

## Factors Affecting the Extent of Economic Empowerment of Women in Farm Households: Experiences from Rural Bangladesh

*The study identifies gender stereotypes, examines the level of women's economic empowerment at the household level, and explores the influence of factors on it. Data were collected from 159 randomly selected farm women using both qualitative and quantitative survey methods between January and March 2007 from three villages of the Mymensingh District of Bangladesh. Four key informants (2 local leaders and 2 development personnel) were questioned to elicit views in the light of boosting women's empowerment. Five constructs of empowerment covering 30 indicators were aggregated together to develop a cumulative economic empowerment index (CEEI) to obtain multidimensional views of women's empowerment. The findings show that there were some prejudices against women in allocating divisions of labour and access to education, food, property, decision-making and institutions. The distribution of the CEEI demonstrates that the majority of the respondents (86%) had a low to moderate level of empowerment. A multiple regression analysis showed positive significant effects of education, training, media contact and freedom of mobility on women's CEEI, while domestic abuse restrained*

*it. It is concluded that interventions by development agencies in co-ordination with the local community was necessary to attain women's self-reliance in the study area. Development actors can undertake some core strategies to enhance women's level of awareness, knowledge, skills, and productive resources through providing training, loans, and information. To change traditional beliefs, it is important to create awareness of various gender issues amongst rural people through different methods and media.*

### BACKGROUND

Extreme poverty and widespread inequality between men and women are strong impediments to democracy and development. Gender equality is an important factor in the development process and empowering women can redress gender inequalities to a certain extent (Galab & Reddy, 2006). Women's well-being and empowerment is a vital issue all over the world and it also underlies achievement of the Millennium Development Goals (MDGs). The issue of economic empowerment is given paramount importance by political thinkers, social scientists, reformers, women activists, politicians, academicians, and administrators (Bakshi *et al.*, 2003). The declaration of the Asia-Africa Forum in Bangkok in July 1997 emphasized plans for the economic empowerment of women in the Asian and African regions by developing skills, capacities, and

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productivity as key to upright their positions in the family and society.

Bangladesh is known as one of the poorest countries in South-Asia as well as on the globe. Chronic poverty is the major obstacle to economic growth. The total population of the country is about 153.3 million (2005 estimation), of which approximately half are females. With a per capita income of 423.00 USD an estimated 49.8 percent of the population are live below the national poverty line and 41.3 percent are living in absolute poverty, earning 1 USD per day or less (UNDP, 2007). The level of poverty is closely linked to the level of socio-economic, political, and psychological deprivation and to the nature of inequality prevailing in the country. It is difficult to ascertain the exact number of women living in poverty because the available statistics are gender-blind. However, poverty of women in Bangladesh is visible mainly in their low levels of education, unpaid or lower paid work and inequitable income. The female literacy rate in Bangladesh is 40.8% while the male literacy rate is 53.9%. The female income (PPP USD 1282.00) is much lower than the male income of PPP 2792.00 USD (UNDP, 2007). Women's income-poverty is linked to unpaid work, as most of the women work in family enterprises without pay.

The labour force in Bangladesh is distributed disproportionately along gender lines. Women's employment opportunities remain restricted because of rigidities in the division of labour, which inhibits the participation of female workers both in urban and rural areas. A comparison of the female and male labour force in agriculture provides a ratio of 1.18:1 for females and males. This indicates that 18% more females are involved in this sector compared to males (predominantly working in lower paid or unpaid family work). In the industrial sector, the female-male ratio is 1.5:1. Female participation is lower (female-male ratio 0.60:1) than male participation in services (UNDP, 2007). Other indicators related to gender disparities also prove that Bangladeshi women are economically and socially disadvantaged. Both government and non-government organizations are aware of the problems of women and have successfully employed many

women development workers who are delivering services to society. However, discrimination also exists in the informal and private sectors, as women receive lower payments even in undertaking work identical to that of men. Social scientists perceive that poverty, patriarchal values, lack of women's participation in decision-making processes, and lack of women's organizational activities are the factors mostly responsible for gender discrepancy in the labour market.

#### *Rural women in Bangladesh*

The majority of the women (80%) live in rural areas of Bangladesh and are the backbone of the rural economy (BBS, 2006). They are actively involved in the production of food crops, raising livestock, poultry, and in post-harvest operations. They also participate in non-agricultural activities like knitting, net-making, tailoring, making jute and cane handicrafts, embroidery work and, petty businesses (Mahtab & Chowdhury, 2002). Rural women potentially contribute a large proportion of the household income.

Women in rural areas face multiple constraints, most of which originate mainly from cultural factors. They are handicapped by entrenched gender hierarchies, religious discrimination, and a disproportionate allocation of resources. In the fabric of strong patriarchal social settings, the gendered division of labour traditionally allocate to women the drudgery of household work. Rural women suffer from poverty due to lower socioeconomic status and are economically dependent on men for the basic necessities of life (Siddique, 1998). Consequently, they suffer from different types of powerlessness in social and economic spheres of life, which are reflected in their meagre incomes, low access to different resources, minimal control over personal assets, low participation in rural development programmes and little awareness of legal rights. These factors intensify the epidemic of poverty and vulnerability in rural areas. It is obvious that rural poor women are in the worst condition. To overcome these constraints, the government of Bangladesh has undertaken many strategies, including the use of quotas in appointing women in

government administration, public services, and local government. For poor women, micro-credit, savings plans, vocational training programmes are specifically provided by the government and non-government organizations aimed at women's economic advancement. However, the development practitioners have not yet widely extended activities to cater for the large number of rural women and so their status in society remains low throughout the life cycle. To overcome this crisis, empowering rural women should be priority area for any development strategy and programme in Bangladesh.

This study was formulated to examine the critical condition of farm women within the household domain by addressing the following objectives: a) to identify the gender stereotypes existing in the rural community; b) to examine the extent of farm women's economic empowerment and c) to explore the factors that have impacts on farm women's economic empowerment.

#### THEORETICAL PERSPECTIVES

Empowerment is a complex phenomenon and the meaning varies depending on the socio-cultural as well as political contexts. The term 'empowerment' is more relevant when used in reference to marginalized groups that are persons who are poor, powerless or oppressed in society. According to Batliwala (1994), women's empowerment is the process and the outcome of the process, by which women gain greater control over material and intellectual resources that challenge the patriarchal ideology and the gender based discrimination against women in all the institutions and structures of society.

Empowerment is a multidimensional concept and hence cognitive, psychological, economic, and political dimensions of empowerment are requisites to cover the full meaning (Stromquist, 1995). Malhotra *et al.* (2002) synthesize some indicators to define economic empowerment at the household level, which are as follows: women's control over income, relative contribution to family support, access to land and control over family resources.

Economic empowerment generally means the ability of an individual to expand choices and capacities for self-reliance. It can be achieved by increasing personal income, wage, employment, savings, investment, asset and bargaining capacity (Mayoux, 2005). The economic dimension of empowerment is the centre of the empowerment process. In this study, the farm women's economic empowerment was defined as a composite of contributions to the household economy, access to institutional resources, ownership of productive assets, participation in economic decision-making, and awareness of gender issues.

It was assumed that various socioeconomic-demographic factors influence farm women's economic empowerment within the household. Five key variables, such as education, training, media contact, freedom of mobility and domestic abuse were identified to explore the effect on women's empowerment. Parveen(2005) found that formal and non-formal education, media exposure and spatial mobility of rural women contributed positively to enhance the level of empowerment. Education enhances women's positions through decision-making autonomy, control over resources, and marital closeness (Jejeebhoy, 1996; Kishor & Gupta, 2004). It was also found that the greater mobility of women influenced them to participate in population education and family planning activities (Akter *et al.*, 2001).

There are some prerequisites like vocational education, credit and capacity building necessary for attaining rural women's economic empowerment and overall well-being. The prerequisites for empowerment and overall well-being were found by reviewing the available literature. These are presented in Table 1 along with the empowerment outcomes.

From the information depicted in Table 1, it is concluded that to access productive resources that foster and support the process of women's economic empowerment, development interventions are necessary (Oxaal, 1997). It is also equally important to meet not only the practical needs of women but also strategic needs (e.g. capacity building) in transforming the individual, the group, and the

TABLE 1. PREREQUISITES FOR ENHANCING FARM WOMEN'S EMPOWERMENT AS FOUND IN LITERATURE

Prerequisites	Women's empowerment outcomes
Training and micro-credit	<ul style="list-style-type: none"> <li>- Increased efficiency, capacity and productivity that enabled women to participate in income earning activities, accumulate assets and savings, create successful enterprises and reduce vulnerability in the household (Tripathy and Mohanty, 2005).</li> <li>- Acquired positive self-perceptions of abilities (Ahmed, 2002).</li> <li>- Strengthened women's economic roles, increasing the ability to contribute income to family that gives them experience and self-confidence in the public sphere, a higher status, and increased standard of living (Bakshi <i>et al.</i>, 2003; Ramanjaneyulu, 2006).</li> <li>- Earned capacities to overcome gender-specific constraints and gained greater self-reliance (Carr <i>et al.</i>, 1997; Oxaal, 1997).</li> </ul>
Technology and extension services	<ul style="list-style-type: none"> <li>- Gained awareness, knowledge and skills of using various technologies and access to them through training, facilitation, and networking (Jiggins <i>et al.</i> 1997).</li> <li>- Obtained better output and higher profits, reduced workload and ensured food security by using modern farming techniques (Pinstrup-Andersen, 2001).</li> </ul>
Women's self-help groups or cooperatives	<ul style="list-style-type: none"> <li>- Gained more access to productive resources to engage in economic activities and control over economic resources (Sidhu &amp; Kaur, 2006).</li> <li>- Promoted and reinforced solidarity to upgrade the position of women in society by networking, lobbying, participating in decision making and changing gender stereotypes and became economically and socially independent (Anand, 2002; Sidhu &amp; Kaur, 2006).</li> </ul>
Self employment	<ul style="list-style-type: none"> <li>- Enabled women in a better access to basic needs and make important contribution to household decision making (Parvin <i>et al.</i>, 2004).</li> <li>- Gained independence from male dominance in the home and the workplace and from the collective male control of the social welfare system (Raheim and Bolden, 1995).</li> </ul>

environment (Batliwala, 1995). It was hypothesized in this study that farm women's economic empowerment could be increased through cognitive interventions by development agencies that take into account socio-economic and cultural factors influencing empowerment at the household level. This will potentially improve indicators of gender equality in the rural community overtime through farm women's enhanced self-reliance, accumulated assets, and improved domestic power relations.

## METHODS

### *Area of the study and sampling procedure*

The study was conducted in three purposively selected villages, namely *Boyra*, *Sutiakhali*, and *Daribhabakhali* of Mymensingh district in Bangladesh. Random sampling was used to select 159 (53 from each village) farmers' wives from different farm households. Data were collected using both quantitative and qualitative methods. Before using these methods, both structured and semi-structured questionnaires were designed in accordance with the objectives of the study. First, a rapid rural appraisal

(RRA) was conducted through informal discussions with development agents and key persons of these three villages to get information about the village profile and to identify gender stereotypes. Then, three group discussions (each group contained 10 women) were conducted separately in these villages that revealed gender stereotypes, economic empowerment indicators, profiles of the respondents, and profiles of the households. The research instrument was refined on the basis of these qualitative data. The instrument was pre-tested with 24 respondents (8 in each village) and necessary amendments were made accordingly. The survey was conducted with 159 respondents through personal interviews using the refined questionnaire from January to March 2007. Four key informants (2 local leaders and 2 development personnel) were questioned to elicit views about farm women's economic empowerment and to find various influential factors of empowerment. To supplement primary data, secondary data was collected from different relevant sources. Descriptive statistics, such as frequency, mean, percentage, range, rank, and category were carried out to scientifically analyze and interpret the data.

TABLE 2. OPERATIONAL DEFINITIONS OF SELECTED CHARACTERISTICS OF THE RESPONDENTS

Characteristics	Operational definitions
Education	Formal schooling of the respondents in years.
Training	Participation of a respondent in any skill development training programme.
Media contact	Extent of contacts made by a respondent in a given period of time with five information media, such as NGO workers, extension workers, group discussions, radio, and television.
Freedom of mobility	Extent of the physical movement of a respondent (travel or visits) to four distant places with permission of the spouse or senior members of the household. These places are the house of the relatives, health centre, local town and crop field.
Domestic abuse	Physical or mental abuse by a respondent's husband or any member of her household.

TABLE 3. OPERATIONAL DEFINITIONS OF FARM WOMEN'S ECONOMIC EMPOWERMENT CONSTRUCTS

Empowerment constructs (measuring unit)	Operational definitions
Involvement in economic activities (scores using 4-point scale)	Extent of involvement of a farm woman in 8 subsistence economic activities included crop cultivation, homestead gardening, livestock rising, poultry rising, fish culture, paid work, petty trade and handicraft production.
Access to institutional resources (scores using 4-point scale)	A farm woman's opportunity to benefit from 6 resources including vocational education, micro-credit, suitable technology, extension services, community-based organizations, and income generating employment.
Ownership of productive assets (in terms of money)	A farm woman's ability to control current personal assets and enjoy the benefits accruing from 5 productive assets including land, cattle, goat, poultry, and cash savings.
Participation in economic decision-making (scores using 4-point scale)	A farm woman's ability to undertake and execute decisions of 6 items including allocating resources, purchasing essential items, children's development, utilization of financial resources, selling or purchasing of items for production, and land acquisition.
Awareness of gender issues (scores using 4-point scale)	A farm woman's ability to express opinions with regard to 5 crucial discriminatory issues existing in the rural household including traditional gender role, educational inequality, land ownership, traditional beliefs, and wage differentiation.

#### *Independent variables of the study*

Five important characteristics of farm women were selected to analyze the level of economic empowerment in this study. The operational definitions are presented in Table 2.

#### *Economic empowerment constructs*

This study selected five constructs of women's empowerment relating to economic aspects, which covered a wide range of attributes. These constructs are presented in Table 3 along with the operational definitions.

#### *Measurement of cumulative economic empowerment index (CEEI)*

The CEEI was developed using a composite of five

empowerment constructs. Five categories (e.g. 1 = very low, 5 = very high) were made on the basis of the total obtained score for each empowerment construct from 159 respondents. A total of 30 attributes were added together to develop the farm women's CEEI in order to understand different aspects of economic empowerment. The CEEI index score varied from 3 to 17, where 3 was the lowest level of economic empowerment and 17 was the highest level of economic empowerment. Many researchers have developed similar cumulative indices to measure empowerment (Hashemi *et al.*, 1996; Amin *et al.*, 1998; Kishor, 2000; Jejeebhoy, 2000; Moser, 2003). Before adding 30 attributes, internal reliability was assessed using Cronbach's coefficient alpha to justify that the scale items are relatively free of measurement errors.

BOX 1: IDENTIFIED PREJUDICES AGAINST FARM WOMEN (BASED ON FGDS, N = 21 AND RRA)

- Domestic work is women's obligatory work and responsibility
- Women are less competent than men in the work place
- Men can support the family economically and have higher dignity and power
- Sons are given priority over daughters for education, food, and health care
- A son is more important than a daughter because they can support old parents and maintain the family lineage
- Girls are not allowed to transfer land from biological families after marriage
- It is disgraceful for a woman to present themselves in public meetings without veils
- Women are not allowed to have meals earlier than men
- Blame goes to a woman who gives birth only to female children
- Widows must wear white or light coloured dresses and live a simple life style
- Wives must be obedient to husbands because a woman's paradise is at the feet of her husband
- A growing bride must have good physical appearance (especially a fair complexion)
- Payment of dowry is necessary for a daughter's marriage

A stepwise multiple regression analysis was conducted to identify an initial set of potentially significant explanatory variables and to determine the predictive power of the changes in the CEEI in response to changes in explanatory variables. This tool helps to add the most significant variables for those with the highest coefficient of determination ( $R^2$ ). Four main criteria, namely normality test, homoscedasticity, no multicollinearity and no correlation of errors were fulfilled in performing this regression analysis.

RESULTS AND DISCUSSION

*Identification of prejudices against farm women*

The lives of women in patriarchal social settings are constrained by the norms, beliefs, customs and values through which gender are differentiated by the society (Kabeer, 2000). It has remained firmly rooted in this society that women should be veiled, submissive, and domestic, while men should be physically active, authoritative, and outgoing. A step was taken to explore such prejudices, traditional beliefs, attitudes, and norms that foster in the reinforced discrimination and violence against women. From the information presented in Box 1, women were discriminated in access to education, food, property, freedom of mobility, and economic opportunity.

They were less valued as person especially when they had a non-fair complexion, had given birth to only female children and also on becoming widows. This discrimination is underscored by accom-

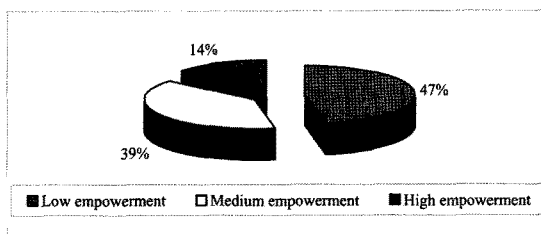


FIGURE 1. DISTRIBUTION OF FARM WOMEN ON THE BASIS OF THEIR CEEI

panying superstitious beliefs, customs, and male resistance. Such discrimination is an obstacle to women's advancement and necessary interventions are needed to combat identified stereotypes.

*Extent of economic empowerment*

The distribution of CEEI depicted in Figure 1 indicates that about half of the women (47%) fell under the low economic empowerment category (index range 3-9), 39 percent in the medium category (index range 9-13), while 14 percent of them belonged to a high economic empowerment level, with a range of values from 13 to 17 in the index.

The economic empowerment of the majority of the respondents (86%) was limited to the low and medium levels. This calls for efforts in enhancing farm women's empowerment to satisfactory levels.

*Factors affecting economic empowerment of farm women*

The results of the stepwise multiple regression analysis presented in Table 4 show that education had a significant contribution ( $B_1 = 0.17$ ) to women's CEEI. For an example, education could add 0.51

TABLE 4. FACTORS CONTRIBUTING TO FARM WOMEN'S ECONOMIC EMPOWERMENT (STEPWISE REGRESSION)

Independent variables (scores)	Dependent variable: Cumulative Economic Empowerment Index (CEEI)			
	Unstandardized coefficients (B <sub>i</sub> )	Standardized coefficients (β <sub>i</sub> )	t-value	Significance level
Constant	6.35		9.88	.00
Education (score in years)	0.17	0.19	3.28	.00
Training (dummy)	1.08	0.17	3.13	.00
Media contact (score)	0.11	0.28	4.84	.00
Freedom of mobility (score)	0.81	0.49	8.99	.00
Domestic abuse (dummy)	-2.15	-0.33	-6.07	.00

n = 159, Adjusted R<sup>2</sup> = 0.54; F = 38.31 (Significance at 1% level)

BOX 2. SUGGESTIONS BY KEY INFORMANTS ON HOW TO ENHANCE FARM WOMEN'S ECONOMIC EMPOWERMENT

- Increased women's income by providing vocational education, inputs at low cost and loans for agricultural and non-agricultural production
- Enhancing activities of NGOs
- Strong commitment by the government to ensure women's inheritance property rights
- Formation of rural institutions to increase women's business skills, savings facilities and legal aid

units to the CEEI considering a women's average level of 3 years of education found in this study. Training also added 1.08 units to the CEEI, which might be especially important for income generation. The exposure of the respondents with the media had a positive significant effect on empowerment (B<sub>3</sub> = 0.11).

The media contact of the women brought an opportunity to increase approximately 1.3 units of empowerment (considering observed mean value of 12). The freedom of mobility of the women had a positive effect (B<sub>4</sub> = 0.81) on CEEI. This means that the average score of 5 in social mobility could lead to an approximate increase of 4 units of empowerment. As expected, domestic abuse (B<sub>5</sub> = -2.15) had a significant negative impact on CEEI. The presence of this evil could cause a heavy decline in the CEEI to the magnitude of 2, which is substantial compared to the gain in empowerment by education and media contact (1.81 units).

The adjusted R<sup>2</sup> of 0.54 signified that included independent variables explained a 54% variation in the farm women's economic empowerment. Other factors like religious mindedness, superstition, early marriage, dowry, and composite family may contribute to women's economic empowerment but these were not considered in this study.

*Expert views of key informants*

Based on personal interviews with local community leaders and development personnel, it was explained that the empowerment of farm women was blocked by some socio-cultural barriers like illiteracy, early marriage, dowry, negative male attitudes towards women, and limited participation in community development programmes. To overcome these impediments, some suggestions were made by the leaders of both gender and these are presented in Box 2.

SUMMARY

Based on the significant empirical results of the study, the following findings were summarized.

There are some prejudices against women in the division of labour, in distribution of household resources (e.g. education, food, cloth, health care, land, and domestic power) and in imposition of special norms for the marriage of daughters, widows, and women with only daughters.

By estimating the women's CEEI, it was evident that the majority of them had low to moderate levels of economic empowerment.

The step-wise multiple regression analysis showed that education, training, media contact, and freedom of mobility had significant positive influences on women's economic empowerment while domestic abuse restrained it.

## CONCLUSION AND STRATEGIC INTERVENTIONS

The empirical results and stated opinions of local leaders supported the conclusion that interventions by the development agencies are necessary to facilitate women's empowerment in the study area. To promote the level of economic empowerment of farm women at the household level, the following strategic measures are suggested by the researcher.

To address gender based prejudices and discriminations and change the mindset of the rural people, it was necessary to educate them through rural community initiatives in cooperation with different development agencies.

To stop the increase in domestic violence against farm women, important information should be disseminated through different media in order to create awareness amongst rural people on negative impacts of such violence and stringent measures should be enacted. Initiatives taken by the Union Council (administrative body of local government) can strengthen the operations of the 'Family Court' to reduce domestic violence.

To enhance the level of farm women's economic empowerment, vocational education should be provided to enhance their livelihood skills and provision of productive resources like micro-credit for income generation and assets for increased participation in economic decision-making is crucial.

The government and development agencies should seek to establish and strengthen cooperatives or self-help groups for women to generate meaningful participation in different activities; to enable them to gain access to information and technologies; and to develop women entrepreneurs.

Efforts by non-governmental organizations should also seek to strengthen networks of small

women groups with larger women's organizations to promote solidarity and voice and create a platform through which traditional beliefs that perpetuate women's subordination in Bangladesh can be addressed.

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