

Impact of Demographics, Social Capital and Participation in Income Generating Activities (IGAs) on Economic Empowerment of Rural Women in Bangladesh

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Abstract

The purpose of this paper is to examine the participation, social capital and women's economic empowerment in different income generating activities in the rural area of Bangladesh. The paper is based on primary data collected from randomly selected 100 women in two villages of South Surma Upazila in Sylhet district of Bangladesh. A structured questionnaire was used for the purpose of data collection. The researcher used descriptive statistics, t-test, ANOVA and correlation and regression analysis. The findings indicate that demographics background (age, education, occupation, communication media exposure, credit received and training received) have positive impact on participation, social capital and economic empowerment of rural women. Pearson correlation showed that there was significant relationship between participation, social capital and economic empowerment of rural women. The mediation effect of social capital on the relationship between participation and economic empowerment was confirmed by regression analysis.

Keywords: Social capital, Women, Economic Empowerment, Participation, Income generating activities.

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I. INTRODUCTION

Bangladesh is one of the developing but poorest country of the world as 24.3% population lives below the national poverty line (Asian Development Banks, Basic statistics, 2019). Besides that, she is ranked 142 among 187

countries considering human development (UNDP, 2015). According to World Bank, 49.56% of the total population reported women. Bangladesh doing exponentially good considering growth and development, as a result economists labelled as "Emerging Asian Next

Tiger". Nevertheless, women bear an uneven encumbrance of poverty, proven by high levels of gender inequality (UNDP, 2015) and socio cultural reasons. Women have fewer resources, and little or no access to networks, banks, and other private and public institutions. Large number of women still have to depends on male heads economically, due to lack of economic empowerment of women (Sarker and Rahman, 2007). The rate of women's employment at the national level (22.9%) evidenced that they are deprived socially as well. Bangladesh Bureau of Statistics (BBS, 2008) showed that the number of women in the labour force augmented from 5.4 million in 1995-1996 to 12.1 million in 2005-2006. On the contrary, the number of men in the labour force also enlarged from 30.6 million to 37.3 million. The participation of women is disappointingly low and its one –third of men's participation (Hossain et al., 2004; Khuda, 2014). Moreover, the representation rate of women in parliament (29%) (Hoque, Long, Niessen, & Mamun, 2015; Islam & Jantan, 2017) and 9% can contribute in policymaking in Bangladesh; clearly indicates their miserable condition (Hossain & Wadood, 2018; Huang, 2018; Chowdhury, 2016). Thus, this study aim to explore this issue deeply and examine the relationships among social capital, participation in income generating activities and empowerment of Bangladeshi rural women.

II. RESEARCH QUESTION

1. What are the backgrounds of the respondents?
2. What are the levels of empowerment, participation, and social capital?
3. What are the relationships between economic empowerment of rural women, participation and social capital?
4. Does social capital mediate the relationship between participation and economic empowerment?

III. OBJECTIVES

1. To describe the background of the respondents.
2. To describe the level of economic empowerment of women, participation in IGAs and social capital.
3. To determine the relationship between characteristics of women and their economic empowerment.
4. To determine the mediation effects of social capital.

IV. LITERATURE REVIEW

Social capital refers as the individual or collective asset that can be mobilized through social relations (Coleman, 1990; Portes, 1998; Putnam, 2000). It is well established that social capital has the capability to eradicate poverty through implementation of micro-credit, environmental sustainability, agricultural production and knowledge networking (Seferiadis et al., 2015). It enhances the efficiency and effectiveness of rural community by mobilizing resources, increasing participation in decision making, coordinating the overall communication and resolving the conflicts. This practices between community and individuals leads to ensure sustainable community development.

By helping to form a foundation for social change, the women empowerment reduces poverty and upholds human rights in micro level (DFID, 2000). According to (Narayan, 2002) empowerment means "the extension of resources and competences of underprivileged people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives". It is a complex concept which varies depending on context, situation and time specific. Empowerment has multiphase; psychological, economic, social and political. Women's empowerment can be affected by not only internal but also external factors. Ability to exercise agency largely related with internal factors. Previous studies identified indicators of

women's agency. The engagement of women in outdoor works, involvement in major household decisions including leasing or buying land, asset management, livestock raising are notable (Santillan et al., 2004). On the other hand, the perception, behaviour, attitude of partner and society, women's opportunity to grow and barriers, policies and laws related to economic and political development of women re impacting on external factors. As a process prospective, it categorizes under internal change and provides ability and rights to take decisions (Alsop, Bertelsen and Holland 2006; Mayoux, 1998). There is an indication of positive since women empowerment enclosed in the international development policies and numerous foreign donors include this in their development blueprint (Kabeer 2001; Malhotra and Schuler, 2005).

Existing researches indicates that social capital and empowerment are interrelated (Grootaert, et al., 2004). Without social capital, achieving long-term sustainable development is a daydream and it provides a bottom-up approach to combat poverty (Woolcock, 1998). Theoretically, there have relationship among social capital, organization and networks as well as principia and appreciates of individuals (Grootaert&Bastelaer, 2002). Social capital contributes to economic, social and political development through facilitating decision making, sharing information and mitigating opportunistic behaviour.

Unlike any other traditionally men-dominated country, Bangladeshi women mostly engage in home management operation where men tended to work in outside jobs. From a study conducted by The International Rice Research Institute (IRRI) found that besides cooking food, women actively participate in household maintenance, reproductive deeds, taking care of elderly relatives, nursing sick family members and educating children. Furthermore, rural women

also engage in seasonal economic activities like crop production, processing, post-harvest activities (Paris et al., 2004). In example, women will stitch clothes, make hand -made mats and quilts and various types of baskets along with food items and then sell them either at the local market or to their neighbours. Additionally, they can be nurturing cattle and poultry and selling milk and eggs so that to help meet the family's nutrition demand. Last but not least, agricultural activities like aquaculture agro-social forestry also take care by female members. Although women contribute largely through these activities in the mainstream economy but those activities labelled as "marginalised", "informal", "unacknowledged", "peripheral" and "black economy workers" (Bhatt, 1989).

The mind-set of the society and its people is changing gradually as they are realizing the importance of women's income generating activities (IGAs). If women become independent financially, it helps the community and government through developing the existing measurable condition of empowerment. The earnings from abovementioned activities assist to enhance total household income that uplift the consumption patterns and livings of rural families (Haque&Itohar, 2009; Hoque et al, 2015). It is anticipated that partaking of women in IGA assure food security, eradicate poverty, improving misery condition of urban area, sustainable production and in a border context contribute to economy of nation. This study therefore aims to determine the level of participation in IGAs, social capital and empowerment besides finding out unique predictors of empowerment. The study further focuses on the demographic profile of participators and investigates the mediating effect of social capital on the relationship between participation in IGAs and empowerment in Bangladesh.

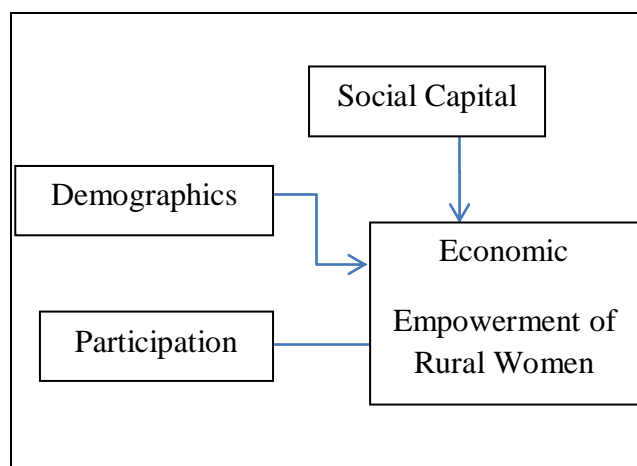


Figure 1: Conceptual Framework

V. METHODOLOGY

Sample and Data Collection

A quantitative research design was adopted in carrying out the research. Primary Data was collected through using structured questionnaire and applying random sampling. Secondary data was gathered from articles, reports, newspapers using websites and databases for depth knowledge.

A group of individuals selected for scrutinizing to identify a specific issue is considered as a target population. Even a chosen small portion of a large population may be enough to bring out versatile facts of investigations. In this study, we selected 100 rural women from two villages named Osmanpur and Islampur under Muglabajar union of South SurmaUpazila in Sylhet district, Bangladesh. The livings of rural people especially Upazila depends on agro based activities and they can easily access to the local market. Survey was conducted from 10 September -15October 2018.

Questionnaire Development

A structured questionnaire was designed to collect the data. To achieve the objectives both open and closed form of questions were placed. Two

academicians and two policy makers had checked errors and relevancy of the questions. A pre-test was conducted to validate the questionnaire. Necessary corrections, modifications, omission and adjustment were made before finalize the questionnaire. The five point Likert-scale is followed to measure each item with (1= Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree). The minimum acceptance level of reliability is 0.7 according to the Cronbach's Alpha model of reliability tested on SPSS.

Variables of this Study

The independent variables of the study were on age, education, marital status, family size, occupation, family land holding, annual family income, occupation, communication exposure, credit received, training received and problems encountered in participating in income generating activities. The dependent variable was economic empowerment of rural women.

Statistical Analysis

The collected data were coded numerically, compiled, tabulated to make fit for perform the analysis. To categories and explain the data, various statistical measures, such as range, mean, percentage, standard deviation and rank, were used in describing the selected variables, wherever applicable.

VI. RESULTS AND DISCUSSION

Background of the respondent

This section was designed to describe the individual respondent's background by using descriptive analysis. And the section was elaborated fully by using the socio-economic variables of the study. As it was stated in table 1 below:

Table 1: Salient features of the women's selected characteristics

Characteristics	Unit of Measurement	Observed range	Categories of Characteristics	(%) N=100	Mean	SD
Age	Years	20-45	Young (up to 30)	17.0	35.14	7.51
			Middle (31-44)	68.0		
			Old (45 and above)	15.0		
Education	Score	1-10	Illiterate (0)	0	2.43	2.63
			Primary (1-5)	65.0		
			Secondary (6-10)	20.0		
			Above Secondary education (>10 and above)	15.0		
Marital status	Score	0-4	Unmarried	8.0	0.97	0.54
			Married	75.0		
			Widow	7.0		
			Separated	10.0		
Family size	Number	4-10	Small (up to 4)	27.0	5.80	1.55
			Medium (5-6)	53.0		
			Large (7 and above)	20.0		
Annual Family Income	'000 Taka'	19-69	Low (up to 30)	30.0	36.76	11.35
			Medium (30-40)	58.0		
			High (41 to 8)	12.0		
Family land Holding	Hectare	0.012-0.960	Small (0.01-0.300)	69.0	0.182	0.195
			Medium (0.301-0.700)	18.0		
			Large (0.701 and above)	13.0		
Occupation	Score	1-3	Housewife	64.0	1.60	0.853
			Student	12.0		
			Service	24.0		
Communication exposure	Score	5-29	Low	15.0	12.8	6.08
			Medium	60.0		
			High	25.0		
Credit received	'000' Taka	0-19	Low (<5)	10.0	10.2	6.09
			Medium(6-13)	52.0		
			High(>13)	38.0		
Training Received	Days	1-14	No (0)	3.0	4.02	3.04
			Less(1-3)	55.0		
			medium(4-6)	23.0		
			High(>6)	19.0		

Problem faced	Score	18-35	No	13.0		
by the women			Low (up to 17)	40.0		
in participating			Medium (18-21)	37.5	28.08	5.61
IGAs			Severe (22 and above)	10.0		

The result shows that 68% respondents are middle aged women and majority 65% are studied only primary education level. Predictability, higher number (75%) of respondents is married. Most of the family (53%) consists of 5 to 6 members. A majority (88%) of the respondent's rural women family had a low to medium annual income compared to 12%, with high income. 64% women are housewives followed by 12% student and 24% are involved in services. Most of the respondents had medium (60%) communication exposure followed by low (15%) and high (25%) communication, respectively. In the study area,

62% of the respondents had low to medium and 38% had high access to credit due to repayment risk for unfavourable terms and conditions of the credit-providing organizations. 42% women were received training by different NGOs to gather knowledge about the recent technological cultivation knowledge and update information. The problem confrontation in participating income-generating activities scores of all respondents ranged from 9 to 41. Most of the respondents had low (40%) problem confrontation followed by medium (37.5%) and severe (10%) problem.

Level of Empowerment, Participation and Social Capital among the member of IGAs Groups

Table 2 : Levels of Participation, Social Capital and Empowerment

Variable	N	%	Mean	SD
Participation				
Low (6-12)	20	7.4		
Moderate (12.1-20)	24	9.2	23.72	5.23
High(20.1-27)	56	83.4		
Social capital				
Low (7-14)	22	7.1	23.68	4.26
Moderate (14.1-21)	28	12.2		
High(21.1-28)	50	80.7		
Empowerment				
Low (31-62)	8	7.6		
Moderate (62.1-93)	12	16.4	67.82	6.52
High(93.1 and above)	80	76.0		

The above table 2 summarizes the levels of participation among the members of income generating activities Groups in local community of South SurmaUpazilla of Sylhet district in Bangladesh. Therefore, analysis shows that majority of the respondents were able to achieve high level of participation through active

involvement in the planning, implementation and evaluation process in income activities in the local community. The above three domains of participation were sum-up to get the total participation. For example, from the table 2 above; the analysis shown that, the overall total respondents who achieved high level of

empowerment were aggregated to 80 (76.0%). But the respondents who fall under the category of moderate class were 12 (16.4%). This happen because, the field work data analyzed was portraying the true picture of the member's participation in all the threedomains, which takes its' natural course as spontaneous in nature rather than mandated or coercive. The results findings showed clearly that respondent were participating actively that is why the general performance was high, capturing greater percentage of the participants. Similarly, these were the clear indication that member's participation in these income activities was more of voluntary then coercive or mandated participation.

From the Table 3, it was observed that women had moderate participation in almost all sphere of income generating activities. In some cases, they have greater participation in homestead gardening, field crop production, post-harvest activity, poultry rearing and goat rearing. Naoroze (2004) found that the women had greater influence in homestead gardening, and poultry rearing but lower participation in fish culture and services. Sarker (2005) also reported similar findings but mentioned their participation in selling of laborer and collection of fuel wood as income generation activities of rural women.

Table 3: Rank order of income generating activities taken by women

Income Generating Activities	Extent of participation				IGAs I	Rank order
	Frequently	Occasionally	Seldom	Not at al		
Homestead gardening	80	10	10	0	270	1
Field crop production	60	15	20	5	230	2
Post-harvest activity	50	15	35	0	215	3
Poultry rearing	20	5	40	15	110	7
Goat rearing	50	10	30	10	200	4
Cattle rearing	30	15	25	25	145	6
Fish culture	10	6	32	41	74	8
Service	5	10	30	40	65	9
LaborSelling	5	5	40	34	65	9
Collecting fuel wood	30	20	40	10	170	5

Measurement of Women's Economic Empowerment

In order to measure women's economic empowerment in this study, this concept has containing two elements, financial assets (access to financial services and ability to manage funds and raising the income) and marketing strategies for outturn produced (increased access to markets). To measure the economic empowerment of women in IGAs, 15 items for two above dimensions were used. Scores of the scale ranged from 28 to 86. Each of the items had response categories on a five-point Likert Scale: strongly agree, agree, neither agree nor disagree, disagree, and strongly disagree. Five points Likert Scale that is modified to three point.

Table 4: Mean score, Standard Deviation, Minimum, Maximum and Normality of women's Economic Empowerment (WEE)

Elements	Mean	SD	Min	Max	Skewness
Moderate (19-25)			24		2
High (26-33)			66		7
					0

Analysis of frequency in Table 5, illustrates that the level of women's access to financial services in sample IGAs was high. Based on the Table, about 70% of women's in this study were at the high level of access to financial services. In the other word most of respondents believed that they had highly access to financial services in IGAs. 22% were at the moderate level of access to financial services and just 8% of women's presented the low level of accessibility.

A. Marketing strategies of women

Finally, the marketing strategies of women's for out turn produced were measured by 6 items, five points Likert's scale that was modified to three

Financial Assets	22.52	3.83	1	38	-
			0		1.13
Marketing Strategies	12.11	2.63	8	19	-
					0.55
					6

Financial Assets of Women's

The first elements of women's economic empowerment in current study were financial assets. This indicator wants to measure the ability of women as members of IGAs to access to financial services and to manage funds and raising the income. This element of WEE of IGAs members was measured by 9 item. Five points Likert Scale that is modified to three points.

Table 5: Level of Financial Assets of Women

Access to Financial services	Frequency	Percent
Low(11-18)	10	8

points. Based on the Table 6, the finding indicated that more than half of respondents were at the moderate level of access to market. In the other word, the marketing strategies organized by IGAs group, help women to seal productions and to buy raw materials moderately. About 23% of women's presented the high level of access to market and 9% of respondents were at the low level and 68% were at moderate level of access to markets.

Table 6: Level of Marketing Strategies of farmers

Access to Market	Frequency	Percent
Low(5-8)	14	9
Moderate (9-12)	66	68
High (13-17)	20	23

To measure women's economic empowerment,

two above elements were computed. 15 significant items measured dependent variable in this study, five points Likert's scale that was modified to three points. Table 7, describes the levels of two elements of women's economic empowerment. Analysis of frequency in Table 7, demonstrates that 12% of respondent farmers were at the high level of economic empowerment. About 58% of

them presented the moderate level of economic empowerment, 30% low and only 5% reported the very low level of economic empowerment. In other word, the finding shows that nearly 70 percent of respondent women were at the moderate and high level of economic empowerment. Therefore, most of women's in this study were economically empowered.

Table 7: Levels of women's economic empowerment

Elements	Sig. Items	Frequency	Percent
Financial Assets	9		
Low (11-18)		10	8
Moderate (19-25)		24	22
High (26-33)		66	70
Marketing Strategies	6		
Low (6-9)		14	9
Moderate (10-14)		66	68
High (15-18)		20	23
Economic Empowerment (total)	15		
Very low (11-22)		8	5.0
Low (23-34)		19	30.0
Moderate (35-46)		43	58.0
High (above 46)		30	12.0

Previous researches showed that the IGAs are the best tool for empowerment of women's. They are also supposed to prepare the women to stand against the undesirable impacts of economic restructuring and adjustment policies (Winnington-Ingram, 2003). IGAs related organization are considered to be the most important organizations that try to support the women to enhance their control on their own resources. They increase access of women to knowledge, skills, business, and financial services and develop access to new markets (Majee& Hoyt, 2009; Mohamed 2004; Woolcock& Narayan, 2000; Danida, 2004; DFID, 2010). The

finding of current research is in agreement with above investigations.

Relationships between the selected characteristics of the women and their economic empowerment.

Pearson's product Moment Co-efficient of Correlation (r) was computed in order to explore the relationship between the selected characteristics of the women and their extent of empowerment through income generating activities. The relationship between the dependent and independent variables has been presented in Table 8.

Table8. Relationships between the selected characteristics of the women and their economic empowerment.

Dependent variable	Independent variable	r-values with 98 df	Tabulated value of 'r'	
			0.05 level	0.01 level
Economic Empowerment of women	Age	0.396**	0.197	0.257
	Education	0.288**		
	Marital status	0.185		
	Family size	0.120		
	Annual family income	0.166		
	Family land holding	0.195		
	Occupation of the respondent	0.297**		
	Communication media exposure	0.302**		
	Credit received	0.636**		
	Training received	0.411**		
	Problem faced by the women in Income generating activities	0.125		

* Significant at 0.05 level of probability, and ** Significant at 0.01 level of probability

-The relationship between age and empowerment through IGAs was significant and followed a positive trend. In the society, the young women live with her in-laws and with others. She has to stay under various pressures. She cannot go to many places, cannot do many things if she wishes so. A middle-aged woman is freer in the society. Thus, it could be said that, at least for the present study, age of the women plays a significant role in their empowerment.

-The relationship between education of the women and their empowerment was significant and it followed a positive trend. The findings indicate that the higher the family's education, the women were more empowered than the lower and illiterate ones. Education enhances empowerment by increasing access to new knowledge and information which help women to realize their ownership, to challenge injustice and discrimination, to change their outlook.

Education enables an individual to become more socialized, to have a wider outlook, to fight against injustice and also to gain better knowledge about every sphere of life both from cultural and economic point of view of a society. Malhotra and

Schuler (2002) found that there was positive relationship between family education and empowerment of women.

-The relationship between occupation of the women and empowerment was significant and followed a positive trend. A middle aged woman and old women are freer in the society. They can move anywhere for income generating activities if they don't face any kind of problem from a family or a society. Thus, it could be said that, at least for the present study, occupation of the women plays a significant role in their empowerment.

-A positive significant relationship was found to exist between the communication media exposure and empowerment. Through communication and media exposure, women get necessary knowledge about agriculture, health, sanitation and rural areas that strengthened their earning ability, position in family and society, decision making ability etc. Through communication and media exposure she can know how to solve her problems, which enhance the empowerment of women. The finding indicates that the empowerment of the women increased with the increase of credit availability. This seems to be logical, because high amount of

credit leads to high amount of investment and subsequently high profit high empowerment. Loan or credit reception empowers women by giving them greater economic value to their families. So it could be concluded that the more the loan, the women had more empowerment. Thus finding was also supported by Sarker (2005), Hashemi, Schuler, & Riley (1996) and Kabeer (1999) also found that loan reception is empowering women in Bangladesh.

-A positive significant relationship was found to exist between the training received by the women and their empowerment. Training makes women skillful in different income generating activities and increases their capacity. Moreover, through training, women can acquire knowledge about different technologies which help them to uplift their livelihood and refresh their existing knowledge. Naoroze (2004) found that there was no significant relationship between the training received and the empowerment of women whereas Sarker (2005) found a significant positive role of training of women empowerment.

Social capital as mediator of the relationship between participation and economic empowerment

Regression analysis was used to determine the mediation effect of social capital on the relationship between participation and economic empowerment of rural women. Therefore, multiple regression analysis shown that, social capital is to mediate the relationship between participation and economic empowerment. The relationship between participation, Empowerment through social capital has been visually presented in Figure 2.

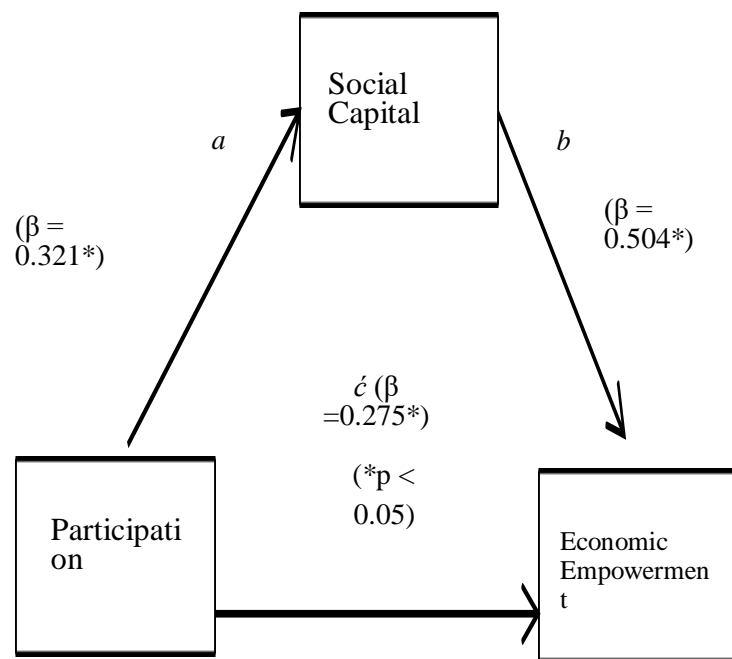


Figure 2. The relationship between participation, Economic Empowerment through social capital

VII. CONCLUSION

The findings concluded that social capital and participation through income generating activities has direct and significant effect on social and economic empowerment of rural women in Bangladesh. Women have active participation on IGAs. Interestingly, demographics background has significant impact on participation, social capital and economic empowerment of women. Whereas, the level of empowerment, participation and social capital are high in all the three variables (empowerment, participation and social capital). Likewise, the research discovered that they were conjointly related. And finally social capital mediates the relationship between participation and economic empowerment of rural women. Government and stakeholders should take necessary steps and allocate more facilities to increase the women's participation on IGAs since their importance beyond ignored.

LIMITATIONS AND FUTURE RESEARCH

According to Marshal and Rossman (1999) any study has limitations. The smaller sample size and

limited scope are main limitation which obstructs generalizes the findings. Further research could possible through widening the population and change the context to not only get better picture of the scenario and robust the findings.

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