## THE ROLE OF RURAL WOMEN IN HOUSING DEVELOPMENT A Case Study of Gonali Village, Dumuria Thana, Khulna, Bangladesh

M A Alam & M Hasan, Khulna University, Bangladesh

#### Introduction

Bangladesh, with a population of 115 million is the fifth largest country in the world (Hye, 1996). About 80% of the people live in rural areas and 86% of the houses in rural areas are kutcha and most of these are in unsatisfactory conditions in terms of structural qualities which do not provide adequate protection from wind, rain and flood (GOB, 1993). But the rural population in Bangladesh during the last three decades has been increased rapidly. In 1981, the rural population was 76.5 million and in 1990 the figure was 90.8 million. At the end of the year 2000, the rural population will reach 103.8 million and by the year 2015 it will be 116.7 million (Hasan, 1996).

In Bangladesh women represent a half of the human resources and thus a half of its potential. It constitutes 49% of the total population. Various indicators reveal that the status of women is lower than that of men. Traditional 20010-cultural practices limit their opportunities in education, skill development, employment and participation in the overall development process. Their literacy rate is only 38.1% and life expectancy is 58.1 years. There is also sharp differences between boys and girls, women and men in the national status (FEY.P, 1997-2002).

Women participation in development process is a common phenomenon in the world. They are playing an important role in each sector of national activities. The rural women are mostly engaged in their household work, especially in house management. Besides, they are also involved in housing development such as, construction, repairing, maintenance, monetary help, etc.

In the study area (Gonali village), most of the houses were kutcha and constructed with mud, straw, golpata (one kind of leaf available in the hundarbans) etc., which need regular repairing and maintenance. In this respect, mul women play a vital role. They collect mud, straw, bamboo, golpata etc. and fould, repair or maintain their own houses with the help of the family members. that their contribution in respect of time, labour, money are not counted at all. The present study has tried to find out contribution of women in rural housing development and searched out the causes of their involvement in this field.

#### Objectives of the Study

In Bangladesh, 49% female population comprise the country's total population. Women are also a power by both their direct and indirect involvement in several development works. Beside this, they participate for the development of their own dwelling units. The potentialities of the women in this field may be well understood and also their increasing roles in this field may be clearly identified by the present study.

#### The specific objectives are

- I. To explore women's contribution in rural housing development,
- II. To find out the causes of involvement of women and
- III. To search the problems faced by women during construction, repairing and maintenance of their houses.

#### Methodology

The study is based on field work in one village named Gonali, Dumuria Thana, Khulna, which is located nearer the Khulna-Satkhira road and have easy access of the researchers. Gonali is a Muslim-Hindu dominated village and male-female ratio 1.219 where national figure 1.04. So it is selected as study area. Data has been collected from observations and in most cases data has been collected through a structured questionnaire. Out of 295 households (BBS, 1991), 112 households have been taken as samples which were about 38 % of the total households. Among the households 50% Hindu and 50% Muslim households have been taken as sample.

# Analysis of the Study Findings Status of Education

Obviously education empowered the women in various stages of housing development activities such as, plan, foundation, construction materials etc. of the houses. In the study area, it is seen that 20.69% women were literate and 24.14% women were illiterate respectively. The table - 1 depicts that the women were less educated than the men. The involvement of the women gradually decreases in housing development activities with the increasing of their educational status in the study area.

Table 1: Level of education

Sex	Frequency	Level of education				Total
		Literate	%	Illiterate	%	
Male	283(54.95)	158	36.32	82	18.85	240(55.17)
Female	232(45.05)	90	20.69	105	24.14	195(44.83)
Total	515(100.0)	248	57.01	187	42.99	435(100.0)

Source: Field Survey May, 2000.

Total sample -112

#### Monthly Income

Table –2 revealed that 9% women have no income and they completely depend on the men. In the study area, most of the women have some sources of income. Maximum of the women (58%) earned Tk.100 – 500 and only 2.5% carned Tk.1000 – 3000 per month. They opined that they sold their vegetables, eggs, milk etc. and earned minimum money. But a lion share they spend on housing construction, repairing and maintenance purposes. In the study area, the women who earn more than Tk.1000, some of them have taken loan from NGOs. So it can be said that if the loan programmes are taken by the GOs and NGOs, then the income level of the women will be increased. Consequently they will be able to keep a important role in rural housing development. Obviously, the income level empowered the women but in the study area, the mecome levels of the women were unsatisfactory.

Table 2: Monthly income of the female members

Ionthly income range (Tk.)	No. of households	Percentage
No income	10	8.93
Less than Tk.100	23	20.54
100 – 300	28	24.99
301 – 500	37	33.04
501 - 1000	10	8.93
1001 - 2000	3	2.68
2001 - 3000	1	0.98
3000 +	-	-
Total	112	100.0

Source: Field Survey May, 2000.

## Interval and Involvement of the Family Members in Construction, Repairing and Maintenance.

In addition to construction, women have involvement in repairing and maintenance activities. They have a duty of protecting houses from various natural disasters such as, excess rainfall, cyclone, tornado, water logging etc. Along with men, they have contribution in keeping the house clean which enables a house to stay stronger for long time. It protects houses from becoming-dilapidated. In this village 30.9% males and 65.9% females are engaged in construction, repairing and maintenance activities. This shows a great helping hand of women in maintaining the houses. The table-3 also shows that the children sometimes help in various stages of housing development activities. So women involvement is clearly immense in housing development as well as in rural economic development.

Table 3: Average interval and level of involvement of the family members

Types of Work	Average interval (days)	Involveme	Total		
		Male(%)	Female(%)	Child(%)	
Construction	74	59(20.3)	44(15.2)	2(0.7)	105(36.2)
Repairing	23	21(7.2)	52(17.9)	4(1.4)	77(26.5)
Maintenance	10	10(3.4)	95(32.8)	3(1.0)	108(37.2)
Total	107	90(30.9)	191(65.9)	9(3.1)	290(100.0)

Source: Field Survey May, 2000.

## Types of work and average working hour per day

There are various types of work in which women are engaged. These are soil carrying, mixing, layering, polishing, foundation, etc. In the study area, the women are engaged 4.2 hours per day, i.e. 17.5% time of a day. For mud works (soil carrying, mixing and foundation preparation) about 23% women involved themselves. For polishing and structure preparation 25% and 20% women are involved respectively. In fact, they mainly spend their time in maintenance activities like, floor polishing and mud collection. If the women participation in each day is converted to monetary value i.e. wage rates, then women can save Tk.36.75 (considering Tk.70 for 8 hours) per day which is obviously a illustrative contribution of the rural women.

Table 4: Types of work and average working hour per day

Participants		Average		
	Mud works(%)	Floor polishing(%)	Structure preparation(%)	working hour per day
House wives	17	22	13	3.1
Others female member	06	03	07	1.1
Others	02	01	04	0.5
Total	25	26	24	4.7

Source: Field Survey May, 2000

## Sources of fund and types of problem faced by the women during construction, repairing and maintenance.

Fund is an important aspect of housing development. In the study area major sources of fund (45.53%) are coming from family savings and only 2 68% have taken NGOs loan for construction, repairing and maintenance of their houses. Table-5 also shows that 21.43% and 30.36% respondents have built or repaired their houses with the help of relatives and personal savings respectively. Table-5 depicts that the government involvement in rural housing development is completely nil which have been indicated in National Housing Policy, 1993 and Fifth Five Year Plan (1997-2002).

Construction, repairing and maintenance of houses are laborious work. In the study area, 18.75% women treated it as physical suffering. Maximum of the respondents (33.93%) identified excess rain fall as a major problem, because most of the walls are constructed with mud in the study village. About 11% opined that the natural courses of Bil Dakatia blocked by man, as a result mundation is a common phenomena in the study area specially in the rainy season. Table-5 also depicts that women are facing financial problem (28.57%) to construct, repair and maintain their houses. So, it indicates again the need of involvement of the GOs and NGOs for financial and technical support for Deciter participation of women in rural housing development.

<sup>\*</sup>Below the age 7 years, do not consider as working partner.

Table 5: Sources of fund and types of problem faced by the women

Sources of fund	Frequency	%	Types of problem faced	Frequency	%
Banks	_	(#)	Salt problem	09	8.04
NGOs	03	2.68	Excess 38 rainfall		33.93
Relatives	24	21.43	Financial 32 problem		28.57
Personal	34	30.36	Physical	21	18.75
savings			suffering		
Family savings	51	45.53	Others 12		10.71
Total	112	100.0	Total	112	100.0

Source: Field Survey May, 2000

#### Conclusion

From the very beginning women are the life partners of men. Without their contribution, the entire infrastructure of rural society would collapse. If women are given their equal rights they too can participate positively along with men for rural housing development and also play a critical role in the national economy of Bangladesh. The study findings proved that women contribute a lot in terms of money and physical labour during the period of construction, repairing and maintenance. But their contributions are not recognized by the men dominated society. Sometimes they are forced to work by men in various laborious works like, mud carrying, mixing, polishing wall and floor etc. But their contribution in rural housing development is appreciative in terms of money (average Tk.36.75 daily). So it can be said that without the contribution of women, 86% of the dwelling units will turn into miserable condition in rural areas of Bangladesh. It is essential to empower the women through some income generating activities by the government and nongovernment organizations in the study village.

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