



## **Role of Women in Remittance-earning Households: Evidence from Sylhet City, Bangladesh**

**Tamanna Islam<sup>1</sup>, Md. Abdul Ahad<sup>1\*</sup>, Dr. Mitu Chowdhury<sup>1</sup> and Tanvir Ahmed<sup>1</sup>**

<sup>1</sup>*Department of Rural Sociology and Development, Sylhet Agricultural University, Sylhet-3100, Bangladesh.*

### **Authors' contributions**

*This work was carried out in collaboration between all authors. All authors read and approved the final manuscript.*

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### **ABSTRACT**

Women in remittance earning household have to perform various sorts of roles and responsibilities in and out of their house. The present study investigated the socio-economic characteristics of remittance earning household as well as the part of women in remittance-earning households in Sylhet city. In this study, through using snowball sampling technique, 60 respondents (women) were drawn from two randomly selected areas namely "Uposhahar" and "Shibgonj". The survey result showed that 68.33 percent of the sampled respondents belonged to the age group 36-45, and 21.67% was in 25-35 age groups. Near about 36.67% of the respondents passed the higher secondary level of education and only 8.33% completed primary degree of education. Most top 71.67% was the member of the nuclear family. Moreover, the study also depicted that 42 of the total 60 respondents were dependent on foreign earning and in the most family, foreign remittances were the primary source of their household income. However, key findings of the study stated that females mostly performed remittance-receiving household's activities. A remarkable 95% of the respondents usually go to the bank for banking deal. The study also ascertained that about 80% of the female used to go for paying the bill. Besides this, they teach their children, take with and bring them from school as well as perform others households chores. Moreover, in the absence of household head, most of the women execute the prime functions of the household

\*Corresponding author: Email: ahadsau1991@gmail.com;

head. They also undertake several tricky strategies for their survival along with the betterment of the family. These indicate that in the absence of their male counterparts, most of the sampled female people were capable of running their family and other functions in remittance-earning households. Finally, areas and context-specific data are essential to identify the role of the female in remittance earning household and also for future policies, effective surveillance initiatives.

*Keywords: Women; remittance; households and Sylhet city.*

## 1. INTRODUCTION

Women have traditionally been responsible for housework. Besides, their biological nature orients them towards household engagements. They have to perform diverse roles in and out of their household. Alongside household chores, gardening and various skills of a good hostess have to be maintained by women in single hand. The woman, through their various roles in life, keeps everything together in an accepted fashion. Their cohesion and support turn their family into a fighting fit position and men are sometimes partially or somewhat fully dependent on them to carry out self-needs or for being able to function in the society. Acting as a manager and through balancing various functions, women proceed as cohesive forces, which keep their family and society together. They are charged with the responsibility and power to bring peace, [1]. There is no doubt that women in many cases contribute more than their male counterparts in daily household chores. Furthermore, female empowerment can yield positive spillover effects for other household members. This effect is well documented for various regions and different social contexts particularly for children who benefit concerning health, nutrition, and education. But, the involvement of women in the family decision has been under-estimated and even unrecognized. In all the aspects of our society, like household, school or labour market, men are given priority over women, as it is a practised patriarchal ideology, [2]. Moreover, people consider that the superiority of male is a natural order, that means nature has made men superior, and women are dependent on men. The roles of women are often neglected in public sphere, which leads to low participation of women in politics, business or public affairs. In some cases, women do not even control the use of their own time, [3]. Women, who are working with household chores, often face difficulties. Surprisingly enough, many women prefer to work with the man in spite of all negligence. Currently, a significant number of them find the demand to work outside the home setting to be irresistible and, as such, many are employed on full-time

basis. These women are faced with the challenge of balancing between work and family engagements. As wives' involvement in the workforce increases, their responsibility for housework declines. It is also a major source of stress which negatively impact on employees' job performance, well-being and relationships, [4]. It is often seen that at the house, females do most of the work as compared with their male counterparts. Additionally, for maintaining in and out household work, financial support is crucial. In that case, they usually meet up financial requirements getting foreign earning or in one word foreign remittances from their family members who are residing in abroad. When money is transferred from one country to another, it is called foreign remittance. On the other hand, remittance is a transfer of money by a foreign worker to an individual in his or her home country. It is not only improving their standard of living but also giving them proper financial security. Remittance is frequently sent formally through various ways such as demand draft, traveller's check, telegraphic transfer, postal order, direct transfer, Automatic Teller Machine (ATM) etc. Hundi or money carrier system is prevalent as an informal process of remittance sending in most cases. It has gained momentum in recent time in Bangladesh and is the second largest sector of foreign exchange earnings after the garments sector, [5]. Bangladesh has been ranked as the 7th highest remittance receiving country in the world and considered as second among six Asian countries after India though inward workers' remittances faced lower growth in Fiscal Year 2011 because of global economic slowdown, [6]. Recently the flow of remittances has declined steadily that has created a little problem in our economic and social condition. In Bangladesh, remittances have decreased to 1115.57 USD Million in July from 1214.61 USD Million in June of 2017. Remittances in Bangladesh averaged 1187.28 USD Million from 2012 until 2017, reaching an all-time high of 1491.36 USD Million in July of 2014 and a record low of 940.75 USD Million in February of 2017. It is often argued that remittances are an important source of income

for low-income households. This diminishing rate even influences women of remittance earning household's to involve in a job, [7]. The above literature review mainly focuses on the studies written about the role of women in remittance earning household in Bangladesh and global perspective for better development of the present research. These literature reviews indicate that insufficient studies have been conducted on the role of a female in remittance-earning households. It is essential to conduct the study on overall aspects which would be effective in assessing the role of a female in remittance-earning households in Sylhet city of Bangladesh. Due to this reason, an effort has been made in the present study to indicate the roles of female that enable us to better understanding women's role in and out of household. More basically, keeping in view the various socio-economic conditions of remittance-earning households, the present study tries to assess the role of females in remittance-earning households. Sylhet city is known as holy place in Bangladesh. This city is financially solvent because of high migration rate in foreign countries. The families are highly dependent on their foreign members to sustain their livelihood. Women of these families have to perform a lot of function in absence of their male counterparts. In this circumstance, the researcher decided to take up the present study to provide most up-to-date information on role of female in and out of household of Sylhet region in Bangladesh. The objectives of the studies are to measure the socio-economic characteristics of remittance-earning household's and to assess the role of female in remittance-earning households.

## 2. METHODOLOGY OF THE STUDY

Methodology is a system of methods used in a particular area of study or activity. The reliability of a research depends on the proper methodology used in the study. It is very important for any research and has to be chosen carefully to fulfill the purpose of the study. Based on the objectives of present study and considering the associated limitations with respect of time, money and other facilities, Upashahar and Shibgonj areas of Sylhet city were purposively selected. Total 60 respondents have been drawn through repeated visit using snow-ball sampling technique. For the present study, survey method was used. Survey method is a research method that collects data from respondents through a series of questions either in the form of a questionnaire

or an interview. Keeping in view of the major objectives of the study, a draft interview schedule was prepared. The draft schedule was tested and finalized after necessary correction, modifications and adjustments. Primary data were collected by the researcher from the selected household through face-to-face interview using a structured questionnaire. Hence, all possible efforts have been made by the researcher in order to ensure that collected data were reasonably accurate and reliable. However, some secondary data was also used from the secondary sources like Government report, book, numerous journals, thesis paper and so on. To analyze and interpret the data descriptive statistics was used. Moreover, data was also analyzed using MS Word and Excel. Then data were also presented in tabular and graphical forms with significant interpretations.

## 3. RESULTS AND DISCUSSION

### 3.1 Socio-economic Characteristics of Remittance-earning Household's Women

To study about role of women in remittance earning household, it is indispensable to know the socio-economic characteristics of remittance earning household's women. The specific socio-economic characteristics such as age, religion, educational level, occupational status, family size, residence etc. are necessary to determine the behavior of an individual. For these reasons, socio-economic backgrounds of the selected respondents are discussed in the following (Table 1).

The socio-economic characteristics of the sample are very much imperative. The selected samples were classified into different age group. It was seen that out of 60 respondents, highest 68.33% fall in age group 36 to 45 years and lowest 3.34% fall in age group 56 to 65 years. It was found from the survey that highest 36.67% respondents accomplished higher secondary and 35% respondents accomplished secondary level of education. Overall, it can be assumed that education level of most of the respondents was satisfactory. From the occupational status of the respondents, it was seen that out of 60 respondents highest 86.66% of the respondents were housewives and 13.34% were teachers. So, it can be understood that significant number of respondents were engaged only in household work and rest of the respondents were working women. Sometimes it becomes very difficult for

working mothers to balance household and work too. Highest 71.67% of the respondents were lived in nuclear family. Furthermore, majority (80%) of the respondents lived in rental house. Monthly income of the respondents ranged from Tk. 45,000 (562 USD Dollar) to Tk.100000

**Table 1. Socio-economic characteristics of remittance-earning households**

Item		Frequency	Percentage (%)
<b>Age</b>	25-35	13	21.67
	36-45	41	68.33
	46-55	04	6.66
	56-65	02	3.34
	<b>Total</b>	<b>60</b>	<b>100</b>
<b>Education</b>	Primary level	05	8.33
	Secondary level	21	35.00
	Higher secondary	22	36.67
	Graduation level	12	20.00
	<b>Total</b>	<b>60</b>	<b>100</b>
<b>Occupation</b>	Housewife	52	86.66
	Teacher	08	13.34
	<b>Total</b>	<b>60</b>	<b>100</b>
<b>Employment head of the households</b>	Business	30	50
	Service	30	50
	<b>Total</b>	<b>60</b>	<b>100</b>
<b>Family size</b>	Nuclear	43	71.67
	Extended	17	28.33
	<b>Total</b>	<b>60</b>	<b>100</b>
<b>Type of residence</b>	Rented house	48	80.00
	Own house	12	20.00
	<b>Total</b>	<b>60</b>	<b>100</b>
<b>Household Income (Taka/Month)</b>	45000-55000	14	23.33
	56000-65000	10	16.67
	66000-75000	06	10.00
	76000-85000	11	18.33
	86000-95000	04	6.67
	Above 100000	15	25.00
<b>Total</b>	<b>60</b>	<b>100</b>	
<b>Household Expense (Taka/Month)</b>	35000-55000	47	78.33
	56000-75000	07	11.67
	76000-85000	02	3.33
	86000-100000	04	6.67
<b>Total</b>	<b>60</b>	<b>100</b>	
<b>Number of remitters</b>	One person	36	60.00
	Two person	17	28.33
	Above two	07	11.67
	<b>Total</b>	<b>60</b>	<b>100</b>
<b>Dependency on remittance</b>	Fully dependent	42	70.00
	Partially dependent	18	30.00
	<b>Total</b>	<b>60</b>	<b>100</b>

(1250 USD Dollar). The study reveals that highest 25 percent of the respondents had average monthly income above Tk.100000 (1250 USD Dollar) and the lowest 6.67 percent sample households had average monthly income from Tk. 86,000 (1075 USD Dollar) to Tk.95, 000 (1187.5 USD Dollar). On the contrary, monthly expenditure of the respondents ranged from Tk. 35,000 (437.5 USD Dollar) to Tk. 55,000 (687.5 USD Dollar). Women of remittance earning household often said that they are solely dependent on remittance and figure is 70% out of 60 respondents.

By assessing the socio-economic characteristics of the respondents, certain distinguished features were found which clearly indicated that respondent's livelihood condition is good. The findings also indicated that the socio-economic profile differ from each other in respect of gender, age, family size, educational status, occupational status, monthly household income and expenditure and so on. As a result, it was clear that most of the respondents were middle aged and most of them were housewives, few were engaged teaching profession, highest number of respondents were lived in rental house and were belonging to nuclear family, their monthly household income as well as expenditure were satisfactory.

### 3.2 Role of Women in Remittance Earning Households

In the remittance-earning household, women have to take prime decisions in the absence of male person. Women take part in and out of household activities. They engage themselves in cooking, cleaning, and caring their kids.

Moreover, they look after entire family members along with other activities i.e. shopping, paying bills, withdrawing money etc. Various roles played by women in remittance earning household are given in Table 2.

#### 3.2.1 Respondent savings

Women of remittance earning household often save money from their earning or foreign remittances after purchasing daily necessities. This saving often helps them in case of emergency. Saving involves reducing expenditures, such as recurring costs. From survey study, it was found that 36.67 percent respondents did not save money where as 63.33 percent saved money from their monthly income.

#### 3.2.2 Dropping children to school by respondent

Motherhood is the one of the most beautiful experiences that a women can have in her entire life and it can also be one of the most stressful state. Table 2 shows that out of 60 respondents, 35 respondents had to drop their children in school which was higher than the rest of respondents (25).

#### 3.2.3 Teaching children by respondents

The life of women is multi-faceted. Mothers are always willing to contribute towards better parenting. They work hard to educate their children. The above table showed that 45 respondents did not teach their children by themselves, which was higher than the rest of the respondents (15), who taught their children by themselves.

**Table 2. Role of women in remittance earning households**

Role of women in remittance earning households	Response	Percentage
Saving of money by respondents	Yes	63.33%
	No	36.67%
Dropping children to school by respondents	Yes	58.33%
	No	41.67%
Provide lesson to children by respondents	Yes	25.00%
	No	75.00%
Respondents perform shopping activities	Yes	83.33%
	No	16.67%
Paying bills	Yes	80.00%
	No	20.00%
Withdrawal of money by respondents	Yes	95.00%
	No	5.00%

### **3.2.4 Responsibility of shopping**

All household chores including shopping and all skills of a good hostess are maintained by women in single hand. Women, through their various roles in life, keep everything together in an accepted fashion. As most of the male person of remittance-earning households lives in abroad for livelihood purposes, the respondents of these households used to go outside in favor of buying their daily necessities. Table shows that 83.33 percent of the respondents perform shopping activities which was higher than the rest of respondents (16.67 percent), who do not feel any necessity to go for shopping.

### **3.2.5 Responsibility of paying utility bill**

Generally, payments of different household bills or outside works are done by male member of the households. But, in case of remittance-earning household, this picture is slightly different. In most cases, female members have to take this responsibility along with other activities of households. The study found that, 80 percent of the respondent's usually pay bill in absence of male counterpart which is four times higher than the rest of respondents i.e. 20 percent, who did not perform this activity.

### **3.2.6 Responsibility of money transaction through bank**

Withdrawing money from bank is another role of women in remittance earning household. In remittance earning household, respondents had to take out money from the bank which were usually sent by their family member from abroad. Present study shows that 95 percent respondents withdraw money from bank which was higher than the rest of respondents (5 percent) who do not operate this job.

## **4. CONCLUSION AND RECOMMENDATION**

In remittance earning households, women have to do all the work as their male members are living abroad. In the early days, women were seen as wives who were intended to cook, clean, and take care of the kids. Outside world was meant only for men, the bread-earners of a family. Traditionally, men have worked outside the home and served as the sole breadwinner for the family. But in the modern era, these traditional outlooks towards women are gradually changing. Women, especially in remittance

earning household has to cover a lot of task in a single hand. They are more apt to go in outside to accomplish various sorts of activities in the absence of their male counterparts. In addition to household chores, women also engaged themselves in paying bill, shopping, transacting money through bank etc. These are easily uncovered their role in absence of male counterparts. Therefore, they deserve their due recognition as far as decision-making ability in household. Based on the survey result following recommendations are proposed:

- Since the remittance receiving households have been maintained by women in the absence of men, they need to make sure that women get financial security without any worries.
- Support of all household members is the most effective and appropriate way to go forward. Because support for women within households is needed from family members.
- Rather than solely depending on foreign remittances, household members need to engage themselves in some income generating activities to be self-dependent and keep their families more protective and solvent and for this, cordial co-operation of in-laws members is most important.
- In most of the household, remittances were only used for daily need. So, it is important that they need to increase investment of foreign remittances in productive sectors.

## **COMPETING INTERESTS**

Authors have declared that no competing interests exist.

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