



DETERMINING THE FACTORS LIMITING MARRIED WOMEN'S PARTICIPATION IN LOW-PAID EMPLOYMENT: A STATISTICAL ANALYSIS IN CHATTOGRAM DISTRICT, BANGLADESH

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Abstract: This study examines the socio-demographic factors that influence married women's participation in low-paid employment in Chattogram district, Bangladesh. Primary data was collected from 160 ever-married women who earn a monthly salary of Tk. 15,000 or less, using a structured questionnaire. The study uses both bivariate and binary logistic regression analyses to identify the factors that influence women's employment decisions. The results indicate that women's education, their husband's education, and age at first marriage have a positive impact, while household monthly income, household assets, and women's age have a negative impact on married women's participation in low-paid employment. Additionally, the multivariate analysis shows that women's education, age, age at first marriage, age at first becoming a mother, place of residence, household monthly income, household assets, and family structure are highly significantly associated with a woman's participation decision. The study concludes that socioeconomic and demographic factors play a critical role in married women's participation in low-paid employment in Chattogram. The study recommends reducing complications faced by married women in their family and professional lives.

Keywords: married women, low-paid employment, socio-demographic factors, education, family structure, Bangladesh.

Introduction

Employment is a paid work agreement or relationship between two parties, one is an employer and another is an employee at which a person is employed or hired for a salary to perform the definite work. An employee is an individual who has entered into or worked under the terms of a contract of employment. An important indicator of the economic, social and environmental development process and procedure of any country is the employment participation scenario of citizens of that country. Employment opportunity is the most essential requirement for the citizens to get-up-and-go shared and sustainable development for their family, society, community or the country like Bangladesh. Females constitute about half of the population in Bangladesh and play a very substantial role in the economic and development activities. Now a day's women are more concern about their livelihood and career. Every society are now awake of half of its human resources on grounds of

sex. Government of Bangladesh are currently focusing on increase opportunity for women and trying to ensure a secure work place for them. Most of the women employed in different work place at low paid job are found married.

Married women participation in low paid employment has an important contribution in socioeconomic development by providing a second income to their family needs and therefore create an opportunity to reduce poverty. The trend and structure of the women participation in employment has fascinated attention over the past three decades in the world (1). But still women work participation in Bangladesh is not reached in a satisfactory level as compared to the south Asian countries. Also, the occurrence of women work participation in Bangladesh is very low as compared to their counterparts. The most noticeable change has been observed with regard to rising participation of women in the labor market in Bangladesh, with the rate rising from around 8% in the mid-1980s to almost 36% in 2016/17 (2). Though there exists the male-controlled and conservative social structure of the country, attention should be given to the important socio-economic and demographic factors that influenced married women to involve in employment market and attempt can be made to investigate them more analytically. The most important factors which influence female to take decision of economic participation is the female level of education. A Study (3) demonstrated that women empowerment is considerably influenced by education, access to media, socio-cultural norms of the community, job of women and household participation rate. The social and economic factors have motivated the modifications in women's participation in the paid employees and support to explain the features of their participation in paid work. It is particularly important to note that women with family responsibilities participate in the paid workforce primarily for financial reasons (4). Certainly, the study (5) argued that many mothers in fact need to work in the paid workforce to prevent their families from falling into poverty. This is especially the case for the growing number of single mothers, amongst whom the incidence of poverty is high (6). The decreasing real value of men's incomes since the 1970's (7) has also meant that returning to work has become an economic domineering for an increasing number of married women. Improved in the wage structure and employment opportunities available to women have also encouraged more women to participate in the paid workforce. Governmental initiatives relating to equal pay for women, the growth in the sectors of the economy where many women find work, and the removal of restrictions on the employment of married women have been important factors encouraging women into paid employment (8).

Married women's participation activity depends on their own needs as well as needs of their household members. Different types of needs can clash with each other. At the household level, economic and care needs cannot always be resolved. Demographic need for more children can conflict with the married women participation in employment at the domestic level [9]. Women belonging to a higher class have more connections and higher standing, which may open up doors that stay closed for others (10). Even when there is a need to get a job and there are employment opportunities, a married woman cannot decide to search for an employment if she or her social environment cannot consider it appropriate or desirable for her to work. Besides, married women do not make their job participation decision independently. Such decisions are often made at the household level and husbands and other family members have an important voice on these decisions (11, 12). Workload is one of the major fact behind married women's decision about their employment. If the load of work is high, then it is challenging to manage family and professional life of women equally (13). After marriage most the women don't get support from their family to manage both the family and their professional life simultaneously.

Faridi, Chaudhry and Anwar [1] further added that close relatives' educational status, household assets, spouse participation in economic activities, number of children, age of children and husband salary influence the

female's decision on whether to participate or not participate in the labor market. As related to a study undertaken in Pakistan (14), broadly listed three categories of factors that explain female participation in economic activity; individual and demographic factors (age, education, marital status), socio economic condition factors (per capita income of the household, number of dependents, household type), geographic location factors (urban and rural residence). Women's age, marital status and fertility behavior are of great importance with regard to women participation decisions on employment. Women in their twenties and thirties have higher chances to participate in the labor market as compared to their counterparts in other age groups. A study (15) carried out in Pakistan has showed that the effect of age on female labor force participation is positive only up till the age of 49, which after then negatively affects women's tendency to participate in the labor market.

Traditional gender norms and patriarchal principles frequently restrict women's movement and constrain their activities in the employment market that is particularly common in South Asian countries (2), resulting in much lower participation and in concentration in low-paid activities for women in relation to their male counterparts. Even in the face of modernization, many people in developing countries still hold on to the view that the woman's place should be in the kitchen and therefore it is non-traditional for women to engage in paid jobs outside the home (16). Married women are having lots of problems to show their caliber both in family and their professional life. They face a lot of difficulties from authorities and look some environmental hazards from their surroundings. The estimation of female labor supply differs from that for men because of various socioeconomic constraints as well as the reproductive burden that women bear (2). As a result, after a time, their interest dropped to continue the job and in a stage, they left the employment. In recent years, there have been growing concerns that married employed women of Bangladesh are more vulnerable than their male counterparts in the period of technological development and increased computerization.

The geographical area chosen for this study was the district of Chittagong, Bangladesh which is a chief coastal district and major financial center in southeastern part of Bangladesh under the district of newly official name "Chattogram". The population of Chattogram district was 7616352 with a density of nearly 1400 people in per square km including female population 3777498 of all ages with married women 1669559 aged at 15-49 years (17). The married women of ages 15-49 years in Chattogram city corporation area was 547771 (BBS 2011, page 118). By considering the gender configurations, among the total population male was 54.36% and female the rest. According to religious distribution, Muslims at 86% form the overwhelming majority of the population and rest being 12% Hindus and 2% from other religions. As a commercial capital and financial zone of Bangladesh, Chattogram district have an enormous number of scope of providing employment to the eligible of its citizens. Therefore, there is a great opportunity in Chattogram district of Bangladesh to manage a desirable job for married women to eliminate their financial crisis and to meet their basic family needs. Better employment chances, inspiration by friends and relatives who have engaged in employment and feeling freedom also intend to participate women in job.

This paper attempts to examine the relationship between a set of explanatory variables influencing married women's involvement in the employment market with focus on the

Chattogram district of Bangladesh. Therefore, the objectives of this study falls into

- a) to assess the influence of selected factors on women's employment under the low paid jobs by means of statistical analyses,
- b) To explore the influential factors of married women's participation to the employment,
- c) To find the association between several characteristics of married women on their participation in low paid employment,

d) To make some recommendations to reduce the complications faced by married women in their family life as well as professional life.

Data and Methodology

This study considered the married women under low paid employment who decided to go outside of home for work. The employment with monthly salary of Tk. 15000 or less is thought as the low paid job as given by the respective authority to the employed married women. Employed married women in different financial sectors of Chattogram district, Bangladesh were considered as target population of the study. 10 important locations of Chattogram district where women are enormously engaged in jobs, were chosen purposively and employed married women of those areas prearranged the sampling frame. The data for this study has been collected from primary sources. Primary information related to the influence of sociodemographic determinants of women employment under the low paid jobs was collected through structured questionnaire survey where only ever-married women of ages 15 and above years were the respondents of the study. For the specified scope of the study only employed married women were included in the samples. The respondents were incorporated from the field of Pharmaceuticals sectors, Textiles and Ready-made Garments Employees, Teachers including Kindergarten Schools, Nurses and Health Workers of Hospitals, Front Office & Secretarial Job in Hotels, Services in Shopping Malls and renowned national and international companies from the study areas where married women were working. Besides this, informal discussions were conducted to have a general idea of women employment scenario about their involvement in low paid job.

A number of 180 ever married women have been selected primarily and about 18 employed women have been given the questionnaire, each of the prime study areas of which 8 from chattogram city namely New Market, Muradpur, GEC moor, Chawkbazar, Agrabad, Bohorderhat, Oxygen, EPZ areas of Chattogram city and 2 from upazilas of Sitakunda and Anowara industrial areas besides the Chittagong city of Bangladesh. The sample was taken randomly from these areas in a purposive manner. A total of 160 women have handed over the full-filled questionnaires to us and their information were used for the analysis in this study, yielding about 89% response rate. Two female post graduate students have completed this painstaking work. The field survey was conducted during the period of January 2020 to

February 2020. After collecting data, Statistical Package for the Social Sciences (SPSS for windows 10.0) was used to analysis. Chi-square test was performed to know the association between the selected variables. P-value < 0.05 was considered statistically significant. To discourse the effects of socio-demographic factors and to find out the influential determinants on women's employment, we used bivariate cross tabulations and binary logistic regression analyses. As the dependent variable "married women being employed" in our study is of dichotomous type, so the possible outcomes are either "being employed without conditions" (taken as 1) or "being employed with conditions" (taken as 0) from family will be analyzed using the binary logistic regression.

The study, like other research works, is not out of drawbacks as data was collected from the respondents of limited sample unit. This study needed a lot of field visit. Married employed women usually are very busy in their work place and family. They don't have enough time to full-fill the research questionnaire appropriately as they have a lot of responsibility to their families after the working hour completed. So, to obtain this data, much cases of negligence may be to endure for the respondents. We think, there are some scopes for further study.

Results and Discussions

The descriptive statistics of respondent's age are considered from 15 years and above in the survey and their ages are divided into four different groups in the study. The univariate analysis show that the notable number

of employed married women were aged below 25 years (40%), lived in the rural areas (57.50%), and had graduate and above education (35.00%) level. Most women were Muslims (67%), had first age at marriage between 19 – 23 years (53.12%), aged at first become mother between 20 – 25 years (55.62%) and having children up to 2 (53.75%). Results show that 40% respondents' husband education have graduate level & above and about 38% respondent's household income have below taka 20 thousand excluding their own income. We also observe from the analysis that 60% married women belong to large or joint families are more likely to participate in the job market as compared to those belonging to small and nuclear families. It is seen from the study that 45% respondents have insufficient household assets in their family that is influence them for search better jobs and to upgrade their living condition.

The age is very decisive factor for women's participation decision in lower paid employment in Bangladesh. The age of respondents and their participation on low paid employments are found highly significantly (P-value 0.000) associated in this study. It is seen from the analyses that there is a negative relationship between age and women participation on employment i.e. if age of the respondent's increases, the women participation decreases in low paid job in Chattogram district of Bangladesh. There is a negative impact and highly significant association between age of respondents and married women participation on low paid job in Bangladesh. A simple interpretation of this result stems from the fact that younger women of lower ages would not command a decent salary due to low level of education, the lack of experience and training. After increasing of respondents' ages, they entered in their family lives and many of them left the job. The odds ratio indicates that married women participation of ages 25 – 35, 35 – 45 and 45⁺ are about 55 percent, 67 percent and 80 percent less likely to participate on employment to ages of respondent 15 – 25 years. This is so because, as the age of women rises to 25 and upwards, they fully involved in conjugal and family lives with reproductive load that bear, have grown up children with fulfil other family matters and faced a number of constraints like children caring, their education, environmental hazards and so other household limitations. Moreover, the aged married women are less dynamic in their job due to health risks and decayed efficiency. Therefore, women participation in low paid job is less likely to related with increasing of their ages.

The study found that the women level of education plays very important and vital role in determining their participation in low paid job decisions. Respondents' level of education has found highly significantly related with their participation on low paid employment in the study areas. It has been observed from the analyses that there is a positive relation between education level and women participation in employment. The study assumes up to secondary education as a base category. The regression coefficients of respondent's education dummies are positive. They monotonically increase with the education level. The multivariate regression analysis shows that the respondents who had educated higher secondary and graduate & above level of education are 1.841 and 2.304 times more likely to participate in employment than those who had taken up to secondary level of education. Thus, there is clear evidence to conclude that the women with higher level of education are more likely to participate in the employment market. The higher the educational level of women, the higher is the opportunity to participate in the job market and higher the probability of participating in the income generating activities outside the home. Because increasing educational level improves the human capital by raising skill, efficiency and technological knowhow.

Furthermore, the presence of husband's education has a positive and significant impact on women's participation at 5% level of significance in employment market. The educated husbands are aware of their future emerging economic challenges That's why the higher women participation in economic activities of educated spouse is due to rising prices and increasing poverty in developing economies like Bangladesh. The educated husbands are status conscious and they do not want to decrease their standards of living. Also they

want to educate their children in better way. Considering these facts, both life partners participate in the active employment to contribute their family income for facing the upcoming emerging economic challenges. The respondent’s husbands help their partners to manage their family burden and social problems in their own way and play a vital role to participate of their partners in employment sectors.

Number of children has positive relation with the women participation in work. This is so because, the pressure on the financial resources in households containing of more members is high which make married women to participate in earning activities. The multivariate regression analysis shows that the respondents whose have number of

Table 1: Bivariate Analysis of respondents’ participation in employment according to different socio-demographic characteristics

Characteristics	Women participation in employment	Chi-square value	P value
Age of Respondent (in Years) 15 – 25 25 – 35 35 – 45 45+	40.00 (64) 35.00 (56) 15.00 (24) 10.00 (16)	28.75	0.000
Household Income (in thousand taka) Below 20 20 - 25 25 – 30 Above 30	38.13 (61) 28.12 (45) 25.00 (40) 8.75 (14)	46.34	0.003
Educational Attainment Up to Secondary Higher secondary Graduate & Above	31.25 (50) 33.75 (54) 35.00 (56)	14.55	0.000
Place of Residence Rural Urban	57.50 (92) 42.50 (68)	4.500	0.005
Family Structure Nuclear Extended	40.00 (64) 60.00 (96)	4.317	0.000
Age at First Marriage (in Years) 14 – 18 19 – 23 24 & above	21.25 (34) 53.12 (85) 25.63 (41)	18.94	0.000
Age at First Became Mother (in Years) 15 – 20 20 – 25 25+ and No Child	31.25 (50) 55.62 (89) 13.13 (21)	10.451	0.006
Religion Muslim Hindus	66.88 (107) 23.75 (38)	13.766	0.015

Others	9.37 (15)		
Number of Children			
No Children	13.75 (22)	13.815	0.061
Having Children up to 2	53.75 (86)		
Children 3 and above	32.50 (52)		
Husband's Education			
Secondary & Below Secondary	25.00 (40)	24.531	0.017
Higher secondary	35.00 (56)		
Graduate & Above	40.00 (64)		
Household Assets			
Insufficient	45.00 (72)	32.769	0.000
Standard	35.00 (56)		
Sufficient	20.00 (32)		

children 3 and above, are 2.852 times more likely to participate in the employment activities than those have no children. The P-value shows that number of children on married women involvement in employment is an insignificant factor at 5% level of significance in this study. Similarly, the family structure has a highly significant positive relationship with the women participation decision in lower paid employment in Bangladesh. The results show that women living in extended family participate more than those living in the nuclear family. The most acceptable clarification for this result is that the pressure of many persons in the joint family decrease the pressure of household's responsibilities and the married women have to afford to come out of home and involved in employment. The result also implies that there is no significant negative pressure of relatives in the joint families against women participation. The odds ratio points out that the respondents who live in extended families are 7.456 times more likely to participate in employment than those who belong to nuclear families. The respondent's participation probably rises in extended families because women have enough alternatives of substitution and sharing of home activities such as cooking, washing, child caring, dusting etc.

The result for the variable place of residence shows that women who live in rural areas has the better intension than the urban women for searching works to participate in low paid job. Pvalue shows that place of residence is highly significantly associated with respondents' participation decision in employment. The married women living in urban areas are less likely to participate in low paid job as compared to women who living in rural areas. The significant result indicates that the household income in rural areas is sufficiently low as compared with urban family income. Because of low household income in rural areas, females' come in urban areas and engage in low paid job particularly in education sector and health sector. This is so because in rural areas, proper education and their knowledge about women employment status are not appropriate for getting a desirable job. The odds ratio shows that women participation in job from rural areas is 4.892 times more likely to participate in low paid employment than the women of urban areas.

The variable monthly household income including respondent's husbands' income in economic activities is another important factor influencing the women participation in employment in Bangladesh. The study found that it has negative effect on women participation in employment and also it is statistically significant. The increase in household income reduce the chance of women participation in employment in

Table 2: Logistic regression analysis of married women participation decision in employment according to different characteristics

Characteristics	Regression Coefficient (β)	S.E. of β	Odds ratio
Age of Respondent (in Years)			
15 – 25	-	-	1.000
25 – 35	-0.084	0.471	0.452***
35 – 45	-1.028	0.802	0.328*
45+	-1.729	0.624	0.195
Place of Residence			
Urban	-	-	1.000
Rural	1.691	0.932	4.892
Household Income (in thousand taka) 20			
- 25	-	-	1.000
Below 20	-1.462	1.170	1.317**
25 – 30	-0.148	0.124	0.347**
Above 30	-0.813	1.337	0.251***
Age at First Marriage (in Years)			
14 – 18	-	-	1.000
19 – 23	1.009	0.690	1.350
24 & above	1.270	0.929	1.589
Family Structure			
Nuclear	-	-	1.000
Extended	2.009	0.696	7.456
Religion			
Muslim	-	-	1.000
Hindus	1.176	0.825	4.242
Others	2.344	1.068	2.822
Educational Attainment			
Up to Secondary	-	-	1.000
Higher secondary	1.895	0.863	1.841
Graduate & Above	3.132	0.805	2.304
Conjugal status			
Having Husband	-	-	1.000
Widow	1.271	0.339	2.311
Divorced	0.962	0.704	5.115**
Age at First Became Mother (in Years)			
16 – 20	-	-	1.000
20 – 25	1.620	0.962	1.308
26 and above	0.253	0.037	1.788
Number of children			
No Children	-	-	1.000
Having Children up to 2	1.777	0.357	3.015
Children 3 and above	1.381	0.628	2.852
Household Assets			
Standard	-	-	1.000
Insufficient	1.392	0.329	5.521

Sufficient	-0.934	0.291	0.412**
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Note: RC = Reference Category, *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$

Bangladesh. Similarly, the married women living in families with more household income are less likely to participate in the job market. This is because, if husband have employed and met all the economic responsibilities, wife remains busy at homes to household activities such as cooking, washing clothes, child caring, dusting, and upbringing and teaching her children. The odds ratio indicates that married women participation of having household monthly income below 20 thousand takas are 1.317 times more likely to participate and having income above 30 thousand takas is about 75 percent less likely to participate in employment compare to the respondents of having monthly household income Tk. 20 – 25 thousand.

Similarly, the presence of household assets turns out to be highly significant in participation of married women on employment in Bangladesh. The reason may be that assets are considered as a major source of income. It has been observed that there is a negative relation between household assets and women participation in employment. The effect of having household assets is negative since as assets increases, women desire more relaxation and their family wants to them involving in family responsibilities. Therefore, women belong to more rich families including household assets are less likely to participate in participation in women employment. The multivariate regression analysis shows that the respondents who had insufficient assets in family is 5.521 times more likely to participate in employment than those who had standard assets in their families. The odds ratio indicates that married women having sufficient assets in family are about 59 percent less likely to participate in low paid employment than the respondents of having standard assets in family.

From the table, it is observed that respondents age at first marriage and age at first became mother are highly significantly associated with their participation in low paid employment in Bangladesh. These two demographic variables have the positive relation with married women participation in work in the survey areas. The logistic regression analysis shows that the women whose age at first marriage at 24 years and above is 1.589 times more likely to participate than the respondents of age at first marriage at 14-18 years. It also revealed that the respondents whose age at first became mother at 26 years and above is 1.788 times more likely to participate than the respondents of age at first became mother at 16-20 years. It is observed that the widow and divorced women are 2.311 times and 5.115 times respectively more likely to participate than women having husbands in their conjugal lives.

It is found from the table that there is a significant association between the respondents' religion consideration and married women participation in employment. The regression analysis shows that the respondents belong to Hindu's community is 4.242 times more and others are 2.822 times more likely to participate in employment than women of the Muslim's community.

Conclusions and Policy Implications

We have explored the factors, which cause some married women to participate in earning activities at low paid employments in Chattogram district of Bangladesh. The purpose of the study was to seek an explanation for participation of influencing married women at low paid jobs in the respective study area. The result shows that respondents education, husbands education, age at first marriage and age at first became mother have positive effect and respondents age, household monthly income and household assets have negative influence on married women participation in low paid employment. The analysis detects education, age, age at first marriage, age at first became mother, household monthly income, household assets and family structure have significantly associated with the respondent's participation decision of married women in the district of

Bangladesh. Thus, the socio-economic, demographic and household factors that are found to impact the respondent's participation at low paid employment may have impartial policy implication.

It is found from the study that there is a negative impact and highly significantly association between age of respondent and women participation on employment. As the ages of respondents increases, so married women participation under low paid employment in

Bangladesh decreases. The findings suggest that a certain education threshold is necessary for the respondents to participate in employment market as higher educated women have more room to act as eligible employees in their surroundings. The multivariate regression analysis shows that the respondents who had educated higher secondary is 1.841 times more likely and the respondents with graduate & above level of education is 2.304 times more likely to participate in employment than those who had taken up to secondary level of education. Therefore, the higher the educational level of respondents, the higher is the opportunity to participate in the job market and higher the probability of participating in the income generating activities outside the home. The study also revealed that husbands' education has significant positive association with their partners' participation in employment market in Bangladesh. Demographic characteristics of families have a major impact on the participation decision of the women and their choice of work. The respondents living in extended families are more likely to participate in employment market than those living in nuclear families due to availability of other family members to work at home. Also in the large families, pressure on the financial resources of the household is high which induce married women to participate in the low paid job. The study reveals that age at first marriage and age at first became mother are significantly associated with women participation in low paid employment in Bangladesh. But the respondents' number of children has been found insignificant at 5% level. Therefore, the impact of number of children on women participation in job is not an important factor at 5% level of significance in this study.

Household factors of married women have significantly influences their participation decision in employment. Married women with low household's monthly income and few financial assets are more likely to participate in the employment market. It is also seen that husbands' income has negative effect on women participation in job. These characteristics are highly significantly associated with married women participation in employment. Therefore, economic pressure and necessities in family is the main consideration that bring women to the low paid job market in Bangladesh. The study has observed that respondents' types of residence have significant effect on women participation in employment. It is also observed from the analysis that the widow and divorced women are more likely to participate than women having husbands in their conjugal lives. The regression analysis also shows that the respondents belong to Hindu's community and others communities like Buddhists, Christians, Indigenous peoples are more likely to participate in employment than women of the Muslim's community. On the whole, the study found that socio-economic, demographic with household factors are important in influencing the married women participating decision in low paid jobs.

To the above issues, there is necessity that policies on married women employment should be carefully planned, based on appropriate analyses of the available filed data that deliver the most important input in this concern. The government can also facilitate to the women employment market with measures to provide desirable job facilities, improving education status, giving training services and child care facilities for betterment of the married women, who are participated and who are yet to be participated in employment. Respondents' education as well as their husbands' education can bring consciousness among people regarding the importance of married women participation in employment for improving the economy of the household as well as of the country. Improving the quality education will ensure their desirable status in the family, society, workplace and in the country. The competence of better and quality educational opportunity is one of

the major demands in this regard to which the policy makers and the planners need to address. Creating congenial atmosphere in the house for the married women is a must; otherwise they will fail to concentrate their minds in their family life as well as their professional life. Husbands should make understand their partners, the benefits of employment and its necessity in the future. Proper steps should be taken in removing the superstition and obstacles for the married employed women available in their families and contract authorities. Government should incorporate the aware programs as well as publicize the proper marriage or childbirth policy to peoples in favor of married women employment and should also take necessary steps to start the immense development programs for creating enormous employment opportunities to the disadvantaged married women.

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