizations (NGOs) are providing micro credit in terms of cash and kind, which programmes assist members in increasing agricultural productivity through use of modern agricultural technologies and high quality inputs. Credit is a powerful weapon. Anybody possessing this weapon is certainly better equipped to maneuver the process around him to his best advantage (Yunus, 1987). Motivation, Awareness, Training and Implementation (MATI) being established in 1997 with a commitment of elimination of rural poverty in Bangladesh, has emerged as one of the largest institutions responsible for the operation of micro-credit programme backed by training and social development activities. MATI is able to help its members improve the quality of their own lives. It emphasizes inclusive holistic development to ensure that members achieve economic and social mobilization simultaneously. From the inception MATI has been organizing resource poor people, offering training, savings and credit facilities to boost up their socio-economic condition.

Objectives of the Study: The research work was conducted with the following objectives: i) To determine the socio-economic changes of rural women due to their participation in poverty alleviation programme of MATI, ii) To determine and describe some selected characteristics of participating women and iii) To find out the causes of poverty as perceived by the MATI beneficiaries.

Materials and Methods

The main focus of this study was to determine and describe the change of socio economic status of the rural women due to their participation in poverty alleviation programme of motivation, awareness, training and implementation (MATI) in the selected areas of Huzurikanda Union of Nakla Upazila under Sherpur district. The total numbers of population were selected as 25% (100 nos.) from the total beneficiaries' of the study areas (400 nos.). The study data were collected by two trained enumerators together with the researchers via an interview schedule. The researchers first were making a report with the respondents and explained the objectives of the study as much as possible using the local language. The questions were clarified when a respondent had problems understanding. After completion of field survey, data from the entire used interview schedule were compiled and tabulated according to the objectives of the study. In this process, all the responses in the interview schedule were given numerical code values. The responses to the questions in the interview schedule were transferred to master sheet to facilitate tabulation. Tabulations and cross tabulations were done on the basis of categories developed by the investigators. The coded data were put into the computer for statistical analyses. The SPSS computer programs were used for analyzing the data. Statistical measurements such as number, percentage, range, average, standard deviation, required test and ranking were used to describe the variables where ever applicable.

Results and Discussion

Selected characteristics of the rural women: The selected characteristics were age, education, husband's education, family size, working experience of MATI, contact with MATI personnel, training experience, credit received, credit repayment and credit use. Findings in respect of these 10 characteristics of the rural women in the study area are summarized below: Age of the respondents ranged from 20 to 55 years and the average was 36.68 years. The highest proportion (77 percent) of the rural women was middle age, while 24 percent were old aged and 9 percent young.

Table 1. Salient features of the selected characteristics of the MATI rural women beneficiaries

Characteristics	Measuring unit	Ranges		Categorization	%	Mean	SD
		Possible score	Observed score				
Age	Year	Unknown	20-55	Young (up to 30)	9	36.68	7.56
				Middle aged (31-40)	77		
				Old aged (41 and above)	14		
Education	Year of schooling	Unknown	0.5-9	Illiterate (0)	6	1.68	0.87
				Can sign only (0.5)	41		
				Primary level (1-5)	32		
				Secondary level (6-9) and above	21		
Husband's education	Year of schooling	Unknown	0-10	Illiterate (0)	17	3.51	3.48
				Can sign only (0.5)	22		
				Primary level (1-5)	37		
				Secondary level (6-9) and above	24		
Family size	Number	Unknown	2-11	Small family (up to 4)	65	4.09	1.57
				Medium family (5-6)	27		
				Large family (7 and above)	8		
Working experience with MATI	Year	Unknown	2-4	Low (up to 1 year)	5	2.28	0.55
				Medium (2-3 years)	62		
				High (4 years and above)	33		
Contact with MATI personnel	Score	1-16	7-13	Low (1-5)	0	9.69	2.38
				Medium (6-10)	65		
				High (11-16)	35		
Training experience	Day	Unknown	0-13	No training exposure (0)	42	4.5	4.74
				Low training exposure (1-6)	21		
				Medium training (7 and above)	37		
Credit received	In 1000 Tk.	Unknown	4-12	Small credit recipient (3-5)	19	7.81	2.31
				Medium credit recipient (6-8)	39		
				Large credit recipient (9 and above)	42		
Credit repayment	In 1000 Tk.	Unknown	4-12	Small credit Repair (1.00-5.999)	31	7.33	2.55
				Medium credit Repair (6-8)	38		
				Large credit Repair (above 8)	31		
Credit use	Score	1-3	1-3	Otherwise use (1)	18	2.21	0.73
				Partial purposive use (2)	43		
				Full purposive use (3)	39		

Education of the rural women ranged from 0.5 to 9 years of schooling, while the average years of schooling were 1.86. The highest proportion (41 percent) of the respondent women were able to simply sign only, while 32 percent of the rural women had primary level education, 21 percent had secondary level and above education. The husband's education of the rural women ranged from 0 to 10 years of schooling, while the average years of schooling was 3.51, the highest proportion (37 percent) of the respondent's husband were complete primary education, illiterate husband were 17 percent, but 24 percent had secondary level and above education. The family size ranged from 2 to 11, the mean being 4.09. The

highest proportion (65 percent) of the rural women had small families as compared to 27 percent having medium families and 8 percent having large families. Working experience of MATI of the respondent ranged from 2-4 years, mean 2.61 years, but most of the respondent rural women (62 percent) had medium experience of MATI. Contact with MATI personnel of the rural women ranged from 7-13, while most of the rural women had medium contact with MATI personnel. Training experience of the rural women ranged from 0-13, 42 percent respondent had no training exposure, while 37 percent respondent had medium training exposure; low training exposure respondent women were only 21 percent. Credit received by the respondent women ranged from 4-12 thousand taka, average 7.81 thousand taka, the highest proportion (39 percent) of the respondent were medium credit recipient. Credit repayment also ranged from 4-12 thousand taka most of the respondent women were medium credit re-payment. The use of credit by the respondent women ranged from 1-3, average 2.21, partial purposive user of the credit were highest proportion (43 percent). Only 10 percent respondent used their credit full purposively, otherwise user were only 18 percent.

Causes of Poverty: The MATI beneficiary women were asked to mention the causes of their poverty. They have mentioned 15 root causes of their poverty are presented in Table 2. The information of Table 2 show that inadequate educational opportunity, over population, natural calamity and disaster, unemployment, scarcity of cropland, inadequate health, sanitation and medicare facilities, dowry system are the main causes of poverty. The inherent causes of poverty are related to over population, education facilities, natural disaster and imbalances in social resources, power and justice.

Table 2. Reasons of poverty as perceived by the MATI beneficiary women

Reasons	Number of citations	Rank order
1. Overpopulation	71	1.0
2. Lack of educational opportunity	66	2.0
3. Scarcity of land	46	3.0
4. Natural calamity especially flood and drought causes food crisis	35	4.0
5. Inheritance of poverty	30	5.0
6. Lack of medicare knowledge and facilities	17	6.0
7. Less number of earning person in the family	12	7.0
8 Lack of employment opportunity	3	8.5
9. Failure in small trade	3	8.5
10. Dowry system	2	11.5
11. Victim of exploiting to get a job	2	11.5
12. Loss of wealth in case study	2	11.5
13. Due to playing gambling by husband	2	11.5
14. Husband's laziness	1	14.5
15. Loss of assets due to fire	1	14.5

Mean difference between before and after joining in MATI in respect of change of socio-economic status of rural women: An attempt was made to test the significant changes in relation to socio-economic condition of the beneficiaries' families before and after joining in MATI. In order to determine the difference of mean, paired t-test was used and the results are shown in Table 3.

Computation of t-statistic to compare the two sample means of unequal variances showed that the calculated t-value of all the aspects of change of socio-economic condition (except toilet condition, farm size) of the beneficiaries was greater than the tabulated value (2.19) of 't' at 1% level with 99 degrees of freedom (Table 3). Therefore, the estimated t-statistic was highly significant in every cases of change in socio-economic aspect (except toilet condition, farm size) and thus, the hypothesis stated in null form was rejected. This implies that the MATI beneficiaries had better opportunity to change their socio-economic condition after joining MATI.

Table 3. Mean difference between before and after joining in MATI in respect of socio-economic condition

Aspects of change	Mean		Difference	observed paired 't' value with 99 df
	Before	After		
Food availability	18.21	27.52	9.31	7.80**
Housing condition	2.76	3.22	0.46	2.00**
Toilet condition	1.47	1.58	0.11	1.15**
Sources of drinking water	2.27	2.39	0.12	3.67**
Asset	16.35	22.48	6.13	5.32**
Farm size	0.34	0.49	0.15	1.77 ^{NS}
Income	32.95	46.53	13.58	7.06**

Significant at 0.01 level of probability with 99 df. 't' value at 1% level = 2.19

Conclusion

Based on the above findings of the study and the logical interpretations of the meaning in the light of other relevant facts enabled the researcher to draw the following conclusions

1. Majority of the rural women were young to middle aged, while age of the rural women had significant positive relationship with their change in socio-economic status. It may be necessary to put special emphasis on young to middle aged rural women in implementing extension programmes for ensuring higher participation of women.
2. Majority of the respondent's husband could sign their name only and education of the respondent's husband had significant positive relationship with their change in socio-economic status. It may be concluded that educated husband can offer better suggestion to maximize the utilization of available resources and they also can encourage the adoption of agricultural technology by their wives. Because education is key for development.
3. Majority of the rural women had medium to small size family. Family size of the rural women had a positive and significant relationship with the change of socio-economic condition of the rural women. If the family sizes become medium, the member of the family can involve in different income generating activities. With the increase of income of the family the social status is also increased. Therefore, it may be concluded that number of earning person in the family may play a vital role in uplifting the socio-economic status of the rural women.
4. Change of the socio-economic condition of the rural women was the main focus of the study. The socio-economic condition of the rural women before involvement in MATI was compared with their present condition means after involvement with MATI. It was found that after involvement in MATI activities the socio-economic status of most of the rural women has been increased remarkably in respect of food availability, housing condition, sources of drinking water, family asset and family income. This means that the involvement of MATI has increased the opportunity of earning money from different sources. Therefore, it may be concluded that MATI encouraged women in involvement of different income generating activities by which the beneficiary women has been able to change their fate by earning more income than before.
5. The findings reveal that before and after mean differences of 5 selected aspects of changes (out of 7 aspects of changes) of socio-economic condition of the beneficiaries were statistically significant. The mean values after joining in MATI were remarkably higher compared to mean values of before joining the MATI poverty alleviation programme. This was possible due to deliberate, planned and intensive supervision and care of the MATI staff at the grass-root level. Considering the above findings it may be concluded that the role played by MATI in changing the socio-economic condition of the beneficiaries is praise worthy and commendable.

Recommendations for further study

The following recommendations are suggested in this connection given below:

1. The study was conducted in one selected Upazila (Nakla) under Sherpur District. Findings of this study need further verification through similar research in the other parts of the country.
2. The present study was conducted in order to determine changes in socio-economic status of the rural women. It is necessary to undertake research studies to ascertain the impact on other aspects of social life.
3. The study was conducted mainly with the beneficiary women of the study area. It is necessary to take similar study involving more male beneficiaries.

Recommendations for policy adoption

1. MATI applies sustainable livelihoods approach for the betterment of the beneficiaries through co-operative groups. It is one kind of participatory approach and has been proved effective for poverty alleviation. Therefore, attempts to be promoted to make a formal network of these cooperative societies with relevant stakeholders for skill training and follow up so their human capital building continues to replicate.
2. Family size of the rural women had significant and positive relationship with their socio-economic status of the rural women. It is therefore, recommended that MATI should introduce labour intensive activities for those women who have large working family.
3. MATI needs to take step for wider literacy programme in order to accelerate literacy rate for the rural women of ensuring their active participation in different development initiatives of GO and NGOs.
4. Technical appropriateness is not only the criteria of a technology for which it is designed. It should also be socially appropriate and economically accessible so that it can be used and maintained in the local environment without causing any damage. It is necessary to give more emphasis to prepare effective action plan at the remote areas of Bangladesh.

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