

**WOMEN'S PARTICIPATION IN RURAL ECONOMIC
ACTIVITIES IN RANGPUR DISTRICT OF
BANGLADESH**

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**WOMEN'S PARTICIPATION IN RURAL ECONOMIC
ACTIVITIES IN RANGPUR DISTRICT OF
BANGLADESH**

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This is to certify that thesis entitled, “**Women’s Participation in Rural Economic Activities in Rangpur District of Bangladesh**” submitted to the Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **Master of Science in Development and Poverty Studies**, embodies the result of a piece of field research work carried out by **Evana Tanji** bearing Registration No. **11-04607** under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

I further certify that such help or source of information, as has been availed of during the course of this investigation has duly been acknowledged.

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DEDICATED
TO
MY BELOVED PARENTS

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WOMEN'S PARTICIPATION IN RURAL ECONOMIC ACTIVITIES IN RANGPUR DISTRICT OF BANGLADESH

ABSTRACT

Women's participation in economic, social, political, and cultural agendas remains a challenge in a developing country. In Bangladesh, gender inequality and disempowerment have been rampant in all parts of the country attributable to the socio-cultural exclusions and economic problems prevailing in the society. Women in rural area of Bangladesh are engaged in a variety of economic activities ranging from homestead based expenditure saving activities to outside paid work. This includes employment in the agricultural and non-agricultural labor market, but also unpaid work for the household in crop cultivation, homestead gardening, livestock and poultry raising, fishing, cottage industry, transport operation, construction, business, and personal services. Women's active involvement in different economic activities is considered essential for rapid economic development of the country. Despite women's critical contribution to the family income through productive activities, no recognition is given to them as an important contributor and their contribution is not recorded. However, women's work always remains under reported; especially women's non-market homestead based economic activities. The types of work women are involved in are often overlooked by women themselves. Non recognition of women's economic activities not only leads to undervaluation of women's economic contribution but also contributes to their lower status in society relative to men.

The study aims to explore women's economic participation through a household survey questionnaire was used for generating quantitative data. Key informant interview, in-depth interview of cases, focus group discussions and observation were methods for qualitative information. Tabular analysis was followed to know the socio-economic status of the respondents. To examine the status and quality of participation, an empowerment index was constructed and to compare the impact of participation of women, a comparative assessment was done between participants and non-participants group.

It was found that, the educational status of the women in the rural area is very poor and not up to the mark. This is a major drawback for the women empowerment in that area. From the

data of occupational status, it was found that among the occupied women, majority are NGO participants. They are provided by credit from ASA, IFMC and use it in productive sectors with a minimum return. It was found from the study that, non-participants women have much lower income in economic activities. So, the participant women are in a better position than the non-participants.

Same conclusion was also derived for the empowerment index. It was found that the empowerment index of the agricultural participant women was higher than average empowerment level but it is much higher for non-agricultural participant women. The empowerment index for agricultural participants is 3.56 and for non-agricultural participants is 3.76 whereas the average empowerment index for all respondents is 3.66. Besides, most of the rural women in vulnerable group are non-agricultural participants and in high group, no non-participant women were found. Again from the weighted average of the decision-making factors it was found that, women mostly play their role in household decision-making factors. So, to increase empowerment and to make women more active, awareness building campaign and programs to give light of education should be massively run in the rural area. The realization that, participation in NGO activities will enhance their family, economic and social status should be raised among all women in the rural area.

There were also some problems which disrupted the proper implementation of the thesis. The problems were tried to identify and the possible solutions were recommended. Some of the major problems identified were seasonality and inequality of women's employment, lack of veterinary facilities and quality seeds, lack of education opportunities, training and credit, lack of marketing and amusement facilities, social bindings, land ownership, health and sanitation and above all natural calamities. To overcome these problems some policy suggestions are recommended in the study.

This study concludes that without active participation of the rural women, the contribution of agricultural sector to GDP will lag behind. Different awareness building and income generating facilities, then the participants will achieve dual benefit and their participation in economic activities and decision making role will increase.

Table of Contents

Contents	Page No
Acknowledgement	i- ii
Abstract	iii- iv
Table of Contents	v- vi
List of Tables	vii
List of Figures	viii
Abbreviations	ix
Chapter 1: Introduction	01- 13
1.1 Background to the Study	01
1.2 Women in Bangladesh	02
1.3 Women Participation in Economic Activities in Bangladesh	03
1.4 Women’s Participation in Rural Economic Activities in Bangladesh	04
1.5 Statement of the Research Problem	05
1.5.1 Research Questions	08
1.5.2 Objectives of the Study	09
1.5.3 Rationale of the Study	09
1.6 The Limitation of the Study	12
1.7 Conclusion	13
Chapter 2: Review of Litreture	14- 24
2.1 Introduction	14
2.2 Theoretical Perspectives	14
2.2.1 Economic Participation of Women in Rural Area	14
2.2.2 Gender and Gender Relations	15
2.2.3 Concept of Power in Relation to Gender	16
2.2.4 Intra-household Power Relations	18
2.2.5 Conceptualizing and Analyzing Women’s Empowerment	19
2.3 Review of Previous Studies	21
2.3.1 Economic Participation and Women Empowerment	21
2.3.2 Women Empowerment in Other Sector	22
2.4 Chapter Summary	24

Chapter 3: Research Methodology	25- 30
3.1 Methodology of the Study	25
3.1.1 Sampling Design for the Household Level Survey	25
3.2 Variables	25
3.3 Analytical Tools and Techniques	26
3.4 Construction of Women Empowerment Index (WEI)	27
Chapter 4: Rural Women's Participation in Different Economic Activities	31- 41
4.1 Age Profile of Participant Rural Women Whose are Involved in Different Economic Activities	31
4.2 Religion Profile of Participant Rural Women	33
4.3 Education Profile of Participant Rural Women	35
4.4 Professional Training Profile of Participant Rural Women	36
4.5 Participant Rural Women's Husband's Education Profile	38
4.6 Participant Rural Women's Husband's Occupation Profile	39
4.7 Ownership of the Participant Rural Women	40
Chapter 5: Determination of Influencing Factors for Enhancing the Rural Women Economic Activities	42- 47
5.1 Introduction	42
5.2 Factor Analysis for Determination of Influencing Factors for Enhancing the Women Empowerment	43
5.3 Conclusion	47
Chapter 6: Status of Empowerment of the Rural Women	48- 53
6.1 The Women Empowerment Index (WEI)	48
Chapter 7: Summary, Recommendation and Conclusion	54- 58
7.1 Summary of the Study	54
7.2 Recommendation	55
7.3 Conclusion	57
References	59- 62
Questionnaire (গ্রামীণ অর্থনৈতিক কর্মকাণ্ডে নারীদের অংশগ্রহণের অবস্থাচিত্র ও এর প্রভাবঃ বাংলাদেশের রংপুর জেলার একটি গবেষণা)	63- 71

List of Tables

Details	Page No
Table 4.1: Age Profile of Participant Rural Women	32
Table 4.2: Religion Profiles of Participant Rural Women	34
Table 4.3: Education Profile of Participant Rural Women	35
Table 4.4: Professional Training Profile of Participant Rural Women	36
Table 4.5: Participant Rural Women's Husband's Education Profile	38
Table 4.6: Participant Rural Women's Husband's Occupation Profile	39
Table 4.7: Ownership of the Participant Rural Women	40
Table 5.1: Factor Analysis for Influencing Factors for Enhancing the Rural Women Empowerment (Desire of Decision Making Freedom)	44
Table 5.2: Factor Analysis for Influencing Factors for Enhancing the Rural Women Participation in Different Economic Activities as well as Women Empowerment (Economic Independency)	45
Table 5.3: Factor Analysis for Influencing Factors for Enhancing the Rural Women Empowerment (Demographic Characteristics)	46
Table 6.1: Weighted Averages of Factors for Agricultural Respondents	49
Table 6.2: Weighted Averages of Factors for Non-agricultural Respondents	50
Table 6.3: Women Empowerment Index (WEI)	52

List of Figures

Details	Page No
Fig 1.1: Rural women working at field	04
Fig 1.2: Interviewing the rural women participants	09
Fig 4.1: The rural women's vegetable cultivation and gardening activities	34
Fig 4.2: "Krishak Matth School" as "Integrated Farm Management Component (IFMC)" organized by Department of Agricultural Extension.	37
Fig 4.3: Rural women working as agricultural activities as post harvesting.	38
Fig 4.4: Framework for Increasing Women's Participation in Economic Activities	41
Fig 6.1: The conceptual framework of indicators of the women empowerment	53

Abbreviations

ASA	Association of Social Advancement
BBS	Bangladesh Bureau of Statistics
BRAC	Bangladesh Rural Advancement Committee
CARE	Co-operative for American Relief Everywhere
CIRDAP	Centre for Integrated Rural Development for Asia and Pacific
DAE	Department of Agricultural Extension
DFID	Department for International Development (UK)
ERA	Efforts for Rural Advancement
GDP	Gross Domestic Product
GO	Government Organization
IFAD	International Fund for Agricultural Development
IFIC	Integrated Farm Management Component
ILO	International Labour Office
KMO	Kaiser-Meyer-Olkin Measure of Sampling Adequacy
LDC	Least Developed Countries
NGO	Non-Government Organizations
PRA	Participatory Rural Appraisal
SUJON	Sunamganj Jonokalayan Songstha
WEI	Women Empowerment Index

Chapter One

Introduction

1.1 Background to the Study

Bangladesh is a densely populated developing country having 161 million people, covering more than 1252 persons per square km with per capita income was increased by 11.39 % to \$1466 this fiscal year, according to the Bangladesh Bureau of Statistics, 2018. About 70 percent people live in rural areas in 15.4 million households and in about 85000 villages. About half (49%) of population of Bangladesh is women among them 45.6 percent are associated with the farming related economic activities (Agricultural Diary, 2012). In Bangladesh women are engaged in a variety of economic activities ranging from homestead based expenditure saving activities to outside paid work. Where economic activities as those who generate income for the households or saves household expenditure for the acquisition of the goods from the market. This includes employment in the agricultural and non-agricultural labor market, but also unpaid work for the household in crop cultivation, homestead gardening, livestock and poultry raising, fishing, cottage industry, transport operation, construction, business, and personal services. About 20 to 70% of rural women are involved in agricultural production and post-harvest activities as economic activities. Woman constitutes about 48% of the total population in Bangladesh and majority of them living in rural areas can play a vital role if they are properly involved in income generating economic activities in rural aspects. Women's active involvement in different economic activities is considered essential for rapid economic development of the country.

Moreover, there are not enough employment opportunities for women. Although lately, now the importance of the women in the economy and their necessity to take part in the economic development activities have been realized. The empowerment of women is often identified as an important aim of international development policies, and many donor agencies now include women's empowerment in their development strategies (Schuler et al., 2010). In that case women entrepreneurship development as there is lack of employment opportunity paves the quick way of economic development as well as

empowerment of them. It is noticeable that women involving in different economic activities and women empowerment are complementary to each other. Women empowerment depends on taking part in various development activities. In other words, the involvement of women in various economic activities has empowered them in social, economic and cultural fields. The power of and access to taking decisions has increased for women in Bangladesh, within as well as outside the family (Nawaz, 2009).

Government and private sector interventions have generally accelerated income-generating activities of women both in the urban and rural areas with women empowerment (Bhuiyan and Abdullah, 2007). According to the United Nations (UN), a women is empowered who has five components namely sense of self-worth, right to have and to determine choices, right to have access to opportunities and resources, right to have the power to control her own lives, both within and outside the home and ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. In today's competitive world, there are various ways by which women get themselves empowered (Nachimuthu and Gunatharan, 2012).

1.2 Women in Bangladesh

Bangladesh's socio-cultural environment contains pervasive gender discrimination, so girls and women face many obstacles to their development. Girls are often considered to be financial burdens on their family, and from the time of birth, they receive less investment in their health, care and education. Women in Bangladesh are in many ways inferior to and dependent on men from early childhood. When the girl reaches puberty her marriage will soon be arranged and the family will pay the husband's family a dowry to marry off their daughter to him. The girl will thereafter pursue the rules of Purdah and live under seclusion. Women that can obtain Purdah strictly show high social status. Violence against women is common in Bangladesh (SIDA, 2007, November, 5). Even if the constitution promotes equal rights to women, women still suffer from discrimination and violence that occurs in the home, at the workplace and on the society level as well (Ministry of Women and Children Affairs, 2008). The women in rural Bangladesh are hard working. Foremost, they perform heavy household work throughout the days. Women's contribution to the family income is not recognized to the same extent as

men's, but they are however involved in many activities, such as post-harvest activities, farming, fuel gathering, rice husking, making and selling handicrafts, and rearing domestic animals. "*A woman's work is never done*", a village woman says in the study of Hartman and Boyce (1998). Although women's work is hard and time-consuming, such work does not provide them equal status to men. A woman seldom earns money on her own, but is financially dependent on her father, then husband and thereafter her son for economic security (Hartman, Boyce, 1998).

1.3 Women Participation in Economic Activities in Bangladesh

a) Conceptual issues

The study defines economic activities as those that generate income for the households or saves household expenditure for the acquisition of the goods from the market. This includes employment in the agricultural and non-agricultural labor market but also unpaid work for the household in crop cultivation, homestead gardening, livestock and poultry raising, fishing, cottage industry, transport operation, construction, business, and personal services. There are many other activities done mostly by women that are quasi-economic in nature which are not valued in national income accounting. Examples are food-processing and preparation of meals for the family members, care of the child, old and sick members of the household and tutoring of children. If the household had hired workers for doing these jobs, it would involve some expenditure. These activities are defined as domestic activities.

b) Pattern and trend in participation in economic activities

According to the estimates from the response on primary occupation used in this sample survey, 85% of the male population and only 6.3% of the female population above 14 years of age were engaged in an economic activity in year 2000. The numbers were 93% and 8.8% respectively for men and women in 1987. There has been a decline in economic activity for both men and women.

It should be noted that direct questions to respondents on employment seriously underestimate women's participation in economic activities as most women devote their maximum time to domestic labor in home-based activities that identifies them as homemaker. Also, marginal involvement of both men and women in many economic

activities is usually missed by surveys that ask questions regarding their primary and secondary occupation.

1.4 Women's Participation in Rural Economic Activities in Bangladesh

Women in Bangladesh hardly participated in different income generating activities outside the home (Bose et al., 2009; Hossain and Bayes, 2009). The studies found that women work longer hours than men particularly in low-income households, more in agricultural than in non-agricultural economic activities, and more as unpaid family laborers than as farm managers. Even if women do most of the work, men mostly control the decision-making and the income generated from such work. Women's economic activities were confined to homestead production and post-harvest operations.



Fig 1.1: Rural women working at field.

Women's participation in different economic activities in rural area of Bangladesh is mostly of women's involvement in agriculture as composition, determinants and scope showing gender composition of labor use and factors determining demand and supply of female labor use in crop production and different agricultural economic activities.

On the other side, if it will be in business in Bangladesh, women require more efforts than men to gain a foothold as economic change agents. Sustained efforts are needed to enhance the capability of women economic activities as well as to create conditions for income generating activities to succeed in terms of setting up and maintaining productive

operations. It is heartening to note that despite many barriers, a new women's participation in economic activities has risen in the country taking on the challenge to work in a male-dominated, competitive and complex economic and business environment. Not only have their earnings improved their living conditions and earned more respect in the family and the society, but they are also contributing to household income generating activities, farming, doing poultry and hatchery as business and export growth, supplies, employment generation, productivity and skills development of Bangladesh. It is said that economic development is closely related to the advancement of women.

Although the Constitution of Bangladesh guarantees all citizens equal rights, in reality, the society is highly stratified and services are rendered on the basis of class, gender location, etc., which often results in disparities. They are not given proper opportunity for expansion. The educated women have already engaged in micro and small businesses, are receiving comparatively less attention. As a result, they are unable to expand their operations due to lack of proper training, financial support, technological support and expertise, fund constraints, marketing techniques, and detachment from the national and international business arena, especially in the context of today's globalization and rapidly growing business world.

Despite women's critical contribution to the family income through productive activities, no recognition is given to them as an important contributor and their contribution is not recorded. However, women's work always remains under reported; especially women's non-market homestead based economic activities. The types of work women are involved in are often overlooked by women themselves. Non recognition of women's economic activities not only leads to undervaluation of women's economic contribution but also contributes to their lower status in society relative to men.

1.5 Statement of the Research Problem

Based on the biological (sex) differences every society imposes certain rules, regulations, responsibilities, and rights of men and women based on sex. But most of these rules and regulations are discriminatory. This discriminatory behavior creates difference between men and women, which eventually gives a lower status to women in terms of men

socially, culturally, religiously, economically and legally (Haque et al., 2011). From the establishment of United Nation's Charter in 1945 and the declaration of universal human rights in 1948, the rights and recognition of women came into focus for the first time. Since then it was the issue how to reduce the distress of the women around the globe specially the women of the third world countries. But then the preliminary focus was only the reproductive role of the women like access to food, contraceptives, health care. Women were seen as mother and wife. Formulating an appropriate intervention for transforming the status of women both within and outside their homes has been one of the major preoccupations of development practitioners, at least since the mid-1970s. A number of strategies have been formulated over time, for example, raising women's status through education, training, access to health and family planning services as well as access to legal counseling. Politically, attempts have been made to raise the proportion of female participants in representative organs. Economically, the most popular strategy, especially since the 1990s, has been the involvement and participation of women in microfinance programs to assist micro and income generating works (Malhotra, Schuler & Boender, 2002). Despite the above development efforts to address the situation of women by transforming social and gender relations, women have been left behind in the development process and are still subordinate to men. It is not well understood why this is so (Jahan, 1995). For example, despite the widely held assumption that women's participation in economic activities in rural area would lead to transformation of their disadvantaged position in households and in village society in general, some gender experts, argue that, because work in the informal sector tends to use domestic skills that are undervalued and invisible, it is the least likely to transform gender relations and may even reinforce gender stratification. Although it is general thinking that economic solvency of women will help improve the situation of the women, it is also true that the long lasting social thoughts, cultural values that is deeply rooted on the mind of the people always keep them thinking that the male are the superior, even in the mind of the female counterparts freely accept them.

Unfortunately the Bangladeshi women are strongly guided by the social, cultural, religious prejudices which are constraining them to break out the existing miserable situations. The first attempt to make realize the Bengali Muslim women about their rights

was made by the great personality of the Bangladesh who is known as the pioneer of female awaking. She persuaded and convinced Muslim women to be educated, to come out of all adverse social prejudices through her bold and progressive writings. But it is a matter of regret that standing on the twenty first century women of the country still are dominated by male in a variety of ways.

Though there are many studies on constraints by women's participation in different economic activities as, White (1992), found some evidence of women's marginal engagement in the marketing of agricultural produce within the village. Women rarely went to the marketplace, which is the domain of their male relatives, but women did conduct minor exchanges within their villages with poultry, eggs, and goats, and provided small loans to other women from their savings.

Jaim and Hossain (2011) also conducted a study on women's participation in agriculture in Bangladesh 1988-2008: changes and determinants showing the significance of women agricultural activities.

Moreover, women's participation in economic activities in rural areas of Bangladesh has been recognized during the last decade as an important untapped source of economic growth. Women's economic participation create new jobs for themselves and others and by being different also provide society with different solutions to earnings, decision maker and income generating activities as well as to the exploitation of economic opportunities. However, they still represent a minority of all earners. They need to be addressed by policy makers so that the economic potential of this group can be fully utilized. In this regard, while many women are coming forward and taking responsibility to make earnings and participation in different economic purpose with their different type of occupation, the full outcome of such initiatives is not widely known. Maximum number of women in rural area participating in different activities are not getting monetary value themselves as an earner or laborer. Low wage rate, neglecting behavior, household service with no payment is still a regular seen for the women participation in rural economic activities.

1.5.1 Research Questions

The major research questions for the study are:

- What is the land ownership status of respondent's family?
- What is the type of works for pay (salary, wage, self-employed etc.) of the rural women?
- What is the type of works without pay (apprentice, family business, agriculture own land etc.) of the rural women?
- Do the respondents not work but have a job or did not work but looked for a job?
- What types of farming activities the rural women are involved as working own farm (crop production), share cropper (crop production), fish farming/fish pond, raising poultry, raising livestock, other self-employed (specify), no primary or secondary occupation?
- What type of economic activities the rural women do as production, food processing, seed processing, handicrafts, gardening or other small industry?
- What is the socioeconomic status of the respondent women?
- What are the factors affecting the income generating activities?
- How many times as hours of a day, the respondents involved in different economic activities?
- Do they involve in different agencies, communities or NGOs?
- Do they get proper training, practical knowledge and financial aid or help from different agencies, communities or NGOs?
- How the women expense their income?

The following secondary research questions were formulated in order to get data for answering the major research question:

- What are the socio-economic statuses of women who are work for different income generating activities?
- What is the nature of economic activities owned by women?
- What are the factors influenced women to be an earner?
- What is the extent of the contribution to household income, freedom to use own income and ownership of assets by women workers?



Fig 1.2: Interviewing the rural women participants.

1.5.2 Objectives of the Study

The overall objective of the study is to assess the women's economic contribution and their participation for enhancing the empowerment in livelihood activities in rural area of Bangladesh. The specific objectives of the study are as follows:

- To know the status of participation in different types of economic activity.
- To identify the determinate of involvement of rural women in economic activities.
- To construct the Women Empowerment Index (WEI) through involvement in economic activities and measure women empowerment.

1.5.3 Rationale of the Study

Women, women, women are not only the backbone of the family, not only the backbone of the community; they are, indeed, the backbone of the nation. If you are serious about development, then you must be serious about working with women ... that's the bottom line: development is about women. Women are the key to development (U.S. ambassador to Bangladesh Dan Mozena, 2012). This said development can only be possible when all kinds of discrimination towards women are reduced because it brings some multidimensional effects along with. The size of the female labour force in Bangladesh increased at a significantly more rapid rate than that of men from the 2015-16 fiscal year

to FY2016-17. According to a report from the Bangladesh Bureau of Statistics (BBS), the size of female labour force increased by 4.6%, while the male labour force increased by 1%. The total labour force increased by 1.4 million, or 2.3%. The findings of the report, titled the "Labour Force Survey 2016-17," also said that the unemployment rate remained at a constant 4.2%, with the ratio of unemployed men versus women at almost 50:50.

Firstly, gender inequality in education and access to resources may prevent a reduction of child mortality, of fertility, and an expansion of education of the next generation. To the extent that these linkages exist, gender bias in education may thus generate instrumental problems for development policy-makers as it compromises progress in other important development goals.

Secondly, it may be the case that gender inequality reduces economic growth. This is an important issue to the extent that economic growth furthers the improvement in well-being or at least enables the improvement in well-being. That economic growth, on average, furthers well-being measured through indicators such as longevity, literacy, and reduced poverty has been demonstrated many times, although not all types of growth do so to the same extent.

Bangladesh is one of the democratic and liberal countries in South East Asia, in terms of, awareness and religious tolerance. The gender issue in the business sector in Bangladesh is important for the purpose of ensuring women's participation in development process in a comparative perspective. This has relevance to the need for promoting an inclusive growth process, the benefits of which can reach the women population in particular. For a resource poor country like Bangladesh, women participation in different economic activities in rural areas is the only appropriate way of development, and where almost fifty percent of the population is the women there is need not to say to what extent women involvement is important for development of the country, added that women endow less property right here compared to men. There are some very important specific reasons for undertaking the present study.

Firstly women empowerment as participation in income generating activities is the third goal of the Millennium Development Goal (MDG) and also a top priority issue of the Government of the Bangladesh. It is important for mainstreaming in the economics,

politics and all spheres of the life. It is imperative that to be empowered economic freedom is obviously the prime concern and entrepreneurship is the best way of it.

The second reason is that studies and academic papers on women's empowerment are scanty, geographically unevenly distributed and skewed focus-wise as well as institutionally narrow.

Despite having under-representation of women at different levels, the government of Bangladesh has been implementing different steps to ensure gender equality and women's empowerment in the country. Through the vision 2021 and 2041, a momentum has been created for taking forward Bangladesh to a middle and high-income level, respectively. The 7th Five-Year Plan (2016-2020) of the Bangladesh government considers women's engagement in political and economic activities as a crosscutting issue and one of the main drivers of transformation. Bangladesh has already substantially achieved the MDGs as it has achieved gender parity in primary and secondary education at the national level, among other successes of the MDGs. Bangladesh has been working relentlessly to ensure women's overall development by ensuring their equal and active participation in the mainstream socio-economic activities and removing the various impediments to their empowerment. In order to attain the SDG goal of gender equality; the government of Bangladesh has been implementing different initiatives so that gender equality and women empowerment can be ensured in the country. Thus, several targets have been set under goal-5 of SDGs "Gender Equality"; the targets are: (i) ending all forms of discrimination against all women and girls everywhere; (ii) elimination of all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation; (iii) elimination of all harmful practices, such as child, early and forced marriage and female genital mutilation (iv) recognition and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate (v) ensuring women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life; (vi) ensuring universal access to sexual and reproductive health and reproductive rights as agreed under the Programme of Action of the International Conference on Population and Development

and the Beijing Platform for Action and the outcome documents of their review conferences; (vi) undertaking reforms to give women equal rights to economic resources, and access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, under national laws etc.

So the present study which main concern is participation through economic involvement of the women bears utmost importance from all points of view. From this study, it will help to find out the economic status of rural women in different economic activities and contribution on their economic perspectives which will help for long run of women empowerment in our country.

1.6 Limitations of the Study

Since the study is an empirical one based on field-work through the interviews of women of two villages of Rangpur district, Bangladesh, it has some obvious limitations. These are as follows:

- Data collection through primary source or through interview was a time consuming matter. The respondents sometimes were found non-cooperative with the interviewers.
- Present study covered women participation in economic activities in rural area of Rangpur district. A large number of women workers outside the place were out of the purview of the present study. This may not reflect the total picture of Bangladesh relating to status and impact of women's participation in rural economic activities.
- Gathering information from some of the women was sometimes very difficult and extremely time-consuming. They did not give enough time to the interviewers.
- Further, it was also found that women worker have a tendency to disclose lower income and higher expenses. They think that this would help them to get more credit. This is considered to be a limitation to the research study.
- Contacting women to gather information was a very difficult task because of their involvement in household works, family maintenance also with gardening or other income generating activities.

- In view of time and resource constraints, conducting a comprehensive study in full depth and width has not been possible.

1.7 Conclusion

Women's participation in rural economic activities as women empowerment is the key to the creation of new economic stability that energizes and rejuvenates the economy. Economic purpose or activities of women in large scale also plays a vital role in economic development. Women's economic activities, therefore, helped them to acquire their own right to participate and to make decisions about their families (Bagheri et al., 2008). When women involve in this process it is believed that it will improve their condition as well as the economic cycle of a country.

Chapter Two

Review of Literature

2.1 Introduction

The main purpose of this chapter is to review the past research works that are pertinent of this study. Firstly the chapter focuses on theoretical perspectives under which major concepts are defined and discussed. Where economic activities as those which generate income for the households or saves household expenditure for the acquisition of the goods from the market. This includes employment in the agricultural and non-agricultural labor market, but also unpaid work for the household in crop cultivation, homestead gardening, livestock and poultry raising, fishing, cottage industry, transport operation, construction, business, and personal services. It focuses on findings from previous studies with regard to income earning for women and intra-household relations, economic development and women's empowerment. Finally the chapter summary is presented.

2.2 Theoretical Perspectives

Before further going the study needs an unambiguous concept from the theoretical perspectives, because it will be helpful in clear understanding of the study.

2.2.1 Economic Participation of Women in Rural Area

Focusing on and supporting economic activities of women in rural area can be justified as they have the potential to generate output, employment and income as well as being central to innovation wit household activities. More specifically, economic participation of women in rural area can have vital development functions in the developing countries like Bangladesh.

According to Levitsky (1993) these development functions include:

- Helping employment generation by using more labor in relation to capital invested;
- Operating in such areas with limited markets and poor infrastructure;
- Staring up with very limited resources;

- Providing practical training facilities for women with varying levels of education in both management and technical skills;
- Supplying both low-cost items for the poor and, in certain circumstances, high-cost quality products for the rich and for export and
- Helping to contribute equitable distribution of income

The status and impact of women's participation in rural economic activities is justified for at least three stages.

Firstly a large number of women can get involved in the different economic activities in rural area.

The second reason is the welfare and improvement of the women along with the society.

The third reason is that economic contribute to women's social and economic empowerment. It is increasingly becoming more apparent that self-employment and economic contribute to women's self-esteem and confidence. While appreciating these three reasons, it is also important to consider the subject from a gender perspective. This means that it should always be remembered that women have different needs from those of men especially in rural area because of the particular roles and responsibilities assigned to them by society.

2.2.2 Gender and Gender Relations

The concept of gender refers to “the socially acquired notions of masculinity and femininity”. It focuses more on social and economic relations between women and men rather than on biological differences. It came about almost three decades ago, in the late 1970s, as feminist scholars worked at conceptualizing the social construction of masculinity and feminist (Mbilinyi, 1992).

The concept of gender examines the relations between women and men with the purpose of increasing our understanding of their status and inequalities, roles and capacity. As a social construct, gender coincides with other differentiation axes like age, ethnic group, race, class, urban-rural location and global location to characterize women's life situations and parameters (Pearson, 1992). From this perspective, the problem of women

and development is essentially a problem of gender and power relations. It is therefore multidimensional as well.

Interactions between women and men, as well as what is considered appropriate behavior or activity for women and men, constitute the essence of gender relations. In other words, gender relations are “the socially constructed form of relations between men and women” (Young, 2002). Gender relations are socially constructed and reconstructed because of the behavior of women and men (Mbilinyi, 1992). It is in this understanding that Mbilinyi (1992) points out that, gender relations are socially constructed and reconstructed because of the behavior of women and men. In this regard, while biological characteristics of girls and boys, women and men cannot be changed; gender relations can be transformed and changed through changes in the history of society. They are constituted in terms of the relations of power and dominance that determine the life chances of women and men, girls and boys.

Generally, in all patriarchal societies, gender relations are discriminatory against women. This is illustrated by relations like division of labor, decision making, access to and control over resources, freedom to use time and freedom of movement. In all these relations, men have the upper hand compared with women. This is due to the fact that gender relations embody ideas, values and identities; allocate labor between different tasks, activities and domains; determine the distribution of resources and, more important, gender relations assign authority, agency and decision-making power (Kabeer, 2003).

2.2.3 Concept of Power in Relation to Gender

According to Kabeer (1994), there are three different interpretations of power, namely the power to, the power over and the power within. To begin with *the power to*, it is posited that this interpretation is associated with liberal forms of analysis and it is concerned with decision making on issues over which there is an observable conflict. It defines power as ‘the capacity of an actor to affect the pattern of outcomes against the wishes of other actors’.

It is roughly equivalent to ‘welfare’ and ‘access’ in the women’s empowerment framework developed by Longwe and addresses practical needs. It is also argued that this

interpretation of power underpins many women in development literature. Kabeer (1994) argues that, this interpretation cannot capture aspects that are outside observable decision making processes.

With regard to *the power over* interpretation of power, it is seen as “the ability of some actors to initiate, decide and veto decisions but also their ability to confine decision making to safe issues”. Given this aspect, conflict cannot be observed because it has not been allowed to come out into the open in the decision-making process. Accordingly, Bachrach and Baratz (in Kabeer, 1994) argue that when this interpretation of power is institutionalized, “it demarcates decision able from non-decision able issues and systematically and routinely benefits certain individuals and groups at the expense of others”. If there are areas that seem to be non-negotiable in household rules and practices, it is because of this interpretation of power. *The power over* aspect of power is also characterized as “changes in underlying resource and power constraints of household, community level and macro level and individual power or action to challenge these constraints”. It covers some aspects of control in the women’s empowerment framework by Longwe and addresses strategic needs.

The power within type of power relation refers to individual concentration. It is self-generated and it is acknowledged that conflicts of interest may be suppressed both from the decision-making agenda and from the consciousness of the parties involved. This aspect of power “is concerned with the socially structured and culturally patterned behavior of group and practices of institutions”. (Kabeer, 1994). It is argued that this interpretation of power helps to shape whose interests will prevail as well as the perception of interests by different actors.

The above discussion shows that power is multidimensional in nature. Given the above typology of power relations, it is suggested that strategies for women’s empowerment must build on a feminist analysis of power namely *the power within* as a necessary adjunct to improving their ability to control resources, to determine choices/agendas and make decision (Kabeer, 1994). This is because it is only *the power within* that is capable of enabling individuals to struggle against the internalized elements of subordination (Kabeer, 2003).

2.2.4 Intra-household Power Relations

Explanations of intra-household power relations are based on economic and sociological perspectives. The economic perspective has two conceptualizations. The first is the neo-classical conceptualization as expounded by Becker (in Kabeer, 1997). According to this one it is posited that there is “an altruistic consensus within the household” and conflict is not a factor in household relations or households are headed by benevolent dictators who ensure that altruistic decision-making outcomes are reached. In such households, an inequality in the distribution of resources is explained on productivity grounds rather than power considerations. In this vein, increases in women’s wages might result in increases in their share of household resources but not their decision-making power.

The second conceptualization is based on the unequal bargains model. In this conceptualization, Sen’s cooperative conflict model (in Kabeer, 1997) posits that three factors, namely, perceived economic contribution, relative levels of wellbeing in case of breakdown in cooperation and perceived interest response, determine a household member’s bargaining power. This model suggests that, other things being equal, the higher these factors, the stronger the bargaining power. In this regard, household members’ bargaining power depends on their breakdown and fallback positions. This implies that Sen’s cooperative conflict model negates the positive association between power and altruism postulated in the model by Becker (Kabeer, 1997). In the same vein, Young (2002) asserts that the persistence of inequality at the family has been due to the prevalence of intra-household relations characterized by cooperative conflict. On the other hand, there are three strands of sociological literature on household relations.

The first strand by Bhachu; Bhatta; Blood and Wolfe (in Kabeer, 1997) posits that the cooperative resourcefulness of household members is a key factor in intra-household relations. It is argued that waged work enables women to establish a power base both within and outside the household. The second strand puts emphasis on the rigidity of roles, norms and practices that mediate the relationship between earnings within the household. In this regard, Pahl (in Kabeer, 1997) defines control over income as making the policy decisions on allocation of intra-household resources; access as availability of additional resources; and management as implementation of policy decisions.

The last strand in the sociological literature by Allen & Wolkowitz; Beneria & Roldan; Whitehead (in Kabeer, 1997) focuses on labor processes through which women earn income thereby giving them more decision-making power within the household. Whitehead (in Kabeer, 1997) points out that women can retain the proceeds of their labor in certain circumstances, namely when production is independent of the male household and when it is done outside the familial sphere of command and control. She points out also that the control over and disposal of both spouses' earnings is influenced by their roles and responsibilities as defined by familial ideologies. In this respect, women tend to be more selfless. Kandiyoti (in Kabeer, 1997) corroborates this analysis by arguing that women's self-sacrifice is a reflection of strategic considerations in the longer term given the dominance of patriarchy.

Therefore, sociologists consider conflict as a factor in household decision making. Guyer (in Kaihula, 1995) characterizes households as sites where the various aspects of gender relations find expression through the relationship between wife and husband, parents and children. They are also sites of gender struggle and negotiation where trade-offs are negotiated in response to the many pressures that derive from internal changes in domestic style and from external changes in which the household is located.

With reference to developing countries, Pearson (1992) points out that, households are far from units in which all resources and benefits are pooled equitably. Accordingly, the use of resources and labor, and the distribution of income and output have constantly to be negotiated, and intra-household relations are often conflictive. In other words, households are not homogenous units but complex arenas of negotiation, conflicts of interest, and sometimes uncompromised decisions. In summary then, both economic and sociological analyses of the household are divided between those which focus on power as resource-based and those which emphasize bargaining and negotiation based on ideology and interests of different household members (Kabeer, 1997). For the purpose of this study, the sociological perspective and Sen's cooperative conflict model were adopted.

2.2.5 Conceptualizing and Analyzing Women's Empowerment

Rappaport (1987) defined empowerment as "a process by which people, organizations, and communities gain mastery over issues of concern to them". Kabeer (2001) stated that

women's empowerment is an expansion in the range of potential choices available to women so that actual outcomes reflect the particular set of choices which women value.

There are three areas in the lives of human beings in which empowerment occurs: 1) Psychological empowerment (PE) refers to empowerment at the individual level of analysis, 2) Organizational empowerment (OE) refers to improved organizational effectiveness by effectively competing for resources, networking with other organizations, or expanding its influence (i.e., empowered organization) and 3) At the community level of analysis empowerment refers to individuals working together in an organized fashion to improve their collective lives and linkages among community organizations and agencies that help maintain that quality of life. He further expounded on his theory by distinguishing between empowering processes and empowered outcomes. He defined empowering processes as those "where people create or are given opportunities to control their own destiny and influence the decisions that affect their lives".

Shefner-Rogers, Nagesh, Rogers & Wayangankar (1998) described empowerment as "a communication process designed to change an individual's behavior through communication relationships with others". They based their arguments on the work of empowerment occurs through a communication process in which the relationships between the oppressed and the oppressor undergo a fundamental change. Several researchers have identified self-confidence and self-esteem as essential 'first steps' to empowerment (Anderson, 1996). Feelings of greater individual control are another important aspect of psychological empowerment (Anderson, 1996).

Keller and Mbwewe (1991) described women empowerment as "a process where by women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination". The core of the meaning of women empowerment lies in the ability of a woman to control her own destiny. Almost all definitions of women empowerment include some reference to an expansion of choice and freedom to make decisions and take the actions necessary to shape life-outcomes (Malhotra and Schuler, 2005).

2.3 Review of Previous Studies

There are some studies conducted by some scholars on the stated topic which will help to put light on the fact of women empowerment and entrepreneurship development.

2.3.1 Economic Participation and Women Empowerment

Women in Bangladesh hardly participated in different income generating activities outside the home (Bose et al., 2009; Hossain and Bayes, 2009). The studies found that women work longer hours than men particularly in low-income households, more in agricultural than in non-agricultural economic activities, and more as unpaid family laborers than as farm managers. Even if women do most of the work, men mostly control the decision-making and the income generated from such work. Women's economic activities were confined to homestead production and post-harvest operations. That positive changes have taken place in women's attitudes and perceptions of their own role after their involvement in different entrepreneurial activities. In other words, participation in different income generating activities has empowered women in the social, economic and cultural fields.

Rahman (2000) conducted a study on women's employment in Bangladesh agriculture: composition, determinants and scope showing gender composition of labor use and factors determining demand and supply of female labor use in crop production and different agricultural economic activities. Women rarely went to the marketplace, which is the domain of their male relatives, but women did conduct minor exchanges within their villages with poultry, eggs, and goats, and provided small loans to other women from their savings.

Jaim and Hossain (2011) conducted a study on women's participation in agriculture in Bangladesh 1988-2008: changes and determinants showing the significance of women agricultural activities.

Several studies focused on women's empowerment in terms of degrees of participation in decision-making, which could improve women's status in the family and thereby reduce gender inequality (Wesergaard, 1983).

Nachimuthu and Gunatharan (2012) have conducted a study on 'Empowering Women through Empowerment: A study in Tamil Nadu, India' and argued that economic status,

self-worth, self-confidence and social status are the variables that define empowerment of women. They concluded that empowerment of women has enhanced their economic status and decision making power.

Only in a few cases did women take decisions alone regarding taking loans or maintaining household finances. The studies also looked into whether women could decide on how to spend the income they earned through employment. It was noted that employment for wages did not lead to female autonomy or empowerment.

Females starting new businesses or any income generating activities are often motivated by goals of personal and professional accomplishments; the factors most often cited are the desire for greater challenge, and the need for better flexibility in the work environment.

These traits and behaviors come into conflict with gender expectations that women should be humble and modest amid the priority given to their roles as wives and mothers, that they should take a lesser role in business or income earning activities (Zakaria, 2001).

2.3.2 Women Empowerment in Other Sector

Parveen and Leonhauser (2004) conducted a study on Empowerment of Rural Women in Bangladesh: A Household Level Analysis and their study concluded that education, training and exposure to information media have the potential to increase women's empowerment. Therefore, effective initiatives undertaken by the concerned agencies in improving women's education, skill acquisition training and access to information could enhance women's empowerment in order to achieve gender equality and development at all levels in the rural society of Bangladesh.

Malhotra, S. Schuler and C. Boender (2002) conducted a study on 'Measuring Women's Empowerment as a Variable in International Development', Social Development Group, World Bank. This study was conceptualized considering basically three important dimensions of women's empowerment. These dimensions are dynamic, interlinked and mutually reinforcing at household level and recognize the fact that the level of gender equality and development are directly proportional. These dimensions are as follows:

- **Socio-economic dimension:** It includes economic contribution (both from farm and non-farm) to household welfare, access to socio-economic resources and ownership of productive and non-productive assets. This will increase women's earning capacity, bargaining power, control over resources, role in household economic decision-making, meeting the basic needs and altogether improving self-reliance, thereby reducing women's economic subordination.
- **Familial dimension:** It includes participation in household decisions covering six major dimensions. The increased role in household decision-making would enable them to improve their self-determination, bargaining power, control over resources, self-esteem, autonomy, status and power relations within households. That means the increased role of women in household decision-making will lead to their own well-being and that of their children.
- **Psychological dimension:** It includes perception on gender awareness with regard to basic rights of women and coping capacity to different household shocks. It will enhance self-confidence, bargaining power, freedom of choices and coping abilities within the households.

Schuler.et. al. (2010) have conducted a study on "Women's empowerment revisited: a case study from Bangladesh". This article explores the changing dimensions of women's empowerment over time in three Bangladesh. The article discusses theoretical issues related to the measurement of women's empowerment, and describes findings from a recent study in the villages exploring the current salience of indicators developed for a 1992 survey. In the article the types of social, economic, and political change that affect the measurement of women's empowerment are discussed; a new set of indicators for the rural Bangladesh setting is proposed and explained; and implications for measuring women's empowerment in other settings also discussed.

Haque.et. al. (2011) had conducted a study on 'Women Empowerment or Autonomy: A Comparative View in Bangladesh Context'. This study attempts to measure and distinguish women empowerment and autonomy from each other by constructing indices in three specific dimensions namely economic decision making, household decision making, and physical movement in Bangladesh context. The level of women autonomy

decreases with the increase of education whereas education increases the level of women empowerment but not smoothly. Women's current age, place of residence, education, religion, media exposure etc. are the important factors affecting women empowerment and their autonomy.

2.4 Chapter Summary

A number of observations can be made from the reviewed literature. The first observation is that the concept of women's participation in rural economic activities as includes employment in the agricultural and non-agricultural labor market, but also unpaid work for the household as crop cultivation, homestead gardening, livestock and poultry raising, fishing, cottage industry, transport operation, construction, business and personal services as day laborer. In Bangladesh women are engaged in a variety of economic activities ranging from homestead based expenditure saving activities to outside paid work. Where economic activities as those which generate income for the households or saves household expenditure for the acquisition of the goods from the market.

The second observation is that women's empowerment, just like the construction of gender, is context specific. This means that what appears as women's empowerment in one area need not necessarily imply the same in another area. In this regard, data from one cultural context cannot be generalized to other areas. Lack of capital has been, and is still seen as, a critical constraint to women's empowerment and so empowerment paradigms based on provision of different micro credit have been developed but the underlying assumptions have been questioned. At the same time, while lack of educational and empowerment skills is recognized as a serious constraint, almost all studies on women's status in socio-economic level and create positive or negative impact on women's participation in rural economic activities.

Hence, studies like the present one are needed to increase the scope of our knowledge in the area. These are the research gaps that this study intended to fill, specifically in the context of Bangladesh.

Chapter Three

Research Methodology

3.1 Methodology of the Study

The thesis study conducted by primary cross sectional data for analysis. The primary data set were included both quantitative data and qualitative data. As the quantitative component, the study was conducted a household level survey. Thus the quantitative data was generated mainly by household survey with a constructive questionnaire.

3.1.1 Sampling Design for the Household Level Survey

Sample Area: This thesis paper covered two upzilla named by Gangachara and Gajghanta from Rangpur district of Bangladesh. The reason for selecting these districts was mainly to observe the differences in participation of women on various economic activities in the different rural area.

Units of Analysis: Rural women from different economic involvement are the units of analysis in this study. From each of the upzilla 33 rural women were selected randomly that was simple random sample used. Total 66 units were the sample size.

Units of Observation: This present study purposively considered mainly the household rural women as the units of observation or the respondents.

Survey Instrument: A well-thought and well-designed interview schedule was prepared for conducting the household level survey. The interview schedule included sample questions in different modules to record sufficient data and information from the households related to food security issue.

3.2 Variables

Data and information were obtained on the following group of variables:

- Patterns of ownership/assets owned
- Occupational status
- Educational qualification

- Demographic status
- Family/ own income
- Household expenditure
- Time spend in household agriculture
- Working Pattern in outside
- Problems faced in the way to work place and in the work place
- Wage discrimination.
- Women's access to decision making
- Training Facility
- Women's access to investment
- Access to credit and utilization.

3.3 Analytical Tools and Techniques

The proposed study planned to adopt both descriptive and inferential statistical tools and techniques for analyzing the data set to be generated by the study. The major descriptive tools and techniques were taken are measurement of central tendency, tabulation, cross-tabulation, graphing, indexing etc. On the other hand, as an inferential statistical technique, the study were applied the widely used multivariate regression analysis and factor analysis to identify the determinants of influencing factors for participating in agricultural activities and determine the empowerment index through agricultural development at household level.

Factor analysis is a multivariate statistical technique that addresses itself to the study of interrelationships among a total set of observed variables. The technique allows looking at groups of variables that tend to be correlated to one another and identify underlying dimensions that explain these correlations. While in multiple regression model, one variable is explicitly considered as depended variable and all other variables as predictors; in factor analysis all the variables are considered as depended variables simultaneously. In a sense, each of the observed variables is considered as a depended variable that is a function of some underlying, latent and hypothetical set of factors. Conversely, one can look at each factor as depended variable that is a function of the observed variables.

If $\{X_1, X_2, \dots, X_n\}$ be a set of n observed variables and $\{F_1, F_2, \dots, F_m\}$ be a set of unobservable variables then the factor analysis model can be expressed as

$$\begin{aligned} X_1 - \mu_1 &= l_{11}F_1 + l_{12}F_2 + \dots + l_{1m}F_m + \varepsilon_1 \\ X_2 - \mu_2 &= l_{21}F_1 + l_{22}F_2 + \dots + l_{2m}F_m + \varepsilon_2 \\ &\dots \\ X_n - \mu_n &= l_{n1}F_1 + l_{n2}F_2 + \dots + l_{nm}F_m + \varepsilon_n \end{aligned} \quad (1)$$

Where, μ_i is mean of X_i , ε_i is error or specific factor. The coefficient l_{ij} is the loading of i -th variable on the j -th factor. In matrix notation the factor analysis model can be expressed as

$$X - \mu = LF + \varepsilon \quad (2)$$

Where, $L_{n \times m}$ is the matrix of factor loadings.

Several methods are available in literature to estimate factor loadings factor scores. The study considered principal component method to estimate the factor loadings and communalities

$[h_i^2 = \sum_{j=1}^m l_{ij}^2]$ a measure of the variation of observed variables through factors. Several factor rotation methods like Varimax, Quartimax are adopted to find better estimates of factor loadings.

Data were collected using a standard questionnaire. Both qualitative and quantitative data were analyzed and interpreted to obtain the results. The status and quality of participation of women in agricultural activities were assessed by constructing an empowerment index. The socioeconomic characteristics, income, credit, influencing factors and constraints etc. also examined.

3.4 Construction of Women Empowerment Index (WEI)

In this age of rapid development in all of the fields throughout the world participation of the women is part and parcel in the development process. There are many worldwide approved approach of participation of the women in the development. But in the developing country like ours, they face formidable social, political, cultural and economic barriers. There are mainly two reasons for that:

- Attitudes of the society to consider women as second class citizen and
- Tendency of considering women as the weaker counterparts

The women movements in many countries have taken place for their rights. The women development and women empowerment are the results of the women movements. Women of today are getting the results. Power is measured as the root of empowerment. Women's participation, their decision making capacity, control over resources, their self-respect and perceptions, ability to take shelter of law are the major factors of women empowerment. To what extent the economic activities help woman to be empowered is the prime concern of the present study. For this to see whether economic participation improves women empowerment or not, ten variables from each of two phases: agricultural and non-agricultural activities will be selected to develop a women empowerment index (WEI). Each of the ten variables can take any of the five attributes for each respondent, which represents the relative position of the respondent in her ability and opportunity to take active part in family's decision making process. The range is discrete and a value close to 5 shows higher empowerment. These attributes are chronologically presented below:

- 1 = decision is made by other members in husband's absence
- 2 = by husband without consultation with the wife
- 3 = by wife in husband's absence
- 4 = jointly by husband and wife, or with others in husband's absence
- 5 = by wife even when husband is present

The rating values of the decision-makers have been assigned according to the weight in favor of the female in two categories, first one weighted averages of factors for agricultural respondents and another one weighted averages of factors for non-agricultural respondents.

Let, K_i = the values of attributes, (1.....5)

X_i = the indicators or factors, (1.....10)

Here, ten intra-household decision making indicators for agricultural respondents are denoted as X1 to X10;

X1 = Land cultivation

- X2 = Selection of crop varieties
- X3 = Crop Production
- X4 = Purchasing agricultural items as fertilizer, seed, insecticides
- X5 = Produced crop to consume/ sell
- X6 = Produced crop to sell
- X7 = Poultry and cattle rearing
- X8 = Vegetable cultivation and gardening
- X9 = Post harvesting activities
- X10 = Agricultural mechanization

And there are also ten intra-household decision making indicators for non-agricultural respondents are denoted as X1 to X10;

- X1 = Land sell/buy at what price
- X2 = Obtaining credit
- X3 = Decision making to conduct the credit
- X4 = Whether to purchase household equipment
- X5 = Whether to having decision to expend family income
- X6 = Children's education
- X7 = Marriage decision of the children
- X8 = Family planning
- X9 = Monetary Management
- X10 = Do vote for election

The above statement can be measured through rating of each decision indicator (X _i): X _i = Decision making indicator	K= any rating value of each				
	Low		High		
X ₁	1	2	3	4	5
.
.
.
X _n	1	2	3	4	5

So, X_i = K_i(i)

i.e. the average scoring value of X_i (the indicator) for all household will be the average of the value K_i . (Hossain and Bose, 2004)¹.

The researcher used the given value of ten indicators for each household to construct the WEI. At first, the X_i s are summed and measured individual empowerment index WEI_i for each, agricultural and non-agricultural respondents by following formula:

$$WEI_i = \sum_{i=1}^{10} Xi/10 \dots\dots\dots(ii)$$

Then the overall WEI stands for an ith household as

$$WEI = \sum_{i=1}^{66} WEI_i/66 \dots\dots\dots(iii)$$

Again to assess the individual empowerment status and position of all women respondents, five randomly defined ranges are arranged as:

Very much vulnerable	below 3.00
Vulnerable	3.01 to 3.50
Moderate	3.51 to 4.00
Quite High	4.01 to 4.50
High	4.51 to 5.00

The rationale for selecting the range in this manner is that, first 1, 2 and 3 remain scarce for all the respondents. That's why the researcher selects the above ranges for perfectly reflecting the situations.

¹Hossain, M. and Bose, L. (2004). Nature and Impact of Women's Participation in Economic Activities in Rural Bangladesh: Insights from Household Surveys, paper-41.

Chapter Four

Rural Women's Participation in Different Economic Activities

Before performing any statistical analysis, it is important to know the background characteristics of the study population or nature of the data. In order to study these characteristics of different variables, it is necessary to focus on the percentage distribution of the considered variables. The percentage distribution demonstrates the pattern of variables and observations in different groups. In this chapter, an attempt has been made to discuss some important characteristics viz., socio-economic status of women's participation in different rural economic activities are vital in describing the kind of subjects involved in the study. Their profile can provide the delimitation of the study so that whatever findings brought out of the study can be described within the scope only of this profile.

Consistent with the research objectives "To know the status of involvement in different types of economic activity in rural area" is one of the key research questions of the study was: What are the characteristics of the rural women's different economic activities as empowerment? In order to answer this question, data were collected through structured interviews using a questionnaire.

The variables covered include age, marital status, education level, husbands' education level, post educational training, husbands' work, work before participating in different economic activities and other sources of income. These variables are analyzed and discussed in the following sub-sections.

4.1 Age Profile of Participant Rural Women Whose are Involved in Different Economic Activities

As Table 4.1 shows that in case of the different types of economic participation of rural women as 78.4% are involved in crop cultivation activities, 56.7% are in poultry rearing, 50% are in homestead gardening, 43% are in cattle rearing and 10.8% are involved in fish hatchery workers respectively fall in the age group 18 to 30 years. Rural women as 62.5% are involved in crop cultivation activities, 41.7% are in poultry rearing, 91.6% are

in homestead gardening, 75% are in cattle rearing and 0% are involved in fish hatchery workers respectively fall in the age group 31 to 50 years. 40%, 60%, 80%, 0% and 0% rural women are involved in crop cultivation activities, poultry rearing, homestead gardening, cattle rearing and fish hatchery work respectively fall in the age group 51 years to above. From the total 66 number of rural women participants' from the data analysis result we found that, 56% are fall in the age group 18 to 30 years, 36% are fall in the age group 31 to 50 years and 8% are in the age group 51 to above.

Table 4.1: Age Profile of Participant Rural Women

Age groups	Type of Major Economic Activities						
	Crop Cultivation	Poultry Rearing	Homestead Gardening	Cattle Rearing	Fish Hatchery	Total	
	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	No. of Respondents	Percentage (%)
18-30 years	78.4% (29)	56.7% (21)	50% (17)	43% (16)	10.8% (4)	37	56%
31-50 years	62.5% (15)	41.7% (10)	91.6% (22)	75% (18)	-	24	36%
51-above	40% (2)	60% (3)	80% (4)	-	-	5	8%
Total						66	100%

Source: Field Survey, 2017

Figure in the parentheses indicates number of respondents

The following results indicate that in case of rural economic activities as crop cultivation activities are maximum respondents that are 56% fall in the group 18-30years which is young age. This means that young aged women are involved in agricultural economic activities more which suggest that at this age the respondents are as strong as being

young and hard worker to earn for themselves or for their family purpose. In this age, they can give their effort more as working hour and have the mental and physical strength to support income for family so women get easily involved in agricultural activities as well as poultry rearing, vegetable cultivation, gardening beside home, cattle bearing and fish hatchery related work etc.

Again 36% of the respondents of the rural women fall in the age group 31 to 50 years. Most of these middle stage women are involved in homestead gardening, cattle bearing which are near home based so that women can engage in earnings beside the household activities.

Almost 80% respondents of rural women are involved in homestead vegetable gardening from the age group above 51 years. These above findings indicate that women at the young age limit as 18 to middle stage age below the 30 are mostly involved in different economic activities in rural area where and above the age 51 are less involved in the income generating activities.

4.2 Religion Profile of Participant Rural Women

The table: 4.2 show that 57.6% of the respondents are the follower of the Islam. As Islam is the major religion of this country and this religion cotes *pardhah* compulsory for the women and also restrict their movement to some extent but also encourage women to be educated and take part in economic activities at the same time.

But some of the ill-motivated people wrongly defines these things and want to prevent women to take part in the economic other competitive activities for their benefits. On the other side, the table shows that, 42.4% rural women participants were Hindu, whose have bindings to go outside for economic work as family bindings and religion partiality. They mostly do homestead gardening and poultry rearing rather than other economic activities.



Fig 4.1: The rural women's vegetable cultivation and gardening activities.

The findings suggest that women have overcome most of the obstacles and doing income generating activities successfully. It is also true that it is possible for the women in the capital of the country but these results do not indicate that it is the scenario of the whole country.

Table 4.2: Religion Profile of Participant Rural Women

Type of Religion	Type of Major Economic Activities					
	Crop Cultivation	Poultry Rearing	Homestead Gardening	Cattle Rearing	Fish Hatchery	Total
	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)
Islam	65.7% (25)	36.8% (14)	47.4% (18)	47.4% (18)	10.5% (4)	57.6% (38)
Hindu	71.4% (20)	-	78.5% (22)	57.1% (16)	-	42.4% (28)

Source: Field Survey, 2017

Figure in the parentheses indicates number of respondents

4.3 Education Profile of Participant Rural Women

It can be easily seen from the table 4.3 that maximum rural women was 45.5% of all the respondents have their education up to secondary stage and almost 32% of all the respondents have completed their primary education. Almost 20% of the respondents have no formal education and only 3% of the respondents have studied up to the higher secondary education. Data shows that in study area there are no respondents who have reached up to graduation level of study.

Table 4.3: Education Profile of Participant Rural Women

Level of Education	Type of Major Economic Activities					
	Crop Cultivation	Poultry Rearing	Homestead Gardening	Cattle Rearing	Fish Hatchery	Total
	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)
No Formal Education	100% (13)	30.8% (4)	61.5% (8)	54% (7)	15.4% (2)	19.7% (13)
Primary Education	81% (17)	23.8% (5)	57.1% (12)	47.6% (10)	9.5% (2)	32% (21)
Secondary Education	76.7% (23)	53.3% (16)	50% (15)	40% (12)	-	45.5% (30)
Higher Secondary Education	-	50% (2)	50% (2)	-	-	3.0% (4)
Graduation to above	-	-	-	-	-	0% (0)

Source: Field Survey, 2017

Figure in the parentheses indicates number of respondents

It is clearly visible that education plays a critical role in the economic development. About 46% of the respondents whose are completed their secondary education with primary education 32%, have maximum involvement in different income generating area. This finding suggests that literate women are now engaging in economic activities with caring their family, children with more responsibilities. Because, they find the way to do earn more suitable for themselves and can take it as their earning source for self-

sufficiency. Almost 20% of the respondents have no formal education but they are mostly involved in all sectors of economic activities, mostly in crop cultivation activities. These results indicate that the respondents from the rural area are comparatively less educated but trying so hard to do income generating activities mostly. One of the reasons for this situation may be that family bindings with social thoughts are the most common responsibilities of the women generally, so that women with little education with the spirit of self-motivation can do economic activities more successfully. As economic activities do not demand qualification of the higher education so women who are deprived of the higher education for some reason can take more empowerment opportunity for their life.

4.4 Professional Training Profile of Participant Rural Women

From the table 5.4 it is seen that less than half total number of the respondents have taken either professional training or attended courses conducted by relevant disciplines and maximum as more than half of total did not take part in any kind of training or professional courses.

Table 4.4: Professional Training Profile of Participant Rural Women

Professional Training/Courses Attended	Type of Major Economic Activities					
	Crop Cultivation	Poultry Rearing	Homestead Gardening	Cattle Rearing	Fish Hatchery	Total
	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	No.
Yes	43.9% (29)	27.3% (18)	43.9% (29)	40.9% (27)	21.2% (14)	66
No	56.1% (37)	72.7% (48)	56.1% (37)	59.1% (39)	78.8% (52)	66

Source: Field Survey, 2017

Figure in the parentheses indicates number of respondents

The data from table shows that, 43.9% of the respondents of the crop cultivation activities have taken training and 56.1% did not receive any training. Otherwise in case of the respondents from the rural area only 27.3% have training and 72.7% have no training in poultry rearing. About 44% of the respondents of the homestead gardening has taken training where 56.1% did not receive any training. In cattle rearing activities, 40% get different training where maximum as 60% get no training.



Fig 4.2: “Krishak Matth School” as “Integrated Farm Management Component (IFMC)” organized by Department of Agricultural Extension.

It was remarkable that, in rural area women in fish hatchery or farming related activities do not get proper training as only 21.2% get the training where maximum number about 80% of the respondents do not get trainings. From the data collection, it was seen that, different trainings from different “Krishak Matth School” as “Integrated Farm Management Component (IFMC)” organized by Department of Agricultural Extension are doing influential activities by providing training on crop cultivation activities, homestead gardening and other economic activities. Because of innovation of different new variety of crops, cropping patterns, equipment, fertilizers, demand perfectness and practice so training in this field is compulsory for the rural women.



Fig 4.3: Rural women working as agricultural activities as post harvesting.

4.5 Participant Rural Women's Husband's Education Profile

The table 4.5 clearly indicates 1.5% of the respondents' husbands have education up to graduation or above, 6.66% have higher secondary education, 39% have secondary education, 30% have primary education and 22.7% have no formal education.

Table 4.5: Participant Rural Women's Husband's Education Profile

Spouse's Education	Type of Major Economic Activities					
	Crop Cultivation	Poultry Rearing	Homestead Gardening	Cattle Rearing	Fish Hatchery	Total
	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)
No Formal Education	100% (15)	13.33% (2)	6.6% (1)	26.7% (4)	13.33% (2)	22.7% (15)
Primary Education	55% (11)	25% (5)	20% (4)	50% (10)	-	30.3% (20)
Secondary Education	38.4% (10)	15.4% (4)	11.5% (3)	30.7% (8)	15.4% (4)	39.4% (26)
Higher Secondary Education	25% (1)	-	25% (1)	25% (1)	50% (2)	6.06% (4)
Graduation to above	-	-	-	-	100% (1)	1.5% (1)

Source: Field Survey, 2017

Figure in the parentheses indicates number of respondents.

The data from the table shows that, maximum respondents' husband involved in crop cultivation activities who have completed up to secondary education. And the number of completed graduation or above is so low amount with no contribution to economic activities.

These apparently suggest that most of the respondents have average educated husbands which may have influence in their income generating activities.

4.6 Participant Rural Women's Husband's Occupation Profile

It is seen from the table: 4.6 that total 45.5% of the husbands of the rural women are employed, 6.1% are unemployed, 25.8% are businessman and 22.7% of the husbands of the rural women are doing seasonal works as well as retired or doing others activities.

Table 4.6: Participant Rural Women's Husband's Occupation Profile

Spouse's Occupation	Type of Major Economic Activities					
	Crop Cultivation	Poultry Rearing	Homestead Gardening	Cattle Rearing	Fish Hatchery	Total
	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%)
Employed	76.6% (23)	10% (3)	-	6.7% (2)	6.7% (2)	45.5% (30)
Unemployed	-	-	-	-	-	6.1% (4)
Business-man	59% (10)	17.6% (3)	-	17.6% (3)	5.9% (1)	25.8% (17)
Retired/ Others	73.3% (11)	-	26.6% (4)	6.7% (1)	20% (3)	22.7% (15)

Source: Field Survey, 2017

Figure in the parentheses indicates number of respondents

Almost maximum number of respondent rural women's husbands are largely involved in different crop cultivation activities as employed, businessmen and others respectively 76.6%, 59% and 73.3%, where in fish hatchery related work, cattle rearing, poultry rearing activities person is so low in amount.

4.7 Ownership of the Participant Rural Women

From the table 4.7 it is observed that 75% of the asset and related properties are owned by the rural women's husband where personally owned by the rural women percentage is so low as 4.5%.

Table 4.7: Ownership of the Participant Rural Women

Ownership Status of Rural Women	Type of Major Economic Activities					
	Crop Cultivation	Poultry Rearing	Homestead Gardening	Cattle Rearing	Fish Hatchery	Total
	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)	Percentage (%) (No)
Owned personally	66.7% (2)	-	33.3% (1)	-	-	4.5% (3)
Jointly owned with husband	50% (4)	25% (2)	25% (2)	-	-	12% (8)
Owned by husband	71.4% (35)	5% (2)	6% (3)	8% (4)	10.2% (5)	75% (49)
Jointly owned with other family members	50% (3)	33.33% (2)	-	-	16.7% (1)	9.1% (6)

Source: Field Survey, 2017

Figure in the parentheses indicates number of respondents

Asset or related properties of doing different crop cultivation activities, poultry rearing, homestead cultivation land, cattle rearing, fish pond are maximum owned by the rural women husband as 71.4%, 5%, 6%, 8%, 10.2% and as total 75% respectively. On the

other side, personally owned property rate by the rural women are so low as only 4.5% of total percentage. There are some contribution of rural women with jointly owned by their husband in agricultural asset 50%, poultry farming 25% and vegetable cultivation land 25%. Jointly owned with other family members in agricultural asset 50%, poultry farming 33.3% and fish pond 16.7% and as total percentage is only 9.1%.

After the analysis of demographic status of rural women role or participation in different economic activities, it should be described in a figure as below.



Figure 4.4: Framework for increasing women's participation in economic activities

Regarding the factors that described in this chapter, the study elaborated that, the rural women's participation in different economic activities are expanded with the family and social awareness in our society. Education qualification with different technical trainings create different income generating activities through the rural women participation.

Chapter Five

Determination of Influencing Factors for Enhancing the Rural Women Economic Activities

5.1 Introduction

In this chapter, the study defined economic activities as those that generate income for the household or saves household expenditure for the acquisition of the goods from the market. This includes employment in the agricultural and non-agricultural labor market, but also unpaid work for the household in crop cultivation, homestead gardening, livestock and poultry raising, fishing, cottage industry, transport operation, construction, business, and personal services. There are many other activities done mostly by women that are quasi-economic in nature which are not valued in national income accounting. In the developing country like Bangladesh where well-paid employment is scarce, women's participation in different income generating activities may be the only way that most individuals can rise above the poverty.

This problem is particularly severe for women. Society in Bangladesh tends to grant women limited access to material resources, land capital, an education. It is historically true that when half of the country's population is not involving them with formal or informal economic activities, the country will not progress further.

Now the time has come when we should emphasize on creating self-employment opportunities and on expansion of women's participation and at the same time on active involvement of women in the economic development process. Many women are now getting involved in different economic activities. For the women empowerment, there are several influencing factors working significantly. The present study unveiled some important influencing factors mentioned by the women empowerment during their interview.

5.2 Factor Analysis for Determination of Influencing Factors for Enhancing the Women Empowerment

The present study adopted factor analysis to identify the major dimensions of influencing factors for enhancing the women empowerment that explain most of the variance observed in a much larger number of manifest variables by reducing the number to a few factors. The factor analysis used principal component method to extract the factors with Varimax rotation technique. The table: 5.1 show the results of the factor analysis influencing factors for enhancing the women economic activities as women empowerment. The selection of a particular variable to be included as a factor was made on the basis of whether the correlation value (factor loadings) was high or not. On the basis of the maximum variation of the factors the study identified four main factors as the influencing factors for enhancing the women empowerment. These factors are:

Factor I (Freedom of Decision Making):

Decision about different income generating activities, crop production decision for consumption, crop production decision for selling and earnings, decision making for cattle rearing & poultry farming, decision making for fish hatchery and cultivation and decision for vegetable cultivation and gardening.

Factor II (Economic Independency):

Savings, own income, ownership of assets, family income.

Factor III (Demographic Characteristics):

Age, education, spouse's education, spouse's occupation, course attended, family size.

Table 5.1: Factor Analysis for Influencing Factors for Enhancing the Rural Women Empowerment (Desire of Decision Making Freedom)

Influencing Factors for Enhancing the Rural Women Economic Activities	Factors					
	F1	F2	F3	F4	F5	F6
Crop Production Decision for Consumption	0.919	-0.172	-0.044			
Crop Production Decision for Selling and Earnings	0.896	-0.040	-0.131			
Decision Making for Cattle Rearing and Poultry Farming	0.642	-0.033	0.093			
Decision Making for Fish Hatchery and Cultivation	0.095	0.725	0.412			
Income Generating Activities	0.215	0.785	-0.041			
Vegetable Cultivation and Gardening	0.075	-0.304	0.909			
Eigen Value	2.120	1.267	1.025	0.789	0.647	0.153
Percent of Variation	35.335	21.110	17.078	13.150	10.778	2.547
Cumulative Percent of Variation	35.335	56.445	73.524	86.674	97.453	100.000
KMO= 0.537, Bartlett's Test of Sphericity (Approx. Chi-Square)= 91.052 has been shown in the table						

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

Source: Field Survey, 2017

The elements of each of the factors are arranged in order of their respective magnitude (absolute) of the factor loadings indicating the importance of a particular element in a factor. The influencing factors comprising Factor I are mainly related to “Freedom of Decision Making” which influence to take participation in different income generating activities as their way to become empowered.

From the table 5.1, it is observed that the group of factors of desire for decision making freedom: decision about different income generating activities, crop production decision for consumption, crop production decision for selling and earnings, decision making for cattle rearing and poultry farming, decision making for fish hatchery and cultivation and decision for vegetable cultivation and gardening and use of income etc. are the most

important factors influencing women participation in different economic activities as well as women empowerment.

From the result of the table 5.1, it is observed that among the group of factors of desire for decision making freedom, crop production decision for consumption is the most influential factor where the second important factor is the freedom for decision making at vegetable cultivation and gardening. Freedom in decision making for crop production decision for selling and earnings is also an influential factor for rural women empowerment. The result suggests that mainly these three important factors covered total 73.5% of variation as the most influencing factor among the groups of the factors.

Table 5.2: Factor Analysis for Influencing Factors for Enhancing the Rural Women Participation in Different Economic Activities as well as Women Empowerment (Economic Independency)

Influencing Factors for Enhancing the Rural Women Empowerment	Factors				
	F1	F2	F3	F4	F5
Family Income	0.811	0.159	-0.053		
Own Income	-0.357	0.564	-0.254		
Family Savings	0.646	-0.300	-0.329		
Own Savings	0.282	0.799	-0.141		
Ownership of Asset	0.228	0.184	0.899		
Eigen value	1.334	1.105	1.002	0.906	0.653
Percent of variation	26.671	22.093	20.050	18.118	13.068
Cumulative percent of variation	26.671	48.764	68.814	86.932	100.000
KMO= 0.468, Bartlett's Test of Sphericity (Approx. Chi-Square)=8.407has been shown in the table.					

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

Source: Field Survey, 2017

The elements of each of the factors are arranged in order of their respective magnitude (absolute) of the factor loadings indicating the importance of a particular element in a factor. The influencing factors comprising Factor II are mainly related to “Economic Independency” which influences to take participation in different income generating activities as their way to become empowered.

From the table 5.2, it is observed that the group of factors of economic independency: family income, own income, family savings, own savings, ownership of asset etc. are the most important factors influencing women participation in different economic activities as well as women empowerment.

From the result of the table 5.2, it is observed that among the group of factors of economic independency, for the ownership of asset is the most influential factor where the second important factor is the family income. Own savings as economic independency is also an influential factor for rural women empowerment. The result suggests that mainly these three important factors covered almost 70% of variation as the most influencing factor among the groups of the factors.

Table 5.3: Factor Analysis for Influencing Factors for Enhancing the Rural Women Empowerment (Demographic Characteristics)

Influencing factors for Enhancing the Rural Women Empowerment	Factors					
	F1	F2	F3	F4	F5	F6
Age	-0.712	-0.486				
Education	0.815	0.143				
Spouse's Education	0.754	-0.172				
Spouse's Occupation	0.571	0.049				
Course Attended	-0.231	0.749				
Family Size	-0.379	0.496				
Eigen Value	2.264	1.095	0.984	0.749	0.530	0.378
Percent of Variation	37.728	18.252	16.392	12.485	8.841	6.302
Cumulative Percent of Variation	37.728	55.980	72.373	84.857	93.698	100.000
KMO= 0.665, Bartlett's Test of Sphericity (Approx. Chi-Square)= 59.417 has been shown in the table						

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

Source: Field Survey, 2017

The elements of each of the factors are arranged in order of their respective magnitude (absolute) of the factor loadings indicating the importance of a particular element in a factor. The influencing factors comprising Factor III are mainly related to “Demographic Characteristics” which influence to take participation in different income generating activities as their way to become empowered.

From the table 5.3, it is observed that the group of factors of demographic characteristics: own educational qualification, spouse's education, spouse's occupation, course attended, family size etc. are the most important factors influencing women participation in different economic activities as well as women empowerment.

From the result of the table 5.3, it is observed that among the group of factors of demographic characteristics, own educational qualification is the most influential factor where the second important factor is the spouse's educational qualification. Attended in different courses is also an influential factor for rural women empowerment. The result suggests that mainly these three important factors covered total 72.4% of variation as the most influencing factor among the groups of the factors.

5.3 Conclusion

In the context of the Bangladesh the rural women here are coming forward accepting challenges of the different economic activities besides men. There are some factors which influenced them most. The freedom of decision making in the important spheres of their lives is the leading influencing factors. When they are empowered by participation in income generating activities or other economic activity they get more importance in the decision making, they feel proud because of that feelings they have equal importance in the family. Craving for economic independency is another influencing factor because women feel the necessity of money although she always guaranteed by husband that every needs of her will be fulfilled but in reality doing this they think they are subordinated by the male counterpart. The reason for that she has to be depended on her husband for every single need. There are some demographic characteristics that influence rural women to be empowered among them the education, spouse's education, spouse's occupation etc. Education of the women influences them to engage in economic activity in this case the educated women enhance as their source of income.

Chapter Six

Status of Empowerment of the Rural Women

6.1 The Women Empowerment Index (WEI)

The empowerment index is measured to know the overall empowerment status of all the respondents and for a better understanding of women empowerment through different economic activities. To find the status and quality of women's involvement in different economic activities, ten variables are selected in each two phase as agricultural activities and non-agricultural activities.

Firstly the economic activities which is mentioned as "Agricultural Activities" classified by their weighted average for comparing among themselves.

The average empowerment over whole sample for each of the 10 factors can also be checked. The rating values of the decision-makers have been assigned according to the weight in favor of the female,

Let, K_i = the values of attributes, (1.....5)

X_i = the indicators or factors, (1.....10)

Here, ten intra-household decision-making indicators for agricultural respondents are denoted as X_1 to X_{10} ;

X_1 = Land cultivation

X_2 = Selection of crop varieties

X_3 = Crop Production

X_4 = Purchasing agricultural items as fertilizer, seed, insecticides

X_5 = Produced crop to consume/ sell

X_6 = Produced crop to sell

X_7 = Poultry and cattle rearing

X_8 = Vegetable cultivation and gardening

X_9 = Post harvesting activities

X10 = Agricultural mechanization

Table 6.1: Weighted Averages of Factors for Agricultural Respondents

Factors	X ₁	X ₂	X ₃	X ₄	X ₅	X ₆	X ₇	X ₈	X ₉	X ₁₀
E(xi)	3.53	3.21	3.50	2.46	3.97	3.20	3.98	4.32	3.95	3.55

As defined earlier the factors X₁ to X₁₀ are in general associated with agricultural economic and production related fields. These activities are influential with the participation of men as household activities. These are the factors relating major productive decisions of a family.

From the factor X₁ to X₆ are concerned about decision regarding land cultivation, selection of crop varieties, crop production, purchase of agricultural substitutes (fertilizers, insecticides etc.), crop production for consumption and crop production for sell. These factors are closely related with the agricultural activities which score as from 3.53, 3.21, 3.5, 2.46, 3.97 and 3.20. These indicate that women are almost get the priority to take any agricultural related decision with supporting of the male persons.

The factors X₇ to X₁₀ are regarding cattle and poultry rearing, vegetable cultivation and gardening, post harvesting activities, agricultural mechanization respectively which scores 3.98, 4.32, 3.95 and 3.55 that means they have quite high participation in taking decision independently in these activities and X₈ is regarding about vegetable cultivation and gardening and scores highest as 4.32 that means that the rural women respondents who are involved in agricultural activities, have quite high freedom of taking decision in vegetable gardening.

Now the another types of economic activities which is mentioned as “Non-agricultural Activities” classified by their weighted average for comparing among themselves.

The average empowerment over whole sample for each of the 10 factors can also be checked. The rating values of the decision-makers have been assigned according to the weight in favor of the female,

Let, K_i = the values of attributes, (1.....5)

X_i = the indicators or factors, (1.....10)

Here, ten intra-household decision-making indicators for agricultural respondents are denoted as X_1 to X_{10} ;

X_1 = Land sell/buy at what price

X_2 = Obtaining credit

X_3 = Conduct the credit

X_4 = Whether to purchase household equipment

X_5 = Whether to having decision to expend family income

X_6 = Children's education

X_7 = Marriage decision of the children

X_8 = Family planning

X_9 = Monetary Management

X_{10} = Do vote for election

Table 6.2: Weighted Averages of Factors for Non-agricultural Respondents

Factors	X_1	X_2	X_3	X_4	X_5	X_6	X_7	X_8	X_9	X_{10}
$E(x_i)$	3.12	4.03	3.30	4.12	3.69	4.05	3.95	3.89	3.58	3.88

As defined earlier the factors X_1 to X_{10} are in general associated with non-agricultural economic activities which are not professional and are directly related to internal decision of the family. These are the factors relating major economic decisions of a family.

From the factor X_1 to X_3 are about decision regarding concerned land sell/buy at what price, obtaining credit, conduct the credit. These factors are non-agricultural economic activities as credit or loan purpose closely related with the agricultural activities which scores are as from 3.12, 4.03 and 3.30. These indicate that women are almost get the priority to take any credit or loan related decision with supporting of the male persons.

The factors X_4 to X_{10} are regarding whether to purchase household equipment, whether to having decision to expend family income, children's education, marriage decision of the children, family planning, monetary management and do vote for election respectively which scores 4.12, 3.69, 4.05, 3.95, 3.89, 3.58 and 3.88 that means they have quite high participation in taking decision independently in family related activities.

The non-agricultural factors are really a critical factors for the study. The reason of criticality can be explained from our perspective of societal settings. Firstly, our families in this modern age also carry paternal mentality regarding spending of money. Secondly, majority of the population here is the follower of the religion Islam in which restricts to some extents spending of money by the women themselves. Finally the psychological side, it is deeply rooted both the mentality of male and female that female cannot properly handle the expenditures, she can take wrong decisions regarding this and again as she is not earning, her husband is earning so she has no rights of spending her husband's income. In this context, X_4 factor carries the value 4.12 about decision taking freedom regarding to purchase household equipment which is obviously high than the average empowerment value. This means that in the patriarchic society although women are empowered but this is not enough for taking important family decisions.

By applying the method to measure the empowerment index, the overall empowerment index is 3.66. The empowerment index for the respondents who are involved in agricultural activities is found as 3.56 and for the respondents who are involved in non-agricultural activities the empowerment index is 3.76.

Table 6.3: Women Empowerment Index

Type of the Empowerment	Average Empowerment
Agricultural Activities	3.56
Non-agricultural Activities	3.76
Average	3.66

The results (Table 6.3) clearly indicates the fact that average empowerment of the rural women respondents who are involved in non-agricultural activities is 3.76 which is quite high than the findings of another's. One thing should be cleared here that the present study is in the capital of Bangladesh and the rural women who are involved in different economic activities as agricultural activities and non-agricultural activities operating as empowerment get the highest facilities which may be in terms of communication, availability of bank or other loans, location advantages etc. They are doing income generating activities overcoming all kinds of odds and hustles. So this is obvious they are more empowered than other women who are not involved in the rural areas. But the thing is that in the empowerment scale it is not maximum and it is not enough today's world of hard and tough competition.

For assessing the status and position of the women entrepreneurs, individual index of all respondents is constructed in which lowest score is 3 and highest is 5, that means the index moves between 3 and 5. There are four randomly defined stages – vulnerable, moderate, quite high and high. In the vulnerable stage there are only 15 respondents out of 66 respondents which is around 23%. In the moderate stage there are highly empowered stage there are 48 respondents around 72%. In the quite high stage there are only 3 respondents around 5%. In the highly empowered stage there are 72%. Thus it is seen that large number of the rural women are in moderate empowerment groups. So it is clear that women increased the empowerment of women to a great extent.

Now, among the two types of the economic activities, the average empowerment of the respondents who are involved in non-agricultural activities is 3.76 which is the highest and much above the average of all respondents, where another average empowerment for the respondents who are involved in agricultural activities is the lowest as 3.56 scored by the rural women.

The following figure shows the indicators of the empowerment on which the measures of women empowerment through different economic activities depend.

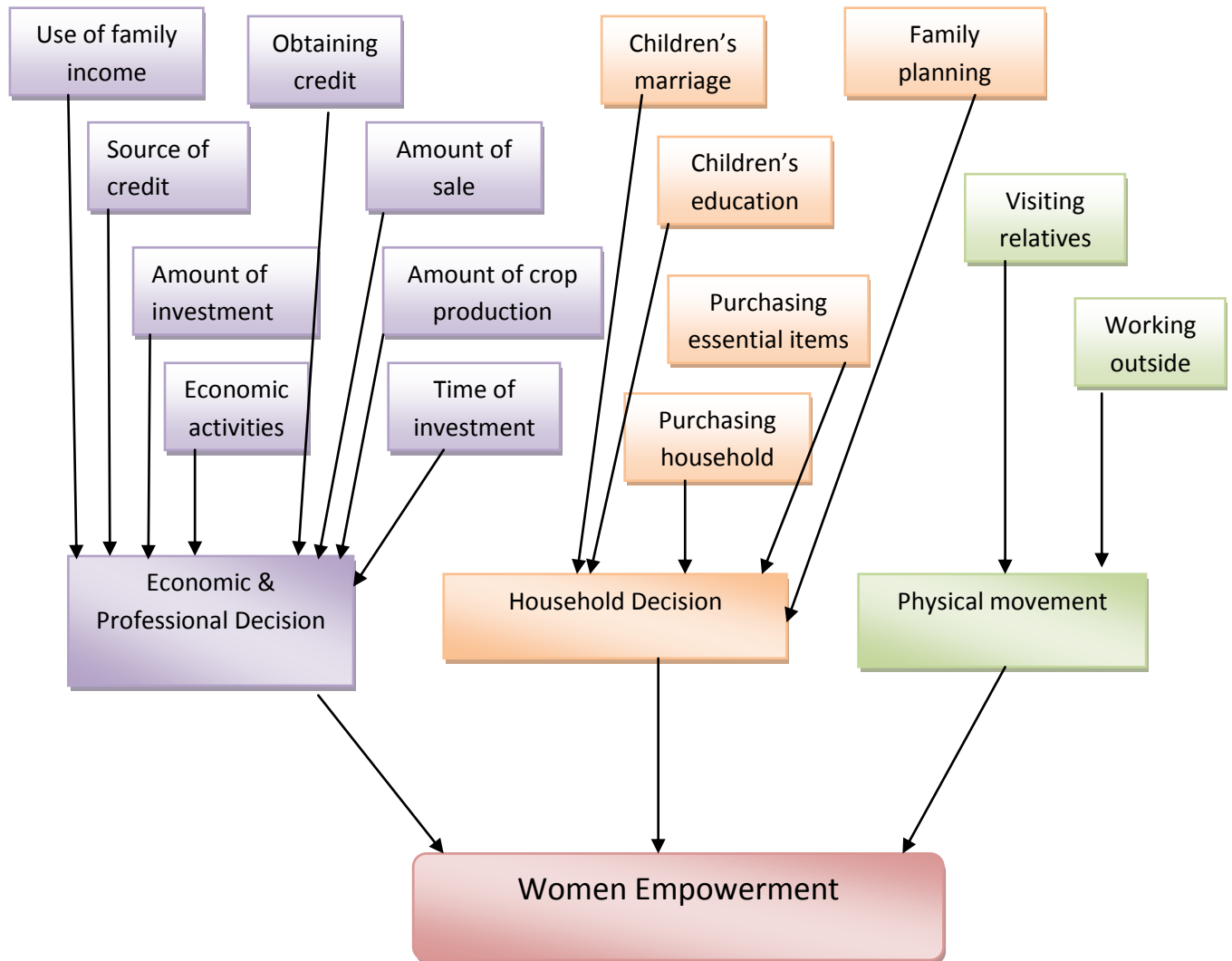


Figure 6.1: The conceptual framework of indicators of the women empowerment

The average result from the women empowerment index found as 3.66 which is defined as “Moderate Empowered”. From the study and data analysis, so it can be said that, there is still possibility to increase the women empowerment status in our country by providing them proper education, their rights, different opportunities, technical trainings with economic participation in different income generating activities.

Chapter Seven

Summary, Conclusion and Recommendation

7.1 Summary of the Study

Bangladesh is a country of limited natural resource but rich in human resource. Therefore turning the rural women participation in different economic activities is the most expecting issue from the view point of the policy initiators for the development of the country. In spite of existing higher social stratification, lack of strong financial support and other social barriers, women are now engaging in economic activities to be self-reliant. Rural women have not come into this suddenly. After suffering hundreds years of disgraces by the male counterpart in the families, societies, they felt the need for engaging in economic activities. When they started joining the work force at the beginning it was not easy for them, there were so many problems as,

- Facing different family and society negative bindings as well as troubles if the rural women go outside for work,
- Some others husbands were become over-egoistic and did not support them at all,
- Imposed unethical social and religion norms to create obstacles to the worker women,
- Lack of implementation of favorable rules and regulations for rural women empowerment,
- Patriarchic society create barriers, attitudes mostly towards the rural labour women,
- Long distance work place with unavailability transportation system,
- Low wage rate rather than the male person,
- Lack of proper trainings, technical knowledge and related supports,
- Unavailability of loans, credits, facilities and high rate of interest,
- Different conditional loans with the loan or credit sanctioning remain complex in procedure,
- Lack of proper aid, infrastructure facilities such as agricultural machinery, fertilizer, seed, insecticide availability, communication electricity, utility services etc.

At the edge of the 21th century the situation seems to be changed through the hard-working of the government, foreign donor agencies, working of the NGOs and most importantly the fearless, perseverance, firm attitude of the women of the country. Economic participation is one of the effective ways of empowering the women. Besides being challenging it offers some advantages also. For example, participation in different economic works can be successful with little formal education, from which girls are deprived of before, other kind of joining need along with education some preparations after their graduation which is not getting the rural women because of their marriage and household responsibilities at this stage, so the age criteria of recruitment is already expired.

7.2 Recommendation

However there still some problems are faces by the rural women empowerment which needs attention from the government along with various supporting activities of the society. There are some recommendations for improving the rural women participation in different economic activities of Bangladesh.

From the government:

- Favorable rules and regulations for rural women empowerment development need to be enforced.
- The ministry of women and child affairs and directorates of social affairs have to pay specific attention to this issue.
- Monitoring of the commercial banks and NGOs dealing with different credits and loans specifically for rural women should be easy to get and increased.
- Government should take necessary initiative to improve the infrastructure facilities such as transportation facilities, agricultural machinery, fertilizer, seed, insecticide availability, communication electricity, utility services (fuel, gas and water) etc.
- Training on different income generating activities or providing different technical knowledge for involving in different economic activities as agricultural and non-agricultural works. Different certified course procedure should be simplified.

- Supply chain management with providing product availability for consume and sell should be so activated that it becomes helpful for the rural women empowerment.
- Government should establish an information center for the rural women empowerment so that they can get easily the needed information related with their different economic activities as business or any other income generating activities.
- Establishing strong network among different institutions, NGOs and agencies involved in the development of the women in general and sharing their experiences.
- Government, different NGOs and other local agency should take step to reduce the social constrains like various customs related to the rural women life structure, religious constraints, eve teasing and family torturing.
- Government should ensure the secured environment for women empowerment and for whole female.

From the society:

- Social attitudes towards the rural women participation in different economic activities which sometimes act as barriers in this patriarchic society need to be changed.
- The support needed from the family members should be given to the women, for this strong social movement is necessary.

From the financial institution and banks:

- Banks, NGOs and other financial institutions can create different credits, loans, special package or separate facilities for the women empowerment.
- Women should be provided collateral free loan as they have no or little assets. The margin of security should also be liberalized.
- The procedures of sanctioning loans or credits should be simplified and loan application must be appraised as early as possible.

- The rate of interest for loans to working capital should be reduced and rebate should be allowed to encourage timely return of loan.
- One stop services should be created in the commerce ministry exclusively for the rural women for facilitating investment and business.

From the governmental and non-governmental training institutes:

- Effective Training programs are needed for women empowerment development. Most of the rural women use traditional manual training and skills in their income generating activities. Technology based training can play a role in increasing productivity, increasing the quality of output and saving time and money of women empowerment. Training should be given for women empowerment so that they can use technology effectively.
- The rural women need to up-to-date training for new products knowledge, development, better management of the undertaking and improving the quality of products and services.
- The rural women have little designing skills; they need good and marketable designing training, which should be organized by government, NGOs and others supportive institutions like ASA, RDRS, BRAC, IFMC, Polli Mohila Doridro Shomity etc.

These demands from the rural women empowerment are rational because they constitute almost fifty percent of the population of the country and their past struggle backwardness deserves more.

7.3 Conclusion

Based on household-level data collected in 2017 for this thesis paper, first depicts the status, patterns and trends in the rural women's different economic participation and secondly analyses the factors that impact the rural women participation and empowerment behind gender division of labor in rural Bangladesh. A women empowerment index is developed from the data on household decision-making in different spheres, and its relationship with women's participation is then explored.

The study confirms earlier findings that the rural women are segregated to home-based activities consisting of mainly domestic labor and less economic labor. In recent years, several changes are observed that have interesting policy implications. First of all, total burden of work for women has decreased mainly due to a reduction in domestic work. Secondly, women's participation in non-agricultural activities and in wage employment has declined with a corresponding increase in home-based activities. With the declining importance of crop agriculture, occupational structure in Bangladesh has become more diversified. However, economic development has affected men and women differently. While men leave agriculture and engage in non-farm activities women remain within the farm sector. Thirdly, there is substantial disparity in earnings of men and women in the labor market that may be explained by occupational segregation and low education of women. Male/female earnings gap is higher in agriculture than in non-agriculture, and is negatively related to education. The rural women earn less because they are mainly engaged in agricultural activities that require no education. The collected data was explored some findings why earnings gap is higher in agriculture is it due to low productive activities of the rural women or social norms discriminate against female workers? One positive feature in Bangladesh is that education is associated with lower earnings gap. The persistent gender division of labor in rural Bangladesh has been found to be associated with both economic factors (wage rates, access to production factors like land, micro credit, infrastructure etc.) and socio-cultural factors (norms and customs regarding women's mobility and gender role in production and reproduction). One of the main reasons behind low empowerment of women is the gender division of labor that keeps them segregated to home. Economic activities within the household have been found to have a weak impact on empowerment.

Two policy implications emerge from our study:

1. Promotion of female education to enable women to take part in market activities in the non-agricultural sector where gender disparity in earnings is less.
2. Investment in infrastructure that can facilitate women's mobility outside the household as well as can reduce the burden of domestic work. We have also observed in our study that men allocate more time in domestic work. Policy-oriented research is needed on this particular issue.

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গ্রামীণ অর্থনৈতিক কর্মকাণ্ডে নারীদের অংশগ্রহণের অবস্থাচিত্র ও এর প্রভাবঃ
বাংলাদেশের রংপুর জেলার একটি গবেষণা

১. নারী কৃষকের আর্থ সামাজিক অবস্থার বিবরণঃ

১. নাম:	ক্রমিক নং-	যোগাযোগ (মোবাইল):
২. ঠিকানা: গ্রাম: উপজেলা:		ইউনিয়ন: জেলা:
বিবরণ	উত্তর (কোড ব্যবহার করুন)	উত্তরের কোড
৩. ধর্ম		১=ইসলাম, ২=হিন্দু, ৩=খ্রিস্টান, ৪=বৌদ্ধ, ৫=অন্যান্য (নির্দিষ্ট করুন)
৪. বয়স		
৫. বৈবাহিক অবস্থা		১= বিবাহিত, ২= অবিবাহিত, ৩= বিচ্ছিন্ন, ৪=স্বামী পরিত্যক্তা, ৫= বিধবা
৬. শিক্ষাগত যোগ্যতা		০=লেখাপড়া জানেনা, ১=সাধারণ শিক্ষা, ২= প্রাথমিক শিক্ষা, ৩= এসএসসি, ৪= এইচএসসি, ৫=অন্যান্য (নির্দিষ্ট করুন)
৭. কোন এনজিও/সমিতি/সংস্থার সদস্য কি না		
৮. উত্তর হ্যাঁ হলে সংস্থার নাম ও পদবী		
৯. কোন প্রশিক্ষণে অংশগ্রহণ করেছেন কি না		
১০. উত্তর হ্যাঁ হলে প্রশিক্ষণের ধরণ		১=কৃষি সংক্রান্ত, ২=গবাদিপশু সংক্রান্ত, ৩=হাঁস-মুরগীপালন সংক্রান্ত, ৪=মৎস্যপালন সংক্রান্ত, ৫=অন্যান্য উল্লেখ করুন
১১. স্বামীর শিক্ষাগত যোগ্যতা (যদি বিবাহিত হয়ে থাকেন)		০=লেখাপড়া জানেনা, ১=সাধারণ শিক্ষা, ২= প্রাথমিক শিক্ষা, ৩= এসএসসি, ৪= এইচএসসি, ৫=অন্যান্য (নির্দিষ্ট করুন)
১২. স্বামীর পেশা (যদি বিবাহিত হয়ে থাকেন)		১= কর্মজীবী (নির্দিষ্ট করুন), ২=বেকার, ৩= ব্যবসায়ী, ৪= অবসরপ্রাপ্ত, ৫=অন্যান্য (নির্দিষ্ট করুন)
১৩. স্বামীর পেশার ধরণ		১=কৃষি কাজ, ২=ক্ষুদ্র ব্যবসা, ৩= ব্যবসা, ৪= চাকুরী, ৫= অন্যান্য (উল্লেখ করুন)
১৪. পরিবারের সদস্য সংখ্যা		পুরুষ=____, নারী=____, প্রাপ্তবয়স্ক=____, কিশোর- কিশোরী=____

২. জমি সংক্রান্ত তথ্য:

বর্ণনা	একক (ডেসিমেল/শতাংশ)
মোট পারিবারিক জমি	

৩.১ খাতওয়ারী আয়ের বিবরণ:

বিবরণ	মাসিক (টাকা)		বাৎসরিক (টাকা)	
	পারিবারিক	নিজ	পারিবারিক	নিজ
জমি থেকে				
পুকুর থেকে				
চাকুরী থেকে				
ব্যবসা থেকে				
ঘর ভাড়া থেকে				
বাগান থেকে				
পশু সম্পদ থেকে				
দৈনিক শ্রমিক হিসেবে				
মাছ ধরা থেকে				
কাঠ সংগ্রহ থেকে				
মধু সংগ্রহ থেকে				
শামুক ও অন্যান্য সংগ্রহ থেকে				
অন্যান্য উৎস থেকে (উল্লেখ করুন)				
মোট				

৩.২ পারিবারিক ব্যয়ের খাতসমূহ:

বিবরণ	মাসিক (টাকা)		বাৎসরিক (টাকা)	
	পারিবারিক	নিজস্ব আয়হতে	পারিবারিক	নিজস্ব আয়হতে
খাদ্য ক্রয় বাবদ				
ফসল উৎপাদন				
মৎস্য চাষ				
পশু-পাখি পালন				
গৃহস্থলী খরচ বাবদ				
বস্ত্র ক্রয় বাবদ				
শিশু শিক্ষা খরচ বাবদ				
চিকিৎসা ব্যয় বাবদ				
অন্যান্য (উল্লেখ করুন)				
মোট				

৩.৩ সঞ্চয়ঃ

বিবরণ	মাসিক (টাকা)		বাৎসরিক (টাকা)	
	পারিবারিক	নিজস্ব আয়হতে	পারিবারিক	নিজস্ব আয়হতে
সমিতি				
নিজ				
ব্যাংক				
অন্যান্য				

৪. কাজ ও মুজুরী – শ্রমিক সংক্রান্ত তথ্য (একাধিক উত্তর হতে পারে):

বিবরণ	কোড উল্লেখ করুন	কোড
ক) কাজের ধরণ		১=কৃষি, ২= অকৃষি, ৩=উভয়ই
খ) কাজের সময়		১=পূর্ণকালীন, ২=খন্ডকালীন
গ) কাজের স্থান		১=নিজ বাড়ীতে, ২=বাহিরে, ৩=উভয়ই
ঘ) বাহিরে কাজের ধরণ		১=কৃষিকাজ, ২=পশুপালন, ৩=হাঁস- মুরগী খামারে কাজ, ৪=মৎস্য খামারে কাজ
ঙ) মুজুরী (টাকা)	দৈনিক (টাকা), সাপ্তাহিক (টাকা) মাসিক (টাকা), বাৎসরিক (টাকা)	
চ) লিঙ্গভেদে মুজুরীর বৈষম্য	দৈনিক: পুরুষ.....(টাকা), নারী(টাকা) সাপ্তাহিক: পুরুষ.....(টাকা), নারী(টাকা) মাসিক: পুরুষ.....(টাকা), নারী(টাকা) বাৎসরিক: পুরুষ.....(টাকা), নারী(টাকা)	
ছ) কাজ পেতে সমস্যা হয় কি না?		১=হ্যাঁ, ২= না
জ) হ্যাঁ হলে কারণ উল্লেখ করুন		১=প্রয়োজনমত কাজের অভাব, ২=নিরাপত্তাহীনতা, ৩=কর্মস্থানের দূরত্ব, ৪=অন্যান্য (উল্লেখ করুন)
ঝ) বাড়ী হতে কর্মস্থানের দূরত্ব		কিলোমিটার
ঞ) দূরত্ব এককিলোমিটার থেকে বেশী হলে কর্মস্থলে যাবার সময় যানবাহনের ধরণ		১= পায়ে হেঁটে, ২= রিক্সা, ৩= বাস ৪= টেম্পু, ৫= ভ্যান, ৬= অন্যান্য

৫. ঋণ সংক্রান্ত তথ্যের বিবরণঃ

বিবরণ	কোড উল্লেখ করুন	কোড
ক) এলাকায় ঋণের সুবিধা আছে কি না?		১=হ্যাঁ, ২= না
খ) উত্তর হ্যাঁ হলে কি ধরণের সুবিধা		১=ব্যাংক, ২=এনজিও, ৩=মহাজন

বিবরণ	কোড উল্লেখ করুন	কোড
গ) ঋণ প্রদানের শর্ত		১=বন্ধক, ২=অন্যের মৌখিক জামানতে, ৩=যৌথ জামানত, ৪=অন্যান্য (উল্লেখ করুন)
ঘ) ঋণের পরিমাণ (টাকা)		
ঙ) ঋণের কিস্তির পরিমাণ	সাপ্তাহিক মাসিক বাৎসরিক	
চ) সুদের হার (শতকরা %)		
ছ) আপনি কতটি উৎস হতে ঋণ নিয়েছেন?		
জ) উৎসের নাম ১= ২= ৩=	সাপ্তাহিক মাসিক বাৎসরিক	
ঝ) আপনার ঋণ ব্যয়ের খাত		১=পশু-পাখি পালন, ২=গবাদিপশু পালন, ৩=ক্ষুদ্র ব্যবসা, ৪=নার্সারী, ৫=ধান অথবা অন্য শস্য চাষ, ৬=শাক-সবজি চাষ, ৭=মৎস্য চাষ, ৮=সেলাই মেশিন ক্রয়, ৯=অন্যান্য (উল্লেখ করুন)
ঞ) ঋণের অর্থ ব্যয়ে আপনার পূর্ণ স্বাধীনতা আছে কি না?		১=হ্যাঁ, ২= না
ট) উত্তর না হলে কে বাধা দেয়?		১=স্বামী, ২=পিতা, ৩=মাতা, ৪=ভাই, ৫=শ্বশুর/শ্বাশুড়ী, ৬=দেবর/ভাসুর, ৭=বোন/ননদ, ৮=অন্যান্য (উল্লেখ করুন)

৬. কৃষিতে নারী ক্ষমতায়ন সূচকঃ

সিদ্ধান্ত গ্রহণের কোডসমূহ: ১=পরিবারের অন্য সদস্য সিদ্ধান্ত নেয়, ২=পরিবারের অন্য সদস্য/স্বামী সিদ্ধান্ত নেয় আলোচনা ছাড়া, ৩=পরিবারের অন্য সদস্য/স্বামীর অনুপস্থিতিতে নিজেই সিদ্ধান্ত নেয়, ৪=যৌথ সিদ্ধান্ত, ৫=নিজে সিদ্ধান্ত নেয়

কৃষি সংক্রান্ত সূচক	উত্তর	অকৃষি সংক্রান্ত সূচক	উত্তর
ক) জমি চাষ (চাষের পদ্ধতি, চাষের সময় নির্ধারণ, চাষের জমি নির্বাচন ইত্যাদি)		ক) জমি ক্রয়/বিক্রয়	
খ) ফসলের জাত নির্বাচন		খ) জমি বর্গা/বন্ধক	

কৃষি সংক্রান্ত সূচক	উত্তর	অকৃষি সংক্রান্ত সূচক	উত্তর
		দেওয়া/নেওয়া	
গ) ফসল উৎপাদন		গ) ঋণ নেওয়া	
ঘ) কৃষি উপাদান ক্রয় (সার, কীটনাশক ইত্যাদি)		ঘ) ঋণের অর্থ ব্যবহার	
ঙ) উৎপাদিত শস্য ভোগ		ঙ) গৃহস্থলীর জিনিষপত্র ক্রয়	
চ) উৎপাদিত শস্য বিক্রয়		চ) পারিবারিক আয়খরচ করার সিদ্ধান্ত গ্রহণ	
ছ) গবাদি পশু ও হাঁস-মুরগী পালন		ছ) নিজের আয়খরচ করার সিদ্ধান্ত গ্রহণ	
জ) বাড়ীর আঙ্গিনায় সবজী বাগান/বাগান		জ) শিশুদের শিক্ষা	
ঞ) শস্য সংগ্রহ উত্তর কার্যা বলী		ঞ) ছেলে-মেয়ের বিবাহ	
চ) কৃষি যান্ত্রিকীকরণ		ট) পরিবার পরিকল্পনা সংক্রান্ত সিদ্ধান্ত	
		ঠ) ভ্রমণ/বিনোদন (সামাজিক ও সাংস্কৃতিক অনুষ্ঠানে অংশগ্রহণ)	
		ড) অর্থ ব্যবস্থাপনা	
		ণ) নির্বাচনে ভোট দেওয়া	

৯. ঋণ গ্রহণ সংক্রান্ত উত্তরদাতার অধিকারঃ

ঋণের উৎস	বিগত ১ বছরে আপনার পরিবারে কেউ ঋণ গ্রহণ করেছে কি না?	ঋণ গ্রহণের সিদ্ধান্ত কে নিয়েছে?	ঋণের টাকা খরচের সিদ্ধান্ত কে নিয়েছে?
ক) এন.জি.ও	১=হ্যাঁ, ২=না, (যদি উত্তর না হয় তবে পরবর্তী প্রশ্নে চলে যান) ৩=জানিনা	১= নিজ, ২= স্বামী ৩= অন্য সদস্য, ৪= অন্যান্য	১= নিজ, ২= স্বামী ৩= অন্য সদস্য, ৪= অন্যান্য
খ) মহাজন	১=হ্যাঁ, ২=না, (যদি উত্তর না হয় তবে পরবর্তী প্রশ্নে চলে যান) ৩=জানিনা	১= নিজ, ২= স্বামী ৩= অন্য সদস্য, ৪= অন্যান্য	১= নিজ, ২= স্বামী ৩= অন্য সদস্য, ৪= অন্যান্য
গ) ব্যাংক	১=হ্যাঁ, ২=না, (যদি উত্তর না হয় তবে পরবর্তী প্রশ্নে চলে যান) ৩=জানিনা	১= নিজ, ২= স্বামী ৩= অন্য সদস্য, ৪= অন্যান্য	১= নিজ, ২= স্বামী ৩= অন্য সদস্য, ৪= অন্যান্য
ঘ) আত্মীয়-স্বজন	১=হ্যাঁ, ২=না, (যদি উত্তর না হয় তবে পরবর্তী প্রশ্নে চলে যান) ৩=জানিনা	১= নিজ, ২= স্বামী ৩= অন্য সদস্য, ৪= অন্যান্য	১= নিজ, ২= স্বামী ৩= অন্য সদস্য, ৪= অন্যান্য

১০. কৃষি কাজ করতে গিয়ে নারীরা যে সকল সমস্যার সম্মুখীন হয়ঃ

মতামতের ধরনের কোড: ১=বেশী, ২=মোটামুটি, ৩=কম

কৃষি সংক্রান্ত সূচক	উত্তর	অকৃষি সংক্রান্ত সূচক	উত্তর
ক) কৃষি পদ্ধতি সম্পর্কে জ্ঞান কম		ক) কাজের যাবার সময় নিরাপত্তার অভাব (হয়রানী, উত্যক্ত করা)	
খ) প্রশিক্ষণ সুবিধা কম		খ) কাজের স্থানে নিরাপত্তার অভাব (কম বেতন, শারীরিক নির্যাতন, বেশী কাজের চাপ, অসহনীয় আবহাওয়া যেমন-খুব গরম কিংবা ঠান্ডা, অসুস্থতা)	
গ) পুঁজির অভাব		গ) সামাজিক বাধা (নীতিবোধ, মূল্যবোধ, প্রভাবশালী বা ধর্মীয় নেতাদের বাধা/ফতোয়া)	
ঘ) বাজারজাতকরণ করার সুবিধা কম		ঘ) পরিবারের সদস্যদের বাধা/অসহযোগিতা (স্বামী, শ্বাশুড়ী, অপ্ৰাপ্তবয়স্ক শিশুর যত্ন, অন্যান্য)	

কৃষি সংক্রান্ত সূচক	উত্তর	অকৃষি সংক্রান্ত সূচক	উত্তর
ঙ) কৃষি সম্প্রসারণ কর্মকর্তা/কর্মচারীদের সাথে যোগাযোগ করার সুবিধা কম			
চ) অন্যান্য মহিলাদের সাথে সমন্বয় কম			
ছ) কৃষি সংক্রান্ত সচেতনতা কম			
জ) কৃষি উপাদানের প্রাপ্যতা কম			
ঝ) বৈরী আবহাওয়া			
ঞ) অন্যান্য (উল্লেখ করুন)			

১১. সমস্যা দূরীকরণে অংশগ্রহণকারীদের মতামত

ক) প্রশিক্ষণ সুবিধার ব্যবস্থা করা।
খ) স্বল্পসুদ অথবা বিনা সুদে ঋণের ব্যবস্থা করা।
গ) ক্ষুদ্র কৃষি ব্যবসা উদ্যোক্তা প্রশিক্ষণ।
ঘ) কৃষি পণ্য প্রক্রিয়াজাতকরণের প্রশিক্ষণ।
ঙ) কৃষি সম্প্রসারণ কর্মকর্তাদের সহযোগিতা বৃদ্ধি।
চ) মহিলা কৃষি সমন্বয় তৈরী ও সচেতনতা বৃদ্ধি।
ছ) অন্যান্য (উল্লেখ করুন)

সাক্ষাৎকার গ্রহণকারীর নাম:

স্বাক্ষর:

তারিখ: