

**EMPOWERMENT OF RURAL WOMEN
THROUGH MICRO-CREDIT PROGRAMME
UNDER SHAKTI FOUNDATION**

BY

**MD. JULFIKER MOIN
REGISTRATION NO.- 00993**

A Thesis

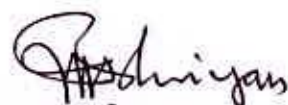
Submitted to the Faculty of Agriculture,
Sher-e-Bangla Agricultural University, Dhaka,
in partial fulfillment of the requirements for the degree of

**MASTER OF SCIENCE
IN
AGRICULTURAL EXTENSION & INFORMATION SYSTEM
SEMESTER: JULY - DECEMBER, 2008**

Approved by



(Md. Shadat Ulla)
Professor
Supervisor



(Mohammad Hossain Bhuiyan)
Professor
Co-supervisor



(Prof. M. Zahidul Haque)
Chairman
Agricultural Examination & Information System



Sher-e-Bangla Agricultural University
Sher-e-Bangla Nagar, Dhaka-1207

Ref:

Date:

Certificate

পবেষণা

শিক্ষা

সম্ভারণ

This is to certify that thesis entitled “**Empowerment of Rural Women Through Micro-Credit Programme Under Shakti Foundation**” submitted to the Faculty of Agriculture, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **Master of Science in Agricultural Extension & Information System**, embodies the result of a piece of *bona fide* research work carried out by **Md. Julfiker Moin**, Registration No. 00993 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.

Dated:

Dhaka, Bangladesh

(Md. Shadat Ulla)
Professor
Supervisor



ACKNOWLEDGEMENT

All praises and appreciations are to almighty Allah who enabled the author in handling, related issues at different stages of completion of this work.

The author wishes to record his deep sense of gratitude and heartfelt thanks to his thesis supervisor Professor Md. Shadat Ulla for his noble guidance, constructive criticism, constant stimulation and encouragement throughout the study, without which this work might not have come to the present shape. His scholarly suggestions and affectionate behavior has been a fountain of great inspiration for the author.

The author also desires to express his profound gratefulness to co-supervisor, Professor Mohammad Hossain Bhuiyan. He inspired the author to undertake such a study and assisted the author to build the foundation of the research project. He provided creative suggestions, proper guidelines, helpful comments and cordial co-operation throughout the period of this research program.

The author expresses his cordial thanks and sincere appreciations to the head of the department and all other respected teachers of 'Department of Agricultural Extension and Information System' for their valuable instructions and encouragements throughout the whole course of study. Deep sense of gratitude and profound regards are also expressed to other respectable teachers from other departments for providing guidelines and suggestions, which were helpful for developing the research proper study.

Heart-felt thanks and appreciations are also expressed to the Branch Managers and the Field Workers of Shakti Foundation in the study area for their benevolent helps and cooperation in the time of data collection. Special thanks are to the rural women beneficiaries of Shakti Foundation in the study area who managed themselves to give their valuable time during interviews for the collection of data. The author is highly indebted to his parents, brothers, sisters, well-wishers especially friends for their blessings and inspirations, co-operations in all phases of this academic pursuit from the very beginning to the end.

December, 2008

The author

LIST OF CONTENTS

CHAPTER	TITLE	PAGE NO.
	ACKNOWLEDGEMENT	IV
	LIST OF CONTENTS	V
	LIST OF TABLES	X
	LIST OF FIGURES	XI
	LIST OF APPENDICES	XII
	ABBREVIATION AND GLOSSARY	XIII
	ABSTRACT	XIV
CHAPTER 1:	INTRODUCTION	1- 13
1.1	General Background	1
1.2	Brief History of Micro-credit Program of Shakti Foundation	4
1.3	Statement of the Problem	5
1.4	Objectives of the Study	6
1.5	Justification of the Study	7
1.6	Scope of the Study	8
1.7	Limitations of the Study	8
1.8	Assumptions of the Study	9
1.9	Definition of Terms	10
CHAPTER 2:	REVIEW OF LITERATURE	14- 36
2.1	Review Related to Concept of Empowerment	14
2.2	Reviews Related to Studies on Women Empowerment	19
2.3	Reviews on Relationship between Selected Characteristics of Rural Women and their Empowerment	26
2.3.1	Age and Empowerment	26
2.3.2	Education and Empowerment	27
2.3.3	Family Size and Empowerment	28
2.3.4	Farm Size and Empowerment	29



Contents (Cont'd)

2.3.5	Annual Income and Empowerment	30
2.3.6	Frequency of Credit Receipt and Empowerment	31
2.3.7	Family Co-operation	31
2.3.8	Communication Media Exposure and Empowerment	31
2.3.9	Training Received and Empowerment	33
2.3.10	Credit Received and Empowerment	33
2.3.11	Credit Utilization and Empowerment	34
2.4	The Conceptual Framework of the Study	34

CHAPTER 3: METHODOLOGY **37- 56**

3.1.	Locale of the Study	37
3.2	Population and Sample	40
3.3	Instrument for Data Collection	42
3.4	Data Collecting Procedure	42
3.5	Selection of Dependent and Independent Variables	43
3.6	Measurement of Variables	43
3.6.1	Measurement of Independent Variables	43
3.6.1.1	Age	44
3.6.1.2	Education	44
3.6.1.3	Family size	44
3.6.1.4	Farm size	44
3.6.1.5	Annual Income	45
3.6.1.6	Frequency of Credit Receipt from Shakti Foundation	45
3.6.1.7	Family Co-operation	45
3.6.1.8	Communication Media Exposure	46
3.6.1.9	Training Received	48
3.6.1.10	Credit Received	48
3.6.1.11	Credit Utilization	48
3.6.2	Measurement of Dependent Variable	49
3.6.2.1	Measurement of Five Dimensions of Empowerment of Rural Women	49

Contents (Cont'd)

3.6.2.1.1	Mobility of Women	49
3.6.2.1.2	Participation in Household Decision	50
3.6.2.1.3	Participation in Social and Political Activities	52
3.6.2.1.4	Control over Capital	53
3.6.2.1.5	Awareness of Leadership	54
3.6.2.2	Measurement of Overall Empowerment Score	55
3.7	Hypothesis of the Study	55
3.7.1	Research Hypothesis	55
3.7.2	Null Hypothesis	56
3.8	Data Processing and Analysis	56
3.8.1	Compilation of Data	56
3.8.2	Statistical Technique	56



CHAPTER 4:	FINDINGS AND DISCUSSION	57-86
4.1	Characteristics of Rural Women of the Study	57
4.1.1	Age	57
4.1.2	Education	58
4.1.3	Family size	60
4.1.4	Farm size	60
4.1.5	Annual Income	60
4.1.6	Frequency of Credit Receipt from Shakti Foundation	61
4.1.7	Family Co-Operation	61
4.1.8	Communication Media Exposure	62
4.1.9	Training Received	62
4.1.10	Credit Received	62
4.1.11	Credit Utilization	63
4.2	Empowerment of Rural Women under Shakti Foundation	63
4.2.1	Five Dimensions of Empowerment	63

Contents (Cont'd)

4.2.1.1	Mobility of Women	64
4.2.1.2	Participation in Household Decisions	67
4.2.1.3	Participation in Social and Political Activities	70
4.2.1.4	Control over Capital	73
4.2.1.5	Awareness of Leadership	75
4.2.2	Overall Empowerment of Rural Women	77
4.3	Relationship of the Eleven Selected Characteristics of Rural Women and Their Empowerment	80
4.3.1	Relationship between Age and Empowerment of Women	81
4.3.2	Relationship between Education and Empowerment of Women	81
4.3.3	Relationship between Family Size and Empowerment of Women	82
4.3.4	Relationship between Farm Size and Empowerment of Women	82
4.3.5	Relationship between Annual Income and Empowerment of Women	83
4.3.6	Length of Term of Receiving Credit in Shakti Foundation and Empowerment of Women	83
4.3.7	Relationship between Family Co-operation and Empowerment of Women	84
4.3.8	Relationship between Communication Media Exposure and Empowerment of Women	84
4.3.9	Relationship between Training Received and Empowerment of Women	85
4.3.10	Relationship between Credit Received and Empowerment of Women	85
4.3.11	Relationship between Credit Utilization and Empowerment of Women	86

CHAPTER 5:	SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS	87- 94
5.1	Summary of Findings	87
5.1.1	Empowerment of Rural Women	87
5.1.2	Characteristics of Rural Women in the Study	88
5.1.3	Relationship between Independent and Dependent Variables	90
5.2	Conclusions	90
5.3	Recommendations	92
5.3.1	Recommendations for Policy Implications	92
5.3.2	Recommendations for Further Study	94
	BIBLIOGRAPHY	95-99

List of Tables

Table	Title	Page No.
3.1	Distribution of Women Consisting the Population, Sample and Reserve List in Daudkandi upazila Under Comilla district	41
4.1	Salient Features of Characteristics of Rural Women of the Study	58
4.2	Categorizations of the Respondents According to their Empowerment in Different Five Dimensions	64
4.3	Rank Order of Mobility of Women	65
4.4	Rank Order of Eleven Household Decisions Taken by Women	68
4.5	Rank Order of Participation in Social and Political Activities	71
4.6	Rank Order of Control over Capital	73
4.7	Rank Order of Awareness of Leadership	75
4.8	Categorization of Rural Women According to Their Overall Empowerment	77
4.9	Co-efficient of Correlation (r) between Empowerment of Rural Women Beneficiaries and their Selected Characteristics. (N=100)	80



LIST OF FIGURES

Figure	Title	Page No.
2.1	The Equality and Empowerment Cycle (UNICEF, 1994)	17
2.2	Empowerment Through Self Help Group	19
2.3	The Conceptual Frame Work of the Study	36
3.1	Map of Comilla District Showing Study Area Daudkandi Upazila.	38
3.2	Map of Daudkandi Upazila Showing Study Area	39
4.1	Bar Graph Showing the Extent of Mobility of Rural Women under Shakti Foundation	66
4.2	Bar Graph Showing the Extent of Household Decision of Rural Women under Shakti Foundation	69
4.3	Bar Graph Showing the Extent of Social and Political Activities of Rural Women under Shakti Foundation	72
4.4	Bar Graph Showing the Nature of Control over Capital of Rural Women under Shakti Foundation	74
4.5	Bar Graph Showing the Nature of Awareness of Leadership of Rural Women under Shakti Foundation	76
4.6	Bar Graph Showing the Overall Empowerment of Rural Women under Shakti Foundation	79



LIST OF APPENDICES

APPENDIX NO.	TITLE	PAGE NO.
A	An English Version of the Interview Schedule	i -vi
B	Correlation Matrix Showing Inter-Correlations among all of the Variables	vii
C	Item Wise Women's Mobility Score of Shakti Foundation	viii
D	Item Wise Household Decision Making Ability Score of Rural Women of Shakti Foundation	ix
E	Extent of Social and Political Participation Score of Rural Women of Shakti Foundation	x
F	Item Wise Control over Capital Score of Rural Women of Shakti Foundation	xi
G	Nature of Awareness of Leadership Score of Rural Women of Shakti Foundation	xii



ABBREVIATION AND GLOSSARY

Abbreviation

Ag.Ext.Ed.
ADB
ASA
BBS
BRAC
BRDB
CARE
CIRDAP
DFID
df
et.al.
FAO
GO
GOB
IGA
JO
KVK
NCBP
NGO
No.
Max.
Min.
P.
RDP
SHG
SF
Sl.
Th.
Tk.
UNDP
UNICEF
US\$

Acronyms

= Agricultural Extension Education
= Asian Development Bank
= Association for Social Advancement
= Bangladesh Bureau of Statistics
= Bangladesh Rural Advancement Committee
= Bangladesh Rural Development Board
= Co-operative for American Relief Everywhere
= Center on Integrated Rural Development for Asia and the Pacific
= Department for International Development
= Degrees of Freedom
= All Others
= Food and Agricultural Organization
= Government Organization
= Government of Bangladesh
= Income Generating Activities
= Junior Officer
= Krishi Vigayan Kendra
= National Coalition of Beijing Process
= Non-government Organization
= Number
= Maximum
= Minimum
= Page
= Rural Development Programme
= Self Help Group
= Shakti Foundation
= Serial
= Thousand
= Taka
= United Nations Development Program
= United Nations Children's Emergency Fund
= United States Dollar

EMPOWERMENT OF RURAL WOMEN THROUGH MICRO-CREDIT PROGRAMME UNDER SHAKTI FOUNDATION

By

MD. JULFIKER MOIN

ABSTRACT

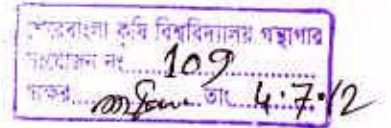
The methodology of this study is an integration of quantitative and qualitative methods based on data collected in two villages of Daudkandi thana under Comilla district. Eleven key indicators of empowerment covering five dimensions were chosen for this purpose. Data were collected from 100 respondents during March-April 2009 following stratified random sampling. Finally, a cumulative empowerment index (CEI) was developed adding the obtained scores of eleven empowerment indicators.

Moderate empowerment took place among majority (44 percent) of the women, while high empowerment among about one fourth (25 percent) of them and very high empowerment was 13 percent. The proportion of women having low empowerment was only 22 percent. Thus the overwhelming majority (78 percent) of the rural women reported to have acquired empowerment to the extent of moderate to very high. Among the eleven variables seven namely personal education, annual family income, frequency of credit receipt from Shakti Foundation, communication media exposure, training received, credit received and credit utilization were positively significant but age was highly negative significant. On the other hand, family size, farm size and family co-operation did not show any significant relationship with empowerment.

The study concludes 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.

CHAPTER 1

INTRODUCTION



1.1 General Background

Micro-credit programmers extend small loans to very poor women for self-employment projects that generate income for their survival, allowing them to care for themselves and their families. Developed over the last twenty years, micro-credit is now considered as one of the most effective tools that help to give power & authority to the women. It is not charity, but an investment, and to understand it we need to look at empowerment of women in the world today.

The empowerment of women is an essential precondition for the elimination of world poverty and the upholding of human rights (DFID, 2000: 8), in particular at the individual level, it helps building a base for social change. In Bangladesh, women constitute about half of the total population of which 80 percent live in rural areas (BBS, 2001: 21). But their status has been ranked the lowest in the world on the basis of twenty indicators related to health, marriage, children, education, employment and social equality (NCBP, 2000: 27). It is a well established fact that in a patriarchal society like Bangladesh, women are ascribed a lower status as men who have the sovereign power to control households and society as a whole, while women are often secluded in their homes (Balk, 1997: 4). The World Bank study in Bangladesh highlights that women have limited role in household decision-making, limited access and control over household resources (physical and financial assets), low level of individual assets, heavy domestic workloads, restricted mobility and inadequate knowledge and skills that leading to women's vulnerability (Sebstad and Cohen 2002: 44).

There are good reasons to target women. Gender equality turns out to be good for everybody. The World Bank reports that societies that discriminate on the basis of gender have greater poverty, slower economic growth, weaker governance, and a lower standard of living. (World Bank Engendering Development: Through

Gender Equality in Rights, Resources, and Voice— Summary. Washington: World Bank, 2001) Women are poorer and more disadvantaged than men. UNDP's quoted 1995 Human Development Report found that 70% of the 1.3 billion people living on less than \$1 a day are women. Studies in Latin America, and elsewhere, show that men typically contribute 50 to 68% of their salaries to the collective household fund, whereas women "tend to keep nothing back for themselves." Because "women contribute decisively to the well-being of their families, investing in women brings about a multiplier effect. Finally, every microfinance institution has stories of women who not only are better off economically as a result of access to financial services, but who are empowered as well. Simply getting cash into the hands of women (by way of working capital) can lead to increased self-esteem, control and empowerment by helping them achieve greater economic independence and security, which in turn gives them the chance to contribute financially to their households and communities.

Traditionally Bangladesh is a patriarchal country. In this male dominated society, man is the head of the family and he has full freedom to do anything. Usually women have less independence: "her father has authority over the childhood, her husband has authority over the youth and in the old age her son has authority over her". In this circumstances women obviously led a seclude life indoor. Confined to home women are assigned duties of performing domestic chores, bearing and rearing, children and serving the husband and the elders. (Islam, 2000).

Bangladesh is predominantly a rural and agrarian county having population of 124.35 million.(BBS, 2001). Women constitute roughly half of our population where male-female ratio is 106.4:100.(BBS, 2001). Without effective participation of women in development activities, it is impossible to develop overall development of the country.

In Bangladesh social, economic and political structures generate norms and practices of women's subordination to men, the consequences of which are

women's relative lack of choice and agency in decisions and processes that shape their welfare both in an absolute and in a relative sense and reduce subordination through the expansion of choice and by achieving the capacity to exercise agency in choosing (Mahmud, 2002)

The domestic activities performed by women are seldom being considered as generating income for the household. Due to the lack of an independent income or employment women cannot acquire assets themselves. Thus land which is the most coveted and valuable assets, is owned by men and by virtue of this ownership they lord it over the women and dominate in the society and community (Islam, 2000). But women play and crucial role in agricultural development and it's allied fields including significant and crucial role in agricultural development and it is allied fields including crop production, horticulture, post-harvest operation, agro social forestry and fisheries (Samanta, 2005).

Improved food and nutrition together with basic services and such as health and education only directly improve the physical well being and quality of life of the rural poor, but can also directly raise their ability to contribute to national economy. For all-around development of the society, emphasis is given to the rural women than their counterpart (Samanta, 2005).

Poverty alleviation benefits women because of higher levels of poverty of women and women's greater responsibility for family welfare. Women's individual economic empowerment is believed to lead to wider social, political and legal empowerment and contribute to building social capital through developing and stranding women's network (Mahmud, 2002).

No development objectives can be achieved without making women self reliant. Therefore there is an urgent need to empower women to enable them to act upon swiftly to accomplish their total development and the development of the society.

To empower women, at first we have to recognize and identify the level of empowerment and influencing factors of empowerment.

In order to identify the level and influencing factors of empowerment, the proposed study has been undertaken.

1.2 Brief History of Micro-Credit Programme of Shakti Foundation

A pioneer Non-Government Organization in micro finance in Bangladesh, Shakti Foundation for Disadvantaged Women was founded in 1992 by a group of men and women committed in poverty alleviation and bring qualitative changes in the life of women living far below the poverty line. Shakti Foundation provides access to credit and savings facilities for women livings in the rural area and slums of major areas of Bangladesh. Target groups of Shakti Foundation is disadvantaged rural and urban women who aspire for a better quality of life for them selves and their family with an objective to economically and socially empower them through creation of their capital and resources.

The missions of Shakti Foundation are: -

Shakti Foundation for Disadvantaged Women is dedicated to the social and economical empowerment of poor women, by creating strong economic and social resource bases.

Shakti Foundation seeks to accomplish the above by:

- ❖ Providing loans to emerging women entrepreneurs to them to expand their business
- ❖ Making them believe in themselves that they can do it and also growing their level of confidence
- ❖ Educating them about the market condition and are simultaneously trained in order to familiarize them about the ways and strategies of business. This will in return helps them build up their self-esteem.

The Credit Programme is a model through which Shakti Foundation provides services to its members. The major activity under this model is financial interventions to poor women through credit delivery and savings mobilization. And over the years in response to the needs of the members, some non financial services have also been added as supplementary to the main programme. Thus, what started primarily as financial intervention has gradually become an integrated programme responding to the primary needs of disadvantaged women.

The Credit Programme was first started in the slums of Dhaka city in April, 1992. Five years later the success of the programme encouraged its replication first in Chittagong in April 1997 and currently in many major cities of Bangladesh such as Narayangonj, Gazipur, Comilla, Rajshahi Khulna , Bogura, Munshiganj, Natore, Jessore, Barisal, Pabna, Nilfamari, Feni, Jamalpur. Now Shakti Foundation is working in 165 upazila under 46 districts which covered 3584 villages.

1.3 Statement of the Problem

Nation and different organizations can develop the overall sphere of community at grass root level by empowering women and mainstreaming them in development programme. A large number of GOs and NGOs have been working in rural areas and emphasizing rural women to involve in different development programmes e.g. Microfinance programme, homestead gardening programme, goat rearing programme etc. A large number of women also take part in these development programmes. Different GOs and NGOs reported that they success in their field, enable a large number of women to take part in their development programme, develop their socio economic condition etc. But no organizations investigate and report about the extent of empowerment of their beneficiaries. For true development of rural women, organizations have to find out the level of empowerment of the beneficiaries and taken special programme for low empowered women. To identify the level of empowerment and formulate development strategies, it is necessary to conduct a study on women's

empowerment. In this regard the study aims to answer the following research questions.

- i) What is the extent of empowerment of women beneficiaries under Shakti Foundation?
- ii) What are the characteristics of women that influence in the process of empowerment?
- iii) What relationships exist between the women's characteristics and their empowerment?

1.4 Objectives of the Study

The main focus of the study was to determine empowerment of women beneficiaries under Shakti Foundation. The following specific objectives were undertaken for the present study:

1) To determine and describe some selected characteristics of rural women of Shakti Foundation under micro-credit programme. The selected characteristics include-

- a) Age
- b) Education
- c) Family size
- d) Farm size
- e) Annual income
- f) Frequency of credit receipt from Shakti Foundation
- g) Family co-operation
- h) Communication media exposure
- i) Training received.
- j) Credit received
- k) Credit utilization



2) To determine the nature and extent of the empowerment of the women beneficiaries under Shakti Foundation in respect of five dimensions. The dimensions include-

- a) Mobility of women
- b) Participation in household decision
- c) Participation in social and political activities
- d) Control over capital and
- e) Awareness of leadership

3) To explore the relationship between each of the eleven selected characteristics of rural women and their empowerment through micro-credit programme of Shakti Foundation.

1.5 Justification of the Study

National development is impossible unless rural women are integrated into the mainstream of the development process because 79% of total women in Bangladesh live in rural areas and big part of these rural women have little opportunities to engage in income generating activities, to participate in social and political activities. In order to improve the position of women in society, a large number of NGOs are now working in this country. They work at grass root level for human right and to ensure the rural women's empowerment. Different NGOs emphasize on increasing the involvement of rural women in development programme by reducing/ eliminating social restriction and traditional norms.

Very few researches have so far been conducted in Bangladesh on women's empowerment. From the extension and overall national development point of view, a research study on empowerment of women beneficiaries is important to understand and get schematic knowledge about women position in this society. Therefore the study **“Empowerment of Rural Women through Micro-Credit Programme under Shakti Foundation”** has been undertaken.

1.6 Scope of the Study

The present study was designed to have an understanding of empowerment of women beneficiaries under Shakti Foundation and to explore its relationship with their selected characteristics.

The findings of the study will in particular be applicable to Daudkandi upazila under Comilla district. However, the findings may also be applicable to other areas of Bangladesh where socio-cultural, psychological, and economic situation do not differ much than those of the study area. The findings may also be helpful to the field works of agricultural extension service to improve strategies of action for empowering women. Lastly, it is assumed that the recommendation of this study will be helpful in formulating extension programmers for minimizing the discrimination between men and women and for brining womenfolk in the mainstream of development.

1.7 Limitations of the Study

Considering the time, money, communication facilities and other necessary resources available to the researcher and to make the study manageable and meaningful from the point of view of research, it became necessary to impose certain limitations as mentioned below-

- i) While interviewing the poor women, the researcher faced problems in explaining the questions as most of the people, who were involved in microfinance programme, were illiterate and living in villages. Therefore, it was too difficult to make them understand some of the technical terms: like capital, income etc.
- ii) Characteristics of the rural women are many and varied, but time, money and other resources did not permit the researcher to include all of them in the study. Hence, only eleven characteristics of the rural women were selected for this study.

iii) However, there are several dimension cited by different author. But in this study only five dimension were used for measuring empowerment.

iv)The study was confined at Daudkandi upazila in Comilla district.

v) There were many rural women in the study areas, but only the women involved in Shakti Foundation were selected.

vi) The accuracy of the analysis heavily relied on the data provided by the poor women involved in micro-credit programme in Shakti Foundation.

1.8 Assumptions of the Study

An assumption is the supposition that an apparent fact or principle is true in the light of the available evidence (Goode and Hatt, 1952). The researcher had the following assumptions in mind while undertaking this study.

i) The respondents selected for the study were capable to provide proper responses to the questions included in the instrument.

ii) The responses furnished by the respondents were reliable. They expressed the truth about their convictions and awareness.

iii) Views and opinions furnished by the respondents included in the sample were the representative views and opinions of the whole population of the study.

iv) The researcher who acted as interviewer was well adjusted to the social and cultural environment of the study area. Hence the respondents furnished their correct opinions without hesitation.

1.9 Definition of Terms

The terms which have been frequently used throughout the thesis are defined and interpreted below for clarity of understanding:

Micro-Credit

Micro-credit is the extension of very small loans (micro-loans) to those in poverty designed to spur entrepreneurship. These individuals lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the most minimal qualifications to gain access to traditional credit. Micro-credit is a part of microfinance, which is the provision of a wider range of financial services to the very poor. Dr. Akhtar Hameed Khan, a world-renowned social scientist from Pakistan, initiated the Comilla cooperative programme, and proved to the world that it was indeed possible to provide credit to the poor - with great success no less. In Bangladesh Dr. Professor Muhammad Yunus has initiated a system of credit delivery to the poor without collateral – popularly known as ‘micro-credit’.

Definitions differ, of course, from country to country. Some of the defining criteria used include-

- Size - loans are micro, or very small in size
- Target users - micro entrepreneurs and low-income households
- Utilization - the use of funds - for income generation, and enterprise development, but also for community use (health/education) etc.
- Terms and conditions - most terms and conditions for micro-credit loans are flexible and easy to understand, and suited to the local conditions of the community.

Moreover, the system that provides small credit without collateral in group-based socio-economic development approach to the poor for creating self-employment with a view to alleviating, poverty is called micro-credit.

Micro-Credit Programme

Micro-credit programme extend small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families. – Micro-credit Summit (2-4 February, 1997).

Rural women

Rural women refer to the women who live in rural areas, aged in mostly between 20 to 54 years and engaged in Shakti Foundation's activities.

Women Beneficiaries

Women beneficiaries are those who get benefited from Shakti Foundation directly.

Empowerment

Empowerment is a process of awareness and capacity building leading to greater decision-making power and control and to transformative action (Karl, 1995:14). Moreover, Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.

Empowerment of Women

A woman is considered empowered when she is self-confident, can critically analyze her environment and exercises control over decisions that affect her life (adapted from Hadi, 1997)

Shakti Foundation

A pioneer Non-Government Organization in micro finance in Bangladesh, Shakti Foundation for Disadvantaged Women was founded in 1992 by a group of men and women. Shakti Foundation plays a very important role for alleviating poverty in rural and urban areas and it is a successful model for uplifting the socio-economic condition of the rural and the urban women. Shakti Foundation mainly provides credit in various agricultural and rural development programmes and continues to remain a great source of hope for a new and better life for its women beneficiaries and their families. Shakti Foundation for Disadvantaged Women is dedicated to the social and economical empowerment of poor women, by creating strong economic and social resource bases. As of June, 2009, it has 300000 borrowers, 100 percent of whom are women. With 218 branches, Shakti Foundation provides services in 3584 villages of 165 upazila under 46 districts.

Age

Age of a respondent defined as the span of her life and is operationally measured by the number of years from her birth to the time of interviewing.

Education

Education referred to the development of desirable knowledge, skill, attitudes, etc. of an individual through the experiences of reading, writing, observation and related matters.

Family size

It referred to actual number of permanent members in a subject's family who live in a fixed dwelling unit and eat from the same cooking arrangement.

Farm Size

Farm size referred to the total area on which a woman family carries on farming operations, the area being estimated in terms of full benefit to the women's family.

Annual Income

Annual income referred to the total annual earnings of all the family members of a respondent from agriculture, livestock and fisheries and other accessible sources (business, service, daily working etc).

Family Co-operation

Family co-operation meant support and help both physically and mentally by other family members in the implementation of development activities initiated by Shakti Foundation.

Frequency of Credit Receipt from Shakti Foundation

It was simply measured by how many times she took credit from Shakti Foundation.

Communication Media Exposure

Communication exposure referred to the extent to which a respondent was exposed to the various channels of communication through which she exchanged messages.

Training Received

It referred to the total number of days that a respondent had received training from Shakti Foundation, NGOs or other organizations, under different training programmes.

Credit Received

It referred to the total amount of taka that a respondent had received from Shakti Foundation.

Credit Utilization

The credit utilization of a woman beneficiary was measured as the proportion of credit, received from the concerned NGO, utilized for the purpose for which it was taken.

Mobility

It referred to the women exposure outside her own social environment, her exposure to the nearest villages, own union or municipal, own upazila, others upazila, districts or places of social and agricultural importance.

Household Decision Making

In the study, household decision making referred to activeness of women in the selected matters of the family.

Social Participation

It referred to participation of women in various social activities arranged by relatives, friends and neighbors as involved her actively or passively.

Political Participation

It referred to participation of women in various political activities arranged by relatives, friends and neighbors as involved her actively or passively.

Leadership

Leadership is a winning combination of personal traits and the ability to think and act as a leader, a person who directs the activities of others for the good of all. Anyone can be a leader, even if the only person they're leading is themselves.

CHAPTER 2

REVIEW OF LITERATURE

The purpose of this Chapter is to review the past studies conducted by different researchers related to the present study. As far as possible the researcher tried to review the available literature from different countries related to empowerment of women and other related matters.

This Chapter comprises of four sections. In the first section literatures relating to concept of empowerment have been presented. The second and third sections deal with reviews related to concept of women empowerment and past studies in connection with the relationship of independent variables with empowerment of women and the fourth section of this chapter deals with the conceptual framework of the study.

2.1 Review Related to Concept of Empowerment

Empowerment is a way of defining, challenging and overcoming barriers of one's life through which people increase their ability to shape their own lives and environment. Empowerment is a multidimensional process which enables individual or a group of individuals to realize their full identity and powers in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives and free from shocks imposed on them by custom, belief and practices (Kulandaivel, 2005).

Empowerment can be conceived as a process that people undergo, which eventually leads to change. Empowerment as a process to change the distribution of power both in interpersonal relations and in institutions throughout society or a process of acquiring providing, bestowing the resources and the means enabling the accesses to a control over such means and resources. Empowerment is a process in which women gain control over their own lives by knowing and

claiming their rights at all levels of society at local and household level (Mathew, 2005).

Empowerment is the enhancement of assets and capabilities of diverse individual and groups to engage, influence and hold accountable the institutions which affect them (Bennett, 2002).

Empowerment is the process– and the result of the process– whereby the powerless or less powerful numbers of the society gain greater access and control over material and knowledge resources, challenge the ideologies of discrimination and subordination, and transform the institutions and structures through which unequal access and control over resources is sustained and perpetuated (Annonuevo, 1997).

Women's empowerment has been viewed by several people at several points of times in several ways, which have been described and categorized as traditional, conservative and radical views. But the alternate view for all these puts emphasis on women collectively coming together to recognize and address the gender issues which stand in the way of their advancement. Empowerment in this context involves the transformation through a process of enlightenment, conscientisation and collective organization and therefore necessitates collective action by women to discard the patriarchal beliefs and attitudes they have learned in their system (Longwe, 1997).

Empowerment is process to change distribution of power, both in interpersonal relationships and in institutions throughout society (Stromquist, 1996).

Empowerment is a process of awareness and capacity building, leading to greater decision-making power and control and to transformative action (Karl, 1995:14).

Empowerment is the process of challenging existing power relations and of gaining greater control over the sources of power. The goals of women's empowerment are to challenge patriarchal ideology..... to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality.... And to enable poor women to gain access to, and control over, both material and informational resources (Batliwala, 1994:130).

Empowerment as altering relations of power.....which constrains women's options and autonomy and adversely affect health and well being (Seri, 1993).

Thus, Empowerment refers to increasing the spiritual, political, social or economic strength of individuals and communities. It often involves the empowered developing confidence in their own capacities.

Women's empowerment framework

The Women's Empowerment Framework model has the five levels of equality, where empowerment is seen as a necessary part of the development process at each level, for women to advance towards equal status. The five levels of equality are:

1. Welfare: This addresses only the basic needs of women.
2. Access: Equality of access to resources.
3. Awareness-raising or conscientisation: An understanding of the fact that women, as a group are subordinate and rejection of this subordination.
4. Participation: This is the point where women take decisions equally alongside men. Mobilization is necessary in order to reach this level.
5. Control: The ultimate level of equality and empowerment, where there is a balance or power between women and men and neither has dominance (UNICEF, 1994).

A figure is given by the UNICEF on the equality and empowerment cycle.

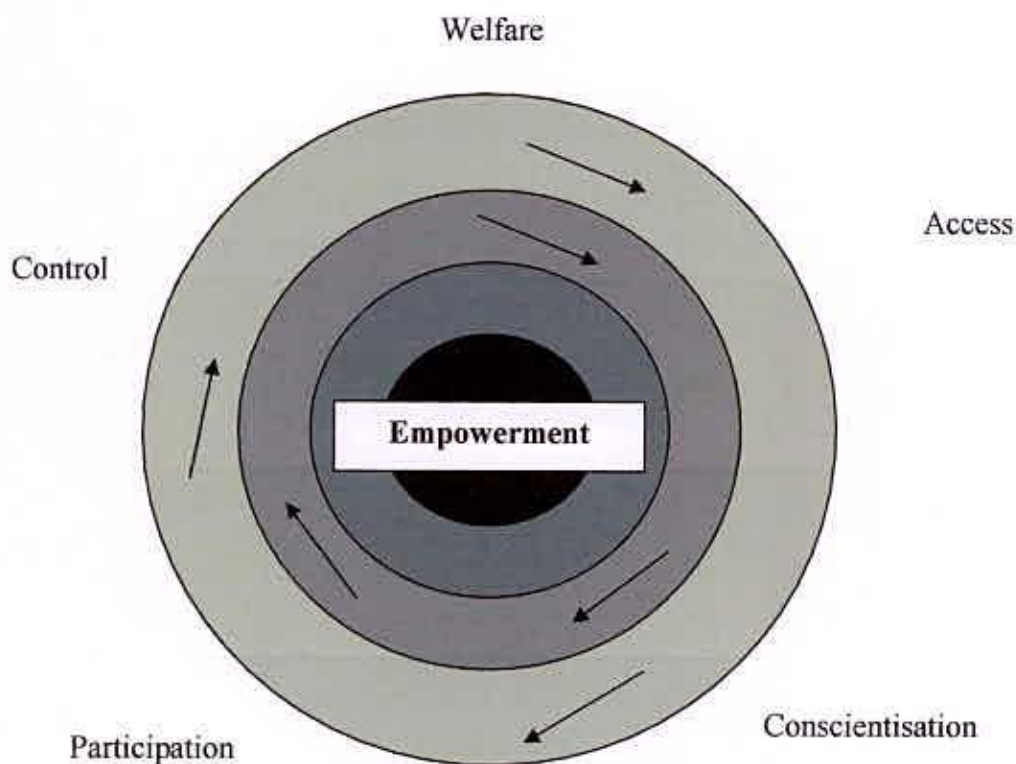



Figure 2.1 The Equality and Empowerment Cycle (UNICEF, 1994)

Dimensions of Empowerment Proposed by Selected Authors

Kishor (2000)

- financial autonomy
- Participation in the modern sector
- Lifetime exposure to employment
- Sharing of roles and decision-making
- Family structure amenable to empowerment
- Equality in marriage (lack of) Devaluation of women
- Women's emancipation
- Marital advantage
- Traditional marriage



Sen (1999)	Absence of gender inequality ill: Mortality rates Natality rates Access to basic facilities such as schooling Access to professional training and higher education Employment Property ownership Household work and decision-making	
Schuler et al. (1997)	Ability to interact effectively in the public sphere Participation in non-family groups	
CIDA (1996)	Legal empowerment Political empowerment Economic empowerment Social empowerment	
Hashemi et al. (1996)	Economic security	
Schuler et al. (1996)	Status and decision-making power within the household	
Jejeebhoy (1995)	Knowledge autonomy Decision-making autonomy Physical autonomy Emotional autonomy Economic and social autonomy and self-reliance	
Stromquist (1995)	Cognitive Psychological Economic Political	
Schuler and Hashemi (1993)	Mobility and visibility	

2.2 Reviews Related to Studies on Women Empowerment

Chandramant (2005) observed that involvement of women was essential in all stages of economic and social activities. Therefore, organizing women in self help groups will enhance the status of women as participants, decision maker and beneficiaries in democratic, economic, social and cultural spheres of life. SHGs have included a great confidence in the minds of rural women to succeed in their day to day life. So SHGs is a viable pathway for empowerment women- Empowerment through self help group is presented by figure in below:

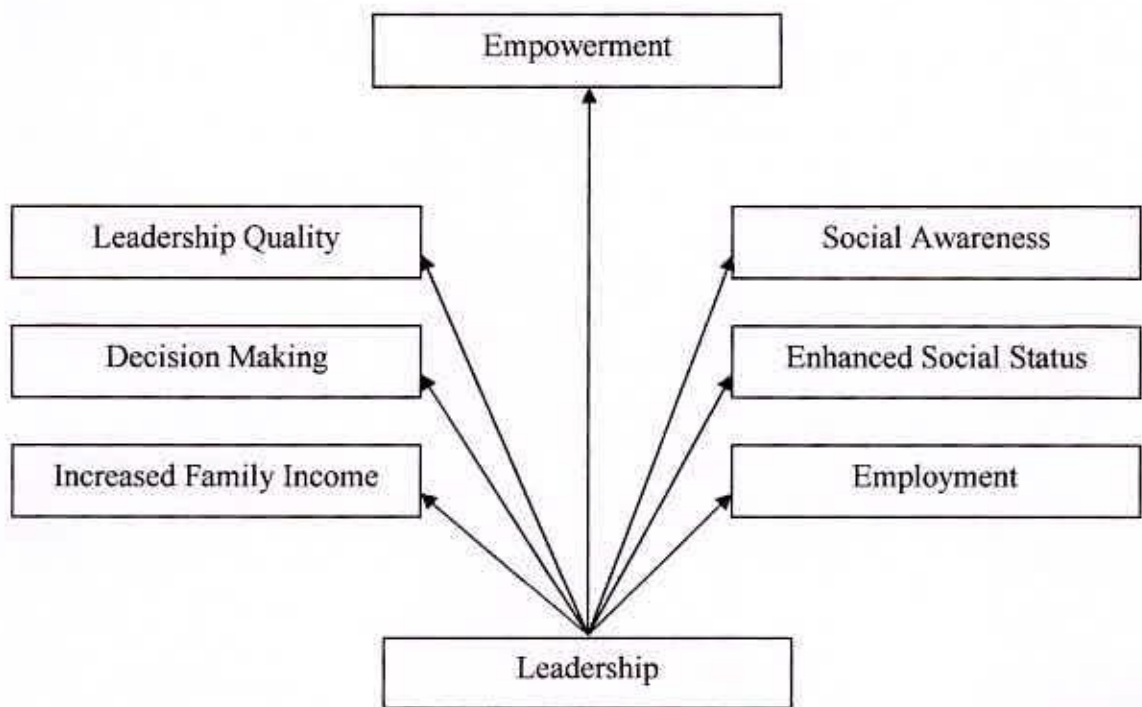


Figure 2.2: Empowerment through self help group

Parkajam et al. (2005) found that the rural woman was disadvantaged compared to her urban counterpart. The profile of rural women was that of illiterate, ignorant, superstitious, suppressed and oppressed because of their limited skills. The rural women need to be trained, educated and organized so that she is empowered to be equal to her counterpart in urban area.

Pankajam et.al. (2005) observed that the women farmers had been associated with KVK (Krishi Vigyan Kendra) for about 12 years through various schemes like frontline demonstration programme, demonstration of improved technologies, improved seeds, INM, IPM etc. in groundnut, castor, red gram and green gram the women farmers could get more income. The women farmers associated with KVK got 30.45 percent more yield of groundnut and 20 percent more yield of other of oil seed.

Samanta (2005) stated that the contribution of rural women in agriculture and in homestead was huge both quantitatively and qualitatively. Without this on average rural women spend 40.4 percent and 15.4 percent time in home and farm related activities respectively. Although day to day life of rural women had been full of hardship, deprivation and struggle to survive.

Sulaiman et. al. (2005) stated that special programme for farm women enable/help women to access to improved information and resources which increase agricultural production significantly. They also stated that to make sustainable improvement women's livelihoods, women's access to employment and income generating opportunities sources of credit, skill for establishing enterprises etc. should have to be improved.

Parveen (2004) conducted a study at three village in Mymensingh district. She collected data from 156 respondents and found that the majority of rural women had a very low to moderate (82%) level of empowerment.

Fisher and Sriram (2002) reported that Indian micro-credit explore how, it can be design in practice, to contribute in a wide range of development objectives. They also reported that including providing social and economic security; promoting livelihoods; building democratic people's organizations; empowering women and changing wider system within society.

Mahmud (2002) found, “the women who spent greater number of year in school have more empower, women who are engaged in income earning, work have more empower compared to women who are not, women who are able to visit the public domain have more empower than women who are unable to do so”.

Chao et. al. (2001) noted that most women in the technical professions in Taiwan have low self-esteem and this probably could apply to women elsewhere. Although a substantial number of women are involved in the technical professions, the number of women holding managerial posts with decision-making powers is insignificant.

Primavera and Bueno (2001) suggested that this perception could reflect social values that hold men superior. In some countries, women do not enjoy basic rights (right to vote, choice of career and even dressing), which many from the developed countries take for granted. Merely involving women in development programmes without delving into issues of culture and the state will not contribute to sustainable development and correct the disparities between the sexes, hence the need to consider gender.

Swati et al. (2001) observed that self help group (SHG) in India has emerged as a very successful concept of empowering rural women by providing not only easy credit and thrift facilities but also many other opportunities for their self development.

Kabeer (1999) stated that empowerment is seen to occur at a number of different levels to cover a range of different dimensions and to materialize through a variety of different processes. Empowerment rests upon the notion power as determining choice and ability to choose, and how the lack of power and choice is disempowering.

Kaveri and Leelavathy (1999) conducted study on "Initiating Income generating activities for women in rural areas" and found that the women who were resort to self employment, they wanted to improve their economic status.

Murshed et al. (1999) conducted a research on the Bangladesh Rural Advancement Committee (BRAC) to see how far it has been able to implement poverty alleviation and empowerment of the poor, particularly the rural women. They observed that through its multifaceted programmes, enterprise development, health care, non-formal education for girl child and human rights and legal education, BRAC has been able to bring girl-child and human improvement to the lives of the poor and disadvantage women of rural Bangladesh.

Puhazhendh and Jayaraman (1999) observed that the group approach play an important role in empowering women in rural areas. The informal groups of rural poor with active intervention of NGOs adequately supported by training and financial systems, ensured and also significantly improved women's participation both from economic and social aspects.

Sangeetha and Thangamani (1999) studied on "Initiating self help groups (SHGs) in Combatore Corporation" and reported/pointed that the SHGs had successfully mobilized saving and extended credit out of its own funds with a good repayment record and the group was linked to bank for availing credit facilities.

Sudha and Jothimani (1999) conducted a study on "Profile of self help groups (SHGs) in Karanmandai block" and found that SHGs organized women into group for group cohesion and dynamic and introduce women in all spheres and phases of development.

Sharmiladevi and Sithalakshmi (1998) conducted a study on "Initiating self -help groups (SHGs) among urban and rural women". Where 462 women are in urban and 364 women are in rural areas. The researchers pointed out that the SGHs were

facilitating income-generating activities for socio-economic upliftment of members and streamlining the procedures of repayment.

Kasthuri (1997) stated, "Empowerment is a challenge to society because it breaks the long established pattern of family life. Women need support counseling and training in order to become empowered. Her desires and her goal finally enable her to break the barriers to reach her goal".

Banu (1996) in her research work "The Impact of Training on Rural Women's Empowerment in Bangladesh" examined the relationship between women's access to training and women's empowerment with special reference to Bangladesh situation. Banu examined two issues to find out the relationship between training and women's empowerment in her study. Empowerment of women in Bangladesh is measured in terms of raising awareness, self-confidence, economic independence and decision-making process in the household. It was revealed that training had an impact on the behavioral predisposition. Skills of women also developed through skill development training.

Chen and Mahmud (1995) found, "Empowerment may be triggered by specific events in women's lives like schooling, labor force participation and participation in Micro-credit and other development programmes. Women's empowerment also influence by secular life cycle events like marriage, birth of children, setting up of separate household, marriage of children and divorce or widowhood". They also presented a framework of women's empowerment as a process of positive change in women's lives that improves their fallback position and bargaining power within a patriarchal structure, and which evolves in response to events and experiences over the life cycle.

Pitt and Khandkar (1995), Zaman (1998) found, "Empowerment is influenced by participation in any development programme because participation Women were

more likely to access self employment and ability to visit in the NGO office or the health centre”.

Pitt and Khandker (1995) stated that access to credit was seen as a mean of empowering on the assumption that the increased labor time of women spent in income earning work as a result of credit led to greater influence of women in household decision making.

Amin and Pebley (1994) found that while programmes after about two years had a statistically significant impact on gender inequity within the household in terms of women's participation in decision making and control over resources, women's attitudes and aspiration in decision regarding marriage and education for their daughters is slower to change.

Khan (1994) carried out a study on the concepts of participation and empowerment in the development process and discussed how these issues were considered within the Bangladesh Rural Advancement Committee (BRAC). This organization works to empower the most disadvantage people, particularly the poor rural women through participation in development activities. For positive impact of BRAC activities, the study suggested for intensification of BRAC efforts for devising programmes aiming at empowerment of women in economic activities and in the household decision making affairs.

Airun (1992) in her study identified women's contribution in homestead farming and household activities. She also showed women status in decision-making process of family affairs. It was observed that the average women spent 30 percent on daytime in household activities and another 30 percent on agricultural activities. Women contributed 58 to 235 labor days per hectare for production of homestead vegetables compared to 50 to 212 by men. It further revealed that women earned on an average Taka 4339 per year from different income earning

activities. In the case of decision making men enjoyed overwhelming right to make major decisions.

Sen (1989) concluded that women had limited command and control over resources and assets which prevent them from getting equal opportunities and fair share of the returns in the society as well as in the family. In primary sector women contribute more than men but enjoy no control over their earning.

Ahmed (1987) mentioned impact of various programmes on women and stated that significant changes in income and employment of the participants took place due to involvement in Rural Development Programme (RD11) activities. He found that real income per-capita of the participants increased by 116% between 1981 and 1987.

609
Sen et al. (1987) stated, "Access to education extension services and training will empower women. Technology will equip them to acquire new skill and to learn their drudgery. Educating women has greater multiple effect than educating men".

64549
Hussain(1985) showed that women were involved in most of the pre and post harvest operations of vegetables production. He also advocated some measures to be taken by the government, policy makers, planners, development workers and researchers for the effective integration of participation in different homestead production and management activities like vegetable growing, livestock raising, fish cultivation, post harvest operation like processing and household decision making.

Mojumder (1983) conducted a study on women participation in agricultural and nonagricultural activities in Bangladesh villages. It portrayed the pattern and nature of activities of the rural women along with their socio economic conditions

in the study area. The study revealed that no housewife was a sole decision maker in the family affairs.

Ali and Rahman (1978) found that women were engaged in both productive and household activities. The production and income generating activities improved their socioeconomic conditions. The women contributed about 13 percent to the total family income of the sample houses. They also found that the women were still facing the problems of poverty, lack of education facility, social and religious binding and lack of scope for women to work.

2.3 Reviews on Relationship between Selected Characteristics of Rural Women and their Empowerment

Very few studies have been found to be specifically undertaken in a scientific way in the direction of the recent study. There an effort has been made in subsequent subsection to review some interlinked literature in this aspect.

2.3.1 Age and Empowerment

Goetz and Gupta (1995) said that women's control over loan depends on several factors such as their age, education, marital status, size of the loan etc.

Bhaumik et al. (1996) in their combined study found that there was a significant and negative relationship between age of rural women and their participation in decision making role.

Kumari (1999) in a study found that age of rural women had no significant relationship with their performance in farm decision-making.

Begun et al. (2000) in their study found that there was no significant effect of age of women on their taking household decisions.

Akter (2000) in his study found that there was a positive significant relationship between age of the women and their participation in decision-making role in the family.

Asaduzzaman (2003) found no significant relationship between age of rural women and their decision-making ability.

Biswas (2003) found that age of the rural women had a significant but negative relationship with their accessibility to family decision-making process.

Naoroze (2004) in his study found that age of the rural women had no significant relationship with their empowerment

Taposhi (2005) found no significant relationship between age of rural women and their empowerment.

Mahbub (2006) found that age of the rural women had a significant relationship with their empowerment.

Farhana (2007) in her study found that age of the rural women had no significant but negative relationship with their empowerment

2.3.2 Education and Empowerment

Kaur (1986) found that education increased the role of farm young women in decision making about home as well as farm practice.

Chen et al. (1995) found significant relationship between schooling of women and their empowerment.

Akter (2000) in his study found that there was a positive significant relationship between education of women and their participation in decision-making role in the family.

Mahmud (2002) found significant relationship between number of schooling spent by women and their empowerment.

Biswas (2003) found that education of the rural women had a significant and positive relationship with their accessibility to family decision-making process.

Asaduzzaman (2003) found significant relationship between education of rural women and their decision-making ability.

Parveen (2004) concluded that education enhance women's empowerment.

Naoroze (2004) in his study found that personal education of the rural women had a significant relationship with their empowerment.

Taposhi (2005) found highly significant relationship between education of rural women and their empowerment.

Mahbub (2006) found that education of the rural women had a highly significant relationship with their empowerment.

Farhana (2007) in her study found that education of the rural women had no significant relationship with their empowerment

2.3.3 Family Size and Empowerment

Asaduzzaman (2003) found no significant relationship between family size of rural women and their decision-making ability.

Naoroze (2004) in his study found that there was no significant relationship between family size of rural women and their empowerment.

Taposhi (2005) found significant but negative relationship between family size of rural women and their empowerment.

Mahbub (2006) found that family size of the rural women had no significant relationship with their empowerment.

Farhana (2007) in her study found that family size of the rural women had negative significant relationship with their empowerment.

2.3.4 Farm Size and Empowerment

Bhaumik et al. (1996) in a study found that the socio-economic status of the rural women had no significant relationship with their performance in decision-making process.

Kumari (1999) found no significant relationship between rural women's socio-economic status and their participation in farm decision-making.

Asaduzzaman (2003) found no significant relationship between farm size of rural women and their decision-making ability.

Naoroze (2004) in his study found that there was no significant relationship between family size of rural women and their empowerment.

Taposhi (2005) found negative significant relationship between farm size of rural women and their empowerment.

Farhana (2007) in her study found that farm size of the rural women had no significant relationship with their empowerment

2.3.5 Annual Income and Empowerment

Yadav (1982) observed that participation of farm young women in decision-making was not significantly associated with annual income.

BRAC(1995) reported that family income of rural women had significant effect on their decision-making, power, status in the family and mobility. It was also found that individual contact of the rural women had significant Influence on their improvement of knowledge, attitude and skills.

CIRDAP's study (1998) buttresses this condition that working women with access to personal income exhibit a greater degree of autonomy and participation in household decision-making leading to better feeling of self-worth and high status within the households. The central message of this is that economic improvement of women is a fundamental issue for attaining reasonable degree of empowerment.

Akter (2000) found that there was a positive significant relationship between family income of the women and their participation in decision-making role in the family.

Begun et al. (2000) found that there was no significant effect of gross income from homestead agro-forestry practices of the women on their taking household decisions.

Asaduzzaman (2003) found significant relationship between annual income of rural women and their decision-making ability.

Biswas (2003) found that income of the rural women had no significant relationship with their accessibility to family decision-making process.

Naoroze (2004) in his study found significant relationship between family annual income of rural women and their empowerment.

Taposhi (2005) found no significant relationship between annual income of rural women and their empowerment.

Mahbub (2006) found that annual income of the rural women had no significant relationship with their empowerment.

Farhana (2007) in her study found that annual income of the rural women had no significant relationship with their empowerment.

2.3.6 Frequency of Credit Receipt and Empowerment

Pitt et al. (1995) found that empowerment was influenced by participation in development programme because participant women were more likely to access to self employment and ability to visit in the NGO office or the health centre.

Mahmud (2002) found that women's participation in development programme was more effective in promoting women's empowerment (decision making, mobility, access to resources etc.).

Farhana (2007) in her study found that rural women's length of participation in NCDP group had a highly significant relationship with their empowerment.

2.3.7 Family Co-operation and Empowerment

Taposhi (2005) in her study found that family co-operation of rural women had a highly significant relationship with their empowerment.

2.3.8 Communication Media Exposure and Empowerment

Bhaumik et al. (1996) in their study found that there was no significant relationship between contact with extension personnel of the rural women and their performance in decision-making process.

Islam (1996) studied women's participation in some agricultural income generating activities like vegetable product, poultry, livestock and fish culture. The findings indicated that mass media was found to be significantly associated with women's extent of participation in agricultural activities.

Pattnik (1996) observed that the non-participation and participation of women in farm management and other areas of decision making was due to inadequate exposure to the mass media lack of extension contact.

Pitt et al. (1995) found that empowerment was influenced by participation in development programme because participant women were more likely to access to self employment and ability to visit in the NGO office or the health centre. Zaman(1998) found the similar findings.

Mahmud (2002) found that women's participation in development programme was more effective in promoting women's empowerment (decision making, mobility, access to resources etc.)

Biswas (2003) found that extension contact of the rural women had a significant and positive relationship with their accessibility to family decision-making process.

Parveen (2004) in her study found that information media exposure increased the level of women's empowerment.

Naoroze (2004) in his study found that there was a significant relationship between extension media contact of rural women and their empowerment.

Farhana (2007) in her study found that communication media exposure of rural women had a highly significant relationship with their empowerment. Mahbub (2006) and Taposhi (2005) found the similar findings.

2.3.9 Training Received and Empowerment

Asaduzzaman (2003) found significant relationship between training exposure of rural women and their decision-making ability.

Parveen (2004) observed that training had the potential to increase women's empowerment.

Naoroze (2004) in his study found that there was no significant relationship between training exposure of rural women and their empowerment.

Taposhi (2005) in her study found that training received of rural women had a highly significant relationship with their empowerment. Mahbub (2006) found the similar findings.

Farhana (2007) found highly significant relationship between training experience of rural women and their empowerment.

2.3.10 Credit Received and Empowerment

Pitt and Khandker (1995) found that there are positive relationship access to credit by and their empowerment.

Hashemi et al. (1996) and Kabeer (1998) found that loan reception was empowering the women in Bangladesh.

Goetz and Gupta (1996) and Ackerly (1995) found that loan reception was not empowering women in Bangladesh because institutions and norm were generally not favorable for women's independent use of NGO loans.

Mahmud (2002) found that women's participation in micro- credit programme was associated with greater access to household income. Women's access to household income was negatively related to the degree of male involvement in income

earning and also positively related to the degree of involvement in income earning by her.

Taposhi (2005) in her study found that credit received of rural women had a highly significant relationship with their empowerment. Mahbub (2006) found the similar findings.

2.3.11 Credit Utilization and Empowerment

Zakaria (2000) observed no relationship between credit utilization of the women beneficiaries and their attitude towards BRDB credit programme. Such findings were supported by Islam (2001).

Nagabhushanum and Halyal (1989) stated that 50.48% of the amount borrowed was utilized for productive purpose about 17% of the amount was spent on partially productive spent on unproductive purposes. Chowdhury (1989) reported that the BRDB (IWP) borrower applied credit towards productive purpose. Diversions of credit where they had occurred had been mostly channeled into income producing activities.

Farhana (2007) in her study found that credit utilization of rural women had a highly significant relationship with their empowerment.

2.4 The Conceptual Framework of the Study

In scientific research, selection and measurement of variables constitute an important task. The hypothesis of a research while constructed properly contains at least two important elements i.e. "a dependent variable" and "an independent variable". A dependent variable is that which appears, disappears or varies as the researcher introduces, remove or varies the independent variables (Townsend, 1953). An independent variable is that factor which is manipulated by the researcher in her attempt to ascertain its relationship to an observed phenomenon.

The conceptual framework of Rosenberg and Hovland (1960) was kept in mind while making structural arrangements for the dependent and independent variables. This study was concerned with the empowerment of women beneficiaries under Shakti Foundation. Thus the empowerment was the dependent variable and the selected characteristics of the women were considered on the independent variables. Empowerment of an individual may be affected through interacting forces of many independent variables. It is not possible to deal with all independent variables in a single study. It was therefore, necessary to limit the independent variables, which included age, personal education, family size, family farm size, annual family income, length of organizational participation in Shakti Foundation, family cooperation, communication media exposure, training received, credit received and credit utilization.

In order to have a clear understanding of the nature of empowerment, the dependent variable was considered from the view of a number of dimensions of empowerment. These were mobility of women, participation in household decision, participation in social and political activities, control over capital and awareness of leadership.

In the light of the foregoing discussion, a conceptual framework has been developed for this study, which is diagrammatically shown in the Figure 2.3.



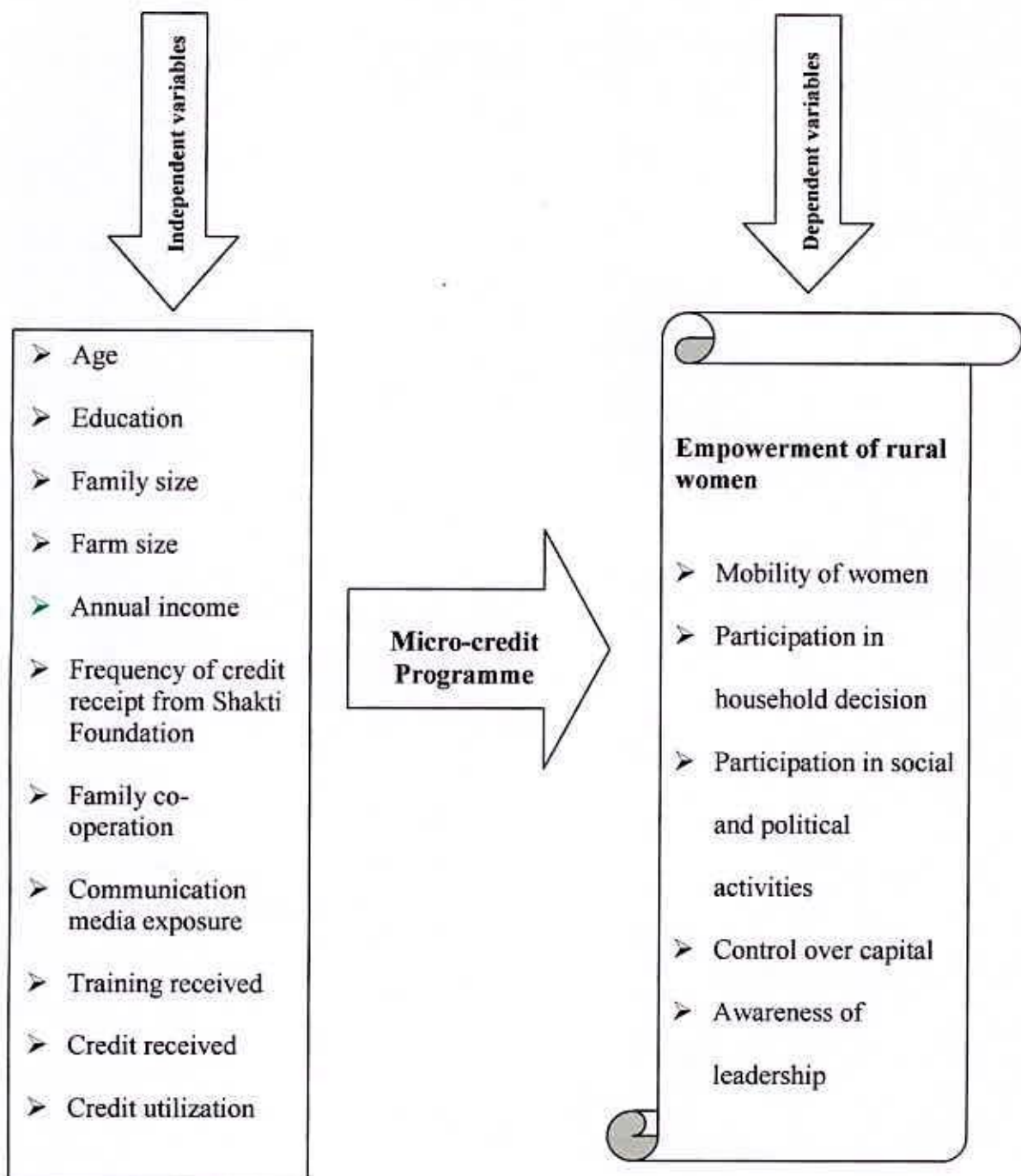


Figure 2.3 The conceptual frame work of the study

CHAPTER 3

METHODOLOGY

Methods and procedures used in conducting research need very careful consideration. Methodology should be such that enables the researcher to collect valid information and to analyze the same properly to arrive at correct decisions. The methods and procedures followed in conducting this research are being described below.

3.1 Locale of the Study

Comilla district consists of eleven upazila and Shakti Foundation has covered six upazila. The present study was conducted in Daudkandi Upazila which occupies an area of 376.23 sq km. It is located between $23^{\circ}28'$ and $23^{\circ}36'$ North latitude and between $90^{\circ}42'$ and $90^{\circ}50'$ East longitude. It is bounded by Homna upazila on the north, Matlab and Kachua upazilas on the south, Chandina and Muradnagar upazilas on the east, Matlab and Gazaria upazilas on the west. Main rivers are Meghna and Gumti. Daudkandi upazila was established in 1858. The upazila consists of one municipality, 22 union parishads, 274 mouzas and 467 villages. The population of this upazila is 448503 where male is 50.44% and female is 49.56. Average literacy is 29.9%; among them male 36.6% and female 23.2%. Educational institutions: college 6, high school 44, madrasa 32, government primary school 173, non-government primary school 62, NGO operated school 32, technical training college 1. Noted educational institution: Eliotganj R B High School (1908), Raipur K C High School (1912), Daudkandi Model School, Barpara Girl's High School (1919). (Source- Banglapedia).

The map of Daudkandi upazila under Comilla district has been presented in Figure 3.1 and the specific study locations have also been shown in figure 3.2.

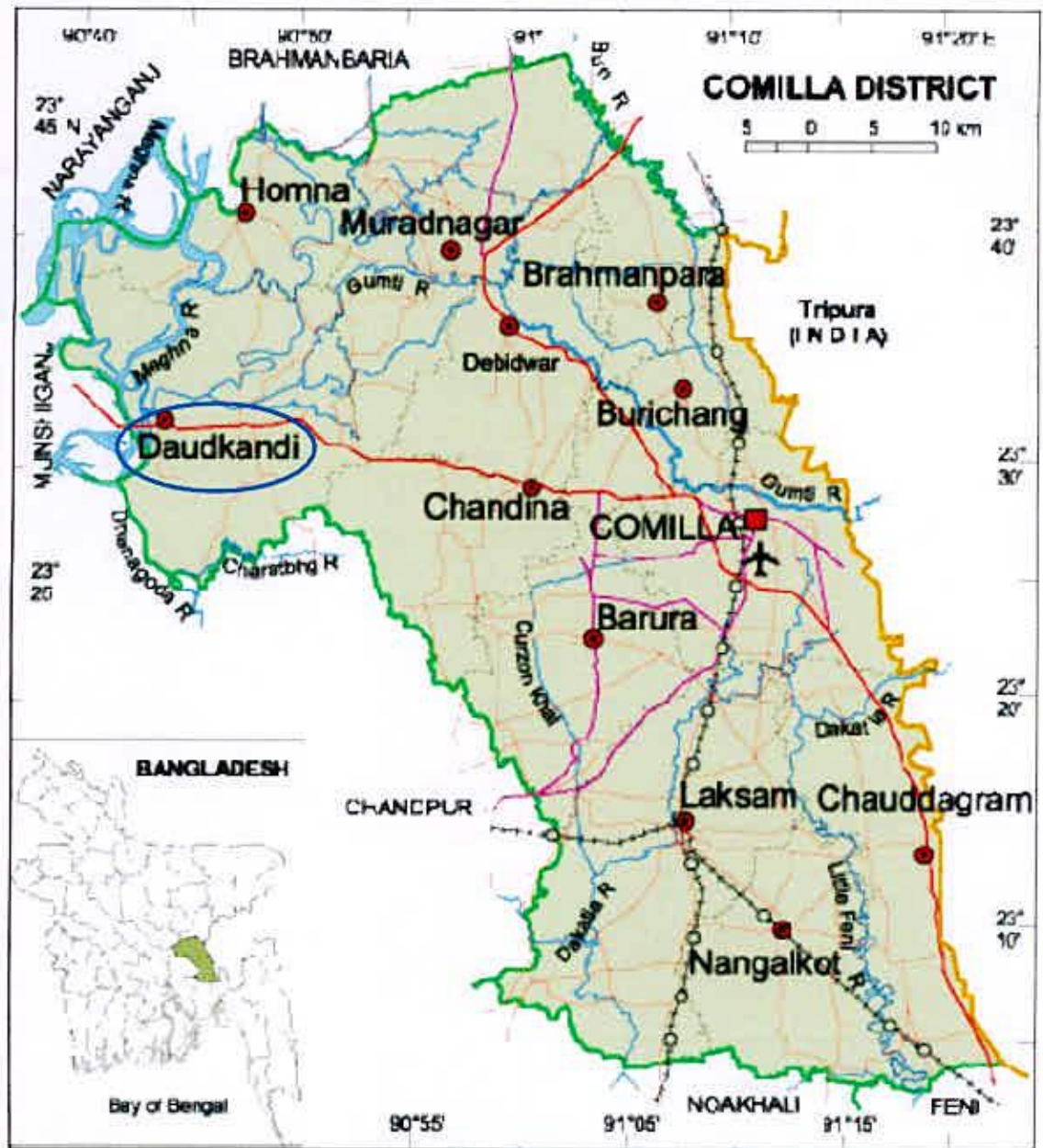


Fig. 3.1 Map of Comilla district showing study area Daudkandi upazila.

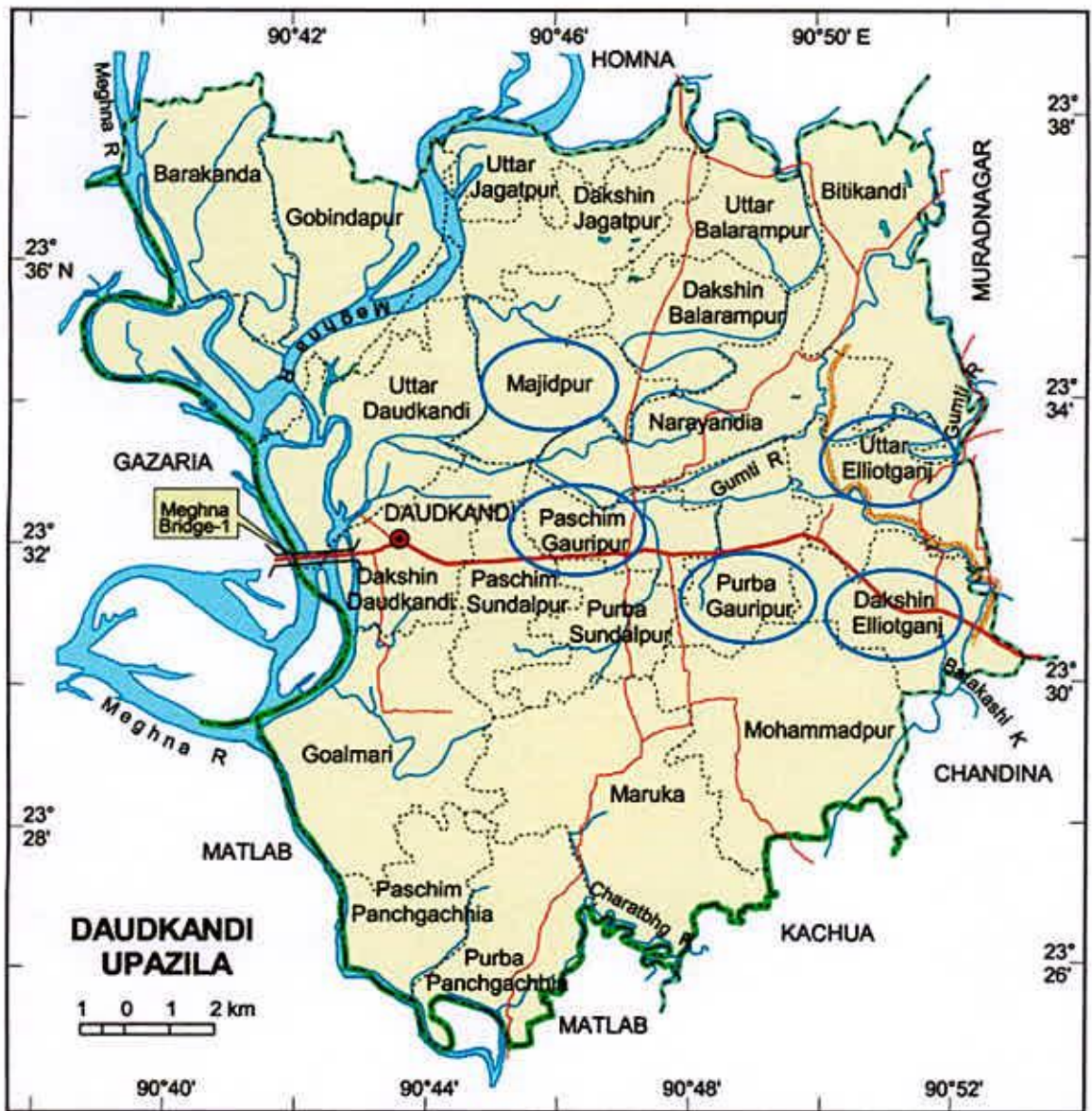


Fig. 3.2 Map of Daudkandi Upazila showing study area.

3.2 Population and Sample

The target group of this study was the women beneficiaries of Shakti Foundation in Daudkandi upazila under Comilla district. There are 57 samity (termed as Kendra) with a total membership of 1425 among which 1140 received credit at least once from Shakti Foundation. These 1140 women beneficiaries were the actual population. However data were collected from a sample rather than the whole population.

Double-stage random sampling procedure was followed in selecting sample. In the first stage 35 percent of the total number of women samities i.e. Kendra (57) were randomly selected and the number of selected Kendra stood at 20. The total number of women beneficiaries (Kendra members) of these 20 kendra was 516 and the number of credit recipient beneficiaries was 445. These 445 credit recipient beneficiaries were considered as the sampling population.

In the secondary stage, 5 credit recipient beneficiaries from each of the 20 selected samity's (Kendra) were randomly selected as sample for the study. Thus the total sample size of the study was 100 women beneficiaries about 23 percent of the sample population.

Simultaneously a reserve list of 20 respondents of sample size was prepared out of this list to use in case of unavailability of sampled women beneficiaries. Distribution of women beneficiaries consisting the population, sample and reserve list in selected 20 samity (Kendra) were presented in Table 3.1.



Table 3.1 Distribution of women consisting the population, sample and reserve list in Daudkandi upazila under Comilla district

SL. No.	Name of Selected upazila	Name of selected union	Selected village name	Selected Samity (Kendra) name	Number of women			
					Population	Number of borrower	Sample	Reserve list
1	Daudkandi	Gouripur	Paschim	Kendra 103	25	21	5	0
2			Gouripur	Kendra 101	30	27	5	2
3				Kendra 124	20	17	5	0
4			Moloy	Kendra 112	28	24	5	2
5				Kendra 105	30	24	5	0
6			Purba Gouripur	Kendra 130	26	18	5	0
7				Kendra 108	27	24	5	0
8		Mazidpur	Lalpur	Kendra 117	25	22	5	2
9			Lalpur	Kendra 116	25	21	5	0
10			Lalpur	Kendra 118	20	18	5	2
11		Eliotganj	Lashhmipur	Kendra 110	25	22	5	0
12			Lashhmipur	Kendra 113	24	22	5	2
13			Lashhmipur	Kendra 114	25	23	5	2
14			Lashhmipur	Kendra 120	25	22	5	2
15			Lashhmipur	Kendra 123	28	25	5	0
16			Lashhmipur	Kendra 125	30	24	5	0
17			Lashhmipur	Kendra 128	20	17	5	2
18			Lashhmipur	Kendra 130	25	22	5	2
19			Lashhmipur	Kendra 121	28	25	5	0
20			Lashhmipur	Kendra 137	30	27	5	2
Total					516	445	100	20

3.3 Instrument for Data Collection

In a research study requiring data from the respondents, preparation of an interview schedule for information collection requires a very careful consideration. So, a structured interview schedule was used for collection of relevant data for the study. Closed form questions were included in the schedule. Simple and direct questions were also included to ascertain the opinion of the women regarding a number of aspects. Scales were developed to determine the empowerment of women beneficiaries of Shakti Foundation. The draft interview schedule was prepared in Bengali in accordance with the objectives of the study. The interview schedule was pre-tested with 10 women from the study area. Necessary corrections, additions and modification were made in the interview schedule based on the pretest results. The modified and corrected interview schedule was then printed in final form in English (Appendix A).

3.4 Data Collecting Procedure

Data were collected through personal interviewing by the researcher himself. Prior to data collection, the researcher met the Field Worker (Junior Officer, JO) of Shakti Foundation . The researcher requested them to provide necessary help and co-operation for data collection. Respective JO of the study area introduced the researcher with group leaders who were very helpful for the researcher in collecting data. The researcher made all possible efforts to establish rapport with the respondents so that they could feel free to respond to the questions contained in the schedule. All possible efforts were made to explain the purpose of the study to the respondents and their answers were recorded sincerely. Whenever, any respondent felt difficulty in understanding any question, care was taken to help her getting understand of the same. The researcher in collecting data faced no serious problem. Though the researcher made every endeavor to arrive at all of the respondents' house and field, it was not possible to collect data from 10 women under the sample, as they were not available during interviewing. Therefore, the researcher compelled to replace the unavailable respondents by 10 individuals

from the reserve list. Collection of data took 25 days from 2nd April to 24th April 2009.

Data thus collected from the women beneficiaries were compiled, tabulated and analyzed. Qualitative data were converted into quantitative form by mean of suitable scoring, whenever needed.

3.5 Selection of Dependent and Independent Variables

The successful selection of variables results in success of a research. Inappropriate and inconsistent selection of variables may lead to faulty results. The researcher employed adequate care in selecting the variables of the study. Considering personal, economic, social and psychological factors of the rural community, time and resources availability to research, reviewing relevant literature and discussing with relevant expert, the researcher selected the variables for the study.

Empowerment of women beneficiaries under Shakti Foundation was the main focus of this study and it was considered as the dependent variable. The researcher selected eleven selected characteristics of the women as independent variables i.e. age, education, family size, farm size, annual income, length of term of receiving of credit in Shakti Foundation, family co-operation, communication media exposure, training received, credit received and credit utilization.

3.6 Measurement of Variables

3.6.1 Measurement of Independent Variables

In the present study, the selected characteristics of the women beneficiaries constituted the independent variables (Townsend, 1953). These included their age, education, family size, farm size, annual income, frequency of credit received from Shakti Foundation, family cooperation, communication media exposure,

training received, credit received and credit utilization. Empowerment of rural women under Shakti Foundations' credit programme was the main focus of this study and it was considered as the dependent variable. The procedures for measuring independent variables are presented below:

3.6.1.1 Age

The age of a woman was measured by counting the period of time from her birth to the time of interview on the basis of response of the women and was expressed in terms of complete years. A unit score was assigned for each year of one's age.

3.6.1.2 Education

Education of a respondent was measured in terms of classes passed by her in formal education system (i.e. school, college and university). If a woman passed the final examination of class V in a school, a score of five was taken for calculating her education score. A woman who can sign only had education score (0.5) and If a woman did not know how to read and write, her education score was given zero and a woman who can sign only, her education score was given 0.5.

3.6.1.3 Family size

Family size was determined in terms of the total number of members in the family of each woman. The family member included the woman herself, spouse, sons, daughters and other dependents. A unit score was assigned for each member of the family. If a woman had five members in her family, her score was given as five.

3.6.1.4 Farm size

Farm size of a respondent was measured in terms of hectare by using the following formula -

$$\begin{aligned} \text{Farm size} &= (a+b+1/2c+1/2d+f) - (e) \\ &= 0.5+1.5+1/2(2+1)+1-3 \\ &= 1.5 \text{ hectares} \end{aligned}$$

Where,

- a = Homestead area = 0.5 hectare
- b = Land under own cultivation = 1.5 hectares
- c = Land given to others on barga = 2 hectares
- d = Land taken from others on barga = 1 hectare
- e = Land given to others on lease = 3 hectares
- f = Land taken from others on lease = 1 hectare

3.6.1.5 Annual Income

Annual income of a woman was measured in taka on the basis of total yearly earning of the woman and members of her family. For determining the annual income of a woman from agriculture, it was first necessary to ascertain her annual production from different farm outputs like crops, livestock, fish etc. Then price of each unit (where applicable) was determined on the basis of present market price at the time of interviewing, which was taken as the price of that item. Income from other sources (business, service etc.) of each woman and other members of her family was also determined (if any). It was measured on, the basis of total earnings of a woman in Taka. An annual income score was obtained by assigning one for each one thousand Taka.

3.6.1.6 Frequency of Credit Receipt from Shakti Foundation

It was simply measured by how many times she took loan as a member of the Shakti Foundation. A unit score was assigned for each term of taking loan from Shakti Foundation credit programme. This variable has been presented in the Appendix—A as item no. 6 in the interview schedule.

3.6.1.7 Family Co-operation

Family cooperation of a woman referred to the extent of co-operation extended to her from the family members for performing Shakti Foundation programme. Each

respondent indicated the extent of cooperation by checking only one of the responses, viz. full cooperation, partial cooperation, Slight cooperation and no cooperation in respect of each member of the family. For computing the cooperation score of a respondent in given below-

Sl. No.	Sources	Extent of Co-operation			
		Full Co-operation (3)	Partial Co-operation (2)	Slight Co-operation (1)	No Co-operation (0)
1.	Husband/Father				
2.	Mother/ Mother in law				
3.	Daughter				
4.	Son				
5.	Others				

The scores against all the family members were added together to obtain the family co-operation score of a woman. This score would range from 0 to 15, where 0 indicated no co-operation and 15 indicated the highest level of co-operation.

3.6.1.8 Communication Media Exposure

It referred to the extent of contact of a woman beneficiary with different information sources. It was assumed that the more the contact a woman had with different communication sources, the higher was her exposure. A communication exposure score was computed for each woman beneficiary on the basis of her extent of contact with 11 selected information media (question no. 8 in the interview schedule in Appendix-A). Each woman was asked to indicate the frequency of her contact with each of the 11 selected media within a specified time frame. The extent of visit of a woman beneficiary and assigned score for each information source was measured according to the following procedure-

Types of Media	Sl. No.	Name of Communication Media	Scoring system			
			3	2	1	0
Personal Communication	1	Field Worker of Shakti Foundation (per week)	3 times and more	2 times	1 time	Not at all
	2	Field Worker of without Shakti Foundation (per week)	3 times and more	2 times	1 time	Not at all
	3	SAAO (per month)	3 times and more	2 times	1 time	Not at all
	4	Local Leader (per month)	3 times and more	2 times	1 time	Not at all
Group Communication	1	Group Discussion (per month/year)	3 times and more	2 times	1 time	Not at all
	2	Training Programme (per month/year)	3 times and more	2 times	1 time	Not at all
	3	Method Demonstration (per month/year)	3 times and more	2 times	1 time	Not at all
	4	Result Demonstration (per month/year)	3 times and more	2 times	1 time	Not at all
Mass Communication	1	Radio (per week)	3 times and more	2 times	1 time	Not at all
	2	Television (per week)	3 times and more	2 times	1 time	Not at all
	3	News Paper (per week)	3 times and more	2 times	1 time	Not at all

The communication exposure score of a woman beneficiary was determined by summing her scores for all the 11 communication media. Communication exposure scores of the women beneficiaries could range from 0 to 33, where 0 indicated no media exposure and 33 indicated the highest level of communication exposure.

3.6.1.9 Training Received

Training received was measured by the total number of days of a woman received training in her entire life from Shakti Foundation. For each day of attending training course a score of one was assigned.

3.6.1.10 Credit Received

Credit received by a woman was measured by the amount of money received by her as loan from Shakti Foundation. It was expressed in taka. A unit score was assigned for each “1000” TK received from Shakti Foundation.

3.6.1.11 Credit Utilization

The credit utilization of a woman beneficiary was measured on the basis of utilizing her loan in assigned purpose. This variable appears in item no. 11 in the interview schedule (Appendix- A). Computing process of the credit utilization score of a respondent is given below-

Sl. No.	Extent of Credit Utilization	Score assigned
1	Fully in assigned purpose used by herself	4
2	Partially in assigned purpose used by herself	3
3	Fully in assigned purpose used by her family members	2
4	Fully given to her relatives	1
5	Fully in other than assigned purpose (Not used by herself/ family member)	0

Credit utilization scores of the women beneficiaries could range from 0 to 4, where 0 indicated no utilization of credit by herself or family members and 4 indicated the fully utilized of credit by herself.

3.6.2 Measurement of Dependent Variable

Empowerment of rural women under Shakti Foundation was the dependent variable in this study. But empowerment was not directly measured. Several authors developed various dimensions of empowerment by which women's empowerment could be measured. In this study, women's empowerment was measured through determining their involvement in five dimensions namely: "mobility of women", "participation in household decision", "participation in social and political activities", "control over capital" and "awareness of leadership"

3.6.2.1 Measurement of Five Dimensions of Empowerment of Rural Women

3.6.2.1.1 Mobility of Women

Mobility of a woman was measured by asking her frequency of visits to 7 selected places. The following manner was used for computing mobility score of woman -

Sl. No.	Mobility of women	Scoring System			
		Frequently	Occasionally	Seldom	Not at all
		3	2	1	0
1	Market (per week)	3 times and more	2 times	1 time	Not at all
2	Relatives House(Out side Village) (per week/month)	3 times and more	2 times	1 time	Not at all
3	NGO Office (per week/month)	3 times and more	2 times	1 time	Not at all
4	Own Upazila Sadar (per week/month)	3 times and more	2 times	1 time	Not at all
5	Own District Sadar (per month/year)	3 times and more	2 times	1 time	Not at all
6	Other District Sadar (per month/year)	3 times and more	2 times	1 time	Not at all
7	Capital City (per month/year)	3 times and more	2 times	1 time	Not at all

A woman was asked to indicate her frequency of visit against each of the places along with 4-point continuum: "frequently", "occasionally", "seldom" and "not at all" while weightages assigned to these responses were 3, 2, 1 & 0 respectively.

The total score of a woman was determined by adding the weights for responses against all the statements. Thus the possible mobility score of a woman could range from 0 to 21, where 0 indicated no mobility and 21 indicated highest level of mobility.

Again, Mobility Index (MI) for each event was calculated by adding the obtained extent of mobility score and it was computed by using the following formula:

$$\text{Mobility Index (MI)} = M_f \times 3 + M_m \times 2 + M_l \times 1 + M_n \times 0$$

Where,

M_f = Percentage of women indicate high mobility (frequently) for a statement

M_m = Percentage of women expressed moderate mobility (occasionally) for a statement

M_l = Percentage of women expressed low mobility (seldom) for a statement

M_n = Percentage of women expressed no mobility for a statement

Thus, (MI) could range from 0 to 300 where 0 indicated no mobility and 300 indicated high mobility for a statement. This process was followed for each statement of this variable and it was done in order to make comparison among different aspects of mobility.

3.6.2.1.2 Participation in Household Decision

Participation in household decision was measured by asking eleven statements related to making decision in her family by using a 4 point rating scale. The item can be seen in item no. 12(B) of the interview schedule as presented in Appendix (A)

A woman was asked to indicate her extent of participation in household decision against each of the statement along with a 4 point continuum: fully own decision,

main role in joint decision, decision mainly taken by discussing with husband and other family members and No participation. Weightages assigned to these responses were 3, 2, 1 and 0 respectively. The total score of a woman was determined by adding the weights for responses against all the statements. Thus the possible decision making score of a woman could range from 0 to 33, where 0 indicated no decision making ability and 33 indicated highest level of decision making ability.

Again, decision Making Participation Index (DMI) for each event was calculated by using the obtained decision making participation score and it was computed by using the following formula:

$$\text{Decision Making Participation Index (DMI)} = \text{DM}_f \times 3 + \text{DM}_m \times 2 + \text{DM}_d \times 1 + \text{DM}_n \times 0$$

Where,

DM_f = Percentage of women indicating fully own decision for a statement

DM_m = Percentage of women indicating main role in joint decision (moderate) for a statement

DM_d = Percentage of women indicating decision mainly taken by discussing with husband and other family member (low) for a statement

DM_n = Percentage of women indicating no participation for a statement

Thus, DMI could range from 0 to 300, where 0 indicated no participation and 300 indicated full participation. This process was followed for each statement of this variable and it was done in order to make comparison among different aspects of decision making.



3.6.2.1.3 Participation in Social and Political Activities

Participation in social and political activities was measured by asking nine selected statements about her nature of participation in social and political activities in the study area. The item can be seen in item no. 12(C) of the interview schedule as presented in Appendix (A)

A woman was asked to indicate her frequency of participation against each of the statements along with a 4-point rating scale: frequently, occasionally, seldom and not at all. Weightages assigned to these responses were 3, 2, 1 and 0 respectively.

The weight of all responses of all activities was summated together to obtain the extent of social and political participation. Thus the social and political participation score of a woman could range from 0 to 27 where 0 indicated the no participation and 27 indicated the most frequent participation.

Social and Political Participation Index (SPPI) for each event was calculated by using the obtained social and political participation scores and it was computed by using the following formula:

$$\text{Social and Political Participation Index (SPPI)} = \text{SPP}_f \times 3 + \text{SPP}_o \times 2 + \text{SPP}_s \times 1 + \text{SPP}_n \times 0$$

Where,

SPP_f = Percentage of women indicating full participation for a statement

SPP_o = Percentage of women indicating occasional participation for a statement

SPP_s = Percentage of women indicating seldom participation for a statement

SPP_n = Percentage of women indicating no participation for a statement

Thus, SPPI could range from 0 to 300 where 0 indicated no participation and 300 indicated full participation. This process was followed for each statement of this variable and it was done in order to make comparison among the nature of social and political activities.

3.6.2.1.4 Control over Capital

Control over capital was measured by asking four statements related to extent of control over capital and using 4 point rated scale. The item can be seen in item no. 12(D) of the interview schedule as presented in Appendix (A)

A woman was asked to indicate her extent of control against each of the statement along with a 4 point continuum: high, medium, low and no control. Weightages assigned to these responses were 3, 2, 1 and 0 respectively.

The weight of all responses of all activities was summated together to obtain the extent of control against each of the statement. Thus the Control over capital score of a woman could range from 0 to 12 where 0 indicated the no control and 12 indicated the high control over capital.

Again, Control over Index (COI) for each event was calculated by using the obtained control over score and it was computed by using the following formula:

$$\text{Control Over Index (COI)} = \text{CO}_h \times 3 + \text{CO}_m \times 2 + \text{CO}_l \times 1 + \text{CO}_n \times 0$$

Where,

CO_h = Percentage of women indicating high control for a statement

CO_m = Percentage of women indicating medium control for a statement

CO_l = Percentage of women indicating low control for a statement

CO_n = Percentage of women indicating no control for a statement

Thus, COI could range from 0 to 300 where 0 indicated no participation and 300 indicated full participation. This process was followed for each statement of this variable and it was done in order to make comparison among extent of control over capital.

3.6.2.1.5 Awareness of Leadership

Awareness of leadership was measured by asking 5 selected statements about her nature of control or participation in Kendra meeting in the study area. The item can be seen in item no.12 (E) of the interview schedule as presented in Appendix(A)

A woman was asked to indicate her nature of control or participation in Kendra meeting against each of the statements along with a 4 point continuum: high, medium, low and no control. Weightages assigned to these responses were 3, 2, 1 and 0 respectively. This process was followed for each statement of this variable and it was done in order to make comparison among nature of control or participation in Kendra.

The weight of all responses of all activities was summated together to obtain the extent of awareness of leadership. Thus the awareness of leadership score of a woman could range from 0 to 15, where 0 indicated the no leadership and 15 indicated the high leadership.

Again, Awareness of leadership Index (ALI) for each event was calculated by using the obtained control over score and it was computed by using the following formula:

$$\text{Awareness of leadership Index (ALI)} = AL_h \times 3 + AL_m \times 2 + AL_l \times 1 + AL_n \times 0$$

Where,

AL_h = Percentage of women indicating high control for a statement

AL_m = Percentage of women indicating medium control for a statement

AL_l = Percentage of women indicating low control for a statement

AL_n = Percentage of women indicating no control for a statement

Thus, ALI could range from 0 to 300 while 0 indicated no participation and 300 indicated full participation. This process was followed for each statement of this variable and it was done in order to make comparison among extent of control for awareness of leadership.

3.6.2.2 Measurement of overall Empowerment Score

An overall empowerment score was computed for each woman by adding her scores for all the five dimensions. Each of the dimensions contained different number of items, these were:

Dimensions of empowerment	No of items	Range of scores
Mobility of women	7	0-21
Participation in household decision	11	0-33
Participation in social and political activities	9	0-27
Control over capital	4	0-12
Awareness of leadership	5	0-15
Total		0-108

Thus the overall empowerment score of rural woman could range from 0 to 108, where 0 indicated no empowerment and 108 indicated full or highest level of empowerment.

3.7 Hypothesis of the Study

3.7.1 Research Hypothesis

The following research hypothesis was put forward to test the relationships between each of the eleven selected characteristics of the women beneficiaries and their empowerment. "Each of the eleven selected characteristics namely: age, education, family size, farm size, annual income, frequency of credit receipt from Shakti Foundation, family co-operation, communication media exposure, training received, credit received and credit utilization of the rural women will be related with their empowerment".

3.7.2 Null Hypothesis

For statistical testing of the research hypothesis, it was converted into null form. The following null hypothesis was formulated to test the relationships of the eleven independent variables with empowerment of rural women beneficiaries.

“There is no relationship between the empowerment of rural women beneficiaries under Shakti Foundation and each of the above mentioned independent variables of the study”.

3.8 Data Processing and Analysis

3.8.1 Compilation of data

After completion of field survey data from all the interview schedules were coded, compiled, tabulated and analyzed in accordance with the objectives of the study. In this process, all the responses in the interview schedule were given numerical coded values. Local units were converted into standard units and qualitative data were converted into quantitative ones by means of suitable scoring whenever necessary. The responses to the questions in the interview schedules were transferred to a master sheet to facilitate tabulation.

3.8.2 Statistical technique

Data obtained from the respondents were then coded, compiled, tabulated and analyzed in accordance with the objectives of the study. Qualitative data were converted into quantitative forms by means of suitable scoring whenever necessary.

The analysis was performed using SPSS (Statistical Package for Social Sciences) computer package. Descriptive analysis such as range, number and percentage, mean, standard deviation and rank order were used whenever possible. Pearson's Product Moment Co-efficient of Correlation (r) was used in order to explore the relationship between the concerned variables. Throughout the study, at least five-percent (0.05) level of probability was used as basis of rejecting a null hypothesis.

CHAPTER 4

FINDINGS & DISCUSSION

The findings of the study and interpretations have been presented in three separate sections of this Chapter. The first section deals with the selected eleven characteristics of the rural women while the second section deals with the dependent variable of the study i.e. empowerment of women. The 2nd section further classified into two sub-sections i.e. overall empowerment and empowerment in different dimensions. The third section deals with the relationship between the dependent and independent variables of the study.

4.1 Characteristics of Rural Women of the Study

In this section eleven characteristics of the respondents have been discussed. The descriptive statistics of eleven independent variables presented in Table 4.1.

4.1.1 Age

Age of the women ranged from 20-54 years with the average of 35.36 years and standard deviation 8.23. Based on their age, the women were classified into three categories as shown in the Table 4.1. The highest proportion (53 percent) of the women were in middle group ranged from 31 to 45 years, while 39 percent and 8 percent belonged to young and old aged category.

Bangladesh rural society maintains traditional norms, values, customs and this is very favorable for middle age and a little older people to become involved in various organizational activities. Many people in this rural society have been decision making power and do not upon cash asset and property, as a result development organization show preference for adults to involve them in this programmes and activities.

4.1.2 Education

The level of education of the women ranged from 0.5-12. Here, the average educational score was 3.84 with a standard deviation of 3.29. On the basis of their education, the women were classified into five categories shown in Table 4.1. The Table indicates that none of the women were illiterate, 42 percent of the women can sign only, while 36 percent of them had primary level education, 20 percent and 2 percent above secondary level of education.

Women literacy programme, communication facility, adequate number of schools and other related facilities enabled the women in this area at least to sign. So the education level in sign area is relatively better than average female education level in Bangladesh.

Table 4.1 Salient features of characteristics of rural women of the study

Independent variables	Measuring Unit	Categories	Range		Respondents		Mean	Standard deviation
			Min.	Max.	No.	percentage		
Age	year	Young (up to 30)	20	54	39	39	35.36	8.23
		Middle (31-45)			53	53		
		Old (above 45)			08	8		
Education	Year of schooling	Can sign only (0.5)	0.5	12	42	42	3.84	3.29
		Primary level (1-5)			36	36		
		Secondary level (6-10)			20	20		
		Above secondary level (11-12)			02	2		
Family size	Number	Small (up to 4)	03	10	32	32	5.4	1.49
		Medium (5-6)			47	47		
		Large (above 7)			21	21		
Farm size	Hectare	Below farm size criteria (<0.2 ha)	.012	1.3	13	13	0.369	0.212
		Within lower farm size criteria (0.2-0.5 ha)			74	74		
		Within upper farm size criteria (0.5-1.2 ha)			11	11		
		Above farm size criteria (<1.2 ha)			02	2		

Table 4.1 contd.

Independent variables	Measuring Unit	Categories	Range		Respondents		Mean	Standard deviation
			Min.	Max.	No.	percentage		
Annual Income	Score ('000 Tk.)	Low (up to 40)	24	123	23	23	57.88	20.2
		Medium (41-80)			65	65		
		High (above 80)			12	12		
Frequency of Credit Receipt from Shakti Foundation	Term of taking loan	Less Frequently (up to 1)	01	04	20	20	2.35	1.03
		Moderately Frequently (2-3)			58	58		
		Highly Frequently (above 3)			22	22		
Family Co-operation	Score	Low (up to 4)	1	13	31	31	6.18	3.07
		Medium (5-9)			57	57		
		High (above 9)			12	12		
Communication Media Exposure	Score	Low exposure (up to 11)	7	25	18	18	16.87	5.16
		Medium exposure (12-22)			56	56		
		High exposure (above 22)			26	26		
Training Received	Days	No training	0	6	04	4	2.67	1.71
		Training received for 1 day (1)			29	29		
		Training received for 2 days (2)			21	21		
		Training received for 3 days or more (3)			46	46		
Credit Received	Score ('000 Tk.)	Low (up to 10)	7	50	25	25	18.29	10
		Medium (11-30)			64	64		
		High (above 30)			11	11		
Credit Utilization	Score	Low utilization (up to 1)	1	4	23	23	2.73	1.13
		Medium utilization (2)			11	11		
		High utilization (above 3)			66	66		

4.1.3 Family Size

Family size scores of the women ranged from 3 to 10 with a mean and standard deviation of 5.4 and 1.49 respectively. According to family size, the respondents were classified into the three categories as shown in Table 4.1. The data of the Table indicate that majority of the women possessed medium family. The data also indicates that average family size (5.4) of the study area was higher than national average of 4.8 (Statistical Year Book-2008, BBS).

Such findings are quite logical in rural area, because most of families were not using family planning methods and had a believe that more children are the blessings of God and would bring good luck to them.

4.1.4 Farm Size

Family farm size of the respondents ranged from 0.012 to 1.30 hectare with a mean of .369 hectare and standard deviation 0.212. The women were classified into five categories as presented in Table 4.1. Data represent the Table indicate that overwhelming majority of the study area (74 percent) had marginal farm size, while 13 percent were landless, 11 percent had medium farm size and 2 percent had large farm size.

The findings show that maximum women of the study area had marginal farm size (0.2-0.5). It may be due to high population, high family size and low education. In Bangladesh 9.39 million households are landless (Statistical Year Book-2008, BBS).

4.1.5 Annual Income

Annual income scores of the women ranged from 24 to 123, with a mean of 57.88 and standard deviation 20.2. On the basis of their annual income scores the women were classified into three groups which were shown in Table 4. 1. The data presented in the Table indicates that the highest proportion (65 percent) of the women had medium income that was followed by low (23 percent) and high (12

percent) income earners. Generally lower income given an individual lower status and higher income given an individual better status in the society.

Shakti Foundation micro-credit programme focus on poverty reduction and they involved the poorest and most vulnerable communities. So, most of the women might be medium income category whose annual income ranged between 41,000 to 80,000 taka.

4.1.6 Frequency of Credit Receipt from Shakti Foundation

The frequency of credit receipt scores of the women beneficiaries ranged from 1 to 4 terms, the average being 2.35 and standard deviation 1.03. Based on their length of term of receiving credit in Shakti Foundation scores, women beneficiaries were divided into three categories “Less frequently (up to 1)”, “Moderately frequently (2-3)” and “Highly frequently (above 3)”.

Most of the women beneficiaries (58 percent) had moderately frequently credit receipt from Shakti Foundation for 2-3 terms, while 22 percent of them had moderately frequently credit receipt from Shakti Foundation of above 3 terms, and 20 percent, less frequently of below 2 terms. Thus, the overwhelming majority (80 percent) of women had moderately to highly frequently credit receipt from Shakti Foundation. Their comparatively longer involvement might have helped them understand the various activities of Shakti Foundation and consequently devoted more efforts for production of various products by utilizing credit supports.

4.1.7 Family Co-Operation

Family Cooperation scores of the women ranged from 1 to 13. The mean and standard deviation were 6.18 and 3.07 respectively. On the basis of family co-operation the women were classified into three groups which were shown in Table 4. 1. Data contained in the Table indicated that the highest proportion (57 percent) of the women had medium family co-operation, while 12 percent and 31 percent of them had high and low family co-operation respectively.

4.1.8 Communication Media Exposure

Communication media exposure scores of the women ranged from 7 to 25. The mean was 16.87 and standard deviation was 5.16. On the basis of their communication media exposure scores, the women were classified into three groups which were shown in Table 4. 1. The highest proportion (56 percent) of the women had medium communication media exposure that was followed by low (18 percent) and high (26 percent) communication media exposure.

The result clearly indicated that women exposure to communication media was medium because the selected respondents for this study were Shakti Foundation's beneficiaries. The field worker (Junior Officer-JO) of Shakti Foundation used to meet with respondents at least one day per week for collecting installments of credit. So the respondents could easily communicate with the field worker (Junior Officer i.e. JO) one/two days per week for their any problem.

4.1.9 Training Received

Training received of the women computed as days of participating training which ranged from 0 to 6 with a mean of 2.67 and standard deviation was 1.71. On the basis of training received the respondents were classified into four groups which were shown in Table 4. 1. The highest proportion (46 percent) of the women received 3 days or more than 3 days training. Again 4 percent, 29 percent and 21 percent women received no training, 1 day training and 2 days training respectively.

Shakti Foundation work with disadvantaged women and train them about different aspect eg. leadership development, group development, micro-credit, pitha making, tailoring, handicraft etc. Very few women beneficiaries who do not receive any training.

4.1.10 Credit Received

Credit received scores of the women ranged from 7 to 50 with a mean of 18.29 and standard deviation was 10. On the basis of Credit received scores, the women

were classified into three groups as shown in Table 4. 1. The data presented in the Table indicated that the 64 percent of the respondents received medium amount of credit while 25 percent received low and 11 percent respondents received high amount of credit.

Aim of Shakti Foundation is to develop the socio-economic condition of disadvantaged women. For improving the socio-economic condition, Shakti Foundation provides credit facility for its beneficiaries. So, all most all beneficiaries received credit for different purposes.

4.1.11 Credit Utilization

Credit utilization scores of the women ranged from 1 to 4 with a mean of 2.73 and standard deviation was 1.13. On the basis of Credit utilization the women were classified into three groups which were shown in Table 4. 1. The analysis of data indicated that 23 percent of the respondents did not spend their credit money for assigned purpose, i.e. the major purpose of taking credit, while the rest 77 percent of them utilized credit in assigned purpose. The data presented in the Table indicates that the 66 percent of the respondents utilized credit fully in assigned purpose while 11 percent of the respondents utilized credit partially in assigned purpose. Thus, the findings indicate that the women beneficiaries had quite satisfactorily utilized their credit for which it was taken i.e. cultivation of agricultural products, tailoring, pitha making, grocery shop, shari business etc. Such credit utilization is likely to create impact upon their empowerment in decision making.

4.2 Empowerment of Rural Women under Shakti Foundation

4.2.1 Five Dimensions of Empowerment

Empowerment of women beneficiaries under Shakti Foundation was the major variable of the study. In this study, empowerment was measured by computing five dimension namely mobility of women, participation in household decision, participation in social and political activities, control over capital and awareness of

leadership. For having a clear understanding of the overall dimension of empowerment a summary of findings on this regard had been presented in Table 4.2.

Table 4.2 Categorizations of the respondents according to their empowerment in different five dimensions

Dependent variables	Measuring Unit	Categories	Range		Respondents		Mean	Standard deviation
			Min	Max.	No.	percentage		
Mobility of Women	Score	Low(up to 7)	6	17	10	10	12.75	2.79
		Medium(8-14)			63	63		
		High(>14)			27	27		
Participation in household decision	Score	Low(up to 11)	7	30	15	15	18.02	5.92
		Medium(12-22)			48	48		
		High(>22)			27	27		
Participation in social and political activities	Score	Low(up to 9)	5	21	10	10	14.4	3.55
		Medium(10-18)			77	77		
		High(>18)			13	13		
Control over capital	Score	Low(up to 4)	1	10	35	35	5.47	1.98
		Medium(5-9)			61	61		
		High(>9)			4	4		
Awareness of leadership	Score	No leadership(0)	0	9	12	12	2.34	1.42
		Moderate leadership (1-3)			25	25		
		High leadership (4-6)			35	35		
		Very High leadership (>6)			28	28		

4.2.1.1 Mobility of Women

The Table 4.2 indicates that majority (63 percent) of the women had medium mobility while 10 percent had low mobility and 27 percent had high mobility.

Mobility could be seen as an empowerment resource. Taking the initiative to work outside the home or bring a sick child to a health center could be seen as a form of

agency in a setting where female claustration is the norm. Community level social norms of women's seclusion prescribe the boundaries of women's legitimate mobility into the public sphere, almost all location outside the homestead. Although public sphere is male dominated, there are different degree of male dominance. The relative social acceptability of women's mobility into specific location within the public sphere depends upon the degree of male dominance.

Mobility Index (MI) was computed among the items, having better understanding regarding women's mobility. The formula for determining MI has shown in Chapter 3. The computed MI of women's mobility ranged from 43 to 261 which are arranged in rank order according to MI as shown in Table 4.3.

Table 4.3 Rank order of mobility of women-

Sl. No.	Item of Mobility	Extent of Mobility of Women				MI	Rank Order
		Frequently (3)	Occasionally (2)	Seldom (1)	Not at All (0)		
3	NGO Office	73	15	12	0	261	1
2	Relatives House (Out side Village)	55	27	11	7	230	2
1	Market	35	10	27	28	152	3
4	Own Upazila Sadar	9	31	23	37	124	4
5	Own District Sadar	5	43	21	31	79	5
6	Other District	0	15	24	61	54	6
7	Capital City	0	11	21	68	43	7

The Table 4.3 shows that, in the rural area, NGO office remains in the nearby area, so they used to go to the NGO office frequently. Relative house also remain in the nearby area, so they used to go to the relative house easily and they like to keep good relation with them. Otherwise they don't move outside frequently. Mobility of women according to MI has been visually presented in figure 4.1

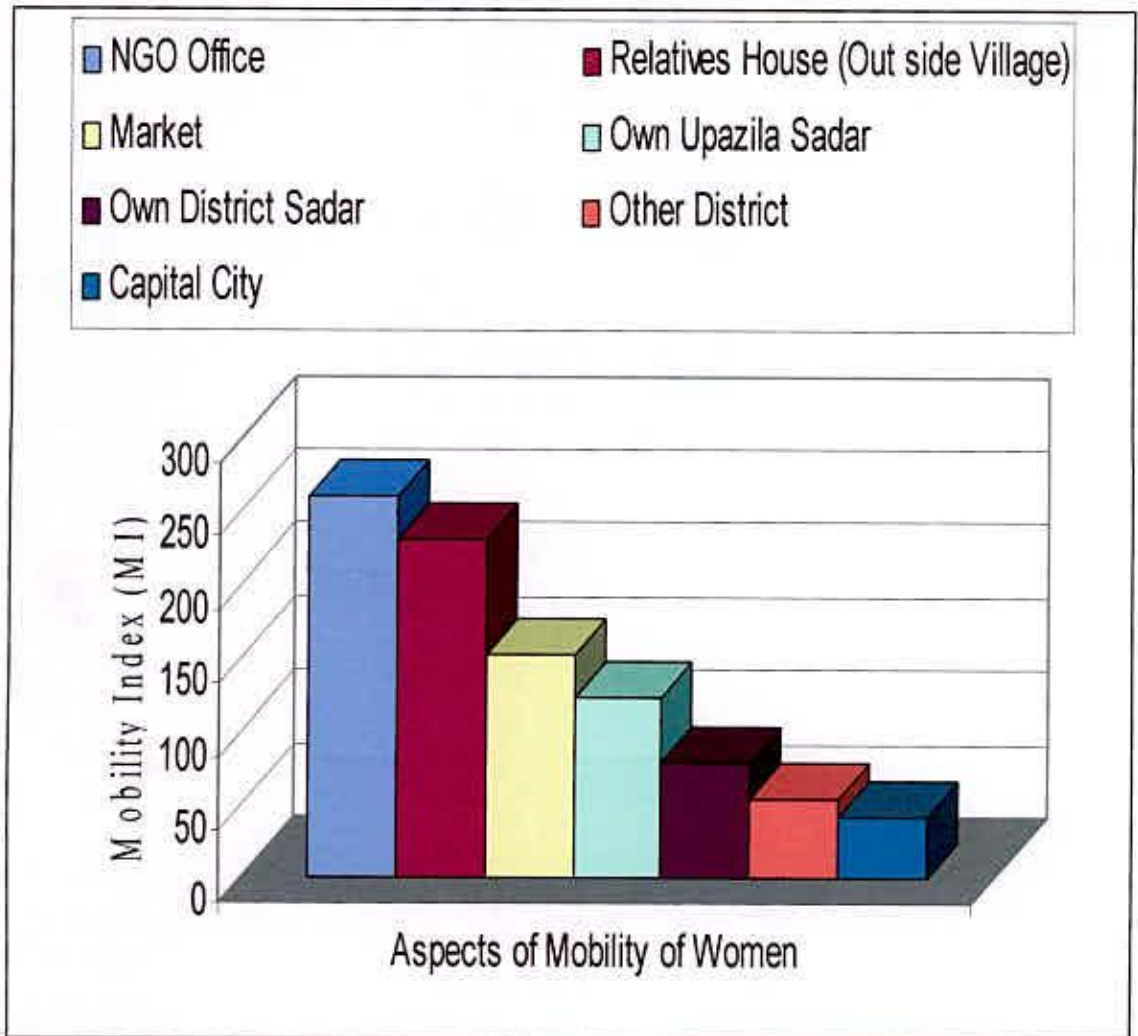


Fig. 4.1 Bar graph showing the extent of mobility of rural women under Shakti Foundation

4.2.1.2 Participation in Household Decisions

The Table 4.2 indicates that the majority (48 percent) of the women had medium participation in homestead decision while 15 percent had low and 27 percent had high participation in homestead decision.

Women's economic contribution is treated as an enabling factor and used to predict other outcomes such as contraceptive use, children education and health care etc. Women's level of participation in different household decision is also influenced by the position of a woman in a family and in her life cycle. A woman, in her life cycle graduate from daughter to daughter-in-law to mother-in-law. As a mother-in-law, the woman gained the power over other person, positive participation in homestead decision that she could not when she was young woman herself (Kabeer, 2001). In Bangladesh social, economic and political structure generate norms and practices of women's subordination to men, the consequences of which are women's relative lack of choice and participation in decision.

Decision Making Index (DMI) was computed among the items of family decision for having better understanding regarding women's participation in household decision. The formula for determining DMI has shown in Chapter 3. The computed DMI of family decision ranged from 54 to 255 which are arranged in rank order according to DMI as shown in Table 4.4.

Table 4.4 Rank order of eleven household decisions taken by women

Sl. No.	Item of Household Decisions	Extent of Participation in Household Decision				DMI	Rank Order
		Fully own decision (3)	Main role in joint decision (2)	Decision mainly taken by discussing with husband and other family member (1)	Not at all (0)		
5	Homestead gardening	65	27	6	2	255	1
7	Family health care and treatment (sending family members to health center and doctors etc.)	56	27	14	3	236	2
1	Selection of daily food menu	30	41	27	2	199	3
9	Child education (Sending to school & keep children going to school)	18	45	29	8	173	4
2	Daily house expenditure	0	67	23	10	157	5
10	Buying cloth for herself, husband & children	11	24	47	18	128	6
11	Marriage of daughter or son	13	21	38	28	119	7
8	Selection and use of contraceptive method	8	18	41	33	101	8
6	Selection and buying of cattle, goat and poultry bird	2	11	54	33	82	9
3	Purchasing and selling of household furniture	0	17	35	48	69	10
4	Purchasing, sell or mortgage of land	0	11	32	57	54	11

From the Table 4.4, it was observed that women had greater participation in all most all decision relates to homestead gardening and their child well-being. But

they take little participation in land and cash related decisions. Distribution of the household decision according to DMI has been visually presented in Figure 4.2

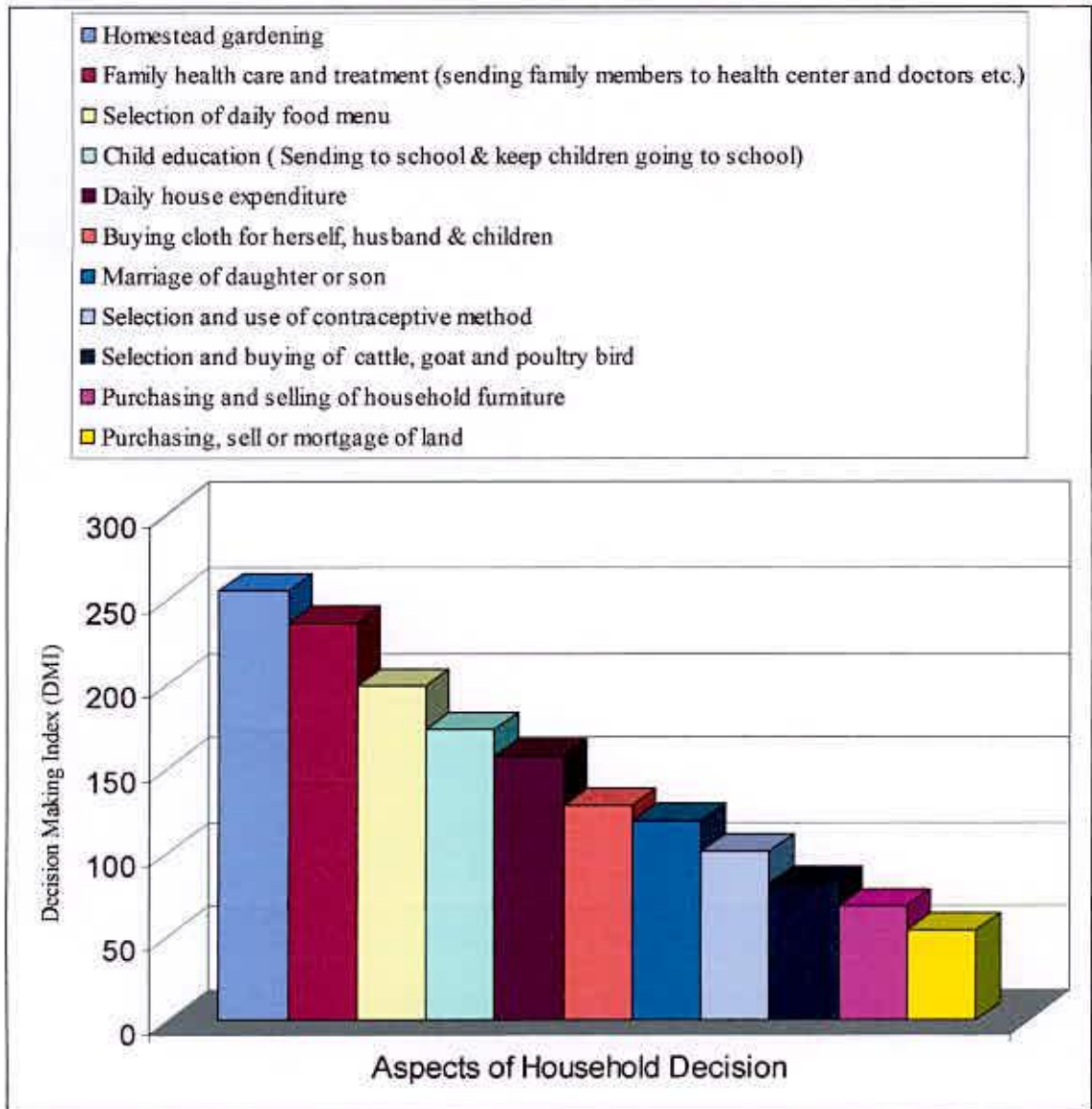


Fig. 4.2 Bar graph showing the extent of household decision of rural women under Shakti Foundation



4.2.1.3 Participation in Social and Political Activities

The Table 4.2 indicates that the majority (77 percent) of the women had medium participation in social and political activities while 10 percent had low and 13 percent had high participation in social and political activities.

Community level restriction, traditional norms and values are barrier of women participation in social and political activities. Without this, there is a strong dependent mentality among rural women for which they prefer to depend on men in participation in social and political activities.

Social and Political Participation Index (SPPI) were computed among the items of social and political activities for having better understanding regarding women's participation in social and political activities. The formula for determining SPPI has shown in Chapter 3.

The computed SPPI of social and political activities ranged from 23 to 253 which are arranged in rank order according to SPPI as shown in Table 4.5.

Table 4.5 Rank order of participation in social and political activities

Sl. No.	Participation in social and political activities	Extent of participation in social and political activities				SPPI	Rank Order
		Frequently (3)	Occasionally (2)	Seldom (1)	Not at All (0)		
7	Participation in election (casting vote)	72	14	9	5	253	1
3	Work with people to fight situations like fire, flood, tornado etc.	41	29	23	7	204	2
2	Participation in social functions such as marriage, birthday, chelum, invitation, khatna etc.	30	49	10	11	198	3
1	Helping neighbors in emergency such as delivery, death, sick etc.	33	13	45	9	170	4
8	Participation in public meeting	21	27	19	33	136	5
4	Arbitration in family quarrel of neighbors and relatives	16	12	21	51	93	6
5	Cultural Programme (drama ,folk , song etc.)	0	15	12	73	41	7
9	Discuss about present national situation with other	2	9	2	87	26	8
6	Participation in village meeting or shalish	0	13	10	77	23	9

Women's participation in election (casting vote), voluntary work and social functions such as marriage, chehlum, invitation is quite satisfactory. The women in rural area work spontaneously if their neighbors fell in sudden danger such as fire, water sinking etc. Their participation in Cultural Programme (drama, folk, song etc.), discuss about present national situation with other and participation in village meeting or shalish are not satisfactory level. Distribution of the social and political activities according to the SPPI has been visually presented in Figure 4.3

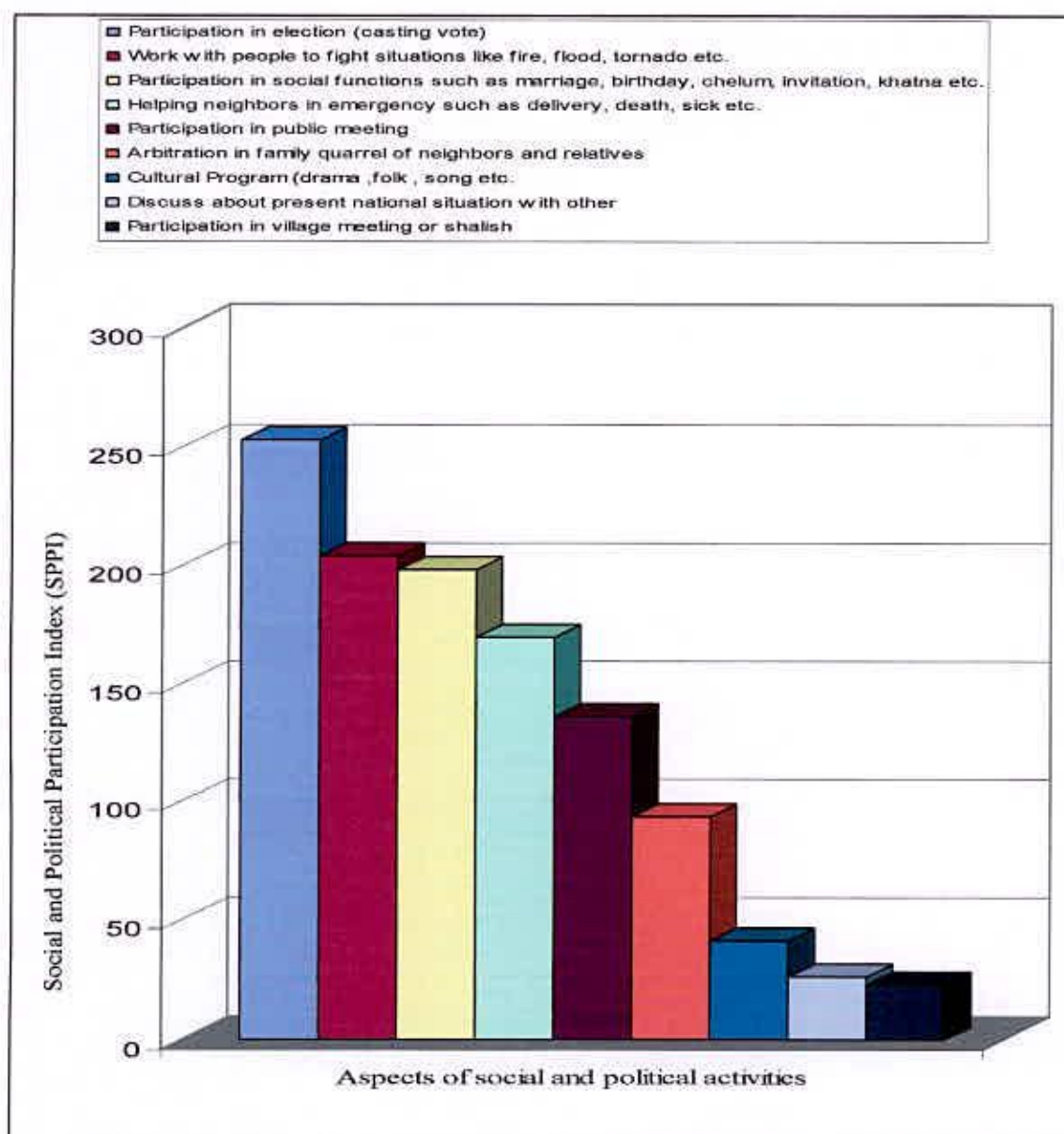


Fig. 4.3 Bar graph showing the extent of social and political activities of rural women under Shakti Foundation

4.2.1.4 Control over Capital

The Table 4.2 indicates that the majority of the women (61 percent) had medium control over capital while 35 percent had low and 4 had high control over capital.

Women have limited control over capital and assets which prevent them getting equal opportunity and fair sphere of the returns in the society as well a family. In the primary sector women contribute more than men but enjoy no or little control over their earning (Sen, 1989). It deprives their opportunities for effective participation in decision making process both at home and community.

Control over Capital Index (CPI) was computed among the items of control over resources for having better understanding regarding women's control over resources. The formula for determining CPI has shown in chapter-3. The computed CPI of the selected items ranged from 65 to 229 which were arranged in rank order according to CPI as shown in Table 4.6.

Table 4.6 Rank order of control over capital

Sl. No.	Control Over Capital	Nature of Control over Capital				CPI	Rank Order
		Frequently (3)	Occasionally (2)	Seldom (1)	Not at All (0)		
3	Own income	54	27	13	6	229	1
1	Spending cash money for different purpose by herself	13	39	29	19	146	2
4	Access to family expenditure	8	33	16	49	106	3
2	Family farm management	0	17	31	52	65	4

From the Table 4.6 it was observed that the women had full control over their own income and little control over family farm management income and family expenditure. Access to income was determined who kept the household income, who spend the many and who select the family expenditure. Distribution of the capital according to the COI has been visually presented in Figure 4.4.

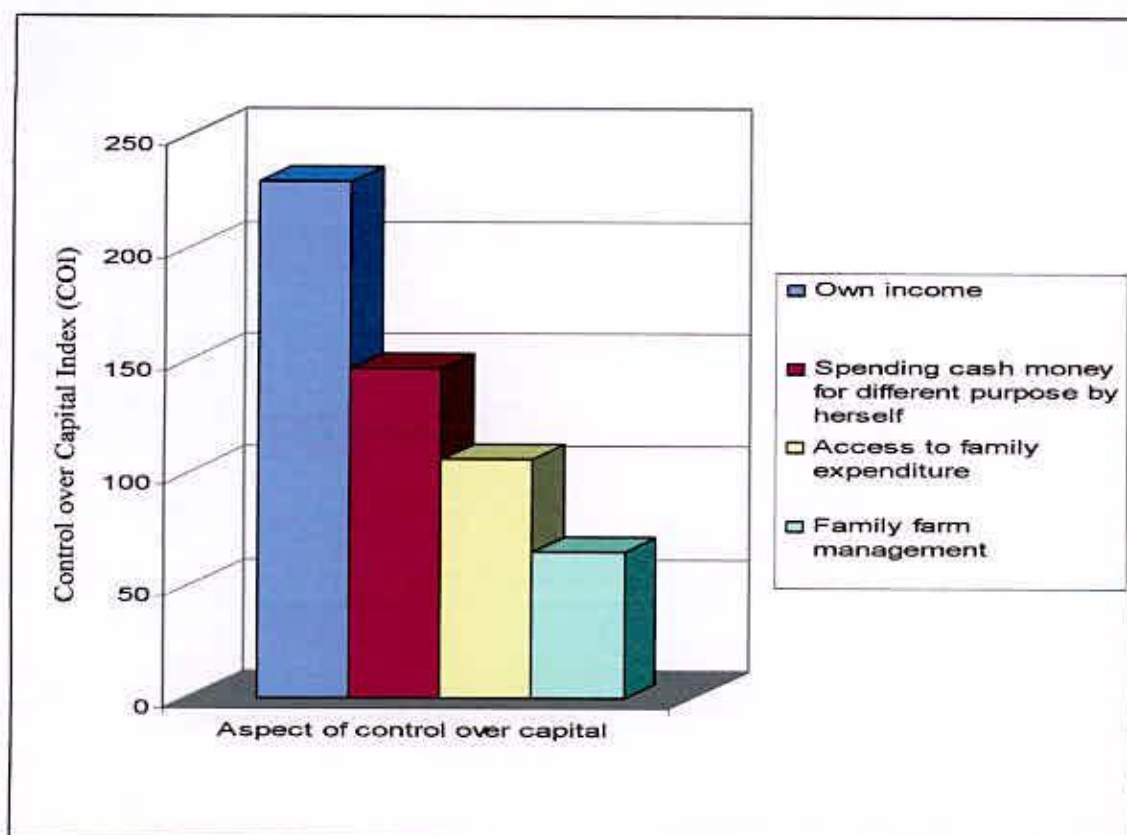


Fig. 4.4 Bar graph showing the nature of control over capital of rural women under Shakti Foundation

4.2.1.5 Awareness of Leadership

The Table 4.2 indicates that the majority of the women (35 percent) had high leadership while 28 percent had very high leadership, 25 percent had moderate leadership and 12 percent had no leadership.

Awareness of Leadership Index (ALI) was computed among the nature of awareness of leadership for having better understanding regarding women's nature of awareness of leadership. The formula for determining (ALI) has shown in chapter-3. The computed (ALI) of the selected items ranged from 32 to 80 which were arranged in rank order according to (ALI) as shown in Table 4.7.

Table 4.7 Rank order of Awareness of Leadership

Sl. No.	Awareness of Leadership	Nature of Awareness of Leadership				ALI	Rank order
		Full (3)	Moderate (2)	low (1)	Not at All (0)		
4	Act as a Kendra Prodhan	25	2	1	72	80	1
5	Act as a BDS Trainer	24	3	0	73	78	2
3	Act as a Group Secretary	21	2	2	75	69	3
1	Act as only a member	10	0	2	88	32	4
2	Act as a Group Chairman	8	0	0	92	24	5

Shakti Foundation work with disadvantaged women and train them about different aspect eg. leadership development, group development, trained up as a BDS trainer. As a result they got empower.



Distribution of the awareness of leadership according to the ALI has been visually presented in Figure 4.5.

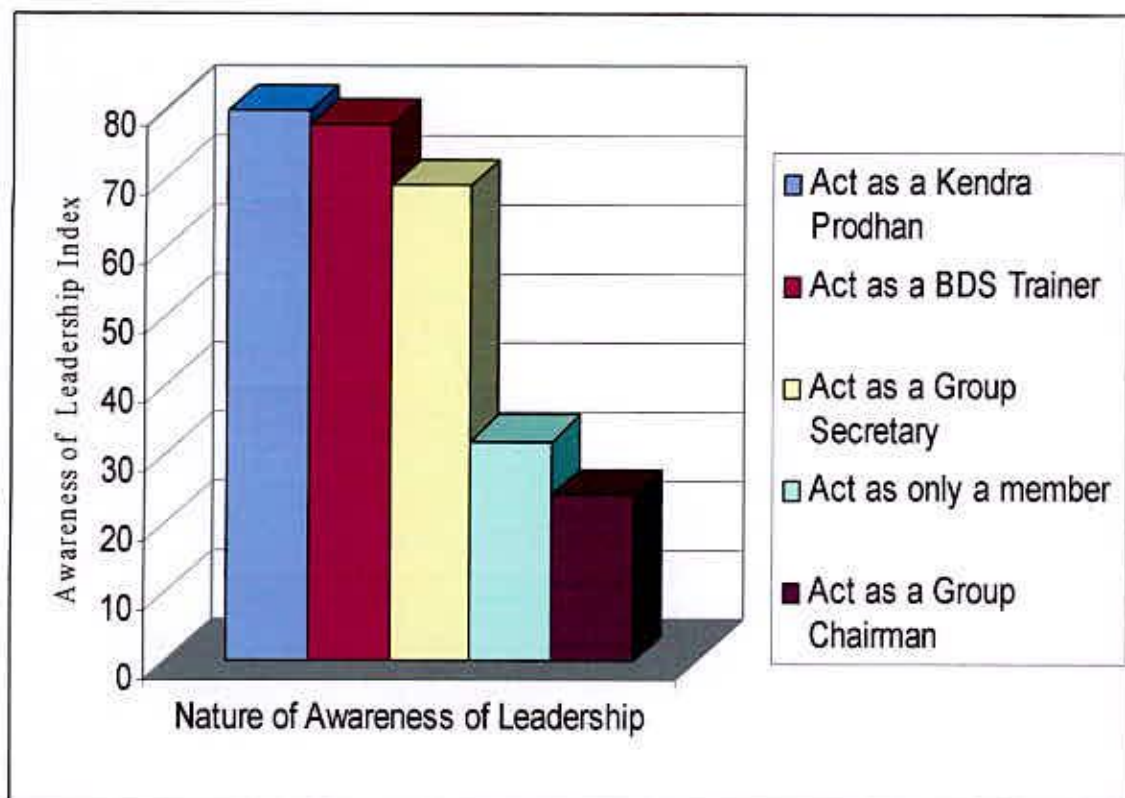


Figure 4.5 Bar graph showing the nature of awareness of leadership of rural women under Shakti Foundation

4.2.2 Overall Empowerment of Rural Women

Overall empowerment scores of a woman were obtained by summing her obtained scores of all five dimension of empowerment. The overall empowerment scores of a woman ranged from 0 to 108. The mean and standard deviation were 52.98 and 8.40 respectively. On the basis of their empowerment scores the women were classified into four categories as shown in the Table 4.8

Tale 4.8 Categorization of rural women according to their overall empowerment

Category of women	No. of women	Percentage of women	Range		Mean	Standard deviation
			Min.	Max.		
Low Empowerment (38-46)	22	22	38	75	52.98	8.40
Moderate Empowerment (47 -55)	44	44				
High Empowerment (56-64)	25	25				
Very high Empowerment (>64)	9	9				
Total	100	100				

Based on their overall empowerment scores, the rural women beneficiaries were classified four categories: “Low empowerment (38-46)”, “Moderate empowerment (47 -55)”, “High empowerment (56-64)” and “Very high empowerment (>64)”.

Moderate empowerment took place among the majority (44 percent) of the women, while high empowerment among about one fourth (25 percent) of them and very high empowerment was 9 percent. The proportion of women having low empowerment was only 22 percent. Thus the overwhelming majority (78 percent) of the rural women reported to have acquired empowerment to the extent of moderate to very high.

In the former time most of the rural women in our country were very low empowered. Their condition was very miserable; they had little freedom to express their own opinion, to perform their own choice, to go outside from home, to participate in social activities, social functions and to access to asset and resources. But the situation is being changed. With the efforts of various GOs and NGOs the women are being conscious day by day. They are being educated, they are involving in income generating activities and achieving economical freedom and being more and more empowered.

Distribution of the women according to their overall empowerment scores has been visually presented in Figure 4.6.

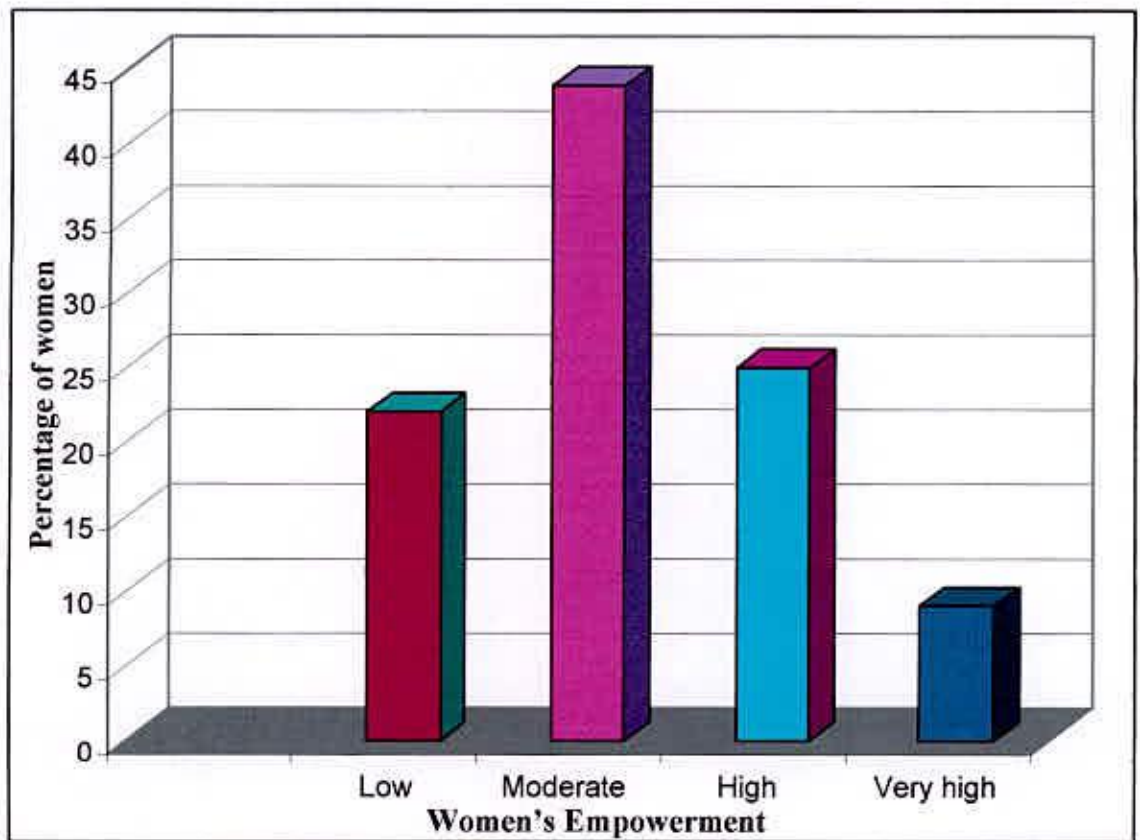


Fig. 4.6 Bar graph showing the overall empowerment of rural women under Shakti Foundation

4.3 Relationship of the Eleven Selected Characteristics of Rural Women and Their Empowerment

This section deals with the relationship between the eleven independent variables and empowerment of women beneficiaries under Shakti Foundation i.e. dependent variable. In determining the relationship between independent and dependent variables, the following null hypotheses were tested, "There are no relationships between eleven independent variables and empowerment of women beneficiaries". To explore the relationship between the independent and dependent variable Pearson's Product Moment Co-efficient of Correlation (r) has been used. The relationship of independent and dependent variable have been shown in Table 4.9. However, a correlation matrix for all variables has been presented in Appendix B.

Table 4.9 Co-efficient of correlation (r) between empowerment of rural women and their selected characteristics. (N=100)

Dependent Variable	Independent Variable	Pearson's Product Moment Co-efficient of correlation (r) values with 98 df	Tabulated value of "r"	
			0.05 level	0.01 level
Empowerment of rural women	Age	-0.294(**)	0.197	0.257
	Education	0.262(**)		
	Family Size	-0.024 NS		
	Farm Size	0.182 NS		
	Annual Income	0.215(*)		
	Length of Term of Receiving Credit in Shakti Foundation	0.203(*)		
	Family Co-operation	0.124 NS		
	Communication Media Exposure	0.293(**)		
	Training Received	0.273(**)		
	Credit Received	0.261(**)		
	Credit Utilization	0.235(*)		

*Correlation is significant at the 0.05 level (2-tailed)

**Correlation is significant at the 0.01 level (2-tailed)

NS = Not significant

4.3.1 Relationship between Age and Empowerment of Women

The relationship between age of the women and their empowerment was measured by testing the following null hypothesis: "There is no relationship between age of the women and their empowerment". The calculated value of 'r' (-0.294) was greater than that of the tabulated value ($r = 0.257$) with 98 degrees of freedom at 0.01 level of probability as shown in Table 4.9. So the null hypothesis was rejected and concluded that there was a significant negative relationship between the two variables.

Age is therefore a factor in empowerment process of women. A young woman who is highly educated, has high communication media exposure, received long training is more empowered than an older woman. On the other hand an older woman in a family is a respectable person and played a significant role in household decisions.

4.3.2 Relationship between Education and Empowerment of Women

The relationship between education of the women and their empowerment was measured by testing the following null hypothesis: "There is no relationship between education of the women and their empowerment". The calculated value of 'r' (0.262) was greater than that of the tabulated value ($r = 0.257$) with 98 degrees of freedom at 0.01 level of probability as shown in Table 4.9. The relationship between the two concerned variables also showed a positive trend. So a significant positive relationship was found between education and their empowerment. Thus the null hypothesis was rejected.

The findings indicate that the higher educated women were more empowered than the lower and illiterate women. Education enhances empowerment by increasing access to new knowledge and information which help a woman to realize their ownership, to challenge injustice and discrimination, to change their outlook. Malhotra, and Schuler (2002) found that there was a positive relationship between education and empowerment of women.

4.3.3 Relationship between Family Size and Empowerment of Women

The relationship between family size of the women and their empowerment was measured by testing the following null hypothesis: "There is no relationship between family size of the women and their empowerment". The calculated value of 'r' (-0.024) was smaller than that of the tabulated value of 'r' (0.197) with 98 degrees of freedom at 0.05 level of probability as shown in Table 4.9. The relation between the two concerned variable also showed a negative trend. Therefore, the null hypothesis could not be rejected. Thus it was concluded that there was no significant relationship between family size and their empowerment.

In joint family, a women was suppressed by the other member of the family specially mother-in-law, father-in-law, brother-in-law. In single family, if there were a large number of family members, a woman was suppressed by her husband and young son.

4.3.4 Relationship between Farm Size and Empowerment of Women

The relationship between farm size of the women and their empowerment was measured by testing the following null hypothesis: "There is no relationship between farm size of the women and their empowerment". The calculated value of 'r' (0.182) was smaller than that of the tabulated value ($r = 0.197$) with 98 degrees of freedom at 0.05 level of probability as shown in Table 4.9. Thus the concerned null hypothesis could not be rejected and concluded that there was no significant relationship between farm size and their empowerment.

Traditionally women do not get any land property from her father or husband. If a woman gets land property, it is very little portion of family farm size and she has no control over this land. Without this, a woman whose farm size is large, she has very little mobility and participation in social and political activities because her family members normally think that she goes outside and works with others, it hampers their prestige in society. They also think a woman as a showpiece who has no or very little power on resources.

4.3.5 Relationship between Annual Income and Empowerment of Women

The relationship between annual income of the women and their empowerment was measured by testing the following null hypothesis: "There is no relationship between family annual income of the women and their empowerment". The calculated value of 'r' (0.215) was greater than that of the tabulated value ($r = 0.197$) with 98 degrees of freedom at 0.05 level of probability as shown in Table 4.9. So the concerned null hypothesis could be rejected. Thus it was concluded that there was significant relationship between annual income of women and their empowerment.

In rural areas women from families with more annual income have an influence in the society and respected by others. Strong economic background makes them confident and avail chance to become more cosmopolite. Thus the finding implies that the higher annual income a woman had, the more was the empowerment.

4.3.6 Frequency of Credit Receipt from Shakti Foundation and Empowerment of Women

The relationship between frequency of credit receipt from Shakti Foundation and their empowerment was examined by testing the null hypothesis: "There is no relationship between frequency of credit receipt from Shakti Foundation and their empowerment". The calculated value of 'r' (0.203) was greater than that of the tabulated value ($r = 0.197$) with 98 degrees of freedom at 0.05 level of probability as shown in Table 4.9. Thus, the null hypothesis was rejected and the researcher concluded that frequency of credit receipt from Shakti Foundation had a significant relationship with their empowerment. Similar relationships were found by Rahman (2005), Mahoud (2002) and Das (1997).

The findings indicate that the empowerment of rural women increased with the frequency of credit receipt. This seems to be logical, because receiving of many times of credit leads to high amount of investment and subsequently high profit high empowerment.

4.3.7 Relationship between Family Co-operation and Empowerment of Women

The relationship between family cooperation of the women and their empowerment was measured by testing the following null hypothesis: "There is no relationship between family cooperation of the women and their empowerment". The calculated value of 'r' (0.124) was smaller than that of the tabulated value ($r = 0.197$) with 98 degrees of freedom at 0.05 level of probability as shown in Table 4.9. Thus the concerned null hypothesis could not be rejected and concluded that there was no significant relationship between family co-operation and their empowerment.

Rural women having more family cooperation were more likely to have higher empowered must. Because the family member of women formed integrity that accelerated them to participate in different activities of Shakti Foundation strengthen their position in family, knowledge, outlook, mobility, decision making ability etc. So it could be concluded that that the more family cooperation of the women, the more was their empowerment.

4.3.8 Relationship between Communication Media Exposure and Empowerment of Women

The relationship between communication media exposure of the women and their empowerment was measured by testing the following null hypothesis: "There is no relationship between communication media exposure of the women and their empowerment". The calculated value of 'r' (0.293) was greater than that of the tabulated value ($r = 0.257$) with 98 degrees of freedom at 0.01 level of probability as shown in Table 4.9. The relationship between the two concerned variables also showed a positive trend. So the concerned null hypothesis could be rejected. Thus it was concluded that there was a positively significant relationship between communication media exposure of women and their empowerment.

Through communication media exposure women may get necessary knowledge about agriculture, health, sanitation and rural areas that strengthened their earning ability, position in family and society, decision making ability etc. which enhance empowerment of women. Thus the finding implies that the higher the communication media exposure of the women, the higher was their empowerment.

4.3.9 Relationship between Training Received and Empowerment of Women

The relationship between training received by the women and their empowerment was measured by testing the following null hypothesis: “There is no relationship between training received of the women and their empowerment”. The calculated value of ‘r’ (0.273) was higher than that of the tabulated value ($r = 0.257$) with 98 degrees of freedom at 0.01 level of probability as shown in Table 4.9. The relationship between the two concerned variables also showed a positive trend. So the concerned null hypothesis could be rejected. Thus it was concluded that there was a positively significant relationship between training received of women and their empowerment.

Training make women skillful in different income generating activities increase and enhance capacity. Moreover through training women can acquire knowledge about different technologies which help them to uplift their livelihood and refresh their existing knowledge.

4.3.10 Relationship between Credit Received and Empowerment of Women

The relationship between credit received of the women and their empowerment was measured by testing the following null hypothesis: “There is no relationship between credit received of the women and their empowerment”. The calculated value of ‘r’ (0.261) was greater than that of the tabulated value ($r = 0.257$) with 98 degrees of freedom at 0.01 level of probability as shown in Table 4.9. The relationship between the two concerned variables also showed a positive trend. So the concerned null hypothesis could be rejected. Thus it was concluded that there

was a positively significant relationship between credit received of women and their empowerment.

Loan or credit reception empowers women by giving them greater economic value to giving their families. So it could be concluded that the more loan, a women had more empowerment. Hashemi el al. (1996) and Kabeer (1998) also found that loan reception is empowering women in Bangladesh.

4.3.11 Relationship between Credit Utilization and Empowerment of Women

The relationship between credit utilization of the women beneficiaries and their empowerment was examined by testing the null hypothesis: “There is no relationship between credit utilization of the women beneficiaries and their empowerment”. The calculated value of ‘r’ (0.235) being higher than that of the tabulated value ($r = 0.197$) with 98 degrees of freedom at 0.05 level of probability as shown in Table 4.9. So the null hypothesis was rejected and concluded that the credit utilization of the women beneficiaries had a significant positive relationship with their empowerment

In other words, the women beneficiaries who had more credit utilization for the purpose it was taken had gained more empowerment in household and farm activities. This is obvious, because if are incumbent does not invest the credit in the productive purpose she cannot derive adequate profit from it. Similar finding was observed by Akhter (2003) in his study.



CHAPTER 5

SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

The title of the study was “Empowerment of Rural Women through Micro-credit Programme under Shakti Foundation”. This study was undertaken to determine the extent of empowerment of rural women who are beneficiaries of Shakti Foundation and to explore the relationship between the independent and dependent variables. The study was conducted in Daudkandi upazila under Comilla district. Data were collected from 100 women beneficiaries of Shakti Foundation, who are randomly selected from an updated list 516 women. A pre-tested interview schedule was used to collect data. The major findings summarized in the subsequent sections.

5.1 Summary of Findings

5.1.1 Empowerment of Rural Women

The empowerment scores of the rural women varied from 38 to 75 against the possible range 0-108. The average empowerment score was 52.98. Based on their overall empowerment scores, the rural women beneficiaries were classified into four categories: “Low empowerment (38-46)”, “Moderate empowerment (47-55)”, “High empowerment (56-64)” and “Very high empowerment (>64)”. Moderate empowerment took place among majority (44 percent) of the women, while high empowerment among about one fourth (25 percent) of them and very high empowerment was 9 percent. The proportion of women having low empowerment was only 22 percent. Thus the overwhelming majority (78 percent) of the rural women reported to have acquired empowerment to the extent of moderate to very high.

5.1.2 Characteristics of Rural Women in the Study

Age

Age of the rural women ranged from 20 to 54 years. The highest proportion (53 percent) of the women were middle aged followed by 8 percent women were old aged and 39 percent women were young aged.

Education

Education scores of the rural women ranged from 0 to 12. The highest proportion (42 percent) of the women were can sign only followed by 0 percent women were illiterate, 36 percent women had primary level of education, 20 percent women had secondary level of education and 02 percent women had high level of education.

Family Size

The study revealed that the highest proportion (47 percent) of the rural women belonged to medium (5-6 members) family size which was followed by 21 percent of large family (7 and above members) and 32 percent of small (up to 4 members) family size.

Farm Size

Farm size scores of the rural women ranged from 0.012 to 1.3 hectares. The highest proportion (74 percent) of the women belonged to marginal farm size (0.2-0.5 ha) category followed by 13 percent women were landless (<0.02 ha) category and 11 percent had medium and 02 percent had large farm size.

Annual Income

Annual income scores of the rural women ranged from 24 thousand taka to 123 thousand taka. The large proportion (65 percent) of the women belonged to medium (41-80 thousand taka) annual income category followed by 23 percent of low (up to 40 thousand taka) and 12 percent of high (>80 thousand taka) annual income category.

Frequency of Credit Receipt from Shakti Foundation

Frequency of credit receipt scores of the rural women ranged from 1 to 4. Most of the women beneficiaries (58 percent) had moderately frequently credit receipt from Shakti Foundation for 2-3 terms, while 22 percent of them had highly frequently credit receipt from Shakti Foundation of above 3 terms, and 20 percent had less frequently credit receipt from Shakti Foundation of below 2 terms.

Family Co-operation

Family co-operation scores of the rural women ranged from 1 to 13. The highest proportion (57 percent) of the women belonged to medium (5-9) family co-operation followed by 31 percent women had low (up to 4) family co-operation, 12 percent women had high (>9) family co-operation.

Communication Media Exposure

Communication media exposure scores of the rural women ranged from 7 to 25. The highest proportion (56 percent) of the women belonged to medium (12-22) exposure category followed by 18 percent women belonged low (up to 11) exposure category, 26 percent women belonged to high (>22) exposure category.

Training Received

Training received scores of the rural women ranged from 0 to 6. The large proportion (46 percent) of the women belonged to training received for 3 days or more category followed by 29 percent of training received for 1 day, 21 percent of training received for 2 days category and 4 percent did not receive any training.

Credit Received

Credit received scores of the rural women ranged from 7 thousand taka to 25 thousand taka. The highest proportion (64 percent) of the women belonged to medium (11-30 thousand taka) category followed by 25 percent women had low (up to 10 thousand taka) category, 11 percent women had high (>30 thousand taka) category.

Credit Utilization

Credit utilization of the rural women ranged from score 1 to 4 with. The analysis of data indicated that 23 percent of the women did not spend their credit money for assigned purpose, while the rest 77 percent of them utilized credit in assigned purpose. Among the 77 percent of women, 66 percent of the women utilized credit fully in assigned purpose while 11 percent of the women utilized credit partially in assigned purpose.

5.1.3 Relationship between Independent and Dependent Variables

Eleven null hypotheses were tested to explore the relationship between eleven independent variables and empowerment of rural women. Eight null hypotheses out of eleven null hypotheses were rejected. Among these education, annual income, frequency of credit receipt from Shakti Foundation, communication media exposure, training received, credit received and credit utilization were positively significant but age was highly negative significant. On the other hand, family size, farm size and family co-operation did not show any significant relationship with their empowerment.

5.2 Conclusions

On the basis of findings of the study and logical interpretation of their meaning in the light of other relevant fact promoted the researcher to draw the following conclusions.

1. In this study, a significant proportion (78 percent) of the rural women had acquired empowerment to the extent of moderate to very high, while moderate empowerment among 44 percent. Empowerment of the rural women is the vision and mission of Shakti Foundation. In this respect, the project seems to have achieved satisfactory success.
2. Education level of the women in the study area was relatively better because women in this area at least can sign, but education level was not high. Education

of the rural women showed significant positive correlation with their empowerment. So, it can be concluded that if any programme is implemented to empower the women, the programme must take attention on educational aspect of women because it is the key factor of empowerment.

3. The rural women of this study by definition are the small farmers having farm size between .02 to 1.3 hectares. Thus, there is no much variation among the women with respect to their farm size. Like family size, farm size of the rural women had no direct relationship with their empowerment, but it had significant positive relationship with their education, annual income and communication media exposure. The study also revealed that the women who have large farm had greater access to household income which improved welfare by raising the livelihood of women.

4. Findings indicated that about 82% of the respondents had medium to high communication media exposure, while only 18% had low communication media exposure. Communication media exposure had positively and significant relationship with their empowerment. Through extension media contact an individual becomes exposed to new ideas, new technologies and technological information. So, it could be concluded that rural women with more communication media exposure could increase their demand for choice, opinion and access to assets and rights and thus to be more empowered.

5. The findings of the study shows that training received had positive significant relationship with empowerment of women. So it can be concluded that empowerment of women can be increased by providing them training on different income generating activities, business management, agriculture, health and sanitation.

6. Credit is an important tool for women empowerment. In the study, it was found that credit received by women had a positively significant relationship with their

empowerment. It can be concluded that increase of credit availability may improve the empowerment situation of women.

7. Along with receipt of credit, the utilization of credit is more important. The utilization of credit is also positively related with their empowerment. From this facts, it can be concluded that providing adequate credit as per need and ensuring its proper utilization will contribute much in improving further the empowerment level of the rural women..

8. Family size, farm size and family co-operation of the rural women did not show any relationship with their empowerment. So it could be concluded that these variables do not have, at least for the present study, direct relationship with the empowerment of rural women.

5.3 Recommendations

5.3.1 Recommendations for policy implications

1. No development of nation is possible without improving empowerment situation of women. Only Shakti Foundation can not empower women all over in Bangladesh if other organizations do not extend helping hands. So, it is recommended that all organizations should undertake appropriate strategies for empowering of rural women in Bangladesh.

2. Participation of women in economic activities has to be increased. To serve this purpose different GOs and NGO should under take different programmes on IGAs appropriate for women i.e. goat rearing, tailoring, handicraft etc.

3. Considering the significant positive relationship between empowerment of women and their training exposure, it is recommended that women should offer training on various IGAs such as agriculture, health and sanitation to upgrade women's knowledge and skills.

4. Extension services should be strengthened particularly for women. Steps should be taken by GO and NGO so that women can in contact with different extension media more than ever before. It is because communication helps the people to become more conscious and more dynamic.

5. Education play and important role in the way of empowerment of women. Necessary literacy programmes should be undertaken to educate women by different NGOs so that women can be aware about their position in the family and society.

6. Providing credit with easy terms and low interest help to improve the socio-economic status of women and their access to income generating activities which empower women. So, arrangement should be made by the concerned agencies (mainly NGOs) for systematic financial support so that women can access to loan with little interest.

7. Communication media exposure increases the empowerment of women. So, it is recommended that different GOs and NGOs undertake systematic and plan communication campaign to increase women participation in their IGA related programmes. Moreover, number of female extension workers should be increased in agriculture and allied developmental departments to facilitate easy interaction and required skills transfer to women client.

8. In this study, 80 percent of the women beneficiaries had moderately to highly frequently credit receipt which indicates length of participation with Shakti Foundation. The women beneficiaries who participate long with Shakti Foundation group were more empowered. The women who joined comparatively later in the group might not have been properly oriented about the Shakti Foundation credit programme activities. Consequently they might not have properly utilized the credit, training, and other facilities of Shakti Foundation. It is, therefore, concluded that the empowerment level of these women can be improved

through providing, intensive support of training motivation, on, credit and other supports.

5.3.2 Recommendations for further study

1. The present study was conducted only in Daudkandi upazila under Comilla district. Similar studies may be undertaken in other parts of the study.
2. The present study included five dimension of empowerment. There are also various other dimension by which empowerment can measure. Further research may be conducted by considering, other dimension of empowerment.
3. This study determined only the level of empowerment of women. Therefore other studies may be conducted to determine the effect of participation in development programme of any NGO on women's empowerment.
4. The relationships between eleven characteristics of the rural women with their empowerment were determined by using only correlation co-efficient. Therefore, it is recommended that further study may be conducted involving other variables to the aspect and using sophisticated research design.

BIBLIOGRAPHY

- Ackerly, B.A. 1995. Testing the Tools of Development: Credit Programmes, Loan Involvement and Women's Empowerment. *IDS Bulletin*, 26(3):56-58.
- Ahmed, Q.F. 1987. The role of NGOs in empowerment and income generating activities (IGAs) for the rural poor. *ADAB News*, 14(3):15-20.
- Airun, S.Q. 1992. "An Economic Analysis of Women's Work in Homestead Farming in a Selected Area of Bangladesh". M. Sc. (Ag. Econ.). Thesis, Department of Agricultural Economics, Bangladesh Agricultural University, Mymensingh.
- Akter, M.S. 2000. Participation of Women Clientele in Development Activities of RDRS Project. M.S. (Ag. Ext. Ed). Thesis, Department of Agricultural Extension Education, Bangladesh Agricultural University, Mymensingh.
- Ali, R. and M.M. Rahman. 1978. "An Evaluation of Women Development Programme of Mymensingh District". Workshop proceedings, Graduate Training Institute, Bangladesh Agricultural University, Mymensingh.
- Amin, S. and R.A. Pebley. 1994. "Gender Inequality within Households: The impact of Women's Development programme in 36 Bangladesh Villages". *Bangladesh Development Studies*. Vol. xxii; No.2 & 3. June- Sept. 1994.
- Annonuevo, C. M. 1997. Learning Gender Justice: the Challenge for Adult Education in the 21st century. quoted in: M. J. Chandra Gwoda 2005. Entrepreneurial Way of Empowering Rural Women. in: R. K. Samanta (Ed.) *Empowering Rural Women Issues, Opportunities and Approaches*. Delhi: The women Press.
- Anonmous. 2004. Women's role in society. *The New Nation* (Daily Newspaper), Thursday October 14, 2004. p: 7.
- Asaduzzaman, M. 2003. Impact of Microfinance towards empowerment through Decision Making Ability of Women Beneficiaries under Proshika. M.S. (Ag. Ext. Ed.). Thesis, Department of Agricultural Extension Education, Bangladesh Agricultural University, Mymensingh.
- Balk, D. (1997) 'Change Comes Slowly for Women in Rural Bangladesh', *Asia-Pacific Population & Policy* 41: 4. Honolulu, Hawaii (USA): East-West Centre.

- Banu, T. 1996. "The Impact of Training on Rural Women's Empowerment in Bangladesh." Bangladesh Academy for Rural Development (BARD). Kotbari. Comila.
- Batliwala, S. 1994. "The Meaning of women's Empowerment: New Concept from Action". quoted in: M.A. Kashem (2005) Strategies and Approaches for Empowering women in Bangladesh. in: R. K. Samanta. (Ed.) Empowering Rural Women-Issues, Opportunities and Aproches. Delhi: The women Press.
- BBS. 2008. Bangladesh Bureau of Statistics, Ministry of Planning, Government of People's Republic of Bangladesh, Dhaka.
- BBS (2001) Statistical Yearbook of Bangladesh, Bangladesh Bureau of Statistics, Government of the People's Republic of Bangladesh.
- Begum, I.A., M.I. Alam and M.H. Rahman. 2000. "Decision-Making and poverty alleviation potential of women practicing homestead agro-forestry enterprises". Bangladesh Journal of Extension Education. 11 & 12(1 &2): 115-122.
- Benneett, L. 2002. "Using Empowerment and Social Inclusion for Pro-poor growth: A Theory of Social Change". Quoted in: Malhotra, A. and S. R. Schuler (2002) Measuring Women's Empowerment as a variable in International Development. . . . in: [http://www.aed.org/LedershipandDemocracy/Unload/Measurin Women.pdf](http://www.aed.org/LedershipandDemocracy/Unload/Measurin%20Women.pdf)
- Bhaumik, U.M., H. Sen and I.G. Ghattegerii, 1996. Participation of rural women in decision ranking. Indian Journal Extension Education. 32(1 to 4): 24-34.
- Biswas, S.C. 2003. Accessibility of Rural Women to Family-Decision Making Process .MS. (Ag. Ext. Ed). Thesis, Department of Agricultural Extension Education, Bangladesh Agricultural University, Mymensingh.
- Chandramoni, M. 2005. "Self Help Groups for Empowerment of Rural Women". pp: 131 - 150 in: R. K Samanta (Ed.) Empowering Rural Women - Issues, Opportunities and Approaches. Delhi: The women Press.
- Chao, N.H. and I.C. Liao. 2001. The role of women researchers and teachers in Taiwan fisheries in the last 30 years. in: M.J. Williams, M.C. Nandeesh, V.P. Corral, E. Tech and P.S. Choo (eds.) Proceedings of the International Symposium on Women in Asian Fisheries, organized by 5th Asian Fisheries Forum, held at Chiang Mai, Thailand, on 13 November 1998.

- CIRDAP, 1998. Report of the CIRDAP-BBS National Seminar on Poverty Monitoring, CIRDAP, Chameli House, Dhaka. Poverty Monitoring and Adjustment Newsletter, No.5.
- Devadas, 1999. Empowerment of Women through Self help Groups: An Indian Experience in Empowering Women: Key Third World development quoted in: Ray, G. L. 1999. Extension Communication and Management. 4th edn. Kolkata: Naya Prokash.
- Devi, L. 199 8. "Women Empowerment and Social Improvement". 1st edn. Institute for Sustainable Development, Lucknow. New Delhi.
- DFID (2000) Report on Poverty Elimination and the Empowerment of Women, UK: Stairway Communications.
- Habib, F. 2007. Effect of NCDP Credit Support on Empowerment of Women Beneficiaries of PROSHIKA. Bangladesh Agricultural University, Mymensingh.
- Fisher, T. and M.S. Sriram, 2002. Micro-finance Institution- a progress in London rural finance. Beyond mciro-credit putting development back into micro-finance.390p.
- Goetz, A.M. and R.S. Gupta. 1995. Who takes the credit? Gender, power and control over loan use in rural credit programmes in Bangladesh. World Development, 24(1): 45-63.
- Hadi, A. 1997. "The NGO Intervention and Women's Empowerment-The Bangladesh Experience". Paper presented in a seminar in Stockholm, organized by RFSU, in cooperation with the Development of Demography of Stockholm University.
- Hashemi, S. M., S.R. Schuler and A. P. Riley. 1996. Rural credit programmes and women's empowerment in Bangladesh. World Development, 24(4): 635-653.
- Islam, M. 2000. "Women Look Forward". Pp:3-34 in: M. Ahamed (Ed) Bangladesh in New Millium. CDL. Dhaka.
- Islam, M.S. 1996. Women's Participation in Agricultural Income Generating Activities. Journal of Asiatic Society of Bangladesh Science.22(2):149-153.
- Kabeer, N. 1998. Money Can't Buy Me Love Re-evaluating Gender, Credit and Empowerment in Rural Bangladesh. IDS Discussion Paper 363.

- Kabeer, N. 1999. "The conditions and consequence of choicer: reflections in the measurement of women's empowerment. Discussion Paper No. 108, United Nations Research Institute for Social development (UNRISD), Geneva.
- Kabeer, N. 2001. Reflections on the Measurement of Women's Empowerment. in: *Discussing Women's Empowerment - Theory and Practice*. Sida. Studies No. 3. Novum Grafiska AB. Stockholm.
- Karl, M.1995, "Women and Empowerment : Participation and Decision Making". quoted in: M.A. Kashem (2005) *Strategies and Approaches for Empowering women in Bangladesh*. in: R. K. Samanta (Ed.) *Empowering Rural Women — Issues, Opportunities and Approaches*. Delhi: The women Press.
- Kasthuri, M.1997. "Enterpreneurship as Mean of Economic Empowerment." quoted in: Kulandaivel, K. 2005. "Role of NGOs in Development and Empowerment of Women." in: R. K. Samanta (Ed.) *Empowering Rural Women- Issues, Opportunities and Approaches*. Delhi: The women Press.
- Kulandaivel, K. 2005. "Role of NGOs in Development and Empowerment of Women." pp. 75- 91 in: in: R. K. Samanta (Ed.) *Empowering Rural Women- Issues, Opportunities and Approaches*. Delhi: The women Press.
- Mahbub,M.2006. *Empowerment of Landless Rural Women Through Income Generating Activities Under SAIP of DAE*. Bangladesh Agricultural University, Mymensingh.
- Mahmud, S. 2002 "Actually How Empowering is Micro Credit?" in: http://www.microditsumimmito.org/paper/+5cheston_kuhn.da.
- Majumder, M.A. 1983. "Women Participation in Agricultural and Non-agricultural Activities in Bangladesh Villages". A report submitted to Graduate Training Institute, Bangladesh Agricultural University, Mymensingh.
- Malhotra, A. and S.R. Schuler. 2002. *Measuring Women's Empowerment's a Variable in International Development*. in: <http://www.aed.org/LedershipandDemocracy/Unload/Measurin>
- Mathew, D. K. 2005. "Empowering Rural women Through Self Help Groups". pp: 103- 116. in: R. K. Samanta (Ed.) *Empowering Rural Women- Issues, Opportunities and Approaches*. Delhi: The women Press.
- Naoroze, K. 2004. *Rural Women's Empowerment Through Participation in Aquaculture*. M.S(Ag.Ext.Ed.). Thesis, Department or Agricultural Extension Education, Bangladesh Agricultural University, Mymensingh.

- NCBP (2000) Gender Equality, Development and Peace for the Twenty-first Century, NGO Committee on Beijing Plus Five in Bangladesh, Dhaka: Women for Women - A Research and Study Group.
- Pankajam, G. and N. Lalitha. 2005. "Women Empowerment and Rural Development Programmes–Gandhi gram Experience", pp: 41-62 in: R. K. Samanta (Ed.) Empowering Rural Women–Issues, Opportunities and Approaches. Delhi: The women Press.
- Pattnik, T. 1996. "Decision-making behaviour of women in farm sector: a study". Indian Journal Social Work. 5(2):235-244.
- Ray, G. L. 1999. Extension Communication and Management. 4th edn. Kolkata: Naya Prokash.
- Rosenburg, M. and C.I. Hovland, 1960. Research on Communication and Attitude coated in Traindis, H.C. 1971. Attitude and Attitude Change. John Wiley Publisher, New York.
- Samanta, R. K. 2005, Rural Development through Women Empowerment of Rural Women. pp: 63-74 in: R. K. Samanta (Ed.) Empowering Rural Women Issues, Opportunities and Approaches. Delhi: The women Press.
- Sebstad, J. and M. Cohen.2000. 'Microfinance, Risk Management, and Poverty', AIMS Paper, Management Systems International, Washington, D.C.
- Taposhi, S.2005. Empowerment of Women Beneficiaries under CONCERN Bangladesh. Bangladesh Agricultural University, Mymensingh.
- UNICEF.1994. "Gender Equality and Empowerment of Women and Girls". Quoted in: M.A. Kashem (2005) Strategies and Approaches for Empowering Women in Bangladesh. in: R. K. Samanta (Ed.) Empowering Rural Women- Issues, Opportunities and Approaches. Delhi: The women Press.
- Zaman, H.1996. "Microcredit programmes: Who participates and to what extent?" quoted in: Simeen, M. (2002). Actually How Empowering is Micro Credit? in: http://www.microditsumimmito.org/paper/+5cheston_kuhn.da.

Appendix - A

An English version of the Interview Schedule



Department of Agricultural Extension & Information System
Sher-e-Bangla Agricultural University
Dhaka-1207

An Interview Schedule for a Research Study entitled:

“EMPOWERMENT OF RURAL WOMEN THROUGH MICRO-CREDIT PROGRAMME UNDER SHAKTI FOUNDATION”

Sample No.
Name of the respondent
Kendra No.
Village
Union
Loanee No.....
Thana.....
District.....

(Please answer the following questions. Put tick mark wherever necessary)

1. Age: How old are you?years

2. Education: Please mention your educational status .

- (a) Can not read or write
(b) I can sign only
(c) Study up to class

3. Family Size: Please mention your total number of family members (including yourself)

Total number of members

4. Farm Size: Please indicate the area of land owned and homestead area by your family

Sl. No	Types of land use	Land area	
		Local unit	Hectare
a	Homestead Area		
b	Land area under own cultivation		
c	Land given to others on barga		
d	Land taken from others on barga		
e	Land given others on lease		
f	Land taken from others on lease		
Total farm size			

5. Annual Income:

Please furnish the annual family income from different sources per year (including you)

Sl. No.	Sources of income	Total income (Tk./Year)
A. From Agricultural Sources		
1	Rice and other cereal crops	
2	Vegetables	
3	Fruits	
4	Cattle rearing,	
5	Goat rearing	
6	Poultry rearing	
7	Fisheries	
8	Nursery	
9	Seed production	
10	Sericulture	
11	Others	
B. From Non Agricultural Sources		
1	Small business	
2	Service	
3	Day laboring	
4	Cottage industries	
5	Grocery	
6	Tailoring	
7	Others	
Total		

6. Frequency of credit receipt from Shakti Foundation:

How many times you have received credit from Shakti Foundation? Please mention.

.....Term/Terms

7. Family Co-operation:

Please, give the information about the extent of your family co-operation towards the performing different activities of Shakti Foundation

Sl. No.	Sources	Extent of Co-operation			
		Full Co-operation (3)	Partial Co-operation (2)	Slight Co-operation (1)	No Co-operation (0)
1.	Husband/Father				
2.	Mother/ Mother in law				
3.	Daughter				
4.	Son				
5.	Others				

8 Communication Media Exposure:

Please, give the information about the nature of contact with the following different communication media

Type of Media	Sl. No.	Name of Communication Media	Scoring system			
			3	2	1	0
Personal Communication	1	Field Worker of Shakti Foundation (per week)	3 times and more	2 times	1 time	Not at all
	2	Field Worker of without Shakti Foundation (per week)	3 times and more	2 times	1 time	Not at all
	3	SAAO (per month)	3 times and more	2 times	1 time	Not at all
	4	Local Leader (per month)	3 times and more	2 times	1 time	Not at all
Group Communication	1	Group Discussion (per month/year)	3 times and more	2 times	1 time	Not at all
	2	Training Program (per month/year)	3 times and more	2 times	1 time	Not at all
	3	Method Demonstration (per month/year)	3 times and more	2 times	1 time	Not at all
	4	Result Demonstration (per month/year)	3 times and more	2 times	1 time	Not at all
Mass Communication	1	Radio (per week)	3 times and more	2 times	1 time	Not at all
	2	Television (per week)	3 times and more	2 times	1 time	Not at all
	3	News Paper (per week)	3 times and more	2 times	1 time	Not at all

9 Training Received:

Please give the information about your training after joining Shakti Foundation

SL. No.	Name of Training	Duration (Days)
1.		
2.		
3.		
4.		
5.		
6.		
Total		

10. Credit Received:

Have you received any credit from Shakti Foundation? Yes / No

If yes, from which sources you have received credit? Please mention.

SL. No.	Sources of Credit received	Amount of Credit received (Tk)
1.	Shakti Foundation	
2.	Other NGOs	
3.	Bank (Sonali, Rupali, Krishi, etc.)	
4.	Urban money lender	
5.	Friends and relatives	
6.	Neighbors	
Total		

11. Credit Utilization:

Please indicate the utilization of your last year's credit received from Shakti Foundation:

Purpose of credit	Utilization of credit				
	Fully in assigned purpose by herself (4)	Partially in assigned purpose by herself (3)	Fully in assigned purposes by her family member (2)	Fully given to relatives (1)	Fully given to others Somiti members (0)

12. Empowerment of Rural Women:

12(A). Mobility of Women:

Please mention how frequently you visit the following places-

SI No.	Item	Extent of Mobility			
		Frequently	Occasionally	Seldom	Not at All
1	Market				
2	Relatives House (Out side Village)				
3	NGO Office				
4	Own Upazila Sadar				
5	Own District Sadar				
6	Other District				
7	Capital City				

12(B). Participation in Household Decision:

Please indicate your level of decision making in the following issues-

Sl. No.	Household Decision Item	Extent of Participation in Household Decision			
		Fully own decision	Main role in joint decision	Decision mainly taken by discussing with husband and other family member	No participation
1	Selection of daily food menu				
2	Daily house expenditure				
3	Purchasing and selling of household furniture				
4	Purchasing, sell or mortgage of land				
5	Homestead gardening				
6	Selection and buying of cattle, goat and poultry bird				
7	Family health care and treatment (sending family members to health center and doctors etc.)				
8	Selection and use of contraceptive method				
9	Child education (Sending to school & keep children going to school)				
10	Buying cloth for herself, husband & children				
11	Marriage of daughter or son				

12(C). Participation in Social and Political Activities:

Please indicate your extent of participation in the following social and political activities -

Sl. No.	Social and Political Activities Item	Extent of Participation in Social and Political Activities			
		Frequently	Occasionally	Seldom	Not at All
1	Helping neighbors in emergency such as delivery, death, sick etc.				
2	Participation in social functions such as marriage, birthday, chelum, invitation, khatna etc.				
3	Work with people to fight situations like fire, flood, tornado etc.				
4	Arbitration in family quarrel of neighbors and relatives				
5	Cultural Program (drama ,folk , song etc.				
6	Participation in village meeting or shalish				
7	Participation in election (casting vote)				
8	Participation in public meeting				
9	Discuss about present national situation with other				

12(D). Control over Capital:

Please indicate your nature of control over capital in following aspects -

Sl. No.	Name of the item	Extent of Control over Capital			
		Frequently	Occasionally	Seldom	Not at All
1	Spending cash money for different purpose by herself				
2	Family farm management				
3	Own income				
4	Access to family expenditure				

12(E). Awareness of Leadership:

Please indicate your nature of control over capital in following aspects -

Sl. No.	Name of the item	Extent of Control			
		Full	Moderate	low	Not at All
1	Act as only a member				
2	Act as a Group Chairman				
3	Act as a Group Secretary				
4	Act as a Kendra Prodhan				
5	Act as a BDS Trainer				

Thanks for your kind co-operation

.....
Signature of Interviewer
Date.....

Appendix – B

Correlation Matrix of the Dependent and Independent Variables (N= 100)

	Age	Education	Family Size	Farm Size	Annual Income	Length of Term of Receiving Credit in Shakti Foundation	Family Co-operation	Communication Media Exposure	Training Received	Credit Received	Credit Utilization	Empowerment of Women
Age	1											
Education	-.674(**)	1										
Family Size	.250(*)	-.261(**)	1									
Farm Size	-.344(**)	.683(**)	-.028	1								
Annual Income	-.382(**)	.697(**)	-.030	.944(**)	1							
Length of Term of Receiving Credit in Shakti Foundation	.311(**)	-.132	.019	-.017	-.008	1						
Family Co-operation	-.078	-.040	-.086	-.026	.033	.173	1					
Communication Media Exposure	-.693(**)	.638(**)	-.314(**)	.388(**)	.434(**)	-.293(**)	.070	1				
Training Received	-.084	.178	-.117	.089	.050	.235(*)	.057	.039	1			
Credit Received	.156	.086	.083	.128	.148	.608(**)	.163	-.013	.323(**)	1		
Credit Utilization	-.072	.214(*)	.035	.153	.170	.237(*)	-.143	.039	.402(**)	.312(**)	1	
Empowerment of Women	-.294(**)	.262(**)	-.024	.182	.215(*)	.203(*)	.124	.293(**)	.273(**)	.261(**)	.235(*)	1

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Appendix – C

Item wise Women's Mobility score of Shakti Foundation

Sl. No.	Item of Household Decision	Extent of Participation in Household Decision				MI	Rank order
		Frequently (3)	Occasionally (2)	Seldom (1)	Not at All (0)		
3	NGO Office	73	15	12	0	261	1
2	Relatives House (Out side Village)	55	27	11	7	230	2
1	Market	35	10	27	28	152	3
4	Own Upazila Sadar	9	31	23	37	124	4
5	Own District Sadar	5	43	21	31	79	5
6	Other District	0	15	24	61	54	6
7	Capital City	0	11	21	68	43	7



Appendix – D

Item Wise Household Decision Making Ability Score of Rural Women of Shakti Foundation

Sl. No.	Item of Household Decision	Extent of Participation in Household Decision				DMI	Rank order
		Fully own decision (3)	Main role in joint decision (2)	Decision mainly taken by discussing with husband and other family member (1)	No participation (0)		
5	Homestead gardening	65	27	6	2	255	1
7	Family health care and treatment (sending family members to health center and doctors etc.)	56	27	14	3	236	2
1	Selection of daily food menu	30	41	27	2	199	3
9	Child education (Sending to school & keep children going to school)	18	45	29	8	173	4
2	Daily house expenditure	0	67	23	10	157	5
10	Buying cloth for herself, husband & children	11	24	47	18	128	6
11	Marriage of daughter or son	13	21	38	28	119	7
8	Selection and use of contraceptive method	8	18	41	33	101	8
6	Selection and buying of cattle, goat and poultry bird	2	11	54	33	82	9
3	Purchasing and selling of household furniture	0	17	35	48	69	10
4	Purchasing, sell or mortgage of land	0	11	32	57	54	11

Appendix – E

Extent of Social and Political Participation Score of Rural Women of Shakti Foundation

Sl. No.	Participation in social and political activities	Extent of participation in social and political activities				SPPI	Rank order
		Frequently (3)	Occasionally (2)	Seldom (1)	Not at All (0)		
7	Participation in election (casting vote)	72	14	9	5	253	1
3	Work with people to fight situations like fire, flood, tornado etc.	41	29	23	7	204	2
2	Participation in social functions such as marriage, birthday, chelum, invitation, khatna etc.	30	49	10	11	198	3
1	Helping neighbors in emergency such as delivery, death, sick etc.	33	13	45	9	170	4
8	Participation in public meeting	21	27	19	33	136	5
4	Arbitration in family quarrel of neighbors and relatives	16	12	21	51	93	6
5	Cultural Program (drama ,folk , song etc.)	0	15	12	73	41	7
9	Discuss about present national situation with other	2	9	2	87	26	8
6	Participation in village meeting or shalish	0	13	10	77	23	9

Appendix – F

Item Wise Control over Capital Score of Rural Women of Shakti Foundation

Sl. No.	Control over Capital	Nature of Control Over Capital				COI	Rank order
		Frequently (3)	Occasionally (2)	Seldom (1)	Not at All (0)		
3	Own income	54	27	13	6	229	1
1	Spending cash money for different purpose by herself	13	39	29	19	146	2
4	Access to family expenditure	8	33	16	49	106	3
2	Family farm management	0	17	31	52	65	4

Appendix – G

Nature of Awareness of Leadership Score of Rural Women of Shakti Foundation

Sl. No.	Awareness of Leadership	Nature of Awareness of Leadership				ALI	Rank order
		Full (3)	Moderate (2)	low (1)	Not at All (0)		
4	Act as a Kendra Prodhan	25	2	1	72	80	1
5	Act as a BDS Trainer	24	3	0	73	78	2
3	Act as a Group Secretary	21	2	2	75	69	3
1	Act as only a member	10	0	2	88	32	4
2	Act as a Group Chairman	8	0	0	92	24	5

Sri-e-Bangla Agricultural University
Library

Accession No. 37549

Sign: *[Signature]* Date: 26/01/14

শেখেরবাংলা কৃষি বিশ্ববিদ্যালয় গছাগর
সংগ্রহণ নং: 109
তারিখ: 26/01/14