

Problem Confrontation of the Rural Women Beneficiaries Involved in Association for Social Advancement (ASA) in Bangladesh

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Abstract—The study assessed problem confrontation by the rural women beneficiaries involved in Association for Social Advancement (ASA). The objective was to determine and describe the problem confrontation by the rural women beneficiaries in the implementation of ASA rural development activities and to explore the relationships between the selected characteristics of the ASA women beneficiaries and their problem confrontation. Data were collected from 96 ASA women beneficiaries under South SurmaUpazila of Sylhet district. Data were collected during 10 February to 10 March 2016. The highest proportion (49 percent) of women beneficiaries had medium problem confrontation while 13.5 percent had low and 37.5 percent of them had high problem confrontation. The findings also showed that education, credit availability and family income had significant negative correlation with their problem confrontation during their involvement with ASA. Two characteristics such as, homestead area and family size had significant positive relationship with their problem confrontation. Inadequacy of technical knowledge, lack of training, high interest rate of credit, lack of proper supervision and insufficient amount of credit provided by the ASA appeared as the most frequency cited problems.

Keywords: Problem confrontation, Rural women, Beneficiaries, Association for Social Advancement (ASA)

1. INTRODUCTION

Women were the indicators of agricultural activities in the history of mankind. Women in Bangladesh are major but largely recognized contributors to agricultural and economic productivity. Half of human resources consist of women and of them 85.05% live in rural areas. Poor women in rural areas are particularly affected by poverty and they have the least power in the society. Traditionally women in Bangladeshi villages have few rights, little choices about the courses of their lives and almost no opportunities to change their situation (Lovell, 2009). It is evident that no society in the world provided or provides women equal status with men (Giriappa, 1998). By social custom Bangladeshi women are dominated by men in all spheres of their life. A women's

behaviour has therefore, the potential to bring shame to herself or honour and prestige to her family (Das, 2004).

The ultimate objective of Non-government organization (NGO) is to improve the living quality of the rural poor especially women. Many of the NGOs are working in Bangladesh to develop the community and are trying to improve the socio-economic and behavioral changes of the disadvantaged rural women.

Association for Social Advancement (ASA) is a local NGO in Sylhet district under the country Bangladesh, which working for the socio-economically disadvantaged people. ASA has been working in the development sector since 1978. Development is a continuous process which helps to bring a better condition of individual, family and society from a vulnerable condition, considering the need of time. ASA is committed to bring about positive changes in the quality of lives of the deprived people by providing education, comprehensive health services, micro-credit as well as other social services that enable them to exercise socio-economic rights. The main objectives of ASA rural development programmes are: (a) institution building or membership enrolment, (b) savings and credit operation and capital formation, (c) income and employment generation, (d) arrangement of training courses, (e) support service program, (f) social awareness building and so on. Participation of women members judged considering their involvement in all the activities. Their participation in SUS development work aims at bringing about following positive changes (a) attitude, (b) knowledge, (c) skill, (d) decision making in family affairs, (e) income and (f) social status (ASA, 2012).

However, few studies have so far been reported to determine problem confrontation by the rural women beneficiaries involved in ASA. The present study was, therefore, undertaken with the following objectives:

1. To determine and describe the problems confronted by the rural women beneficiaries involved in ASA, and
2. To explore the relationships between the selected characteristics of rural women beneficiaries and their extent of problem confrontation.

2. METHODOLOGY

Two villages namely Osmanpur and Islampur under South SurmaUpazila branch of ASA under Sylhet district were selected as the study area. There are 48 centres of the South Surma branch of ASA. Out of which 20 centres were taken by following systematic random sampling technique. The population of the study was 420 women beneficiaries. Out of which a sample consisting of 96 (i.e.; 23 percent) beneficiaries were selected again by systematic random sampling technique. The researcher also prepared a reserve list of 10 beneficiaries from the list of the population for use in case of non-availability of the sampled beneficiaries. Age, education, family size, homestead area, credit availability, commercialization, family income, contact with ASA personnel, aspiration and fatalism were the independent variables whereas problem confrontation by the rural women was the dependent variable.

Problem confrontation by the rural women beneficiaries involved in Association for Social Advancement (ASA) was measured on the basis of ten (10) selected statements. A rating scale was used for measuring the women beneficiaries' satisfaction on the rural development activities of ASA. The scale contained 10 selected statements related to ASA in which the rural women expressed their extent of problem. Each woman indicated the extent of problem by checking any one of the 4 responses, viz. high problem, medium problem, low problem and not at all. Weight assigned to the above 4 responses were 3, 2, 1 and 0 respectively. Problem score of respondents was determined by summing up the weights for her responses to all the 10 selected statements. It was considered necessary to have an understanding about their comparative problem facing by the ASA women beneficiaries. For this purpose, a Problem Confrontation Index (PCI) was computed for each of the ten aspects by using the following formula:

$$PCI = (N1 * 3) + (N2 * 2) + (N3 * 1) + (N4 * 0)$$

Where,

PCI= Problem confrontation Index

N1= Number of ASA women beneficiaries facing high problem.

N2= Number of ASA women beneficiaries facing medium problem.

N3= Number of ASA women beneficiaries facing low problem.

N4= Number of ASA women beneficiaries facing no problem.

The PCI for each of the problem could range from 0 to 288, where, '0' indicating no problem and '288' indicating high problem.

3. FINDINGS AND DISCUSSION

Selected characteristics of the ASA women beneficiaries

The data presented in the table indicates the majority of the beneficiaries were young to middle aged with small to medium family size. An overwhelming majority of them had primary level of education with small to medium homestead area. Three-fourth of them had low to medium credit receiver and approximately similar proportion of them had low to medium experience in commercialization. Slight less than two fifth of the respondents had low income while equal proportion of them were medium and high income group. Majority of the respondents were found to have medium contact with ASA personnel and slight more than two fifths of them had high aspiration. As far as their fatalism is concerned more than half of the respondents were found moderate fatalistic in nature. As regards to their problem confrontation, nearly half (49%) of the respondents had medium problem confrontation.

Table: Selected characteristics of the respondents

Variables	Way of measurement	Observed range	Categories according to their Selected characteristics	Respondents Number (%) N=96	Mean	Standard deviation
Age	Years	20-55	Young (up to 30) Middle (31-44) Old (45 and above)	36.5 59.4 4.2	35.14	7.51
Family size	Number	2-10	Small (up to 4) Medium (5-6) Large (7 and above)	27.1 52.1 20.8	5.8	1.55
Education	Score	1-10	Illiterate (0) Primary (1-5) Secondary (6-10)	0 85.4 14.6	2.43	2.46

Homestead area	Hectare	0.012 - 0.960	Small (0.01-0.300) Medium (0.301-0.700) Large (0.701 and above)	79.2 18.8 2.1	0.1 82	0.195
Credit availability	'000 Taka	3-25	Low (up to 7) Medium (8-10) High (11 and above)	45.83 29.17 25.00	9.3 4	5.21
Commercialization	Percent	0-80	Low (up to 49) Medium (50-59) High (60 and above)	32.3 39.6 28.1	50. 65	15.14
Family income	'000 Taka	19-69	Low (up to 30) Medium (30-40) High (41 to 80)	37.5 31.25 31.25	36. 76	11.35
Contact with SUS personnel	Score	5-9	Low (up to 6) Medium (7-8) High (9 and above)	19.8 76.8 4.2	7.1 5	0.83
Aspiration	Score	7-25	Low (up to 12) Medium (13-16) High (17 and above)	25.0 32.3 42.7	16. 8	4.48
Fatalism	Score	20-33	Low (up to 25) Medium (26-30) High (31 and above)	31.25 57.29 11.46	26. 74	2.86
Problem confrontation	Score	11-25	Low (up to 17) Medium (18-21) High (22 and above)	13.5 49 37.5	30. 48	2.61

4. RELATIONSHIP BETWEEN THE SELECTED CHARACTERISTICS OF THE ASA WOMEN BENEFICIARIES AND THEIR PROBLEM CONFRONTATION TOWARDS ASA RURAL DEVELOPMENT ACTIVITIES

The observed coefficient of correlation revealed that education, credit availability, and family income had significant negative relationship with problem confrontation by the rural women beneficiaries involved in ASA. The findings indicated that relatively low education, low credit availability and low family income of ASA women beneficiaries had high problem facing index on the rural development activities of ASA. Family size and homestead area had significant positive relationship with problem confrontation by the rural women beneficiaries involved in ASA. Women having large family size and comparatively large homestead area were found to have more problem confrontation. Commercialization, contact with ASA personnel, fatalism and aspiration had no relation with their problem confrontation by the rural women beneficiaries involved in ASA.

Table 2: Relationship between dependent and independent variables

Dependent variable	Independent variable	Value of 'r'	Table value of 'r'	
			0.05	0.01
problem confrontation by the rural women beneficiaries involved in ASA	Age	0.006 NS	0.201	0.2618
	Family size	0.272**		
	Education	-0.285**		
	Homestead area	0.364**		
	Credit availability	-0.235*		
	Commercialization	0.028 NS		
	Family income	-0.234*		
	Contact with ASA personnel	0.072 NS		
	Fatalism	0.060 NS		
Aspiration	-0.023 NS			

In the Table 3, some common problems encountered by ASA women beneficiaries in the study area are discussed and the extent of these problems is presented in view of the ASA rural development activities. Inadequacy of technological knowledge was the main problem of ASA women beneficiaries with the problem confrontation Index of 255. Illiteracy as well as lack of training of the ASA women beneficiaries might be the reasons of inadequacy of technological knowledge. Lack of training was the second problem with the problem confrontation Index of 251. Lack of training results lack of technical knowledge of the beneficiaries. The ASA women beneficiaries receive less training and for this reason they could not prosper in their work. The third rank of the problem was high interest rate of credit with a Problem Confrontation Index of 243. It is a common problem of all NGO beneficiaries.

Table 3: Major problems encountered by the respondent women in connection with

ASA activities

SI No	Problems	Problem Confrontation Index(PCI)	Rank
1	Inadequacy of technological knowledge	255	1
2	Lack of training	251	2
3	High interest rate of credit	243	3
4	Lack of proper supervision	227	4
5	Lack of sufficient amount of credit	219	5
6	Lack of HYV seed	192	6
7	Discrimination of wage rate	154	7
8	Religious belief	143	8
9	Distance of meeting place and training center	108	9
10	False propagandas of the "fatuabaz"	90	10

The ASA women beneficiaries receive the credit from ASA comparatively at a high rate of interest. This could be the reason of slow progress of ASA women beneficiaries' standard of living. The fourth problem was "lack of proper supervision with Problem Confrontation Index of 277. Lack of sufficient amount of credit having a problem index of 219 ranked the fifth (5th) in respect of problem confrontation by the rural women beneficiaries toward their problem confrontation. Due to lack of sufficient amount of credit, they cannot run their business and their work smoothly.

5. CONCLUSIONS AND RECOMMENDATIONS

From the preceding discussions problem confrontation by the rural women beneficiaries involved in Association for Social Advancement (ASA) was much high. The correlation test of the study indicates that the ASA women beneficiaries with low education, low credit, low family income facing high

problem and vice-versa. It appears that the respondents having large family size and relatively large homestead area also facing high problem.

The findings and discussion as presented above lead to the following recommendations:

- The ASA women beneficiaries had low technological knowledge. For this reason, the authority should think for package program of trainings for them for a limited period so that they could smoothly run their agro-business or crop cultivation activities.
- The ASA authority should consider to put the interest rate down for the credit they disburse. Technologies (like HYV seeds) for the crops that women grow are relatively underdeveloped and outdated. For this reason, women preferred agro-technology and HYV seed, need to be available throughout Bangladesh.
- If the ASA authority really wants to develop women beneficiaries' standard of living then they should make available adequate amount of credit with lower rate of interest for them. If the interest rate of credit is relatively low then the satisfaction of the ASA women beneficiaries would be high.
- Women usually face discrimination relating to wage rate. If such, disparity continues in wage rate, women beneficiaries' satisfaction will be greatly hampered. Effective steps are necessary to reduce discrimination of wage rate between men and women as far as possible and to ensuring greater participation of women in development activities.

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