



Factors Affecting Urban Women Empowerment in Bangladesh

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Abstract

This study explored the factors (attributes) affecting women empowerment in Bangladesh focusing 24 specific attributes grouped into six categories. The primary data is collected through a questionnaire survey of 176 urban women selected through convenient sampling. The most agreed attributes are access to education, and the education of people. Next agreed factors are social security, family support, women personality, women rights, legal rights, societal perception about women, vocational training, work mobility, and NGO impact and support. Next in the row are break of study, income, voting rights, savings, dowry, employment length, profession choice, wealth, inheritance. The disagreed factors are public or private education, and sibling status.

The analysis of group variables showed that environment is the most important group followed by rights, education, family dynamics, finance, and employment. The important environmental factors include social security, and societal perception about women. NGO impact and support also plays a key role. Regarding rights the significant factors are awareness of women, legal, and voting rights. In the education group, access to education, and level of education of people are the two most crucial factors. Also, vocational education, as well as break of study play important roles. But public or private education have no effect in women empowerment.

Regarding family dynamics, family support, and women personality are two important variables. Dowry payment, and marital status also found to carry less weight. But sibling status have no impact on women empowerment. Financial factors play lesser role in women empowerment. In this group income and savings are key factors followed by wealth and inheritance. Employment is the least important group variable. Here work mobility found to help women empowerment followed by length of employment. Parental leave was found to have no impact. Demographically not much difference in opinion is observed.

Keywords: Education, Employment, Environment, Family Dynamics, Finance, Rights

INTRODUCTION

Background/Issue

Women Empowerment implies bolstering the socio-economic, politico-legal, and educational status of women. It envisions equal rights of women in family, community, society, and workplace (Batliwala, 1994). It also makes them confident enough to claim their rights. In short, women empowerment is women's command over material and intellectual means through which they can unshackle from all sorts of subservient positions (Naz, 2006). The women empowerment facilitates the inclusion of women in various activities and actions, which they would otherwise not partake because of societal ritual and custom (Currie & Vernooy, 2017). Around 50% of the total population of the world (also in Bangladesh) is women, one should not think of development without their inclusion.

Traditionally Bangladesh is penetrated by patriarchal values and norms, female subordination and segregation, discrimination at birth, and the like, leading to women denial to opportunities and benefit in both public and

private living (Azim & Sultan, 2010; Parveen & Leonhäuser, 2004). Because of these discriminations and gender power relation, women became the poorest of the poor where a sizable portion of the population live in below poverty line (Hartman & Boyce, 1998; Azim & Sultan, 2010). However, more emphasis is observed for women empowerment development in education, income, training, women rights, geographical mobility, and support from governmental and non-governmental organizations (Narayan, 2002). Women empowerment leads to entrepreneurship development and economic growth, lessening in domestic violence and exploitation, reduction of poverty and gender imbalance and fuels national development (Sharma, 2000).

Bangladesh is doing better than other South Asian countries regarding women empowerment (Azim & Sultan, 2010). Women participation has increased in recent years in civil service, forces, banks, health, and education. Women's progress is apparent in the labor market as well. Successive governments in Bangladesh have formulated gender-sensitive policies and programs to empower the women. While these have yielded positive results, the country cannot

rest on its laurels, as empowerment is a process as much as a goal (Rahman, 2020). The Covid-19 pandemic has resulted into decreased incomes of employed women, increase in gender-based domestic violence, and drop out and married off a sizeable number of female students. Though awareness has been created for discouraging early marriage which needs to be spread along with proper execution of law.

For the welfare of any society, women empowerment needs improvement. Women, especially in developing countries, are not empowered in most of the arena of their life (Parveen & Leonhäuser 2004). They are dependent on their husband or father in many ways. In this regard, education and society's cheerful outlook towards women are the means to empower women (Shunmuga, Sekar, & Subburaj, 2014). Decision making power regarding household, economic, healthcare, socio-political participation can also play positively to promote awareness to empower women in society (Sogra, 1995). John & Sathiq (2020)'s study in selected districts of India identified education and skill development, employment and decision making, domestic work-sharing and family support, economic security and social protection are the factors which contribute most to women empowerment (Currie & Vernooy, 2017).

Woman empowerment is crucial in achieving Sustainable Development Goals (SDGs). Women are losing interest in income-generating activities for not getting standard and safe living, lack of women friendly transportation facilities, prejudiced social impediments, etc. Education, societal perception, political involvement are the areas where transformation is necessary. No doubt there is a lack of female representation in Bangladesh's politics. Bringing young women in politics will lead to a positive change in politico-economy in the country. Social transformation is not possible within a brief period as the matter is inseparably related to custom and culture. Repeatedly the strategists and researchers mentioned that Bangladesh needs strategic planning for woman empowerment (Moser, 1993; Azim & Sultan, 2010; Rahman, 2020).

Proper gender planning, through a process of empowerment, can emancipate womanhood. Its success depends on the capacity of women organizations to confront subordination and create successful alliances which will provide constructive support in negotiating women's needs at different spheres of life (Moser, 1993). Women empowerment is one of the most talked-about topics in and around Bangladesh. It is not only because it is an important concept but because Bangladesh is one of those countries which can benefit to a great extent from women empowerment. Although it caters to the betterment of the country and is part of national development, women empowerment in Bangladesh is yet to play a significant impact on economic development.

Recently Bangladesh has earned the developing nations status. With the changing scenario in Bangladeshi women

are more involved in household decision making, economic activities, health care, political arena, and social events. Urban women are taking lead in this regard. It is found that urban women are more empowered than rural women and places of residence plays a significant role in the women empowerment in Bangladesh (Tabassum, et al., 2019). The working women are found to have more freedom to make decision over their personal, social, and political life than the women who are not working. Also, a strong relationship between decision making power and women empowerment is recognized. Several factors function as driving forces for women empowerment, and that is exactly what this study tried to explore by surveying urban women of Bangladesh.

Objectives

The broad objective of the study is to determine the factors that affect urban women empowerment in Bangladesh. Specifically, the study analyzes the factors related to i) education, ii) finance, iii) rights, iv) employment, v) family dynamics, and vi) environment that can affect women empowerment.

LITERATURE REVIEW

Women Empowerment

The women empowerment can be seen from different angles. Molyneux (2001) and Moser (1989) points out a distinction between functional (food, cloth, shelter, economic freedom) and strategic (political participation, decision making) gender interests regarding women empowerment. Women's material situation demands practical needs, as well as strategic needs resulting from their gendered position in society (Wieringa, 1994; Naz, 2006). In Bangladesh, the collateral free micro-credits are a strong weapon of economic independence for the rural women as it fulfills women's strategic as well as practical needs (Hashemi, Schuler, and Riley, 1996).

Empowerment is a complex network that embraces social, economic, and political aspects of life. It is the process of enhancing individuals' capability to make preferences and transforming those preferences into reality (World Bank, 2009). Empowerment can also be seen as the expansion of assets and capabilities to participate, negotiate, influence, and control institutions that affect their lives (Narayan, 2002; Batliwala, 1994). Kaber (2005) has emphasized the expansion of individuals' abilities to make tactical life choices which were previously denied. Hashemi, Schuler, and Riley (1996) identified eight empowerment indicators: mobility, economic security, ability to make small purchases, ability to make large purchases, involvement in major household decisions, relative freedom from family domination, political and legal awareness, and involvement in political campaign and protests.

According to NORAD (2020) empowerment is transformed opportunity for controlling self-lives by gaining power to make decisions, to negotiate on something that is unnegotiable, to challenge past customs. In short, women's

empowerment is women's control over material and intellectual resources through which they can emancipate from all sorts of downgraded status: illiteracy, money lenders, lack of access to money/credit, domestic and social violence, patriarchal values and superstitions, religious fanaticism, lack of consciousness, no decision-making power.

Empowerment within the framework of a discourse analysis is found to be changing of a woman's status from an object position to a subject position. The discourse identified four important dimensions of empowerment on which different academics and researchers put emphasis: i) the psychological/personal dimension, ii) the economic dimension, iii) the collective/social group dimension and iv) the political dimension. They can broadly be organized along a continuum, with personal and political empowerment forming the two ends. In this respect literature focuses on two different trends among the researchers— one leaning towards the psychological/personal end while the other on the political end.

Empowerment, Gender, Labor, and Feminization of Poverty

Gender differences based on the social construction of the biological sex distinctions are one of the greatest fault lines of the societies. Poverty situation that a woman face and gender gap in poverty cycle has continued to widen in the past three decades (Rahman, 2020). Women's poverty is gradually becoming more visible through the growing number of women living without men and through occupational segregation into the low wage sector. The existence of dual labor market has pushed women (especially single mothers) into low-paying jobs, while rising divorce rates have created more families headed by women. Social structure and state environment are not favorable for the social development and economic uplift of women in Bangladesh (Sogra, 1995). Despite several interventions and affirmative measures by the government, the position of women has not improved up to the level of expectations.

In Bangladesh parenthood leads to the lower earnings of women as female parenting has care-giving responsibilities. This takes away the time that they must earn. Also, there is no credit of women's unpaid work and therefore women become passive dependents leading to undervaluation of their pecuniary involvement as well as to low status in society (NORAD, 2020; Rahman, 2020). Overall, the gendered division of work and responsibilities imply labor immobility and less income on the part of women. Today the female labors, whether at household or in paid occupations, interpreted as the inferior version of male labor and stereotyped as unproductive, marginal, trivial, temporary, intermittent, dispensable, less valuable, less skilled, and less physically demanding (Tabassum, et al., 2019).

Paid work is also one of the factors that affect women empowerment. Paid work plays a role in raising a woman's self-esteem and gives her a greater sense of economic

security. A woman's ability to fulfill her own needs and those of her family emboldens her with self-confidence and gives her a higher position within the family. Through work that brings decent income, women gain more say in family matters and in cases, husbands become more considerate towards them, and they are overall more respected within the family. Furthermore, because of improved financial solvency, a positive atmosphere persists in the family. Unfortunately, women's disproportionate share of unpaid work to men constitutes a stronger constraint on their participation in and gains from the market and state.

Forces Working for Women Empowerment in Bangladesh

Different forces are working for women empowerment in Bangladesh. These women movements play critical role in making women aware of their rights, ensure that women's rights are not encroached upon, and it is through women's movements critical laws enacted in favor of women. Organizations like the Bangladesh Mahila Parishad, Women for Women and Naripokkho have campaigned to create awareness of women's rights and to press for their recognition and implementation. The Bangladesh National Women Lawyers Association, Ain-o-Shalish Kendro and Bangladesh Society for the Enforcement of Human Rights deal with legal rights amongst other issues.

Non-government organizations (NGOs) also play critical role in empowerment of women in Bangladesh. NGOs provide services such as micro-credit, health care, literacy and education, and social mobilization. NGOs also run training, capacity-building, and awareness programs for women. Because of NGOs, many women in Bangladesh have become economically independent and have increased bargaining power in household decision-making process. Different international organizations also help in ensuring women's rights and compels the country towards women's development. To promote women's economic empowerment in Bangladesh, UN Women works with the Government of Bangladesh, through a resource center to provide comprehensive information on overseas employment for women, safer migration of aspirant women migrant workers, resources necessary to facilitate safe employment among many other things (UNW, 2022).

METHODOLOGY

The study made use of both primary and secondary data and pertinent literature review. The primary data is collected through a self-administered structured questionnaire survey of 176 female employees, students, and homemakers selected through convenient sampling in Dhaka city, the capital of Bangladesh. A coordination schema is developed by interviewing people involved in women empowerment projects, university teachers, and learned persons in this field to identify parameters, complex variables, simple variables, and values in this respect (Appendix 1). The questionnaire is based on the schema. The secondary data includes books,

journal articles, reports, and conference papers on women empowerment.

The schema identified 24 specific factors of women empowerment, which are grouped into six complex variables. The respondents are asked to give their agreement/disagreement in a 5-point Likert scale (1: Strongly disagree, 5: Strongly agree) to each of the 24 variables. The questionnaire is pre-tested using 10 respondents for improvement and better understanding of the variables. The study used face validity for the identification of variables logically related to empowerment. The responses of 176 urban women with 24 variables are found reliable (Cronbach's $\alpha=0.853$). The statistical analysis made use of index analysis, hypothesis testing, ANOVA, correlation, and factor analysis.

DATA ANALYSIS AND FINDINGS

Respondent Profile

As noted earlier the study has surveyed 176 urban women respondents. Of the 176 surveyed respondents 56 (31.8%) are employed, 29 (16.5%) are homemakers, and 91 (51.7%) are students. Education wise 6 (3.4%) has secondary certificate, 36 (20.5%) has higher secondary certificate, 93 (52.8%) has undergraduate degree, 30 (17.0%) has graduate degree, and 10 (5.7%) has other educational qualifications. The mean age of the respondents found to be 27.38 years with a modal value of 21 years. The age of the respondents ranges from 17~50 years with a standard deviation of 9.56 years.

Analysis of Variables

The study has identified 24 simple variables (factors) to

measure the women empowerment in Bangladesh (Table 1). These 24 variables are grouped into 6 complex variables related to: i) Education (5), ii) Finance (4), iii) Rights (3), iv) Employment (4), v) Family dynamics (5), and vi) Environment (3). The analysis of the variables made on the basis of respondents' agreement regarding the variables given in a 5-point Likert scale (1: Strongly disagree, 5: Strongly agree). As noted, the mean index of three of the variables are not different from 3 (Indifferent) at 5% significant level (Public or Private education, Parental leave, Marital status). Also, it is found that only two variables have a mean value less than 2 (Disagreement), while the rest 22 have values above three (Agreement).

Simple Variables

The most agreed ($\mu > 4.33$) factors are access to education (4.53), level of education of people (4.34), followed by agreed factors ($3.67 < \mu \leq 4.33$) social security (4.28), family support (4.26), personality of women (4.25), awareness of women rights (4.22), awareness of legal rights (4.15), societal perception about women (4.03), vocational education (3.84), geographical mobility of work (3.79), NGO impact and support availability (3.68). Other less agreed ($3 < \mu \leq 3.67$) but significant factors are Break of study (3.63), Income (3.61), Awareness of voting rights (3.58), Savings (3.48), Dowry payment (3.44), Length of employment (3.35), Choice of profession (3.30), Wealth (3.30), Inheritance (3.22). The disagreed factors are public or private education (2.93), and sibling status (2.76). Hence it can be said that education is the most important factor for women empowerment (Shunmuga et al., 2014), followed by environmental, family dynamics and rights.

Table 1. Factors affecting women empowerment (One-sample statistics)

Group Variables	Factors affecting women empowerment	Mean	Std. dev.	2-tailed sig (Test score 3)
1) Education ($\mu=3.85$, $\sigma=0.632$, $\alpha=0.039$)	1) Level of education of people	4.34	0.912	0.000
	2) Access to education	4.53	0.709	0.000
	3) Vocational (work-related) education	3.84	0.920	0.000
	4) Break of study	3.63	0.989	0.000
	5) Public or Private education *	2.93	1.144	0.430
2) Finance ($\mu=3.403$, $\sigma=0.176$, $\alpha=0.020$)	6) Wealth	3.30	1.102	0.000
	7) Woman's inheritance	3.22	1.110	0.011
	8) Income level	3.61	1.058	0.000
	9) Level of savings	3.48	1.020	0.000
3) Rights ($\mu=3.983$, $\sigma=0.351$, $\alpha=0.040$)	10) Awareness of women rights	4.22	.985	0.000
	11) Awareness of legal rights	4.15	1.011	0.000
	12) Awareness of voting rights	3.58	0.971	0.000
4) Employment ($\mu=3.368$, $\sigma=0.315$, $\alpha=0.102$)	13) Geographical mobility of work	3.79	0.866	0.000
	14) Choice of profession	3.30	1.107	0.011
	15) Length of employment	3.35	1.031	0.000
	16) Parental leave *	3.03	1.204	0.708

Factors Affecting Urban Women Empowerment in Bangladesh

5) Family dynamics ($\mu=3.574$, $\sigma=0.667$, $\alpha=0.127$)	17) Marital status *	3.16	1.180	0.075
	18) Family support	4.26	0.980	0.000
	19) Sibling status	2.76	1.054	0.002
	20) Dowry payment	3.44	1.241	0.000
	21) Personality of women	4.25	1.039	0.000
6) Environment ($\mu=3.997$, $\sigma=0.301$, $\alpha=0.029$)	22) NGO impact and support availability	3.68	0.903	0.000
	23) Societal perception about women	4.03	0.976	0.000
	24) Social security	4.28	0.855	0.000
	Overall (24 variables)	3.67	0.497	0.000

Group variables

Further analysis of group variables showed that Environment ($\mu=3.997$) is the most important group followed by Rights ($\mu=3.983$), and Education ($\mu=3.85$). Family dynamics ($\mu=3.574$), Finance ($\mu=3.403$), and Employment ($\mu=3.368$) are next in the list. The important environmental factors include social security (4.28), and societal perception about women (4.03). NGO impact and support availability (3.68) also plays a vital role. Awareness of rights is another significant group for women empowerment. The factors in this group are awareness of women rights (4.22), legal rights (4.15), and voting rights (3.58). Education also has a crucial role to play in women empowerment. Access to education (4.53), and level of education of people (4.34) are the two most important factors in this group. Also, vocational (work-related) education (3.84), as well as break of study (3.63) are important factors identified here. But public or Private education (2.93) seemed to be no effect in women empowerment.

Next comes family dynamics. Family support (4.26), and personality of women (4.25) are two very important variables here. Dowry payment (3.44), and marital status (3.16) also found to carry some weight. But sibling status (2.76) found to have no impact on women empowerment. Finance to some extent plays a role in women empowerment. In this group income (3.61), and savings (3.48) are important factors followed by wealth (3.30) and inheritance (3.22). Employment is the least important group variable. Here geographical mobility of work (3.79) found to help women empowerment followed by length of employment (3.35), and length of employment (3.30). Parental leave (3.02) found to have no significant impact.

Analysis by Demographic Features

The study has explored the responses in terms of education, occupation, and age of the respondents. The detailed analysis is narrated below:

Education

The study noted that the respondents have six different educational status: i) Primary, ii) Secondary, iii) Higher Secondary, iv) Undergraduate, v) Graduate, and vi) Other. To explore the mean difference regarding the 24 variables with different levels of education the test of ANOVA is conducted. The results showed that in only six cases a significant ($\alpha=5\%$) difference of opinion is observed: i) Level of education of people, ii) Woman's inheritance, iii) Awareness of legal rights, iv) Choice of profession, v) Maternity leave, and vi) Sibling status (Table 2). Overall, it can be said that there is not much difference in responses between education and different factors.

Table 2. Relationship between variables and education level

Factors	Education level	N	Mean	Std. deviation	Significance
1) Level of education of people	Secondary	6	5.00	.000	0.040
	Higher Secondary	36	4.28	1.210	
	Undergraduate	93	4.35	.747	
	Graduate	31	4.06	1.063	
	Other	10	4.90	.316	
	Total	176	4.34	.912	
2) Woman's inheritance	Secondary	6	3.50	1.225	0.034
	Higher Secondary	36	3.33	1.331	
	Undergraduate	93	3.10	1.022	
	Graduate	31	3.06	.998	
	Other	10	4.20	.919	
	Total	176	3.22	1.110	

Factors Affecting Urban Women Empowerment in Bangladesh

3) Awareness of legal rights	Secondary	6	3.83	.753	0.046
	Higher Secondary	36	4.08	1.131	
	Undergraduate	93	4.29	.904	
	Graduate	31	3.74	1.182	
	Other	10	4.60	.699	
	Total	176	4.15	1.011	
4) Choice of profession	Secondary	6	2.50	.548	0.009
	Higher Secondary	36	3.47	1.108	
	Undergraduate	93	3.10	1.104	
	Graduate	31	3.77	1.023	
	Other	10	3.50	1.080	
	Total	176	3.30	1.107	
5) Maternity leave	Secondary	6	2.17	.753	0.004
	Higher Secondary	36	3.44	.939	
	Undergraduate	93	3.02	1.277	
	Graduate	31	3.10	1.012	
	Other	10	2.00	1.414	
	Total	176	3.03	1.204	
6) Sibling status	Secondary	6	3.33	.816	0.009
	Higher Secondary	36	2.86	1.073	
	Undergraduate	93	2.54	1.069	
	Graduate	31	2.90	.908	
	Other	10	3.60	.843	
	Total	176	2.76	1.054	

Occupation

The study noted that the respondents have three different occupations: i) Employed, ii) Homemaker, and iii) Student. To explore the respondents' opinion regarding the 24 variables having different occupations, the test of ANOVA is conducted. The results showed that in only four cases a significant ($\alpha=5\%$) difference of opinion is observed: i) Awareness of voting rights, ii) Geographical job location, iii) Parental leave, and iv) Societal perception (Table 3). Overall, it can be said that there is not much difference of responses between occupation and distinct factors of women empowerment.

Table 3. Relationship between variables and occupation type

Variables	Occupation	N	Mean	Std. deviation	Significance
1) Voting rights	Employed	56	3.71	0.948	0.013
	Housewife	29	3.10	1.081	
	Student	91	3.65	0.911	
	Total	176	3.58	0.971	
2) Geographic job location	Employed	56	3.93	0.892	0.050
	Housewife	29	4.00	0.655	
	Student	91	3.64	0.888	
	Total	176	3.79	0.866	
3) Maternity leave	Employed	56	2.71	1.261	0.021
	Housewife	29	3.45	1.121	
	Student	91	3.10	1.155	
	Total	176	3.03	1.204	
4) Societal perception	Employed	56	4.11	0.947	0.048
	Housewife	29	3.62	1.083	
	Student	91	4.11	0.936	
	Total	176	4.03	0.976	

Age

To see the relationship between the variables and the age a correlation analysis is conducted. The results showed that only in five cases some significant ($\alpha=5\%$), but weak negative correlation is observed: i) Awareness of women right ($r= - 0.234$), ii) Awareness of voting right ($r= - 0.186$), iii) Dowry ($r= - 0.162$), iv) NGO ($r= - 0.167$), and v) Societal perception ($r= - 0.235$). Regarding these it can be said that with age the acceptability of the factors decreases. Overall, there is not much relationship between age and variables observed.

Grouping by Factor Analysis

Factor analysis is conducted to group the variables with strong correlation into a potentially lower number of unobserved variables called *factors*. In order to determine the factors affecting women empowerment, the 24 variables have been considered with 176 sample surveys. The KMO results ($0.792 \geq 0.5$) showed the sampling adequacy and found valid (Bartlett's test of sphericity significance level of 0.000). The communalities of the are found strong indicating robust relationships among the variables as well as a variable has much in common with the other variables taken as a group (Appendix 2). The factor analysis grouped the 24 variables into six factors, which together explains 60.266% of the variability (Table 4). The first factor appeared to be the most important factor as it explains the maximum variability (26.0%). The detailed analysis of the factors follows:

Table 4. Total variance explained (Extraction method: Principal component analysis)

Factors	Initial Eigenvalues		
	Total	% Variance	Cumulative %
1 Awareness of rights	6.240	26.000	26.000
2 Employment	2.694	11.223	37.223
3 Financial status	1.690	7.041	44.264
4 Wellbeing	1.539	6.411	50.675
5 Family dynamics	1.198	4.991	55.666
6 Education	1.104	4.600	60.266

Factor 1: Awareness of rights ($\sigma^2=26.00\%$)

Factor 1 has the most influence in determining women empowerment explaining the maximum 26% of the variability. It contains nine variables mostly with high factor loading indicating strong correlation of the variables with the factor (Table 5). The most important variables here are awareness of legal rights (0.862) and women rights (0.835). Other important variables are family support (0.689), NGO support (0.641), and access to education (0.608). This factor is mainly dominated by the awareness of rights (legal, women), followed by family dynamics (family support, personality), environment (NGO support, societal perception) and education (access to education, education of people, vocational education).

Table 5. Variables grouped under Factor 1

Variables	Factor loading
1) Awareness of legal rights	0.862
2) Awareness of women rights	0.835
3) Family support	0.689
4) NGO support	0.641
5) Access to Education	0.608
6) Level of education of people	0.581
7) Societal perception	0.579
8) Personality	0.524
9) Vocational skills	0.369

Factor 2: Employment ($\sigma^2=11.22\%$)

Factor 2 (Employment) is the second most important factor to determine women empowerment explaining 11.22% of variability. It has five variables with moderate to high factor loadings (Table 6). The important variables are parental leave (0.765), marital status (0.730), profession choice (0.681) followed by job experience (0.537) and geographical work mobility (0.510).

Table 6: Variables grouped under Factor 2

Variables	Factor loading
1) Parental leave	0.765
2) Marital status	0.730
3) Profession choice	0.681
4) Job experience	0.537
5) Geographical mobility of work	0.510

Factors 3-6: Financial status ($\sigma^2=7.04\%$)

Factors 3-6 are less significant as each of them explains only one digit variability (Table 7). Factor 3 (Financial status) mostly contains finance related variables with only 7.04% variability but high factor loadings. Here the variables are wealth (0.743), savings (0.653), and inheritance (0.627) to determine women empowerment. Factor 4 (Wellbeing) has three variables with moderate factor loadings and explains only 6.41% variability. Here the variables are break of study (0.634), social security (0.626), and income (0.502). Factor 5 (family dynamics) has two variables with high factor loadings. It explains only 4.99% of the total variability. The variables are dowry payments (0.758) and sibling status (0.643). Factor 6 with two variables explains only 4.6% variability. The variables are private/public education (0.785) and awareness of voting rights (0.540). Overall, the factors to some extent match with the group variables.

Table 7. Variables grouped under Factor 3-6

Variables	Factor loading
Factors 3: Financial status ($\sigma^2=7.04\%$)	
1) Wealth	0.743
2) Savings	0.653
3) Inheritance	0.627
Factor 4: Wellbeing ($\sigma^2=6.41\%$)	
Break of study	0.634
Social security	0.626
Income level	0.502
Factor 5: Family dynamics ($\sigma^2=4.99\%$)	
Dowry payment	0.758
Sibling status	0.643
Factor 6: Education ($\sigma^2=4.60\%$)	
Private/Public education	0.785
Awareness of voting rights	0.540

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

This study tried to explore the important factors for women empowerment in Bangladesh. The study has identified 24 specific attributes (variables) to measure the women empowerment. Again these 24 variables are grouped into 6 categories related to i) Education (5), ii) Financial status (4), iii) Awareness of rights (3), iv) Employment (4), v) Family dynamics (5), and vi) Environmental (3). The analysis of the variables is made based on respondents' agreement regarding the variables measured in a 5-point Likert scale (1: Strongly disagree, 5: Strongly agree).

The most agreed ($\mu > 4.33$) factors are access to education (4.53), and education of people (4.34). Just agreed ($3.67 \leq \mu < 4.33$) factors are social security (4.28), family support (4.26), personality of women (4.25), awareness of women rights (4.22), awareness of legal rights (4.15), societal perception about women (4.03), vocational

education (3.84), geographical mobility of work (3.79). Other less agreed ($3.00 \leq \mu < 3.67$) significant factors are NGO impact and support availability (3.68), break of study (3.63), income (3.61), awareness of voting rights (3.58), savings (3.48), dowry payment (3.44), length of employment (3.35), choice of profession (3.30), wealth (3.30), inheritance (3.22). The disagreed factors for women empowerment are public or private education (2.93), and sibling status (2.76).

Further analysis of group variables showed that environment ($\mu = 3.997$) is the most important group followed by awareness of rights ($\mu = 3.983$), education ($\mu = 3.85$), family dynamics ($\mu = 3.574$), finance ($\mu = 3.403$), and employment ($\mu = 3.368$). The important environmental factors include social security (4.28), and societal perception about women (4.03). NGO impact and support availability (3.68) also plays an important role here. Awareness of rights is another very meaningful group for women empowerment. The factors in

Factors Affecting Urban Women Empowerment in Bangladesh

this group are awareness of women rights (4.22), legal rights (4.15), and voting rights (3.58). Education also has a big role to play in women empowerment. Access to education (4.53), and level of education of people (4.34) are the two most important factors in this group. Also, vocational education (3.84), as well as break of study (3.63) are important factors identified here. But public or Private education (2.93) seemed to be no effect on women empowerment.

Next comes family dynamics. Family support (4.26), and personality of women (4.25) are two very important variables here. Dowry payment (3.44), and marital status (3.16) also found to carry some weight. But sibling status (2.76) found to have no impact on women empowerment. Finance to some extent plays a role in women empowerment. Income (3.61), and savings (3.48) are important factors here followed by wealth (3.30) and inheritance (3.22). Employment is the least important group variable. Here geographical mobility of work (3.79) found to help women empowerment followed by length of employment (3.35), and length of employment (3.30). Maternity leave (3.02) found to have no significant impact.

The study has explored the responses variation with the education level (primary, secondary, higher secondary, undergraduate, graduate), occupation type (employed, homemaker, student), and age of the respondents. The mean difference of responses regarding the 24 variables with different levels of education showed that in only six cases a significant ($\alpha=5\%$) difference of opinion is observed. These

are i) Level of education of people, ii) Woman's inheritance, iii) Awareness of legal rights, iv) Choice of profession, v) Maternity leave, and vi) Sibling status. Overall, it can be said that there is not much difference in responses between education level and different attributes.

Occupation wise, the respondents' opinion regarding the 24 variables showed that in only four cases a significant ($\alpha=5\%$) difference is observed: i) Awareness of voting rights, ii) Geographical job location, iii) Maternity leave, and iv) Societal perception. Overall, it can be said that there is not much difference of responses between occupation and different factors of women empowerment. The relationship between the variables and the age showed that only in five cases some significant ($\alpha=5\%$), but weak negative correlation is observed: i) Awareness of women right ($r= - 0.234$), ii) Awareness of voting right ($r= - 0.186$), iii) Dowry ($r= - 0.162$), iv) NGO ($r= - 0.167$), and v) Societal perception ($r= - 0.235$). Hence it can be said that with age the agreement of some factors decreases, but overall, there is not much relationship between age and variables observed.

Further factor analysis is conducted with 24 variables and 176 sample surveys showed sampling adequacy and found valid. The factor analysis grouped the 24 variables into six factors, which together explains 60.266% of the variability. The factors are awareness of rights, employment, financial status, wellbeing, family dynamics, education. The factors also found to some extent consistent to the grouping of the variables in the schema.

APPENDICES

Appendix 1: Coordination Schema

Parameter	Complex Variable	Simple Variable	Value
Factors affecting women empowerment	1) Education	1) Level of education of people	5-point Likert Scale
		2) Access to education	
		3) Vocational (Work-related) skills	
		4) Public or Private education	
		5) Break from study	
	2) Financial/ economic status	1) Income	
		2) Wealth	
		3) Inheritance	
		4) Savings	
	3) Awareness of rights	1) Legal (Constitutional) rights	
		2) Women rights laws	
		3) Voting rights	
	4) Employment	1) Place of work	
		2) Profession	
		3) Length of employment	
		4) Parental leave	
	5) Family dynamics	1) Marital status	
		2) Family support	
		3) Sibling status	
		4) Dowry payment	
		5) Personality	
	6) Environment	1) NGO impact and support	
		2) Societal perception	
		3) Social security	

Appendix 2: Communalities

Factors	Extraction	Factors	Extraction	Factors	Extraction
Education of people	0.614	Sav	0.627	Marital	0.620
Access to Education	0.505	Aware Rights	0.732	Fam	0.674
Vocational skill	0.460	Legal	0.781	Sib	0.687
Break of study	0.470	Voting	0.514	Dowry	0.620
Public/Private education	0.758	Geo	0.421	NGO	0.608
Wealth	0.618	Profession	0.579	Social perception	0.634
Inheritance	0.631	Experience	0.576	Persona	0.487
Income	0.601	Maternity	0.649	Social Security	0.597

Extraction Method: Principal Component Analysis.

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