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ABSTRACT

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The purpose of the study was to determine and describe problems faced by the char rural women in improving their social status. This study was also designed to explore the relationships between the selected characteristics of char rural women and the problems faced by the char women. The study was conducted at Horipur and Kanchibari villages from Sundorganj upazila under Gaibandha district and Chilmari and Raniganj villages from Chilmari upazila under Kurigram district. Data were collected from randomly selected 240 women (6% of the total population) from an updated list of 1440 women of the study area. Data were collected through personal contact with a well-structured pretested interview schedule during the period of 01 September to 30 October 2020. The study revealed that most of the respondents (48.8 percent) had faced medium problems, while 45.8 percent had faced high problems and the rest 5.4 percent had faced low problems. Pearson's Product Moment Correlation coefficient (r) was computed to explore the relationships between the selected characteristics of char rural women and the problem faced by them. The correlation analysis indicated that household income had a negative significant relationship with women's problems faced in the char area. The findings of the study showed that lack of support in purchasing products, less labor wage for females, and lack of support in any sort of adverse situation were the main three problems faced by respondents.

Key words: *problem, char women, social status*

INTRODUCTION

Chars, low-lying regions of land mass within water bodies, typically just above the water level created by sedimentation from various rivers meandering through the country and land accretion, are the abode of around six million people of heterogeneous admixture. These areas are highly vulnerable to sudden forceful flooding and erosion and loss of land which makes living in the chars both hazardous and insecure. Char land is a zone of multiple vulnerabilities (Paul and Islam, 2015). With the increase in the number of the settler in *chars*, problems are getting in the worst shape. Chars households face food insecurity and suffer from the effects of under-nutrition. Limited access to improve water sources and sanitation and low levels of services such as health, education, and livelihoods support are further challenges, resulting in chars-dwellers being amongst the poorest people in Bangladesh. There are few opportunities for employment in char areas and most people make living from growing crops, raising cattle, and harvesting fish. The study area is extremely flood prone and having frequent river erosion, so farmers become landless. Up to 90% labor remaining unemployed during *monga* season. The seasonal poverty is a near-famine situation of acute scarcity of employment during the *Bangla* months of *Bhadra-Kartik* (September–November). It is commonly known as '*monga*' or '*abhab*' (Hasan 2006). Basically, floodplain topography and tropical monsoon climate make northern region of Bangladesh vulnerable to various natural calamities such as flood, riverbank erosion, drought, and cold waves, all of which occur more frequently and intensely than in other regions of the country (Paul and Routray, 2012). Amidst these compelling conditions, the local economy shows little diversification and is heavily dependent on agriculture, which yields only one or sometimes two annual harvests, in contrast with three crops per year in more fertile and benign parts of the country (Paul and Routray, 2010). In this setting, local employment remains limited from mid-September to mid-December. Besides, the landless and poorest people survive on agricultural wage labor, their opportunities and ensuing incomes drop in this period, and trapped in what is called '*monga*' a cyclical phenomenon of poverty and hunger; which is also termed as seasonal poverty. Around 80% of the char land inhabitants are ultra-poor and they are landless (Islam and Samsudhoha, 2016). In those cases, women play a major role in providing livelihood support to sustain families. Regardless of the form of migration, the burden of survival and livelihood often falls on women, particularly those living vulnerable lives in a fragile environment. But the status of char rural women is not satisfactory. They maintain a lower standard of living. They have little participation in the decision-making process of their family affairs. Uddin and Dhar (2017) reported that 75% of women in char areas had no resources to income, credit, property control, knowledge, and training. Now a days char women also adopt various kinds of activities designed by different organizations to build up women's capacities for alleviation of extreme poverty and hunger. Char livelihood program supports those char women through various activities. The CLP has chosen as its most important objective to increase household income in island char families through livestock and to some extent agriculture. Market development activities are working to increase the range of livelihood strategies available on the chars to everyone in the community. MFIs and VSLAs increase financial services and extend credit opportunities and most importantly move towards giving everyone on chars a safe place to save.

But all of those chars and islands are not easily accessible and women are beset with lots of problems and suffering. Char rural women had limitations to perform their productive roles and household tasks. They are deprived of certain rights and opportunities and are required to whole heartedly dedicate themselves towards the implementation of household responsibilities (Kapur 2019). A recent CLP1 survey showed that 61% of char children are undernourished; and similar to the national average, 50% of char children are stunted. However, 1 in 5 char children are wasted and 50% are underweight, compared to national levels of 1 in 7 and 43% respectively. Under-nutrition is also widespread on the *chars* and is caused by both an inadequate diet (quantity and quality) and poor sanitation and hygiene behavior and conditions. It observes that the majority of women in the char area are illiterate.

Considering the above facts, the researcher became interested to carry out the present study on ‘Problems faced by char rural women in improving their social status’ with the following specific objectives

- to determine the selected characteristics of the char women;
- to determine and describe the problems faced by the char women;
- to explore the relationships between the selected characteristics of char women with their faced problems in the char area.

METHODOLOGY

The study was conducted in randomly selected two villages from Gaibandha and Kurigram districts. These char areas are suitable for the proposed study because they are situated near the bank of the river of Bharmhaputro, Dharla, Ghaghot, and Tista. These areas are naturally low land and extremely flood-prone. Almost every year flood occurs in those villages and causes human suffering and damage to crops, livestock, fisheries, and other resources. With the annual risk of flooding and erosion, life on chars is extremely precarious.

The survey schedule was prepared according to the objectives to collect the expected data. A draft schedule was first prepared following the study objectives. The draft schedule was then pre-tested to verify the relevance of the questions and the nature of the response of the sampling procedure. A final survey schedule was developed after pretesting and necessary adjustment. The survey was conducted from 1st September to 30th October 2020. Data were collected from the char women. Data were collected by the researcher from 240 women through a structured questionnaire (Table 1).

Table 1. Number of sample respondents in the study area

Name of the districts	Name of the Upazilas	Name of the villages	Population	Sample size
Gaibandha	Sundorganj	Horipur	320	60
		Kanchibari	395	60
Kurigram	Chilmari	Chilmari	350	60
		Raniganj	375	60
Total			1440	240

In order to obtain the desired sample, multistage sampling procedure was employed to get the groups from the villages. From the north region of Bangladesh two districts were selected randomly. The second stage involved a purposively selection of upazilas. From the 7 upazilas of Gaibandha one upazila naming Sundorganj upazila was selected and from 8 upazilas of Kurigram Chilmari upazila was selected. The third stage was random selection of two villages from each upazila. Horipur and Kanchibari villages from Sundorganj upazila and Chilmari and Raniganj villages from Chilmari upazila were selected. The selection of respondents was the last stage. At this stage, a list of Char women was considered as population. Based on the preliminary information taken from the field level, about 1440 women from the study area constituted the population of the study. From this population around 6% of the representative sample was taken as a sample of the study.

According to Bailey (1994), a sample or sub-sample of 60 respondents is to be done regardless of the population size. Therefore, 60 women were selected from each village. Thus sample size was 240.

The exclamatory variables of this study were the 10 selected characteristics of char rural women. These were age, marital status, personal education, household size, farm size, household income, women’s personal income, credit received, training received and access to resources. The age of a respondent was measured on the basis of time from her birth to the time of interview. Marital status of char women referred in terms of unmarried or married at the time of interview. The personal education of a respondent referred to the grades she has passed in the formal educational institutions at the time of the interview. A score of one (1) was assigned for each year of successful schooling from a formal institution. Household size was measured by the total number of members in the respondent family. The family member includes herself, spouse, sons, daughter and other dependents. The farm size of the respondent was measured by using the land in which the household of the respondent has its entire dwelling unit including homestead, area under cultivation and others. Household income referred to the total earning of the respondent woman’s family by all members from all sources of income in a year. The annual net income was measured in ‘thousand ‘taka per year. Women’s personal income referred the amount of taka which a respondent earn from her income source of income. The annual net income was measured in ‘thousand’

taka per year. Access to credit referred the amount of credit a respondent received from different char development organizations. Training received referred to what types of training a respondent woman received from a different organization. Access to resources referred to the availability of resources. The score was assigned on the basis of ten items of resources.

The focus variable was problems faced by char rural women. Problems faced by rural women referred extent of problems faced by respondent women in terms of social, economic, personal, and psychological aspects. To assess the extent of the problem of char women in different aspects 10 problems were selected. A 4-point rating scale was used. Respondents were asked about the extent of their problem in high, medium, low, and not at all values. Points were awarded for each response, with sufficient scoring as the 3, 2, 1, and 0 respectively. So a respondent woman's score ranged from 0 to 30, where 0 indicates no problem and 30 indicates a high problem. Kanak *et al.* (2018) and Nath *et al.* (2016) used the same method in their respective study. To identify the problem faced index the following formula was used.

$$\text{Problem Faced Index (PFI)} = (P_h \times 3) + (P_m \times 2) + (P_l \times 1) + (P_n \times 0)$$

Where

P_h = Number of respondents faced the problem high

P_m = Number of respondents faced the problem medium

P_l = Number of respondents faced the problem low

P_n = Number of respondents faced the problem not at all

Data from the interview schedule were coded, compiled, tabulated and analyzed in accordance with the objectives of the study. The analysis was performed using SPSS (Statistical Package for Social Sciences) computer package. The null hypothesis was "there is no relationship between the problem of char women and each of the explanatory variables of the study". Descriptive analysis such as range, number, percentage distribution, mean and standard deviation were used whenever necessary. Pearson's Product correlation coefficient was used in order to explore the relationship between the concerned variables.

RESULTS AND DISCUSSION

Problem Faced by the Char Rural Women

The salient features of problems faced by the char women have been presented in the Table 2. The observed scores of problems ranged from 6 to 27 against a possible range of 0 to 30 with an average of 2.40 and a standard deviation of 0.59. The women were classified into four categories according to their problem scores.

Table 2. Distribution of respondents according to their problems faced in char area

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Low (1-10)	13	5.4	2.4042	0.59212
Medium (11-20)	117	48.8		
High (Above 20)	109	45.8		
Total	240	100		

Source: Author's estimation

Data contained in Table 2 reveal that the overwhelming majority of respondents (94.6%) had problems ranging from medium (48.8%) to high (45.8%). Only 5.4 % had a low problem. Similar findings were reported by Akter (2020) in her respective study.

Women are continuously facing many problems even after having self-confidence, individuality, self-respect, personality, capacity, talent, and efficiency more than men. They are facing problems in their daily life even after they are given equal rights and opportunities like men. They may face violence within the family dowry-related harassment, death, marital rape, wife-battering, sexual abuse, deprivation of healthy food, etc. or outside the family (kidnapping, rape, murder, etc.). There is also discrimination of power and work between men and women because of the patriarchal system of families. The issue of creating problem hinders women empowerment. High problem results in low empowerment as well as low status of women.

Table 3. Salient features of different selected characteristics of char women's

Characteristics	Range		Categories	Respondents (n=240)		Mean	SD
	Possible	Observe		Number	%		
Age	1-80	18-80	Young (18-35)	119	49.6	1.68	0.76
			Middle aged (36-50)	78	32.5		
			Old (Above 50)	43	17.9		
Marital status	1-3	1-3	Unmarried	1	0.4	2.12	0.34
			Married	209	87.1		
			Divorce	30	12.5		
Personal Education	0-14	0-10	No education (0)	140	58.3	0.50	0.65
			Primary (1-5)	80	33.3		
			Secondary (6-10)	20	8.3		
			Higher (Above 10)	0	0		
Household size	1-10	0-7	Low (1-3)	91	37.9	0.50	0.65
			Medium (4-6)	142	59.2		
			High (Above 6)	7	2.9		
Farm size	0.002-3	0-2	Landless (0.002-0.02)	54	22.5	0.89	0.59
			Marginal (0.021-0.2)	157	65.4		
			Small (0.21-0.99)	27	11.3		
			Medium (1-3)	1	0.4		
			Large (Above 3)	1	0		
Household income	1-150000	17000-149000	No (0-0.99)	0	0	1.66	0.64
			Low (1-50000)	104	43.3		
			Medium (50001-100000)	114	47.5		
			High (Above 100000)	22	9.2		
Women personal income	0-15000	0-13500	No (0-0.99)	27	11.3	1.04	0.59
			Low (1-1000)	186	77.5		
			Medium (1001-8000)	17	7.1		
			High (Above 8000)	10	4.2		
Access to credit	0-100000	0-80000	No (0-0.99)	138	57.5	0.97	1.24
			Low (1-10000)	23	9.6		
			Medium (10001-20000)	28	11.7		
			High (Above 20000)	51	21.3		
Training received	0-30	0-27	No (0-0.99)	116	48.3	1.31	1.55
			Low (1-9)	30	12.5		
			Medium (10-19)	46	19.2		
			High (Above19)	48	20		
Access to resource	0-33	0-28	No (0-0.99)	23	9.6	2.24	0.61
			Low (1-9)	137	57.1		
			Medium (10-19)	80	33.3		
			High (Above19)	23	9.6		

Source: Author's estimation

Data contained in the table 3 revealed that a large portion of the respondents (49.6%) had young aged. And most of them were married (87.1%). In the study area, 58.7% respondents had no education. Highest proportion of the respondents had medium household size 59.2% and marginal farm size category 65.4%. Almost all the respondents 90.8% had medium to low household income. Most of the respondents had low personal income 77.5%. It also indicates that about fifty-seventh percent of respondents had no access to credit. About the highest proportion of respondents 48.3% had no training. 57.1% of respondents had low access to resources. The conclusion can be drawn that most of the respondents in char were young aged and energetic. They received training from Char Livelihood Programme and different NGOs. Now they are engaged in different income-generating activities.

Relationship of selected characteristics of char women with their level of problem

The summary of the results of correlation analysis has been presented in Table 4 showing the relationship between selected characteristics of char women' with their problems faced in the char area.

Table 4. Pearson Product correlation coefficient analysis between explanatory variables and focus variable

Focus variables	Selected socio-economic characteristics of char women	Calculated value of "r"	Tabulated value of r	
			At 5% level	At 1% level
Problem faced by Char women	Age	0.49 ^{NS}	0.113	0.148
	Marital status	-0.019 ^{NS}		
	Personal education	-0.023 ^{NS}		
	Household size	0.034 ^{NS}		
	Farm size	-0.020 ^{NS}		
	Household income	-0.183 ^{**}		
	Women' personal income	0.026 ^{NS}		
	Credit received	-0.039 ^{NS}		
	Training received	0.085 ^{NS}		
	Access to resources	-0.032 ^{NS}		

NS= Non-Significant,

** = Correlation is significant at the 0.01 level (238 df)

* = Correlation is significant at the 0.05 level (238 df)

Source: Author's estimation

Findings of table 4 reveals the focus variable was "extent of problem faced by char rural women". Pearson's Product Moment Co-efficient of Correlation (r) was used to test the null hypothesis concerning the relationship between two variables. One percent (0.01) level of probability was used as the basis for rejecting the null hypothesis. The results of the correlation of the co-efficient test between the explanatory and focus variables have been shown in Table 4.

Table 4, shows that marital status, level of personal education, farm size, credit received, and access to resources by char rural women were negatively non-significant with the problem faced by char women. This meant that with the increases of marital status, level of personal education, farm size, and credit received, and access to resources of the respondents' problem faced was decreased. The base of the above findings it can be revealed that in char rural area educational level is lower. Most of the respondents had no education. For that, they faced many problems. With the increasing educational level decreasing the problem. Women take credit from different organizations with a little interest rate. Most microcredit organizations target women as they have limited access to credit and limited access to have employment opportunities. Thus, women with are low credit risk and more likely to share their credit benefits with their family welfare and especially children Jahan and Rahman (2018). If the supply of credit is higher the maximum problem can be solved. But CLP provides resources only for a limited number of participants. The supply of resources is not sufficient. It is generally recognized that the overall development of a country depends, first of all, on maximum utilization of human resources.

Age, household size, women personal income and training received by the respondents' women had non-significant positive relationship with problem faced by char women.

Only household income of the respondents was negatively highly significant with problem. This meant that it is an important factor of problem faced by the respondent and the respondents with higher income were likely to have faced least problem.

Rank order of ten major problems in the study area faced by char women

Table 5. Rank order of ten problems faced by the char women

Problem statements	Extent of problem				PFI	Rank order
	High (3)	Medium (2)	Low (1)	Not at all(0)		
i) Problem arise in loan sanctioning	27	99	10	114	289	10
ii) High interest rate on microcredit	30	98	94	18	380	8
iii) Lack of intensive monitoring after providing input	68	105	58	9	472	7
iv) Lack of legal support in case of violence	59	81	31	69	370	9
v) Lack special support in any sort of adverse situation	122	108	5	5	587	3
vi) Lack of support in purchasing product	209	27	4	0	685	1
vii) Less labor wage for female	145	86	2	7	609	2
viii) Lack of reliable market for business	90	131	19	0	551	4
ix) Lack of social safety net services during and post disaster period	77	149	11	3	540	5
x) Disrupted communication system	15	216	9	0	486	6

Data presented in Table 5 indicated that problem faced scores range from 289-685 against the possible range 0-720. According to PFI 'lack of support in purchasing product,' got the highest score 685 and hence was considered 1st ranked problem. 'Less labor wage for female,' got the score 609 was 2nd ranked problem and 'lack of support in any sort of adverse situation' got the score 587 was 3rd ranked problem followed by lack of reliable market for business, lack of social safety net services during and post-disaster period, disrupted communication system, lack of intensive monitoring after providing input, high-interest rate on microcredit,

lack of legal support in case of violence according to the score. 'Problem arise in loan sanctioning' got the lowest score 289 and hence was considered 10th ranked problem.

The target market of the rural women's businesses is the local communities. They handle some small business like producing processed foods, making handicraft, prepare sundried fish, milling rice, sewing clothes. But their businesses cannot expand larger effectively because of the lack of reliable business partners who can share the roles of purchasing. On the other hand, the public transport system was very poor in the char area, and it was impossible to use personal vehicles because of their poor economic condition. It is so difficult to use a boat for selling and purchasing a product. In the male-dominated society wage labor discrimination reduces women's interest in participation in income-generating activities. The unwillingness also resulted from the dependency on men to sell products, the lack of appropriate to involve in IGAs, less cooperation from husband and family members, social insecurity, and harassment. Every year they faced disasters like heavy rainfall or flood, disease and insect infestation, etc. Thus, both production and sale decreased, and sometimes-rural women lost their investment in IGAs. Some government and non-government organizations give them support with limited access to resources. But it is not sufficient. All of these problems create barriers to developing char women status in society.

CONCLUSION

On the basis of findings and their interpretation, it was found that problem faced by the women in rural char area was found to be medium to high. This meant that the majority of the respondents face many problems in their daily life. Increases the problem decreases the living standard of women in char area. So, the overall status of women in the char area is not satisfactory. The government takes various steps to develop char. But some problem also remains. Many rural women have the confidence to do something, but they often do not know how to act on it, because most rural women lack the education and basic training. When rural women wish to do something by themselves, they face numerous problems, such as the lack of capital, resources, small business ideas, knowledge about the marketing process, and cooperation from their family members and society. To overcome the obstacles regarding the livelihood of rural women are to strengthen government programs for rural women, improve the infrastructure (roads, electricity, markets, educational institutes like schools, colleges), increase rural women's income wage and provide them training on Gender Based Violence, imparting skills, supplying input for both agriculture and non-agriculture at a low cost along with appropriate time for making IGAs successful, extend micro-credit programs of NGO with low-interest rates.

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