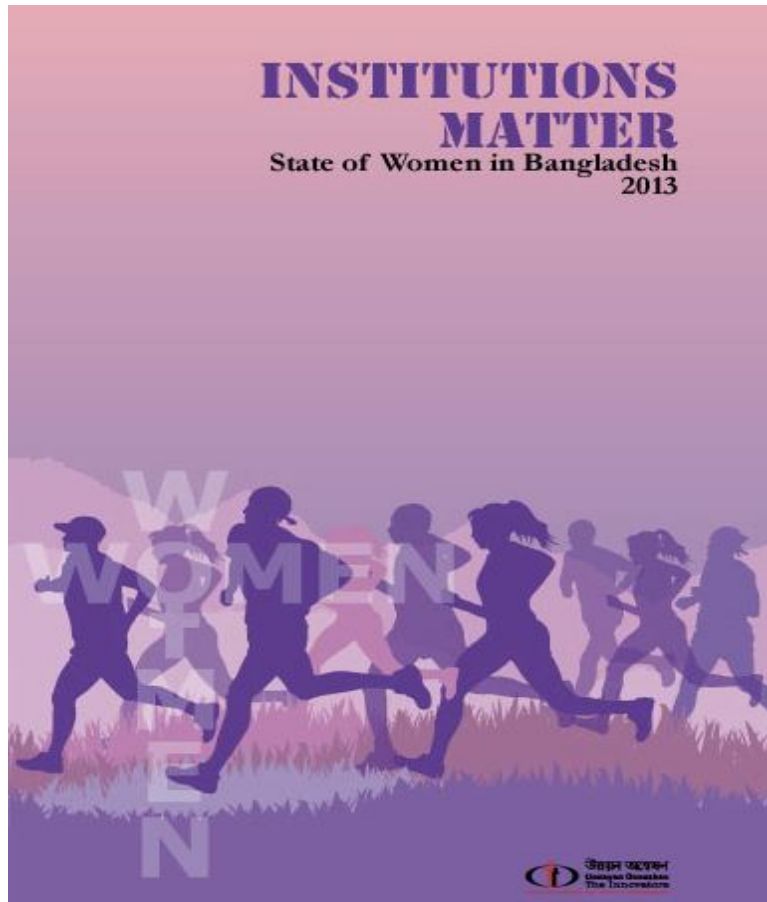


WOMEN AND POVERTY

K.M. Mustafizur Rahman & Ayub Ali



This report has been prepared as a chapter for a forthcoming book “Institutions Matter: State of Women in Bangladesh 2013”, edited by Rashed Al Mahmud Titumir to be published by Shrabon Prokashani, Dhaka in March 2013



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WOMEN AND POVERTY

K.M. Mustafizur Rahman & Md. Ayub Ali

1 INTRODUCTION

In spite of substantial progresses in the reduction of poverty in Bangladesh, a number of women are still living in poor conditions. Poverty is not conveniently means as an attribute of a fixed group, but rather as a risk experiencing condition for all vulnerable people i.e. women and child (Sundaram, 2012). A large number of women are suffering from the imprecation of poverty. Therefore, poverty reduction for women is still a concerning challenge for the government. It is quite evident that if women are able to earn more from their work, then the incidence of poverty would be declined. Poor women have less capacity to adjust with different socio-economic, cultural and environmental trajectories as well as more susceptible to health hazards and worsening nutritional situation. Their access in different sectors is largely affected by the traditional socio-cultural and religious system. The situation is changing now and women are moving forwards towards the development. A large portion of women, however, are still suffering from the severity of poverty.

Lack of job opportunities along with economic hardship has pushed women to migrate. A major portion of women migrate to the city especially to Dhaka city in search of better work opportunities in order to reduce economic hardship. At the working age, women do not have the same job opportunities and receive less pay for the same work, compared to their male counterparts. In many developing countries, like Bangladesh, most of the poor women have to work to survive due to the lack of skills, education and absence of adequate social protection. In the world, 75 per cent poor are living in the rural areas where agricultural wage workers suffer the highest incidence of poverty largely because of seasonal unemployment and the low wages paid by small farms (World Bank, 2009). There is an international commitment, the Millennium Development Goals (MDGs), to eradicate extreme poverty by 2015, whereas the present government has committed to reduce the rate of poverty at 25 per cent by 2013 and 15 per cent by 2025. In this connection, this chapter is an attempt to explore the current and future scenario of women's poverty along with their life and livelihood issues so that a clear image can be found in formulating new policies and programs regarding this matter.

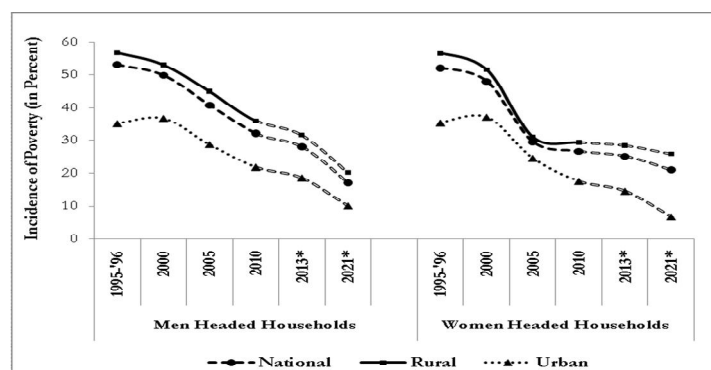
2 CURRENT SITUATION AND FUTURE PROJECTION OF POVERTY BY HOUSEHOLD HEAD (UPPER POVERTY LINE)

Since the independence, Bangladesh improved considerably against poverty. The incidence of poverty, among female headed households has dropped from 29.5 per cent in 2005 to 26.6 per cent in 2010 with an annual rate of 1.97 per cent. Whereas, the incidence of poverty for male headed households has fallen from 40.8 per cent in 2005 to 32.1 per cent in 2010 with an annual rate of 4.26 per cent during the same time. The rate of reduction in the percentage of incidence of poverty was 3.27 per cent and 2.64 per cent per annum respectively for female headed households and male headed households between 1995-'96 and 2010. The incidence of poverty in female headed households has decreased to 26.6 per cent in 2010 at the national level with an annual rate of 1.97 per cent from 2005. If this rate of decrease continues, the incidence of poverty in female headed households might slide down to 25.03 per cent and 20.85 per cent by 2013 and 2021, which is higher by 0.03 per cent and 5.85 per cent respectively than those of the targets of the present government. To achieve the targets of reduction of poverty for

female headed households within the time limits (i.e. by 2013 and 2021), reducing the rate of poverty by 2.00 per cent in 2013 and 3.96 per cent in 2021 from 2010 respectively at the national level might be required. On the other hand, if the decrease trend of poverty for male headed households (4.26 per cent per annum at national level) continues, then their contribution for the incidence of poverty might slide down to 27.22 per cent and 17.04 per cent by 2013 and 2021, which is higher by 2.22 per cent and 2.04 per cent respectively than the targets level of the current government. To achieve the targets of poverty reduction in female headed households within 2013 and 2021, reducing the rate of poverty by 7.37 per cent in 2013 and 4.84 per cent is required in 2021 from 2010.

The incidence of upper poverty line in rural areas has raised the overall poverty in the country. In rural areas, the incidence of poverty, in female headed households, has decreased from 56.6 per cent in 1995-96 to 29.3 per cent in 2010 with an annual rate of decrease of 3.22 per cent. In male headed households, the poverty has decreased from 56.7 per cent in 1995-96 to 35.9 per cent in 2010 with an annual rate of 2.45 per cent. In the urban areas, however, the incidence of poverty has decreased from 35.0 per cent in 1995-96 to 21.7 per cent in 2010 with a rate of 2.5 per cent per annum in male headed households. Again, in the female headed households, at an annual rate of decrement of 3.4 per cent, poverty has decreased to 17.5 per cent in 2010 from 35.2 per cent in 1995-'96. According to the historical track record (rate of decrement 4.01 per cent for male headed and 1.1 per cent for female headed family between 2005 and 2010), with the current rate of decrease, the incidence of poverty might be 31.58 per cent and 20.07 per cent among male headed family and 28.34 per cent and 25.77 per cent among female headed family at rural level by 2013 and 2021 respectively. On the other hand, it might be 18.5 per cent and 10.1 per cent for male headed family with the rate of decrement of 2.53 per cent during 2005 to 2010, and 14.5 per cent and 6.61 per cent with the rate of decrement of 3.35 per cent during 2005 to 2010 respectively, for female headed family at the urban area during the same time period. It is evident that the incidence of poverty is higher in rural areas than that of the urban areas and the rate of decrease in poverty is also lower in the rural areas than that of the urban areas (Figure 7.1). Rural-urban migration is very much responsible for this. Such movements indicate either general improvements in the division, or outflow of labour, primarily from the poor households, to a distant growth centre e.g. Dhaka (Zohir, 2011). More specifically, rural poverty is the consequences of not having property, limited employment opportunities, poor literacy and lack of skills, such as manpower along with the disadvantages rooted in social inequalities and political unrest. The incidence of poverty among female headed households is decreasing, but the rate of decrease warrants for more time, to achieve the targets at the national level that the present government has made in its election manifesto (Figure 1).

Figure 1: Current situation and future projection of women poverty by household head (upper poverty line)



Source: Authors' calculation based on Household Income & Expenditure Survey (1995-'96, 2000, 2005 and 2010), Bangladesh Bureau of Statistics (1998, 2003, 2007, and 2011)

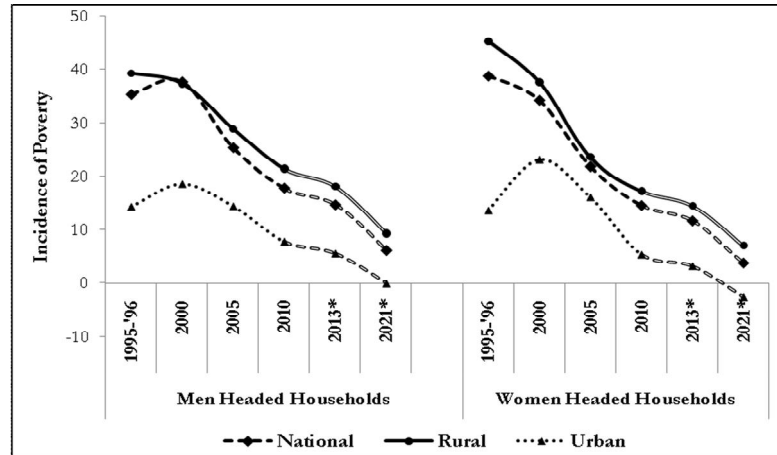
3 CURRENT SITUATION AND FUTURE PROJECTION OF POVERTY BY HOUSEHOLD HEAD (LOWER POVERTY LINE)

The incidence of poverty using lower poverty level has been falling during the past one and a half decades for both male and female headed households in Bangladesh. The rates of decrement, however, have slowed down in the last five years. The incidence of poverty, among female headed households, has dropped from 21.9 per cent in 2005 to 14.6 in 2010 with an annual rate of 6.67 per cent. On the other hand, the incidence of poverty for male headed households has fallen from 25.4 per cent in 2005 to 17.9 in 2010 with an annual rate of 5.91 per cent. Over the years, between 2000 and 2005, the rate of decrement in the incidence of poverty has been 7.19 per cent and 5.91 per cent per annum for female headed households and male headed households respectively. In addition, the incidence of poverty between 1995-'96 and 2010 has reduced at an annual decrement of 4.16 per cent and 3.29 per cent for female and male headed households respectively. Augmentation of the garments industry, increase of women's education, advancement of micro-credit and growth of women in employment etc. are reducing the incidence of poverty among women. If the trend of reduction over the last five years (2005 to 2010) continues, then the lower poverty line among female headed family will fall to 11.7 per cent in 2013 and 3.89 per cent in 2021 and increase to 14.7 per cent in 2013 and 6.27 per cent in 2021. To achieve the targets of poverty reduction (25 per cent by 2013 and 15 per cent by 2021) within the time limits and reduce the lower poverty line, more time will be required.

The incidence of rural poverty increases the overall poverty in the country. Poverty in the rural area is lower than the urban and national level. In the rural areas, the incidence of poverty, in female headed households, has decreased from 45.3 per cent in 1995-96 to 17.3 per cent in 2010 with an annual rate of 4.12 per cent. In male headed households, the poverty has decreased from 35.3 per cent in 1995-96 to 17.9 per cent in 2010 with an annual rate of 3.29 per cent. In urban areas, however, the incidence of poverty has decreased from 14.4 per cent in 1995-96 to 7.9 per cent in 2010 with a rate of 3.01 per cent per annum in male headed households. On the other hand, in female headed households, at an annual rate of decrement of 3.99 per cent, the lower poverty line decreases to 5.5 per cent from 13.7 per cent. According to the historical track record, with the current rate of decrease, the incidence of poverty might be 18.2 per cent and 9.27 per cent among the male headed family and 14.5 per cent and 7.14 per cent among the female headed family at the rural level by 2013 and 2021 respectively. On the other hand, it

might be 5.74 per cent and -0.01 per cent in male headed family and 3.32 per cent and -2.49 per cent in female headed family at urban areas by the same period respectively. It is evident that the incidence of poverty is higher in the rural areas than that of the urban areas and the rate of decrease in poverty is also lower in the rural areas than that of the urban areas (Figure 7.2). This is majorly due to rural-urban migration.

Figure 2: Current situation and future projection of women poverty by household head (using the lower poverty line)

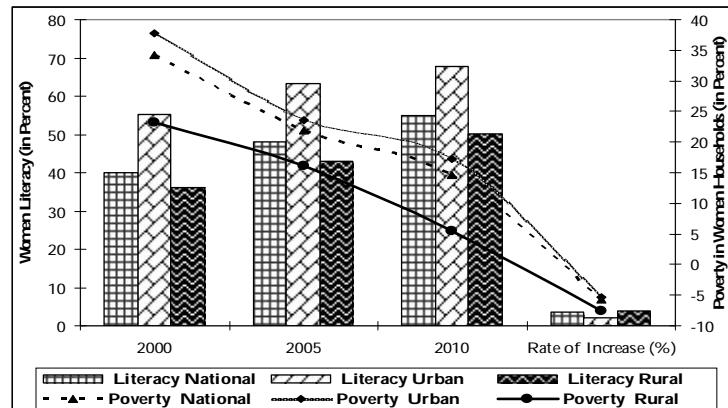


Source: Authors' calculation based on Household Income & Expenditure Survey (1995-'96, 2000, 2005 and 2010), Bangladesh Bureau of Statistics (1998, 2003, 2007, and 2011)

4 WOMEN LITERACY (7+ YEARS) AND POVERTY REDUCTION OF FEMALE HEADED HOUSEHOLD

Access of women in education is a goal on its own. Literacy of women is reducing poverty in their households. The poverty among the female headed household, at the national level, has decreased from 34.2 per cent in 2000 to 14.6 per cent in 2010 with a rate of 5.73 per cent per annum whereas, literacy of women has increased to 54.8 per cent in 2010, from 40.1 per cent in 2000, with an annual rate of 3.67 per cent. Literate women are capable of improving the quality of their lives and have higher earning potentials which means, they are less likely to be marginalized within the society. It is observed that poverty levels have in female headed households have decreased with increasing literacy by more than two times in the urban areas, whereas it is less than two times in the rural areas. Women in urban areas are more proactive due to the available opportunities which broaden their range to improve their quality of lives rather than the women in rural areas. Moreover, amplifying women's education and adjacent facilities helps them to reduce the urban poverty of women. The annual rate of decrease of poverty, among the urban women, is 5.41 per cent from 37.7 per cent in 2000 to 17.3 per cent in 2010 whereas; women literacy has increased to 55.3 per cent in 2010, from 67.67 per cent in 2000, with the rate of 3.67 per cent per annum. In rural areas, 3.90 per cent of literate women reduced poverty by 7.63 per cent during the last decades.

Figure 3: Women education and poverty reduction of female household head

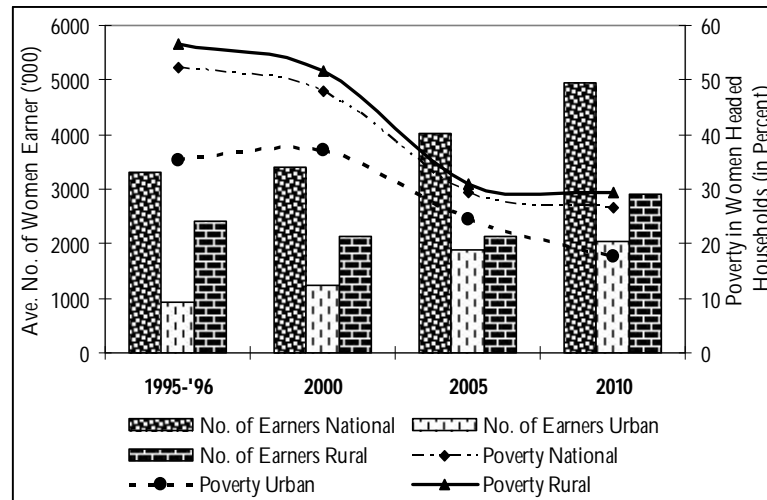


Source: Authors' calculation based on Household Income & Expenditure Survey (1995-'96, 2000, 2005 and 2010), Bangladesh Bureau of Statistics (1998, 2003, 2007, and 2011)

5 WOMEN EARNERS AND POVERTY REDUCTION OF FEMALE HEADED HOUSEHOLD

Women's income has a great impact in reducing their poverty among the society and in female headed households. The number of earning women have increased to 4954 thousands in 2010, from 3318 in 1995-96, with an annual rate of 3.29 per cent at the national level. While, poverty among the female headed household has decreased from 52.2 per cent in 1995-'96 to 26.6 per cent in 2010 with a rate of 4.49 per cent per annum. The earnings of women in the households enhance their decision making ability and improve their quality of lives, which means, they are less likely to be marginalized within the country. It is observed that there is more women earners as well as a reduction of poverty in the urban areas than the rural area during the past one and a half decades. In urban areas, the number of women earners have increased from 943 thousands in 1995-'96 to 2037 thousands in 2010 with an annual rate of 7.73 per cent and the poverty has reduced from 35.2 per cent in 1995-'96 to 17.5 per cent in 2010 with an annual rate of 5.27 per cent. On the other hand, the number of women earners have increased to 2900 thousands in 2010 from 2404 thousands 1995-'96 with the rate of 1.38 per cent per annum in the rural area and the rate of reduction in poverty among female headed household is 4.32 per cent per annum from 29.3 per cent in 1995-'96 to 56.6 per cent in 2010. The acceleration of slums in the urban areas and their low salary are responsible for the existing poverty in the urban areas. Rural poverty among women results from lack of assets, limited economic opportunities and poor education and capabilities as well as disadvantages rooted in the social and political inequalities (IFAD, 2010).

Figure 4: Women earners and their poverty reduction by household head

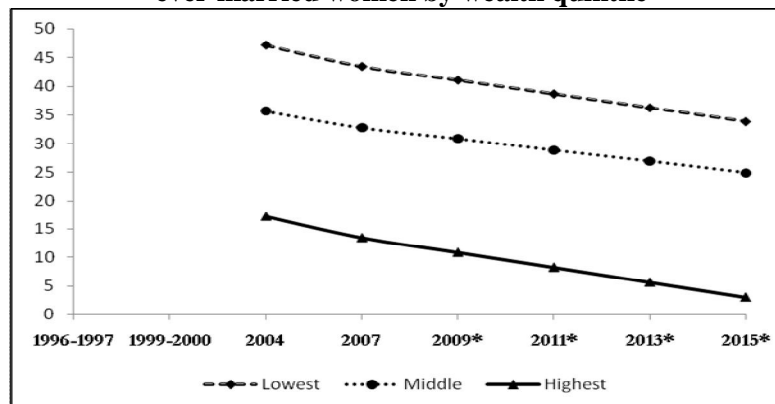


Source: Authors' calculation based on Household Income & Expenditure Survey (1995-'96, 2000, 2005 and 2010), Bangladesh Bureau of Statistics (1998, 2003, 2007, and 2011)

7.6 WOMEN'S NUTRITIONAL STATUS BY WEALTH INDEX

Wealth quintile plays a vital role in nutritional status of women. Poor women are much more malnourished than the rich. There is a huge difference in the percentage of malnourished women between the lowest and the highest wealth quintile groups. The rate of decline of malnourished women in the lowest wealth quintile groups indicates that it is difficult to achieve the target set in the MDGs of less than 20 per cent by 2015 which is already been achieved by those women who are in the highest wealth quintile group (Figure 5).

Figure 5: Current situation and future projection of the nutritional status (BMI<18.5) of ever married women by wealth quintile

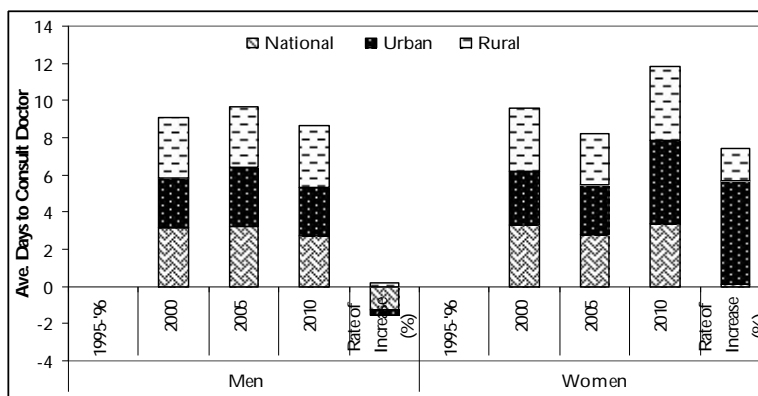


Source: Authors' calculation based on Bangladesh Demographic and Health Survey (BDHS) 2007 report of National Institute of Population Research and Training (NIPORT), Mitra and Associates, and Macro International (2009)

7 WOMEN INEQUALITY TO CONSULT DOCTOR

Bangladesh has achieved some progress in women's health with the decrease in their poverty. The social structure of a patriarchal society in Bangladesh has restricted women from consulting with a doctor for the first time after an ailment. They are getting less priority to consult with a doctor during their first diseases than their counterparts. The average days to consult with doctor for the first time after ailment has decreased for the male but increased for the women. In the year between 2000 and 2010, the average days required for men to consult a doctor, has decreased from 3.14 days to 2.74 days with an annual rate of decrease of 1.27 per cent at the national level whereas for women patients, the average days required to consult with a doctor has increased to 3.36 days from 3.31 days with an rate of 0.15 per cent per annum. The prevalent conventions such as existing norms, values and traditions have been prevailing from generation to generation, resulting in the late consultation for women patients. Health programs for poor women, however, are limited and sometimes, it is not pro poor or women friendly. In addition, widespread absence of doctors as well as female doctors, lack of sensitivity towards women patients, distance, rising cost of services etc. discourage women to consult with doctors for their ailments. There are noticeable urban-rural differentials when it comes to consulting with doctors. Women patients of the urban areas are taking more days to consult with doctors whereas male patients are taking fewer days, as seen over the last decade. On the other hand, women patients in the rural area are taking less time than their counterparts. In urban areas, the average days required to consult with a doctor for women have increased from 2.87 days in 2000 to 4.46 days in 2010 with an annual rate of 5.54 per cent whereas, the average days required to consult a doctor for men have reduced from 2.68 days in 2000 to 2.61 days in 2010 with an annual rate of decrease of 26 per cent. Whereas in the rural areas, the average days required to consult with a doctor for women have increased to 3.99 days in 2010 from 3.41 days in 2000 with rate of 1.70 per cent per annum and the average days required to consult with doctor for men is 0.21 per cent per annum from 3.24 days in 2000 to 3.21 days in 2010.

Figure 6: Distribution of patients by their average days required to consult with doctor for the first time after ailment



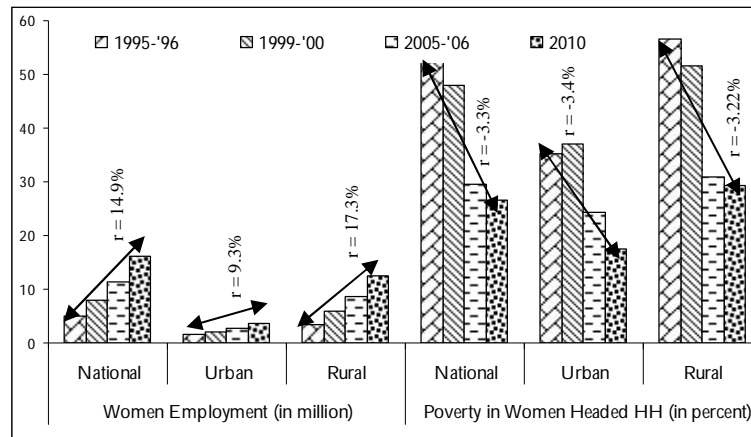
Source: Authors' calculation based on Household Income & Expenditure Survey (1995-'96, 2000, 2005 and 2010), Bangladesh Bureau of Statistics (1998, 2003, 2007, and 2011)

8 IMPACT OF WOMEN EMPLOYMENT IN THEIR POVERTY ALLEVIATION

Women employment has an impact on alleviating poverty. Poverty among female headed households in Bangladesh has decreased with the increase of women employment. The poverty in female headed households, at the national level, has decreased from 52.2 per cent in 1995-'96 to 26.6 per cent in 2010 with an annual decrement of 3.26 per cent. The

number of employed women has increased from 5 million in 1995-96 to 16.2 million in 2010 with a rate of 14.93 per cent per annum. In urban areas, the poverty has decreased to 17.5 per cent in 2010 from 35.2 per cent in 1995-'96 with a rate of 3.35 per cent per annum while the number of employed women has increased to 3.6 million in 2010 from 1.5 million in 1995-'96 with an annual rate of 9.33 per cent. Whereas, with an annual decrease rate of 3.22 per cent the poverty has decreased from 56.6 per cent in 1995-96 to 29.3 per cent in 2010 and the number of employed women has increased from 3.5 million in 1995-'96 to 12.6 million in 2010 with an annual rate of 17.33 per cent.

Figure 7: Women employment and female headed poverty in households



Source: Authors' calculation based on Household Income & Expenditure Survey (1995-'96, 2000, 2005 and 2010), Bangladesh Bureau of Statistics (1998, 2003, 2007, and 2011 respectively) and Labour Force Survey (1999-2000, 2005-2006 and 2010), Bangladesh Bureau of Statistics (2002, 2008 and 2011)

9 LIVELIHOOD ISSUE OF URBAN POOR WOMEN

There has been an ongoing battle against the challenging living conditions of the poor especially in the urban areas. Women however, are the most vulnerable portion of that challenge. Recently, the slow pace of the reduction of poverty in Bangladesh could interpret that poor Bangladeshi households are experiencing a constant state of deprivation with little change from year to year (Rahman, 2012). In order to change their life and livelihood, people are more prone to migrate in the urban areas from rural areas. Dhaka city, like many other developing cities is being overwhelmed in the last few decades, which does not commensurate with its existing urban facilities. As a result, a huge number of destitute poor are taking shelter in different slums and squatters (CUS, 1990; Islam, 1996; Huq-Hussain 1996; Hossain, 2001). The poor urban people especially women are living in poor quality households with inadequate provision of water, sanitation and drainage along with minimal or no social services or basic infrastructure. Under these circumstances, their livelihoods are found to be under continuous threat. Thus, in this section of the chapter, an attempt is made to explore the economic and livelihood issues of urban poor women that can be helpful in formulating effective policies and programs regarding the issues. The data¹ of this section is taken from the Unnayan Onneshan field survey.

¹ See Appendix - A

9.1 Socio-Demographic Characteristics of the Respondents

Socio-demographic characteristics of the respondents include age, educational status, marital status, type of family and the reason for migration of the respondents under the study.

Age of the Respondents: Considering the age of the respondents, more than half of the respondents (60.3 per cent) are in the age group of 25-49 years followed by the age group less than 25 years that is 29.3 per cent. Moreover, 10.3 per cent of the respondents of the study are in the age group 50 years and above.

Educational Status of the Respondents: Traditionally, female education has received lower concern from the society over the years. As a result, a large portion of women are illiterate. About 6 of every 10 respondent under this study have no education. On the other hand, 31.0 per cent and 10.3 per cent of the respondents have completed class I-V and class VI-X respectively. None of the respondents have completed SSC and above.

Marital Status of the Respondents: Based upon the survey data, most of the respondents are married-82.8 per cent and the divorced and widow category contains 12.1 per cent and 3.4 per cent respectively. Only 1.7 per cent respondents are unmarried.

Table 1: Socio-demographic backdrops of the respondents

Variable	Frequency	Per cent
Age (in year)		
Less than 25	17	29.3
25 – 49	35	60.3
50 +	6	10.3
Educational Status		
No education	34	58.3
Class I-V	18	31.0
Class VI-X	6	10.3
Marital Status		
Unmarried	1	1.7
Married	48	82.8
Widow	2	3.4
Divorced	7	12.1
Types of Family		
Nuclear	46	79.3
Joint	12	20.7
Reasons for Migration		
Looking for work	40	69.0
With husband	8	13.8
Others	10	17.2

Source: Unnayan Onneshan Field Survey, 2012

Types of Family of the Respondents: Types of family represents one of the important social characteristics of the respondents. The traditional joint family system is now breaking down to nuclear family system due to the rapid socio-economic transformation, poverty etc. Among the study respondents, 79.3 per cent respondents are living in a nuclear family whereas 20.7 per cent are living in a joint family.

Reasons for Migration of the Respondents: Most of the respondents (about 7 of every 10) migrated to Dhaka city for income generating activities (i.e. looking for job). About 14 per cent migrated with their husbands and 17.2 per cent migrated due to other reasons.

9.2 Economic Characteristics of the Respondents

Considering the monthly income of the respondents, 55.2 per cent of the respondents have an monthly income of less than BDT 3000 while 29.3 per cent has an income of BDT 3000-4999 and 15.5 per cent have a monthly income of BDT 5000 and above. The urban poor women are mostly employed in the informal sector with self-managed jobs (low paid) such as maid servant, day labour, garments worker, small business etc. Majority of the respondents (29.3 per cent) are maid servants whereas 17.2 per cent are garments workers. About 16 per cent of the respondents are housewives, 13.8 per cent are involved in small businesses and 12.1 per cent are engaged in day labour. Majority of the respondents (60.3 per cent) are earning on monthly basis, while 37.9 per cent are earning by daily and 1.7 per cent on yearly basis. The micro-finance program upholds investment in human capital like schooling, awareness rising to general as well as reproductive health and increases wellbeing of individual and households (Latifee, 2003). It is apparent that, 34.5 per cent women are involved with micro credit. It is through micro-credit, that women are becoming the owner of micro enterprises in order alleviate their poverty, despite the ongoing debate on whether micro credit program is beneficial to the extreme poor or not (Mozdalifa, 2012). In spite of having some income, 27.6 per cent of the respondents take meal twice per day². That indicates that with their little income they are not able to take meals three times per day.

Table 7.2: Economic characteristics of the respondents

Variable	Frequency	Per cent
Monthly Income (in BDT)		
Less than 3000	32	55.2
3000 – 4999	17	29.3
5000 +	9	15.5
Occupation		
Maid servant	17	29.3
House wife	9	15.5
Day labour	7	12.1
Small business	8	13.8
Garment worker	10	17.2
Begging	6	10.3
Vendor	1	1.7
Nature of Earnings		
Daily	22	37.9
Monthly	35	60.3
Yearly	1	1.7
Involvement with Micro Credit		
Yes	20	34.5
No	38	65.5
No. of Meal per Day		
Two	16	27.6
Three	42	72.4

Source: Unnayan Onneshan Field Survey, 2012

² See Appendix - C

9.3 Household Characteristics of the Respondents

Household characteristics is an important component not only in poverty analysis but also in livelihood analysis as well. Majority of the respondents' (46.6 per cent) are living in houses made of tin and 37.9 per cent of them are living in a house made of fence. Additionally, 56.9 per cent respondents are living in one room with 3-4 members and 20.7 per cent are living in one room with 5 and above members. Only 22.4 per cent are living with 1-2 members in one room.

Table 3: Household characteristics of the respondents

Variable	Frequency	Per cent
Condition of House		
Fence	22	37.9
Tin	27	46.6
Others	9	15.5
No. of Persons in a Room		
Less than 3	13	22.4
3-4	33	56.9
5+	12	20.7

Source: Unnayan Onneshan Field Survey, 2012

9.4 Health Status of the Respondents

Self-perceived health status is a better indicator of potential service that has been used than that of actual health condition (Fillenbaum, 1984). To assess the health status of the respondents a question has been asked, "What is your current health status?" The answer has been recorded on a three-point scale: Healthy; Fairly Healthy; and Unhealthy. 55.2 per cent respondents are found fairly healthy whereas a significant number (43.1 per cent) are found unhealthy. Only 1.7 per cent respondents are healthy. Majority of the respondents (44.8 per cent) are suffering from fever/cough followed by gastric (25.9 per cent), migraine/headache (13.8 per cent) and other diseases (Table 4). The urban poor especially women have very limited access to the existing health care facilities. Only 37.9 per cent is using services from government hospitals whereas 51.7 per cent respondents is taking treatment from private clinics and the rest are taking treatment from pharmacies and other sources without the consultation of trained physicians. The major reasons for not using government hospitals are by the urban poor is because they receive less attention from physicians, they are kept waiting, lack of medicine in the hospitals, high fees and charges, the distance etc.

Table 4: Health status of the respondents

Variable	Frequency	Per cent
Physical Condition		
Healthy	1	1.7
Unhealthy	25	43.1
Fairly healthy	32	55.2
Types of Illness		
Fever caught	26	44.8
Gastric	15	25.9
Migraine	8	13.8
Asthma	2	3.4
Back pain	2	3.4

Blood pressure	1	1.7
Heart disease	2	3.4
Eye problem	2	3.4
Sources of Treatment		
Govt. medical hospital	22	37.9
Private Clinic	30	51.7
Pharmacy	3	5.2
Others	3	5.2

Source: Unnayan Onneshan Field Survey, 2012

9.5 Abuse of the Respondents

Urban poor women are facing a lot of complexities to survive. They are more prone to abuse. They are abused in or outside their homes. It is apparent that, half of the study respondents (50.0 per cent) are abused and most of them are abused by their family members (specifically, by husbands) followed by police and extortionist.

Table 7.5: Abuse of the respondents

Variable	Frequency	Per cent
Abuse of Women		
Yes	29	50.0
No	29	50.0
Abused by Whom?		
Family members	14	48.3
Police	7	24.1
Boss of the organization	2	6.9
Extortionist	4	13.8
Others	2	6.9

Source: Unnayan Onneshan Field Survey, 2012

10 CONCLUSION

Eradication of poverty and meeting up basic needs are one of the prime goals of the government. Reaching this goal, however, is a fundamental challenge for the state beyond which development of the country might be hindered. As women are represented as half of the total population, reduction of poverty among women should be given the highest priority. It is a constitutional obligation of the government to provide a decent standard of living for the citizens to alleviate poverty. There are, however, many policies and programs in alleviating poverty through which Bangladesh has achieved some progresses in poverty reduction; but poverty remains a serious concern. Despite considerable trust on poverty alleviation in all planned documents, a significant number of women will sustain at an inferior level.

Results from this chapter indicate that the poor women are facing difficulty in order to maintain their livelihoods. The overall poverty situation, however, in the country has improved over the years although the situation of poor women especially in Dhaka city has become worse in terms of both upper and lower poverty lines due to the accelerated rate of rural–urban migration of the rural poor. Mass unemployment caused by industrial restructuring and the slow expansion in the private sector failed to absorb unemployed as

well as to increase the labour force. In fact, poor women migrants have to be involved in low-paid activities to support their livelihoods as they are excluded from the formal sectors of the economy through lack of education, skills and employment training. Without access to these jobs, the only thing left for migrants, is hard, dangerous and dirty physical labour and intensive work as the chapters have showed.

A strategy for sustainable poverty reduction requires focus beyond income generation. It needs to take into account what is being termed as the problem of income-erosion, with particular emphasis on social and environmental dimensions inflicting the poorest. Moreover, urban poverty needs to be understood in relation to the urban government and urban policies. Several new social security systems have been established. There is no doubt that these new social support systems and policies played a very positive role in reducing the scale and extent of poverty among women. Without revising and redrawing creative policies and programs, the lives and livelihood of poor women will remain vulnerable as well as the reduction of poverty will remain a distant dream. Thus, the result of this chapter should be scientifically utilized in formulating policies and programs that can be used in improving and fostering sustainable livelihoods of the poor people especially, of the women in Bangladesh.

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Appendix – A

Data Sources and Methods

The chapter is based on a sample of 58 women from different slum areas in different places (Panthapath, Malibag and Agargaon) of Dhaka city. A stratified sample has been drawn randomly to ensure the inclusion of people of all categories. The data for the present chapter has been obtained through a survey in July–August, 2012. The main instrument for data collection has been well-structured questionnaires administered on respondents by the trained enumerators under the supervision of Unnayan Onneshan. Secondary data have also been collected from different sources like Bangladesh Bureau of Statistics (BBS), related journals and books to explain the current scenario of urban poverty in Bangladesh.

Appendix – B

Mathematical Equation

$$P_l = P_b (1 + ry)$$
$$\Rightarrow r = \frac{1}{y} \left(\frac{P_l}{P_b} - 1 \right)$$

Where,

P_l = Value of the launch year;

P_b = Value of the base year;

y = Number of years between launch year and base year;

r = Rate of Growth

Then, a projection using this method could be computed as:

$$P_t = P_l (1 + rz)$$

Where,

P_t = Value of the target year;

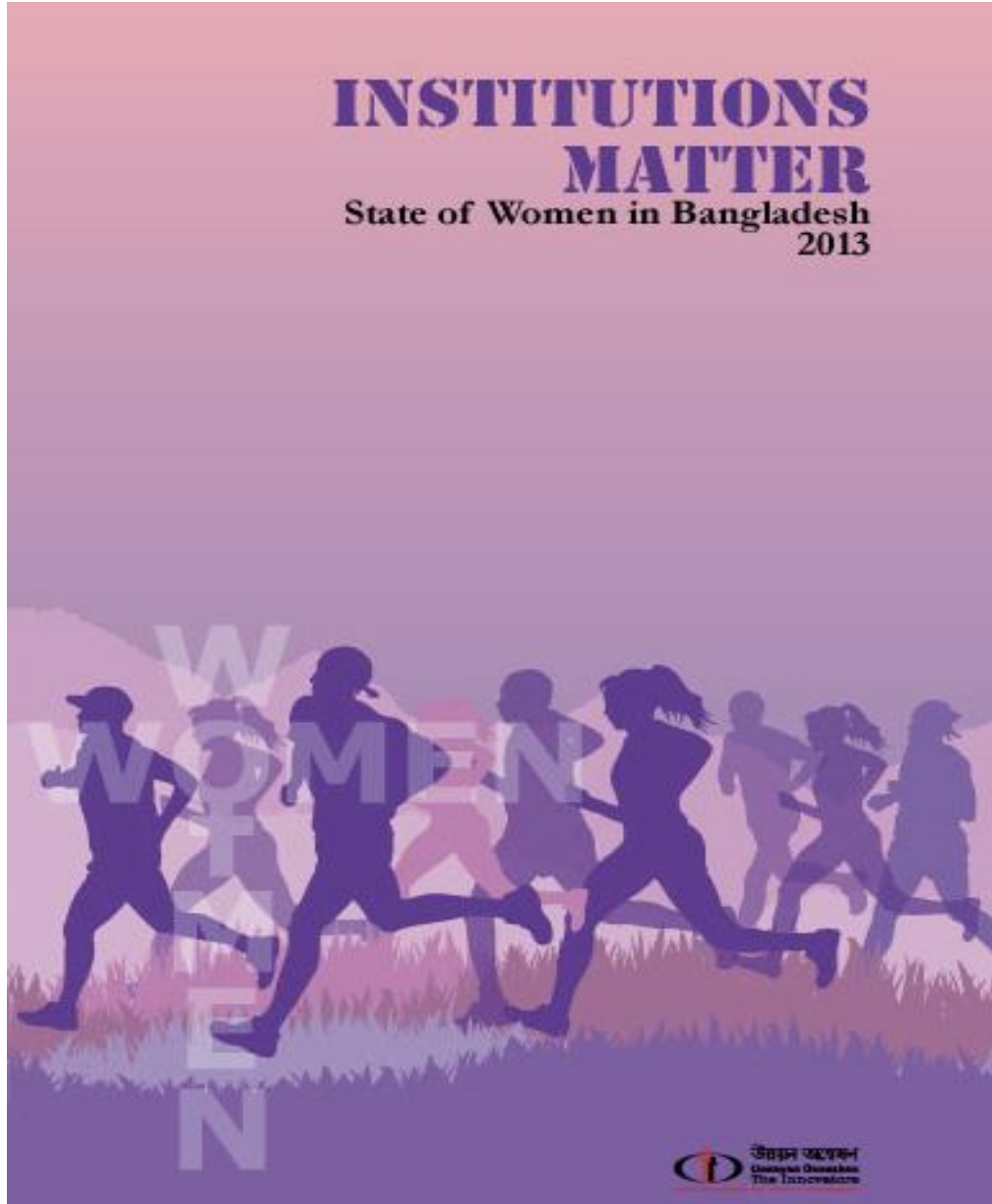
P_l = Value of the launch year;

z = Number of years between target year and launch year;

r = Rate of Growth

Appendix - C

Sobiron Bibi is a woman of 45, who has been working as a cook in a house. Sobiron earns BDT 2,000 per month from this work. Sobiron lives with her husband in Gulbagh slum, Malibag and they have five children. Sobiron's husband is a rickshaw puller. Sobiron is the mother of one son and four daughters. The eldest daughter had been married to a small entrepreneur in Mymensingh. Her three younger daughters are 10, 8 and 5 years old respectively. Her son is twenty years old and working as a provisional worker in a computer compose and printing shop. From there, he gets BDT 1500 per month. Sobiron's husband is not physically fit as his tumour operated a few days ago. That is why, he cannot pull rickshaw for the whole day now. Therefore, his net income is only BDT 200-250 per day. All household members are living in a room. Their house rent is BDT 3000 per month for a room. Sobiron Bibi has been suffering from severe headache for a long time and cannot visit to a good physician due to the huge expense. Sobiron stopped the formal school of her three younger children due to poverty. At the time of the interview, it was observed that Sobiron's eight years old daughter had sat for lunch, the menu was rice (panta vat) and a mass of potato. She doesn't know about a balanced diet. She stated – *'we had tried to eat three times a day but we cannot manage it. We have come here, (Dhaka city) to lead a better life but so far we are fighting to manage our food in three times in a day!'*



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