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ARTICLE

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Full Length Research Paper

Understanding and measuring economic empowerment of Sutrapur slum women in Dhaka, Bangladesh

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In a country like Bangladesh, where division of population with respect to genders is nearly equal, it is of utmost importance that the women of that country are independent, feel equal to their counterparts, and most importantly contribute to the gross domestic product (GDP). This empowerment should be led by women of all strata of the economy, and for this specific purpose, women from low income families of Sutrapur slum, Gendaria, Bangladesh are chosen for this particular project. This slum is one of the biggest slums of the country, thus working in this particular area will be beneficial in manifold ways as in enabling the research team to analyse and understand the population and also the large population will serve to be a representative of other slums in the country, thus making it easier to replicate the dissemination endeavours in the same target group in different geographical locations within the country. Two methods were used for selecting the participants such as systematic and purposive sampling. In systematic sampling, a total number of 400 interviews were conducted through a specially designed questionnaire. Face to face interrogations were conducted by the trained enumerators for data collection. A total of three Focused Group Discussions were held. These were conducted in order to generate qualitative information from the participants which can be further put into use in this project. This project assesses the current socio-economic pattern of the women in the target area. It also understands the basic behavioural characteristics of the target group, their livelihoods, living patterns, etc. through information gathered from the women and their families. In consonance with the findings of the study and to answer the objectives of the study, the following conclusions were gotten from women living in the slum area and who have displayed potentials for socio-economic empowerment, the existing facilities and utilities are inadequate to meet the needs and requirements of the community. In addition, the socio-economic lives of women are better characterized and understood based on selected variables, and viable interventions have been concretely identified for implementation to directly benefit the women in particular and the community as a whole. However, based on findings earlier mentioned, viable interventions have been demonstrated to meet the overall objectives of the program. The woman of Sutrapur slum needs to be trained not only in their respective field but also on the benefits of long term savings and investments for their economic and own empowerment.

Key words: Women, economic empowerment, slum, Bangladesh.

INTRODUCTION

In a country where division of population with respect to genders is nearly equal, it is of utmost importance that

the women of that country are independent, feel equal to their counterparts, and most importantly contribute to the

gross domestic product (GDP). The empowerment should be led by women off all strata of the economy, and for this specific purpose, low income families of Sutrapur are chosen for this particular research project, and it is the desire of the study to contribute to the improvement of the quality of life of the women and find viable ways to economically empower them.

The community engagement of the American International University-Bangladesh to carry out the project was made possible in view of the support of the British Council Bangladesh and University Grants Commission, and the participation of two non-governmental organisations (NGOs), ActionAid and Nari Moitree. The environmental condition in Sutapur slum is very poor and is heavily populated, indicating and portraying a lot of problems pertaining to lack of basic needs in this area. Sutrapur slum is one of the biggest slums of the country, thus working in this particular area will be beneficial in manifolds as in enabling the research team to analyse and understand the population, and also the large population will serve to be a representative of other slums in the country, hence, making it easier to replicate the dissemination endeavours in the same target group in different geographical locations within the country.

As the saying goes, “knowledge is power. Sharing knowledge is empowering”; the task of researchers and policy providers, therefore, is to assure the correctness of the knowledge base that is passed on to individuals in society. Their task is also to become empowered by learning from local knowledge that had been garnered through trial and error over long periods of time. Women empowerment is the concept of enabling women to realise their economic, political, social, educational, and spiritual or any other strengths to rule and control their own lives (Lopez and Zahidi, 2005) and they believe that women empowerment should mainly be focused in the following critical areas which are economic participation, economic opportunity, political empowerment, educational attainment, and health and well-being. Around the world, despite continued growth in economy and social mores, women are continually marginalised in various aspects of life. The glaring discrepancies in female betterment compared to societal development lead to the movements for women empowerment, with myriad national and international organisations bringing the issue to the fore and attempt to address it.

In this context, Hafkin and Huyer (2006) present the ideas of using different methods and technologies to eliminate the gender inequalities across the regions. According to UNDP, the first step towards women empowerment lies in establishing gender equality. The

second is to allow change and encourage equal opportunity and fair treatment for both men and women at home, educational institutes, and at work. The roles that men and women have in any society is fixed by the society itself, and these are changeable with time, even though sometimes they are justified using culture, tradition, and religion.

However, these roles and norms vary with time, location and social structure. The way towards achieving change comes through advocacy. Also, creating programmes to enable women to become self sufficient and looking to their proper implementation helps and suggested that self-sufficiency can be brought in by teaching new skills to the women, methods to run a business, getting involved in new types of work and providing financial support to the family (Schuler et al., 2006; Schuler et al., 2010). This includes implementing non-discriminatory inclusion for capable workers of both genders as economic emancipation heralds in social equality in most cases. Also, ensuring health and security needs of both men and women equally leads to empowerment of the female, which is traditionally discriminatory in many patriarchal societies.

Lack of education, long time malnourishment and early marriages and childbirth put further problems into the poverty stew. Also, the returns from small investments into the ultra poor women with proper guidance lead to substantial improvements in living standards and poverty, strengthening the cause of women empowerment. Cases in point are the various projects by UNDP, Care Bangladesh, BRAC, Joyeeta and various other enterprises. Women's access to micro-finance contributes to increased incomes, generally through stimulating women's own economic activity (Mayoux, 1991). Some steps to increase women empowerment can include improving women's knowledge of and access to reproductive health.

Then, women need to be included in the formal job processed deliberately, to gradually phase out the male biased job markets. In addition, property right to ensure women's right to economic and natural resources like land, fuel, water and other aspects of the natural environment. Political freedom as well as application of universal suffrage helps empower women through making their collective voices heard.

Many research focuses on women's economic empowerment due to their access to labour markets in diverse fields particularly in the formal economy, skilled and semi-skilled jobs, entrepreneurship, microcredit and the patterns of economic growth that benefit women's economic empowerment in different low-income climate change affected areas in Bangladesh (Caldwell et al.,

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1999; Kabeer, 2001; Zareen and Kabir, 2003; Parveen and Leonhauser, 2004; Bates et al., 2004; Kabeer, 2005; Bates et al., 2005; Schuler et al., 2006; Chapman et al., 2006; Bates et al., 2007; Nazneen, 2008; Al-Samarrai, 2009; Nazeen and Sultana, 2009 & 2010; Schuler et al., 2010; Haque et al., 2011). One of the major barriers in women's empowerment is women's status and role in the household which is determined by the gender power relation.

Hence, this project has confined and limited itself to assess the current socio-economic pattern of the women in the target area in terms of their health and nutrition, clothing, community connection, participation in decision making, expenditure on food and non-food items, living standard, awareness of rights, savings, assets, income, risks and coping mechanism through a survey questionnaire while some information were generated from a focus group discussion with the target respondents. It also understands the basic behavioural characteristics of the target group, their livelihoods, living patterns, etc. through information gathered from the women and their families. Based on this information, viable interventions will be demonstrated to meet the overall objectives of the program. Therefore, the current research specific objectives are:

1. To assess the socio-economic condition of women in Sutrapur slum.
2. To determine the extent of the utilization of the available resources, facilities and services in the community.
3. To observe the behaviour of women and other members of the community in using their knowledge and skills for improving a sustainable life, and
4. To demonstrate viable interventions to improve the financial and social conditions of women and the people in the community.

MATERIALS AND METHODS

A combination of both descriptive and qualitative research approaches was followed keeping in mind the type of information sought from the survey. The questionnaire was designed to answer the objectives of the study namely to assess the socio-economic condition of women in Sutrapur slum, to determine the extent of the utilization of the available resources, facilities and services in the community, to observe the behaviour of women and other members of the community in using their knowledge and skills for improving a sustainable life and to demonstrate viable interventions to improve the financial and social conditions of women and the people in the community. The study was carried out in Par Gendaria Guntighar Slum under Sutrapur police station. Due to lack of basic needs and over population, the socio-environmental condition in Sutrapur slum is unfavourable to survive.

The research area consist approximately 525 households. Most of the inhabitants of the slum are migrated from different part of the country towards capital in order to generate employment for their families. Initially approximately four hundred (400) systematic random samples were collected from both married and unmarried

women using an open handed questionnaire. Secondly data were verified using focus group discussion (FGD).

The questionnaire was divided into a total of four sections. The first section was designed to gather the information about their demographics and lifestyle habits. The main objective of this section was to gather data from the target population about issues such as their socio- economic conditional, health and nutrition, their ancestral areas, their clothing choices, expenditure on food, non food, living standards, and their connections and network within the community.

Now that the basic demographic information was attained, the second section was prepared keeping in mind the basic objective of the survey, that is, to assess the target population's socio-economic needs. Hence, in this part of the survey, questions were asked about the target women's access to resources such as assets acquisition, financial savings, source(s) of income, the overall financial status and the type of facilities available to them. Not only the financial information was sought, but also the importance of having training for new occupations was indirectly emphasized.

While the first two sections of the survey questionnaire requested information regarding the demographic and financial information of the target population, the third section was designed to address all of the objectives of this project. It asked questions about their behaviour towards their lifestyle, their financial choices and their awareness regarding their rights in decision making in their family. Before finalizing the interventions to improve their standard of life, the researchers believed that it was important to have the opinion of these women about their existing lifestyle choices. Questions surrounding the issues about their awareness about women rights and their participation in decision making were focused. Also, their risk coping mechanisms were also explored in this section. The final section was prepared to seek the suggestions of the employees about improving their lifestyles.

RESULTS AND DISCUSSIONS

Socio- economic condition

Socio-economic condition is often measured as a combination of age, education, income, health and nutrition, and occupation. It is commonly conceptualized as the social standing or class of an individual or group. When viewed through a social class lens, privilege, power and control are emphasized. Furthermore, an examination of socio-economic status as a gradient or continuous variable reveals inequities in access to and distribution of resources. Socio-economic condition is relevant to all realms of behavioural and social science, including research, practice, age, education, income, health and nutrition.

Age

Figure 1 represents the demographics of the] respondents. As can be seen, most of the sample consisted of women aged 21 to 40 years (62.4%), followed by 18.3% of women from the age 40 to 60. The least amount of respondents were from women aged 61 to 80 (5.4% or 17 nos.); no respondents of above 80 years were found. A result indicates most of the women

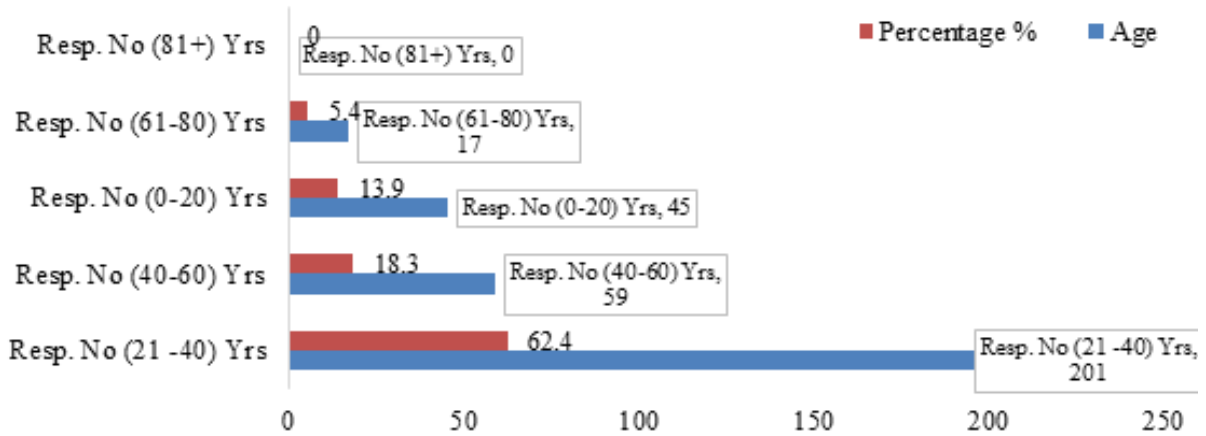


Figure 1. Socio-economic condition of women based on age variable.

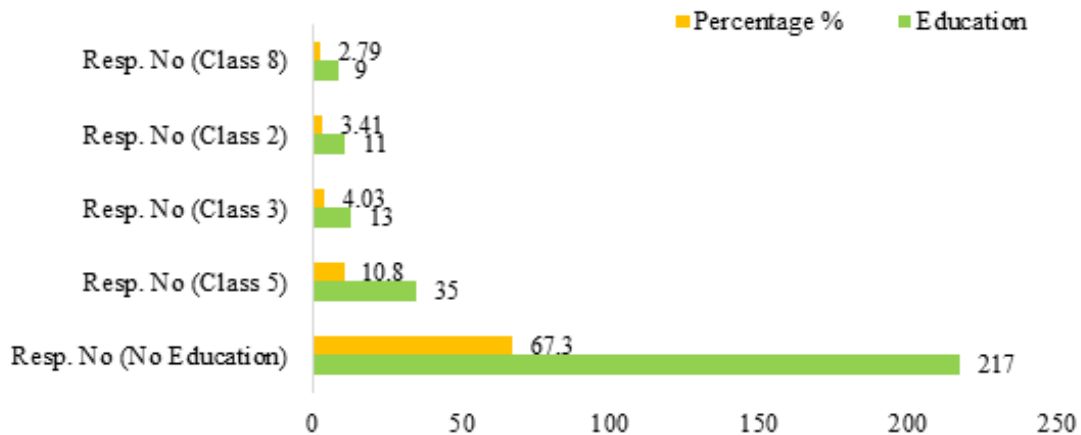


Figure 2. Socio-economic condition of women based on education variable.

slum dwellers are between 21 to 60 years old. The majorities of aged women (above 61) do not work and/or have very fewer options for continued income. They are at risk for rising costs of living and food, which may place them at an economic disadvantage and potentially at lower levels of socio-economic status. There is clear indication; older women are more likely to be poor. Recent data revealed that women age 65 and older are nearly twice as likely to be poor compared to older men (Lee and Shaw, 2008) and all of them are dependent on their kinds income, if not, they usually wait for food from miracle sources or donations.

Education

As indicated from the responses in Figure 2, more than 50% of the respondents do not even have primary elicitation, while the highest education attained of the respondents were class eight (VIII) and consisted of only

2.79% of the total sample size. Results indicates families with high socio-economic status often have more success in preparing their young children for school because they typically have access to a wide range of resources to promote and support young children's development. Also, they have easy access to information regarding their children's health, as well as social, emotional, and cognitive development. In addition, families with high socio-economic status especially those who have minimum class eight education often seek out information to help them better prepare their young children for school but families with very low socio-economic status often lack the financial, social, and educational supports that characterize families with high socioeconomic status. Poor families also may have inadequate or limited access to community resources that promote and support children's development and school readiness. Data also indicates those parents have inadequate skills for such activities as reading to and with their children, and they may lack information about childhood immunizations and

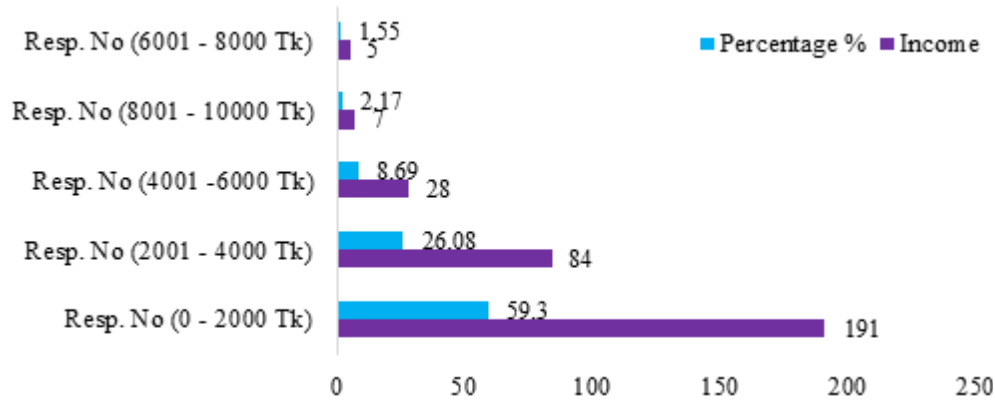


Figure 3. Socio-economic condition of women based on income variable.

nutrition.

Income

Total family income is the sum of all the income from all members of the household. Majority of the respondents (59.3%) have a low income status (TK. 0-2000), thus they follow under the BOP market as indicated by Prof. C. K. Prahalad; followed income holders between TK. 2001 to 4000 of 84 respondents (that is, 26%) (Figure 3). A total of 5 respondents (1.5%) indicated an income of TK. 6000 and above. This can be a revelation that the five respondents are highly skilled or receive premium pay for their products/service which is the clearest indicator of socio-economic status of the slum women, as an assessment of purchasing power and highly correlated with outcomes (Hansen and Kneade, 2013; Diemer et al., 2013).

It is the most dynamic representation of access to resources, and the easiest measure for comparisons across nations. However, the measurement of it is deceptively complicated. No responses are frequent and non-random. There are often retrieval problems, with respondents unable to answer accurately. Many simply choose not to answer, either because of a lack of knowledge or unwillingness to divulge the personal information. Many are not sure of the meanings of technical definitions of income, or have an idiosyncratic definition of income themselves (Moore et al., 2000).

Also, many respondents are unaware of all of the benefits they receive because benefits are going directly to landlord means slum owner. Children often have no idea about the family income, and even spouses are not always completely sure of their partner's income. There is also the question of how to ask. Should the time frame be inquired about be weekly, monthly or annually? Annually works best for salaried employees, but not for freelancers or those with inconsistent or seasonal jobs. Should it be

multiple questions, which provides more accuracy but a lower response rate, or a single question, with lower reliability but more data? Should ranges be provided, or should the respondent enter an exact number? Banded ranges improves response rate, but increases bias and loses detail (Hansen and Kneade, 2013).

Familial wealth encompasses more features than simply income. This is a comprehensive, multi-generational assessment, involving inheritance, possessions such as cars and homes and investment, as well as debt. It is also more related to academic achievement and college enrollment/completion. Income can fluctuate, but those with more wealth can weather shocks or crises better than others, even if their income is currently lower (Diemer et al., 2013).

In addition, wealth would include savings over time, which would counteract the wavering of income (APA, 2007). However, such questions are even more invasive than questions about income and can take up precious space in a survey (Diemer et al., 2013). In conclusion, there is no single best measure. The researcher must decide what questions are appropriate for the population being investigated and the dimensions of the theoretical components being studied (Diemer et al., 2013).

In addition to the careful selection of a technique, the discussion of the results should include a conversation about how the way SES was measured which could have affected the data, and what that means for the overall model being tested (Diemer et al., 2013).

Health and nutrition

Though the previous graph depicted majority of the respondents had low income levels, the number of meal per day is considerably higher during summer seasons as compared to winter (Figure 4). This suggests that works performed by the respondents during winter season varied from summer due to scarcity of work or

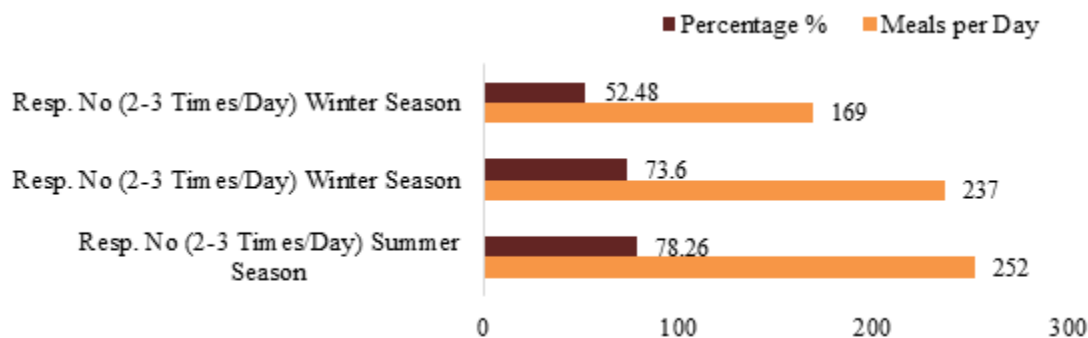


Figure 4. Health, nutrition and clothing status – meals per day responses.

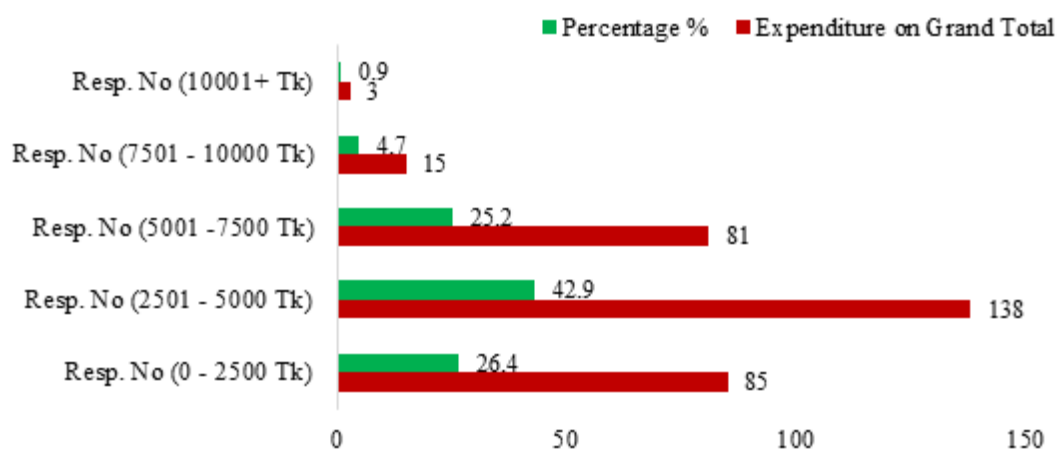


Figure 5. Expenditure on grand total on food items in 2012 (monthly).

variations in wages rates/contracts during different seasons. Data clearly indicates that low socio-economic status is related to unhealthy dietary habits; less educated people with a low income tend to consume more energy-dense food whereas their higher socio-economic status counterparts have a higher fruit and vegetable intake. This association between socio-economic status and the healthiness of the diet is not fully understood yet but investigating the motives underlying food choice might provide more insight.

Expenditure on food and non food

A total of 138 (or 42.9%) respondents revealed a total expenditure of above Tk. 2500 to 5000 (per month) for food items during the year 2012 (Figure 5). This is closely followed by a spending maximum Tk. 2500 (26.4%) and between Tk. 5001 to 7500 (25.2%) respectively. With reference to this data and the per month income data earlier mentioned, it can be hypothesized that for income sources of other family members are included for

purchasing food items. Result also suggests women with lower levels of education and income have less healthy dietary habits, partly because of their higher priority for price and familiarity, and their lower priority for health as a motive for food purchase. Price reduction of foods such as fruits and vegetables might therefore be an effective strategy for diet improvement, but the potential of different pricing strategies needs further research. The study outcomes confirmed earlier findings associating a low socio-economic condition with lower fruit and vegetable intake. Higher education at least class eight was related to lower consumption of energy-dense foods. For participants with low levels of education and income, price and familiarity were important (absolute and relative) drivers for food selection, whereas a higher income was related to a higher relative importance of individual health considerations. 'Healthy' foods such as fruits and vegetables are often (perceived to be) more expensive and price is considered as a barrier for slum women with less buying power. Staying with 'familiar' food might be driven by the fact that people with a lower socio-economic condition do not want to take the risk of

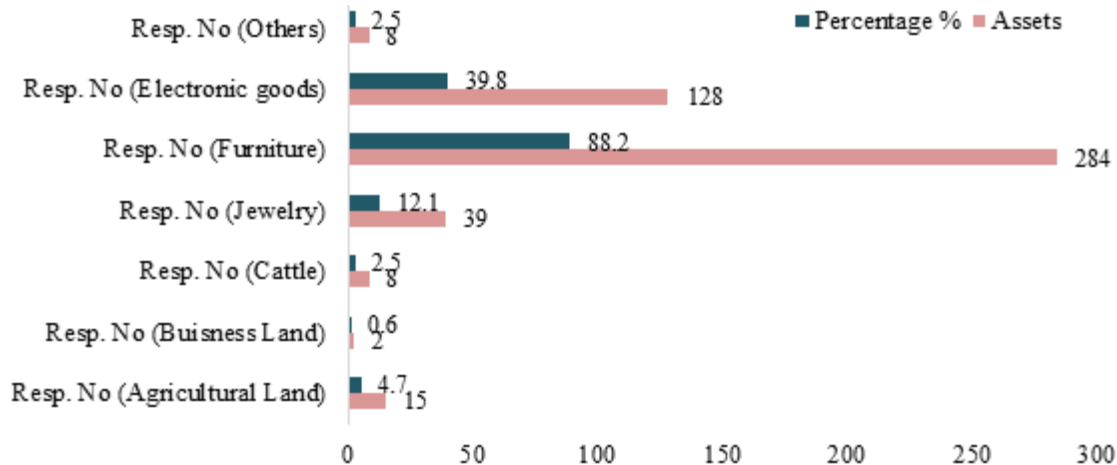


Figure 6. Resources and their utilization – assets.

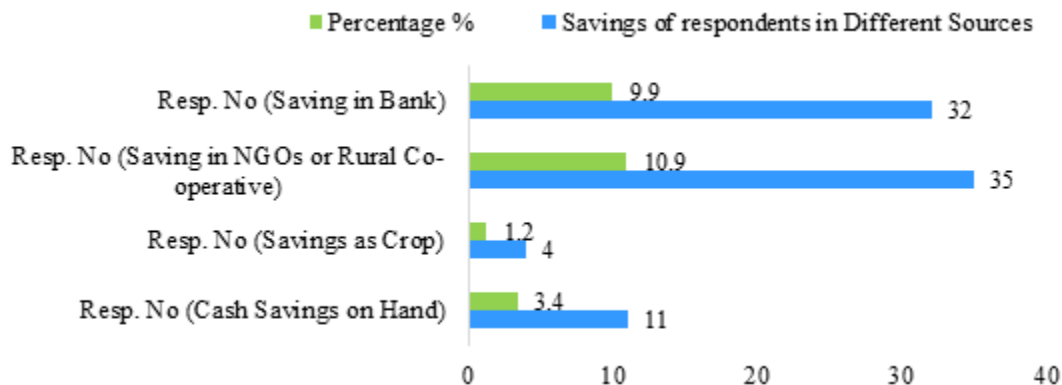


Figure 7. Resources and their utilization - savings of respondents in different sources.

wasting when trying a new food.

Access to resources

Figure 6 represents expenditure of items aside from food related products. An overwhelming 284 respondents (or 88.2%) indicated spending on purchasing furniture, followed by Electronic good and Jewellery. This data is quite interesting as it indicated the majority of spending of the respondents are based on personal use. From a marketing perspective, one can speculate there is an indication of hedonism among the respondents'. The lowest form of purchasing asset was Land for business, as indicated by only 2 respondents.

Financial savings

Figure 7 represents the sources of saving according to

the respondents. A significant number (35 nos.) of respondents reported to avail the savings scheme of NGO or Rural co-operatives (that is, 11%); followed closely with 32 no. of respondents whose saving were deposited in Banks (10%). The lowest number of respondents source of savings were for sustainable endeavour (that is, crops). A total of 11 respondents' reported to have saved cash on hand. The findings earlier mentioned mostly represent the respondents' views of the sanctity and security of the saving sources.

Majority of the respondents indicated that they had no savings (that is, 262 respondents or 81.4%) (Figure 8). This is somewhat contradictory to the previous questions, on the sources of savings that the respondents used. This variations can be attributed as indicated by Bruce (1988), stating "evidence presents that the proportion of income men give over to household expenditure declines with falls in their real income, as men attempt to maintain their level of personal consumption". Therefore, it can be

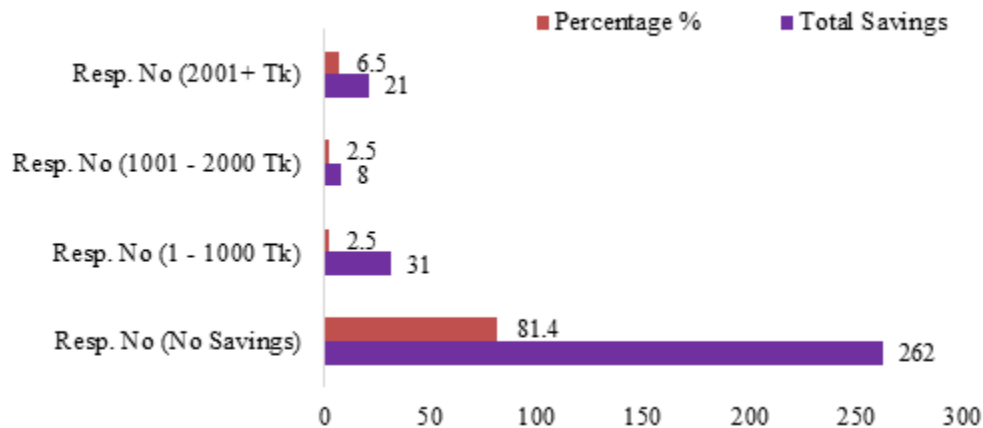


Figure 8. Resources and their utilization –total savings.

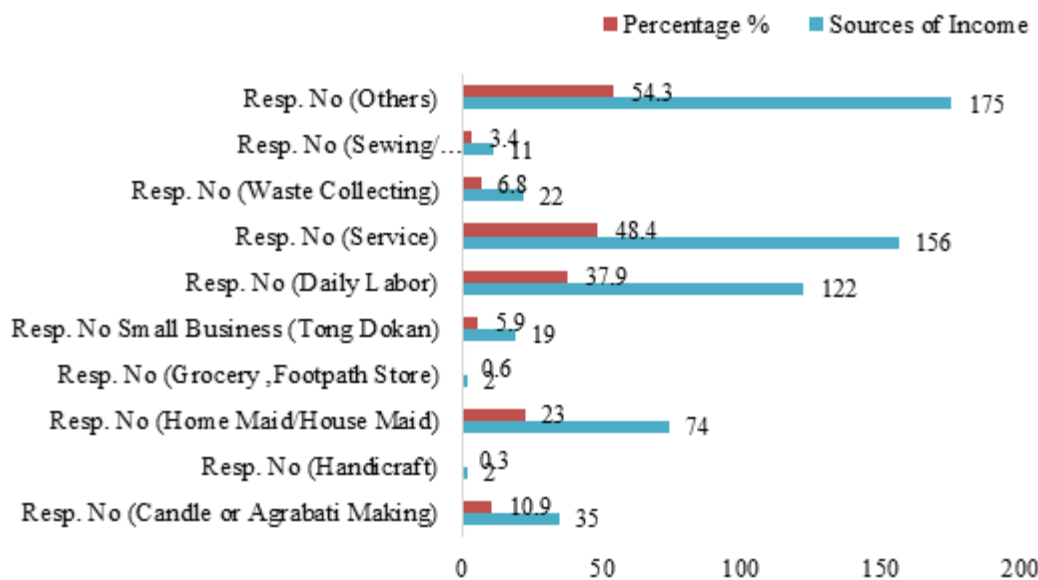


Figure 9. Resources and their utilization – sources of income.

assumed that the lack of savings reported for by the study group attributed to saving for their household consumption rather than personal. Also, the least amount of respondents (that is, 8 nos. of 2.5%) indicated a savings of Tk. 1001 to 2000. Savings of up to Tk. 1000 and above 2000 were reported by 31 and 21 no. of respondents, respectively.

Source(s) of income

The sources of income as indicated by the respondents are given in Figure 9. It is interesting to see that income generated by the sample respondents were reported as

'other' category as their sources of works. This variation of work suggests that the respondents have moved on from traditional mindsets of work assigned by their families and that of society. The next category of income sources were generated by service activities; consisting of 156 no. of respondents (or 48.4%) and closely followed by 122 respondents engaged in daily Labour activities (that is, 37.9%).

It was interesting to see that only 4 respondents (2 respondents from each category) reported handicraft and shop services as their sources of income; thus representing the lowest involved categories. A total of only 11 respondents reported sewing as their income source. A good number of 74 respondents indicated

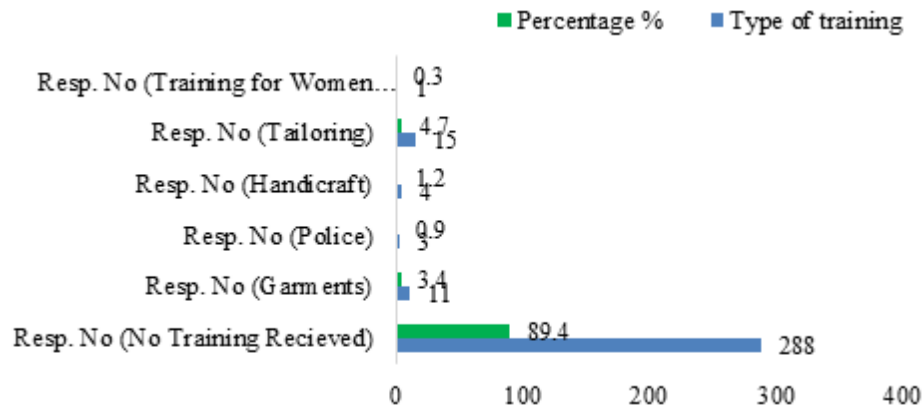


Figure 10. Resources and their utilization – type of training they have.

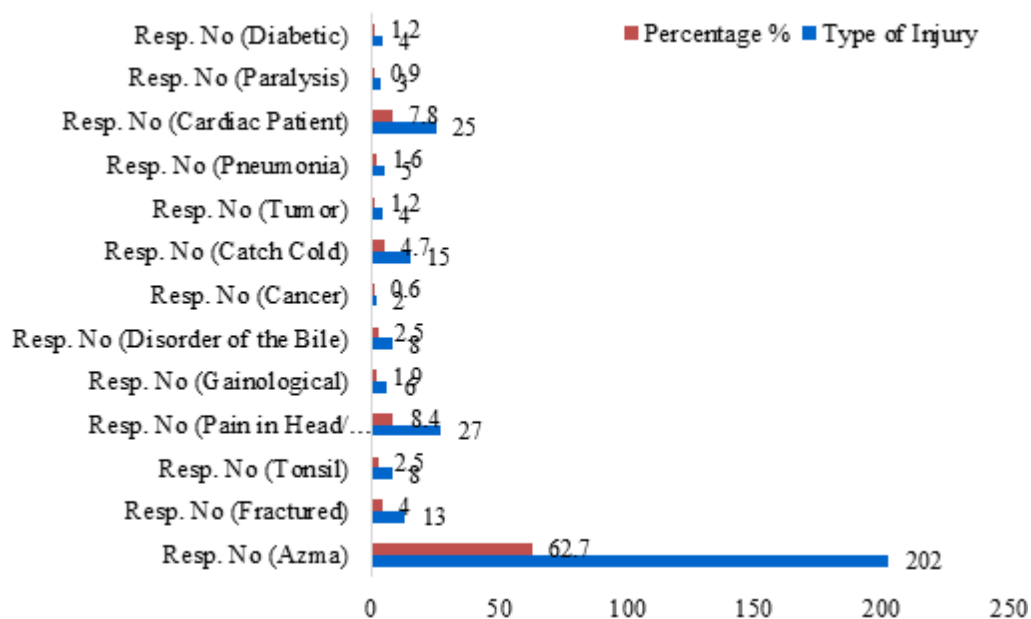


Figure 11. Behaviour of women – type of injury.

income source of house/home maid service as their primary source of income, while candle marking, waste collection and small business were reported by 35 (10.9%), 22 (6.8%) and 19 (5.9%) number of respondents respectively.

Type of available facilities

Figure 10 represents the training received by the respondents. An overwhelming 288 number of respondents reported of having received no training what so ever, this number represents 89.4% of the total

sample size. Considering that 322 of the respondents reported on income sources in the previous table and the amount of income generated, formal training can theoretically improve the respondent’s quality of workmanship along with increasing the pay scale of their respective jobs.

Figure 11 represent common injuries suffered by the respondents. It was prudent to note their personal problems to assess; treatment facilities available and how it affected their daily work/routine. More than 62% of the respondents (202 nos.) reported problems relating to asthma/azma. This information may reveal some insights, as drawn in the discussion part of the paper. Pain in the

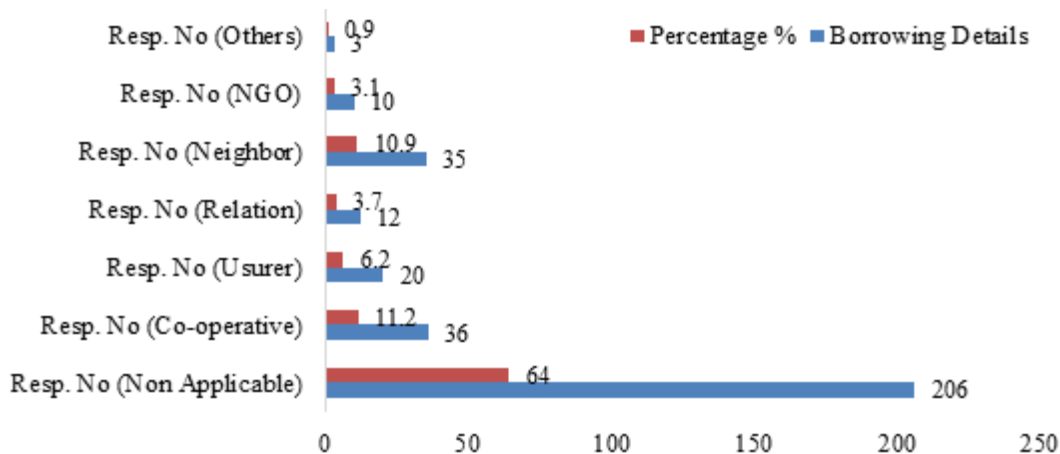


Figure 12. Behavior of women – borrowing details.

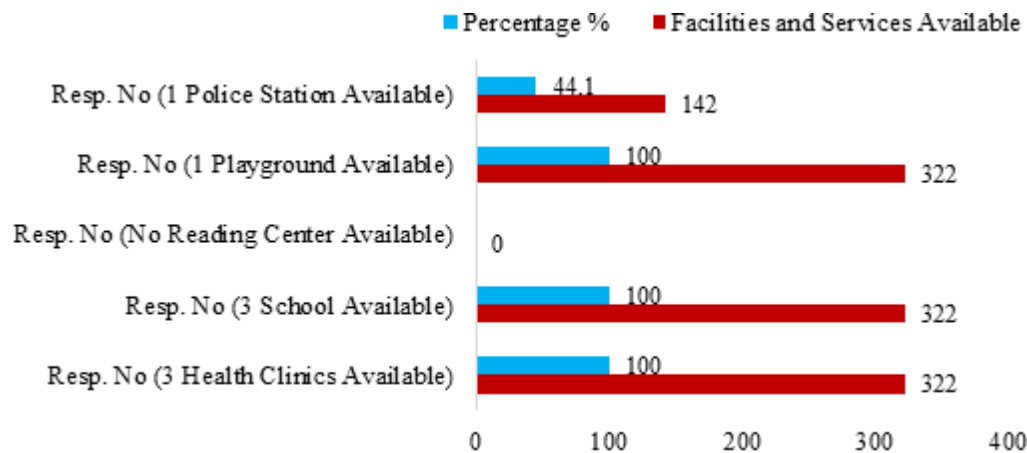


Figure 13. Resources and their utilization – facilities and services available.

head (that is, migraines) was the second largest types of injury consisting of 27 respondents, followed by 25 nos. of respondents who were reported to be cardiac patients. The rest of the respondents reported communicable and non communicable diseases ranged between 2 to 8 respondents (from each category) including cold, cancer, tumour, diabetic and even paralysis.

Behavior towards their lifestyle, financial choices and awareness regarding decision making rights in their family

A total of 206 respondents (64%) indicated they do not borrow capital from any sources (Figure 12). 36 respondents reported to borrow money from co-operatives, followed by 20 respondents from neighbour. The lowest sources of borrowing funds were from other

sources. Please refer to discussion for more details. The respondents were asked to highlight the facilities available to them (Figure 13). 322 respondents reported they had access to Health clinics, Schools and playgrounds. A total of 142 respondents also mentioned the availability of facilities of the police however. However, it was surprising to see that none of the respondents had access to services/facilities of Reading centres.

Findings from the focused group discussions (FGD)

Some significant information was generated from the Focus Group Discussions with women and among them a few number of married. Generally, their responses to the FGD prepared interview questions supported the data and information provided in the questionnaire. However,

it might be interesting to note of the following as expressed by the participants during the FGD.

Financial needs during emergency

The Focused Group Discussions revealed that in times of an emergency, the residents borrow money from a welfare association where they deposit money from their monthly income. However, a change of opinion was observed in the discussion conducted with the single women who claimed that the women have their own savings generated from the money they earn from making incense sticks, etc.

Proposed activities

It was observed that majority of the women from the discussions suggested some activities they wish to learn. The activities are making jute bags, sewing, computer training etc.

Suggestions to improve the standard of life

The respondents from the discussion asserted upon their desire to improve their standard of life. For that, the willingness to upgrade one's skills exists and they have proposed to have basic trainings to provide them with the necessary skills and knowledge in different areas.

Underscores the importance of education

They are also keen to have more schools with low fees as education, they believe, is an important tool to eradicate poverty.

Awareness about income generation by females

It was pinpointed that the females of the community are aware with the concept of advantages of having alternative sources of income. However, in most of the cases, the participants revealed that they are unable to do so in order to care for their kids, elderly relatives or for house work.

Position in the society

Interestingly, the participants want to work as they believe it will help them in alleviating their position in the society and their voices will also be heard. Working not only will bring additional income to their families but will also entail more empowerment and freedom to them.

Slum women demanded to improve lifestyles

Educational attainment is, without doubt the most fundamental prerequisite for empowering women in all spheres of society, therefore, first priority to develop educational activities and needs to send slum children to nearest school, as educated girls grow into educated women, who have healthier babies and are more likely to educate their children (Mayoux, 1991). Husband's education is also important to understand the needs of wife and involve wife in decision making, and to give freedom of choices along with movement. Empowerment is the total sum of changes needed for a woman to realize her full human rights, is not just about giving women training or a loan, and is more than that. Furthermore, education is a powerful instrument for acquiring new values and, consequently, for modifying ones relationship with other human beings and the environment. This study shows that higher educated women have the highest level of empowerment in economic decision making and household decision making but illiterate women have the highest empowerment in physical movement (Figure 14).

The working field of women should be extended to increase the economic power of slum women. In addition, women should participate more and more in politics to establish their rights in politics and job environment. Social attitude towards men and women should be changed through social movement along with political parties women organizations should come forward to empower their rights. Besides education and employment, Sutrapur slum women prioritize needs clean water distribution systems for drinking and cooking, gas line for cooking, a permanent residence for living security and finally free treatment for better living. Doing so, if women are empowered, they will get alternative income sources, which will uplift their socio-economic standing as well as their entire families. Not only that it will create a more independent community in the lower income groups and help them stand for their basic rights and accomplish basic needs. Consequently, the abuse on women will be minimized and that will contribute to the economic wellbeing of those families.

Conclusions

The study has shed light into different elements about the women in Sutrapur slum. Low maternal education status is most consistently associated with fewer signs of emerging literacy and a greater number of difficulties in preschoolers. Having inadequate resources and limited access to available resources can negatively affect families' decisions regarding their young children's development and learning. As a result, children from families with low socio-economic status are at greater risk of entering kindergarten unprepared than their peers from

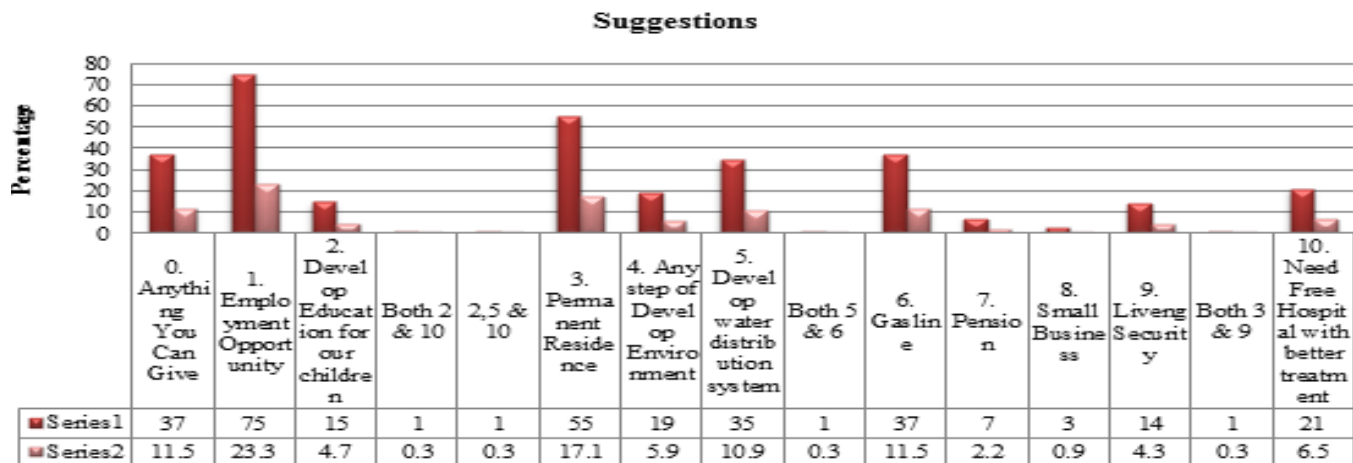


Figure 14. Slum women lifestyles.

families with median or high socioeconomic status.

Across all socio-economic groups, women face major challenges when it comes to providing optimal care and education for their children. For families in poverty, these challenges can be formidable. Sometimes, when basic necessities are lacking, parents must place top priority on housing, food, clothing, and health care. Educational toys, games, and books may appear to be luxuries, and parents may not have the time, energy, or knowledge to find innovative and less-expensive ways to foster young children's development.

Income and training

From the study, it was indicated that high generating income sources were only availed by few respondents. 191 respondents were earning up to a maximum of Tk. 2000, while only 5 respondents reported to earn between Tk. 6000 to 8000. Moreover, 288 respondents reported that they had no formal training; while few respondents (1 to 4 no. in each category) had some training. Also, it was reported that none of the respondents had access to reading centres. This indicates that training is necessary for the individuals in order to maximize their expertise and gain additional incentives in their designated work. Access to reading centres is the most likely place to start and the respondents must receive comprehensive and relevant materials.

Savings and expenditure

Relative to income, savings is low for these respondents. 262 respondents reported no saving of any kind; simultaneously, 206 respondents reported not to borrow any capital either. From expenditure point of view, most

of the income is spent on food, which represents inequalities by gender in the allocation of food and other consumption goods within the household” as reported by several authors (Schuler and Hashemi, 1994; Nancy et al., 2006; Schuler et al., 2010). It also reported that a higher proportion of women's income was spent for collective household consumption which was indicated by the respondents as 284 respondents reported expenditures on household furniture, followed by purchasing jewellery. What is interesting is the lack of capital spent on farming or other capital generating sources; indicting the propensity to save is extremely low. The woman of Sutrapur needs to be trained not only is their respective field but also on the benefits of long term savings and investments. As indicated by the respondents, 35 and 32 respondents would choose NGO or Banks to save their disposal income; which needs to increase by pointing out the benefit attributed by the concerned.

RECOMMENDATIONS

Research based (As revealed in the questionnaire and in the FGD)

Training on entrepreneurship

To nurture new enterprises, the need of the hour is to provide them trainings on small business entrepreneurship. This will help in the creation of an atmosphere that will encourage taking risks and help them in developing small businesses.

Activities within the slum area

The women of the slum are hesitant to get out of their

locality because of their tasks at their home. Arrangements can be made to provide them with opportunities to undertake projects which can be done while staying at home. Through this, they can be financially empowered as well as take care of their families.

Need for a day care centre

A day care can be setup within the locality with the purpose of the safe well-keeping of the children of the women who decide to work outside their area. In this way, the women can be satisfied about the well-being of their children and it will also motivate other women to take the courageous step to seek employment in different parts of the city.

Education

It has been stressed quite a many times that education is a very powerful tool to eliminate poverty. Although there are schools with traditional system mainly targeted at children in the area, the need is to have educational opportunities for girls and women who are willing to study but didn't have the opportunities or the means to do that. It will help them in increasing their confidence level, in seeking jobs and also in managing their homes in a more efficient manner.

Involvement of the men in the families

In case of any intervention in the slum, it is very strongly recommended to include the men of the slum in the activities for the purpose of their awareness. In our traditional family system, it is the man of the family who makes the decisions and hence it is very important to include them in the process to have a smooth implementation of the interventions.

Proposed activities

The proposed activities for the women which they can learn and apply them for their economic empowerment range from traditional activities such as sewing and stitching, making jute bags, making candles to new and modern occupations such as driving, training in Computer Operations, beautician courses, security guards, etc.

Monitoring system

Once an intervention has been introduced, the need for monitoring is of paramount importance to ensure the

smooth and efficient operations.

Technical/project team based

1. Teach-in is needed during the weekend so that women and men can be oriented and appraised on certain development issues on health, human rights, roles and responsibilities security, peace and order, human relations, job opportunities and entrepreneurship.
2. The pension facility of the government provided to aged women should also be extended to the same in Sutrapur. Proper representation by the project partners should be made to the concerned agency of the government. Findings of this study can be used for formulating the criteria.
3. Housing projects to be undertaken by both the government and private organization which can be rented in a minimal or subsidized scheme.
4. Extend security of tenure on physical properties and site of the families to avoid harassment from both the government and nongovernment authorities.
5. Promote establishment of factories and other establishments that can provide job for both men and women. The government should provide incentives to these business establishments like tax holidays, more flexible capital loans, provision of security in the area, etc.
6. Expand existing contract livelihood production scheme for extra income within the family household such as handicraft making, food packaging, food preservation, etc.
7. Replicate the study in areas or location with the same characteristics and learn experience and actions to address the obtaining condition of the women.

Conflict of interests

The authors have not declared any conflict of interests.

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