Final Report

on

Factors Associated with Women's Economic Empowerment in Rural Bangladesh

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DECLARATION

Both researchers are duly acknowledged for their distinct and valuable contributions to this study. The authors, Md. Tuhin Ahmed and Maimuna Bintay Masud, have clearly defined their respective roles and responsibilities as follows:

Maimuna Bintay Masud independently authored Chapters 1, 2, and 7, while Md. Tuhin Ahmed solely composed Chapters 3, 4, and 8. Chapters 5, 6, and 9 were co-authored by both researchers through collaborative effort. Additionally, Maimuna Bintay Masud played a vital role in executing the operational aspects of the study, whereas Md. Tuhin Ahmed was primarily responsible for developing the conceptual framework and strategic planning. This declaration grants each researcher the right to use the content of the chapters they individually authored in their own future work, without requiring prior permission from the other author. However, neither researcher may use or reproduce the other's contributions for personal or professional gain without obtaining prior written consent.

Abstract

This study investigates the determinants and barriers of women's economic empowerment (WEE) in rural Bangladesh through a mixed-methods approach involving secondary data analysis, a primary survey, and key informant interviews. The research reveals that while female labour force participation has significantly increased in rural areas, most women remain in informal and low-paying sectors, with limited decision-making power and asset ownership. Education, vocational training, and household dynamics play crucial roles in shaping empowerment outcomes. A multidimensional Women's Economic Empowerment Index (WEE Index) was developed to capture the complexity of empowerment across various domains. The study concludes with evidence-based policy recommendations to promote inclusive economic growth and gender equality in line with the sustainable growth.

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1. Introduction

1.1 Background

The concept of women's economic empowerment is a highly debatable issue. When women are economically empowered in a genuine sense, they pursue their ambitions freely, make informed choices, and have access to national resources. Benet (2002) defines empowerment as "The enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them". A study by Mude and Barrett (2013) in Kenya found that higher income levels were associated with greater decision-making power for women in households and communities, as well as increased access to healthcare and education. Similarly, Quisumbing and Maluccio's (2003) study in Guatemala found that higher household income was positively correlated with women's ability to participate in decision-making and control over household resources.

Moreover, Sen and Grown (1987) emphasised the importance of empowering women, particularly in rural areas, to achieve economic development and poverty reduction. They argued that empowering women through increased access to education, employment, and resources can lead to greater economic growth and development. The majority of Bangladeshi women reside in rural areas. Thus, empowering women can culminate in the rapid development of the economy. They work in various sectors such as road construction and land excavation labour, hawkers, vegetable sellers, parlour assistants, crop harvesters, or in different agricultural sectors, but most of these working women have very little academic background. In addition, women's participation in livestock production has been shown to increase household income and improve nutrition, as documented in a study by Ahmed and Delgado (2018) in Ethiopia. Rural women often engage in handicrafts and non-farm activities, which can provide them with alternative income sources and reduce their dependence on agriculture. A study by Schreiner and Raschky (2014) in Uganda found that non-farm employment opportunities can significantly reduce poverty and increase household income for rural women.

However, from the beginning of their life, women mostly stay in labyrinths for quite poor families. They rarely can express their opinion in the decision-making problems of their family. A study by Sultana and Thompson (2010) in rural Bangladesh found that women's opinions were often not taken into account in family decision-making, even when they had important knowledge and experience. They also become the victim of family violence and torture for depending on male members for economic issues. Generally, economic contribution creates the opportunity for women to interfere in both family and social issues. Nonetheless, in the rural economy, sometimes it doesn't matter whether a woman has economic power or not. They are dominated as usual. However, rural women may face significant barriers to expressing their opinions and influencing family decisions. In this regard, efforts to address the barriers and promote women's participation in decision-making processes can have important implications for women's economic empowerment and overall household well-being.

Additionally, Bangladeshi rural women are more vulnerable to shocks, which may make the nation's overall development objectives more challenging (Raihan et al., 2021). Hence, improving women's economic empowerment to achieve the SDGs is critically important. According to UN Women (2020), there is a strong correlation between the development goals of gender equality and the eradication of poverty, and empowering women also promotes inclusive economic growth, as highlighted by the worldwide experience. Against this backdrop, identifying the barriers and challenges associated with enhancing women's economic empowerment is crucial to finding the way forward and achieving multiple SDGs.

1.2 Research Gap

Despite the growing emphasis on women's economic empowerment (WEE) in development discourse, rural women in Bangladesh continue to face persistent and multifaceted barriers that limit their participation in economic activities and decision-making processes. Although numerous national and international studies have highlighted the benefits of empowering women for poverty reduction and economic growth, there is a lack of context-specific, empirical research focusing on the determinants, barriers, and enabling factors of WEE in the rural Bangladeshi context.

In particular, most existing studies either generalise women's empowerment without disaggregating by rural-urban contexts or narrowly focus on income or employment as sole indicators of empowerment, overlooking the broader dimensions such as decision-making power, control over resources, vulnerability to shocks, and influence of socio-cultural norms. Furthermore, there is an absence of a composite and multidimensional index that holistically captures the various facets of women's economic empowerment in rural Bangladesh.

Therefore, this study addresses a critical research gap by comprehensively examining the factors associated with women's economic empowerment in rural Bangladesh, constructing a multidimensional WEE index, and offering policy-relevant insights to promote inclusive and sustainable development in line with the SDGs.

1.3 Objectives

The primary objective of this study is to investigate the barriers and facilitators associated with enhancing economic empowerment in rural Bangladesh. More specifically, the study aims to identify and analyse the factors influencing women's economic empowerment in the rural areas of Bangladesh. Some of the specific objectives are presented as follows:

- To assess the current state of women's participation in the rural labour market and their level of economic empowerment in rural Bangladesh.
- To identify the key determinants of women's economic empowerment (WEE) and examine the barriers that hinder it.

- To construct a composite index of WEE and analyse the factors influencing it.

1.4 Organisation of the Report

The remaining sections of the report are structured as follows: In Section 2, we delve into a comprehensive review of the literature about women's economic empowerment. Moving on to Section 3, we offer an overview of women's economic empowerment in the context of rural Bangladesh. Section 4 outlines the methodology employed in conducting this study. The study findings from secondary data are presented and discussed in Section 5. Section 6 presents the survey findings and findings from KIIs and FGDs. In Section 7, we constructed the WEE index and attempted to explore the determinants of WEE. Section 8 highlights the potential of women's economic empowerment in the context of Bangladesh. Section 9 provides a conclusion. Lastly, policy recommendations aimed at enhancing women's economic empowerment are provided in Section 10.

2. A Review of the Literature on Women's Economic Empowerment

Women's economic empowerment (WEE) is broadly defined as women's ability to access and control productive resources, knowledge, and opportunities, as well as to make strategic life decisions that influence their well-being and social status. Empowered women have enhanced access to social and material resources—including education, financial assets, legal rights, and decision-making authority—in their households and communities (Paul et al., 2016; Hunt & Samman, 2016; Gupta & Roy, 2023). Hossain (2011) characterises empowerment as the process of granting women agency and authority to act and make choices that shape their lives. Achieving empowerment requires recognising and overcoming the social, cultural, and institutional constraints that limit women's freedom and opportunities.

Paul et al. (2016) further note that women's empowerment is inherently multidimensional, encompassing education, spousal communication on family planning, participation in major household decisions, engagement in economic activities, freedom of movement, legal rights, political representation, and age at marriage. However, empowerment is often uneven across domains—a woman may be empowered in one aspect of her life but disempowered in another.

Education is one of the strongest determinants of women's empowerment (Jaysawal & Saha, 2023). Educated women are more likely to exercise autonomy and authority in both traditional and egalitarian households, enabling them to influence decisions that benefit themselves and their families (Paul et al., 2016). In rural Bangladesh, however, socio-cultural constraints such as early marriage and religiously rooted restrictions limit women's educational attainment (Hossain, 2011). Early marriage, in particular, undermines women's opportunities to pursue education and aspirations, with guardians often viewing daughters as a financial burden (Hossain, 2011). Such marriages frequently result in early motherhood, which carries serious health risks for young women (Parveen & Leonhäuser, 2004) and perpetuates cycles of economic dependence. Dowry-based forced marriages further exacerbate mental distress and gender inequality.

Access to productive resources is another critical factor (Kelkar, 2020). In rural Bangladesh, women rarely hold land titles, which are typically in their husbands' names (Islam et al , 2012). Without asset ownership, women have a limited voice in household decision-making and reduced bargaining power. They are also less likely to access agricultural inputs or financial credit, perpetuating dependency on male household members. Social norms often confine women to unpaid domestic work, which is undervalued by both family members and the wider public (Hossain, 2011; Mahmud & Bidisha, 2020).

Nevertheless, women's participation in certain economic activities—such as poultry rearing—has emerged as an important pathway to empowerment

(Kumar et al., 2021). Poultry production not only supplements household income but also shifts gender dynamics, with men increasingly recognising the economic contributions of their wives (Islam et al., 2012). Income from poultry rearing enhances women's control over spending, enabling them to invest in their children's education, meet family emergencies, and participate in household decisions (Roy, 2013).

From a regional perspective, similar patterns and constraints are observed across South Asia. In India, studies show that women's engagement in self-help groups (SHGs) and microfinance programmes has enhanced their decision-making power, financial autonomy, and mobility, despite persistent challenges related to caste, patriarchy, and limited market access (Swain & Wallentin, 2009; Kabeer et al., 2012; Narayanan et al., 2018). In Nepal, women's participation in community forestry programmes has increased their leadership roles and bargaining power within households, although land ownership remains male-dominated (Agarwal, 2010). In Pakistan, women's entrepreneurship in rural handicrafts and livestock has been found to improve income security and social recognition, but restrictive norms still limit their mobility and access to markets (Chaudhry & Nosheen, 2009).

Beyond South Asia, experiences from Southeast Asia and Sub-Saharan Africa highlight the importance of targeted training and capacity building. In Vietnam, agricultural extension programmes tailored to women farmers have improved productivity and incomes, though disparities persist due to men's greater access to capital and technology (Paris et al., 2015). In rural Uganda, women's cooperatives focusing on value addition in agriculture have increased members' earnings and decision-making power, particularly when combined with literacy and financial management training (Ellis et al., 2007).

The World Bank (2014) notes that gender disparities in access to land, finance, and technology continue to suppress agricultural productivity and broader economic growth. Women's limited access to ICT resources further restricts their productivity, not only in agriculture but across multiple sectors. Regional evidence also shows that ICT access can be a transformative enabler of empowerment—examples from Sri Lanka and India illustrate how mobile banking and market information platforms have improved rural women's bargaining positions in agricultural markets (GSMA, 2020).

Given the multifaceted nature of empowerment, several recent studies have advocated for constructing composite indices that capture multiple dimensions of WEE, rather than relying on single indicators (Alkire et al., 2013; Malapit & Quisumbing, 2015). The Women's Empowerment in Agriculture Index (WEAI), for example, measures empowerment across five domains: production decisions, access to resources, control over income, leadership in the community, and time allocation. Such indices enable more comprehensive quantitative assessment and facilitate monitoring and comparison across contexts.

Methodologically, constructing a multidimensional index involves selecting relevant indicators that reflect the local context and research objectives, normalising these indicators, and aggregating them into composite scores that reflect overall empowerment levels (Laszlo & Grantham, 2017). Using these indices, researchers can analyse determinants and barriers systematically, identify empowerment gaps, and inform policy interventions.

The literature highlights that women's economic empowerment is a complex, multidimensional process shaped by education, access to assets and income, decision-making power, social norms, and mobility. In rural Bangladesh and comparable contexts, economic activities such as poultry rearing, microenterprise, and cooperative participation serve as important pathways to empowerment. Regional evidence from South Asia and beyond corroborates the importance of tailored interventions to enhance women's education, asset ownership, financial inclusion, and ICT access. Furthermore, the construction and use of multidimensional indices provide a robust methodological approach to measuring empowerment comprehensively. Addressing persistent gender inequalities in resource access and social norms through integrated policies remains essential to advancing women's empowerment and achieving inclusive rural development.

3. Current State of Women's Economic Empowerment in Rural Bangladesh

Women's economic empowerment is a crucial indicator of gender equality and development. This section offers an overview of women's economic empowerment in rural Bangladesh based on the available secondary data. Reducing the gender gap in various aspects of life is crucial for achieving women's economic empowerment (WEE). This section aims to provide a deep understanding of existing disparities in outcomes, assess the needs of different groups, and identify specific policy options. These efforts will help reduce gender gaps in various areas and promote women's economic empowerment in rural Bangladesh. In this regard, we used data from Bangladesh's labour force surveys from various years.

3.1 An Overview of Women's Labour Market Participation in Rural Bangladesh

The Bangladesh Bureau of Statistics (BBS) conducts the Labour Force Surveys (LFS) which are the major sources of data related to the labour force and employment in this country. Over the years, due to changes in methodology, there have been several challenges in using LFS data. However, considering these limitations, we present some tables on the labour force and employment for the period between 1999/00 and 2022.

The most imperative matter to the labour market of Bangladesh is that, in rural areas of Bangladesh, there has been a persistent rise in both male and female labour force over the years. In the rural areas, the size of the male labour force had increased to 33.2 million in 2022 from 25.1 million in 1999/00 while the size of the female labour force had increased to 21.5 million in 2022 from 6.4 million in 1999/00. The female labour force grew by around 235.9 per cent while the male labour force grew by only 32.3 per cent between 1999/00 and 2022, in rural Bangladesh (Table 1).

Table 1: Trends in the labour force in Bangladesh

Year	1999/00	2005/06	2010	2013	2015/16	2016/17	2022
			All Areas				
Total	40.7	49.5	56.7	60.7	62.1	63.5	73.1
Male	32.2	37.3	39.5	42.5	43.1	43.5	47.3
Female	8.6	12.1	17.2	18.2	19.1	19.9	25.8
			Urban				
Total	9.2	11.7	13.3	17.1	17.3	17.8	18.4
Male	7.1	8.9	9.3	12	12.5	12.8	14.1
Female	2.2	2.8	4	5.1	4.8	5.0	4.3
			Rural				
Total	31.5	37.8	43.4	43.5	44.8	45.7	54.7
Male	25.1	28.5	30.2	30.5	30.6	30.7	33.2
Female	**6.4**	**9.3**	**13.2**	**13.1**	**14.3**	**14.9**	**21.5**

Data source: Based on various Labour Force Survey between 1999/20 and 2022

Table 2 shows the labour force participation rate (LFPR) for both males and females in both rural and urban areas over the years. In rural areas of Bangladesh, the overall LFPR had increased 65.5 per cent in 2022 from 54.6 in 1999/00. However, the male labour force participation rate declined to 80.3 in 2022 from 84.0 in 1999/00 but somewhat increased between 1999/20 and 2005. On the other hand, the female labour force participation rate had increased to 51.0 per cent in 2022 from 23.1 per cent in 1999/00. Between 1999/00 and 2022, the female LFPR in rural areas increased by around 27.9 percentage points while the male LFPR rate decreased by around 3.7 percentage points.

Table 2: Trends in labour force participation rate (%)

All Areas							
Both	54.9	58.5	59.3	57.1	58.5	58.2	61.2
Male	84.0	86.8	82.5	81.7	81.9	80.5	80.0
Female	23.9	29.2	36.0	33.5	35.6	36.3	42.8
Urban							
Both	55.8	55.7	57.3	56.7	56.0	55.7	51.2
Male	83.7	83.2	80.2	81.7	81.7	81.0	79.2
Female	26.5	27.4	34.5	32.9	30.8	31.0	23.7
Rural							
Both	54.6	59.4	60.0	57.3	59.6	59.3	65.5
Male	84.0	88.0	83.3	81.6	81.9	80.3	80.3
Female	**23.1**	**29.8**	**36.4**	**33.7**	**37.6**	**38.6**	**51.0**

Data source: Based on various Labour Force Survey between 1999/20 and 2022

Table 3: Trends in employment in Bangladesh

Employed population (Million)							
Year	1999/00	2005/06	2010	2013	2015/16	2016/17	2022
All Areas							
Total	39.0	47.4	54.1	58.1	59.5	60.8	70.5
Male	31.1	36.1	37.9	41.2	41.8	42.2	45.6
Female	7.9	11.3	16.2	16.8	17.8	18.6	24.9
Urban							
Total	8.7	11.3	12.4	16.2	16.5	16.9	17.6
Male	6.7	8.6	8.8	11.6	12.1	12.4	13.6
Female	2.0	2.7	3.7	4.5	4.4	4.6	4.0
Rural							
Total	30.3	36.1	41.7	41.9	43.0	43.9	52.9
Male	24.4	27.5	29.1	29.6	29.7	29.8	32.0
Female	5.9	8.6	12.5	12.3	13.3	14.1	20.9

Data source: Based on various Labour Force Survey between 1999/20 and 2022

However, the labour market status of workers is not only limited to participation but also depends on whether they are employed. Corresponding to the trends in the labour force, a persistent rise in both male and female employment in rural areas has also been observed (Table 3). According to the LFS of various years, the size of male employment had increased to 32.0 million in 2022 from 24.4 million in 1999/00 while the size of female employment had increased to 20.9 million in 2022 from 5.9 million in 1999/00. Between 1999-2000 and 2022, employment growth in rural areas was approximately 254.2 per cent for females and 31.1 per cent for males.

The financial security, empowerment, and well-being of females also depend on whether they are employed in the formal or informal sector. The LFS 2022 shows that in rural areas, only 2 per cent of females are employed in the formal sector, compared to about 18.2 per cent of males.

Table 4: Share of formal and informal employment of total employment from LFS 2022

	Male	Female	Total	Male	Female	Total	Male	Female	Total
Formal	18.2	**2.0**	11.8	29.5	10.4	25.2	21.6	3.4	15.1
Informal	81.8	**98.0**	88.2	70.5	89.6	74.8	78.4	96.6	84.9
Total	100	**100**	100	100	100	100	100	100	100

Data source: Labour Force Survey 2022

Given that Bangladesh's economy heavily relies on agriculture, analyzing the gender-employment relationship from a sectoral perspective is crucial. In rural Bangladesh, 85 per cent of females were employed in agriculture, followed by 10.2 per cent in the service sector and 4.7 per cent in industry. In contrast, 41.5 per cent of males were employed in the service sector, 39.3 per cent in agriculture, and 19.2 per cent in industry. This indicates that female participation in industry and service sector jobs is low as opposed to males.

Table 5: Share of employed population aged 15 or older, by economic sector, sex and area (%) from LFS 2022

Sector	Male	**Female**	Total	Male	Female	Total	Male	Female	Total
Agriculture	39.3	**85.1**	57.4	7.0	16.8	9.3	29.7	74.1	45.4
Industry	19.2	**4.7**	13.5	27.0	29.4	27.5	21.5	8.7	17.0
Service	41.5	**10.2**	29.1	66.0	53.8	63.2	48.8	17.2	37.6
Total	100.0	**100.0**	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Data source: Labour Force Survey 2022

The recent employment status of the country can also be analyzed by breaking down the broad sectors. In rural areas, agriculture, forestry, and fishing account for 85 per cent of female employment. Approximately 4 per cent of females were employed in the manufacturing sector, and 3.4 per cent were employed in household activities as employers.

Table 6: Employed population by major industry from LFS 2022

Major Industry	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**
Agriculture, forestry and fishing	39.4	**85.0**	57.4	7.0	16.7	9.2	29.7	74.1	45.4
Sub-total	39.4	**85.0**	57.4	7.0	16.7	9.2	29.7	74.1	45.4
Mining and quarrying	0.2	**0.0**	0.1	0.1	0.0	0.1	0.1	0.0	0.1
Manufacturing	10.5	**4.4**	8.1	18.4	28.5	20.7	12.9	8.3	11.3
Electricity, gas, steam and air conditioning supply	0.2	**0.0**	0.1	0.4	0.1	0.3	0.3	0.0	0.2
Water supply, sewerage, waste management	0.0	**0.0**	0.0	0.1	0.0	0.1	0.0	0.0	0.0
Construction	8.3	**0.3**	5.1	8.0	0.8	6.4	8.2	0.4	5.4
Sub-total	19.2	**4.8**	13.5	27.0	29.4	27.5	21.5	8.7	17.0
Wholesale and retail trade, repair of motor vehicles	15.5	**1.2**	9.9	26.9	5.2	22.0	18.9	1.8	12.9
Transportation and	11.8	**0.1**	7.2	14.1	0.8	11.1	12.5	0.2	8.2

storage									
Accommodation and food service activities	2.7	0.4	1.8	4.1	2.4	3.7	3.2	0.7	2.3
Information and communication	0.3	0.0	0.2	1.0	0.4	0.8	0.5	0.1	0.4
Financial and insurance activities	0.6	0.2	0.5	1.9	1.4	1.8	1.0	0.4	0.8
Real estate activities	0.1	0.0	0.1	0.4	0.0	0.3	0.2	0.0	0.1
Professional, scientific and technical activities	0.6	0.1	0.4	1.5	0.6	1.3	0.9	0.2	0.6
Administrative and support service activities	0.7	0.1	0.5	1.7	1.0	1.6	1.0	0.3	0.8
Public administration and defence	1.2	0.1	0.8	3.0	1.0	2.5	1.7	0.2	1.2
Education	2.5	1.6	2.2	3.2	8.7	4.5	2.7	2.8	2.7
Human health and social work activities	0.6	0.4	0.5	1.3	3.5	1.8	0.8	0.9	0.8
Arts, entertainment and recreation	1.4	2.5	1.8	2.1	8.9	3.6	1.6	3.5	2.3
Other service activities	1.5	0.2	1.0	1.8	2.0	1.9	1.6	0.5	1.2
Activities of households as employers	1.8	3.4	2.4	3.1	18.1	6.5	2.2	5.8	3.4
Activities of extraterritorial organizations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub-total	41.5	10.2	29.1	66.0	53.9	63.2	48.8	17.2	37.7
Total	100	100	100	100	100	100	100	100	100

Data source: Labour Force Survey 2022

However, the quality of employment can also be analyzed through their occupations. In rural areas of Bangladesh, skilled agricultural workers account for 85.8 per cent of female employment. Around 5.9 per cent of females are employed in craft and related trades jobs, and 3.6% have elementary occupations. Notably, at the top-level jobs, the proportion of female workers among employed females is lower than the proportion of male workers among employed males.

Table 7: Share of employed population aged 15 or older, by occupation, sex and area (%) from LFS 2022

Major Group Occupation	Male	Female	Total	Male	Female	Total	Male	Female	Total
Managers	1.1	**0.1**	0.7	3.6	1.1	3.0	1.9	0.3	1.3
Managers	4.1	**2.1**	3.3	7.6	13.9	9.0	5.2	4.0	4.8
Technicians and associate professionals	4.2	**0.4**	2.7	8.2	3.3	7.1	5.4	0.9	3.8
Clerical support workers	1.1	**0.2**	0.8	2.5	1.8	2.4	1.6	0.5	1.2
Service and Sales Workers	16.2	**1.2**	10.3	28.5	8.0	23.9	19.9	2.3	13.7
Skilled agricultural, forestry and fishery workers	34.0	**85.8**	54.4	7.6	18.6	10.1	26.1	75.0	43.4
Craft and related trades workers	15.3	**5.9**	11.6	19.3	30.7	21.9	16.5	9.8	14.2
Plant and machine operators, and assemblers	11.1	**0.6**	7.0	11.4	2.9	9.5	11.2	1.0	7.6
Elementary occupations	12.5	**3.6**	9.0	10.9	19.7	12.9	12.0	6.2	10.0
Others	0.3	**0.0**	0.2	0.3	0.0	0.3	0.3	0.0	0.2
Total	100	**100**	100	100	100	100	100	100	100

Data source: Based on Labour Force Survey 2022

The status in employment might reflect women's current state in the labour market. In rural areas of Bangladesh, 76.3 per cent of females are employed as own account worker, followed by contributing family helper (13.4 per cent) and employee (9.6 per cent) among others. It indicates that most females are employed in vulnerable jobs.

Table 9 shows the share of employed population by ownership status. The table shows that 41.6 per cent of females are employed in households, followed by private or joint business (33.7 per cent), and private sector (14.6 per cent) among others. It indicates the severity of vulnerability of women's employment in rural Bangladesh.

Table 8: Distribution of employed population aged 15 or older, by status in employment, sex and areas

Status in employment	Male	Female	Total	Male	Female	Total	Male	Female	Total
Employee	46.0	9.6	31.6	56.2	61.5	57.4	49.1	17.9	38.1
Employer	4.6	0.4	2.9	7.5	2.0	6.3	5.5	0.6	3.8
Own account worker	44.8	76.3	57.2	31.9	26.5	30.7	40.9	68.3	50.6
Contributing family helper	3.8	13.4	7.6	3.3	7.9	4.3	3.7	12.5	6.8
Others	0.8	0.4	0.6	1.1	2.0	1.3	0.9	0.7	0.8
Total	100	100	100	100	100	100	100	100	100

Data source: Based on Labour Force Survey 2022

Table 9: Distribution of employed population aged 15 or older, by ownership, sex and areas

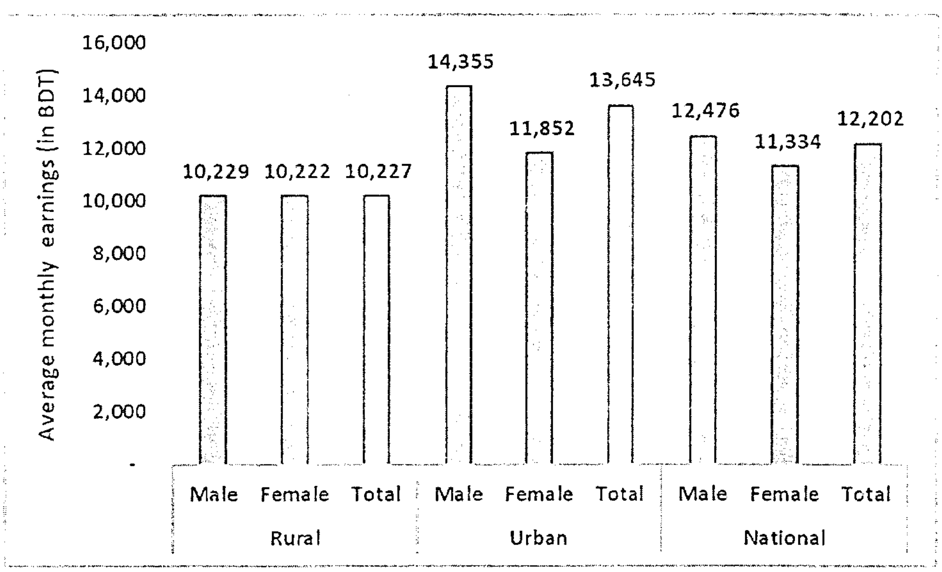
Ownership	Male	Female	Total	Male	Female	Total	Male	Female	Total
Government	3.8	4.6	3.9	8.3	8.0	8.2	5.3	6.1	5.5
Autonomous	1.4	0.8	1.3	1.3	1.0	1.2	1.4	0.9	1.3
Local Government	0.7	0.3	0.6	0.6	0.3	0.5	0.7	0.3	0.6
Private	15.3	14.6	15.2	29.0	36.4	30.8	19.9	23.7	20.7
Private/ Joint enterprise or business	51.6	33.7	48.4	51.2	23.1	44.6	51.5	29.2	47.1
Households	18.0	41.6	22.1	6.9	29.3	12.2	14.2	36.5	18.6
Agricultural farm	7.0	1.7	6.1	1.1	0.3	0.9	5.0	1.1	4.3
An NGO, non-profit institutions	0.6	1.1	0.7	0.6	0.8	0.6	0.6	1.0	0.7
International organization	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.0	0.1
Other	1.6	1.4	1.5	0.9	0.7	0.8	1.3	1.1	1.3
Total	100	100	100	100	100	100	100	100	100

Data source: Based on Labour Force Survey 2022

3.2 An Overview of Women's Earnings and Household Decision-Making in Rural Bangladesh

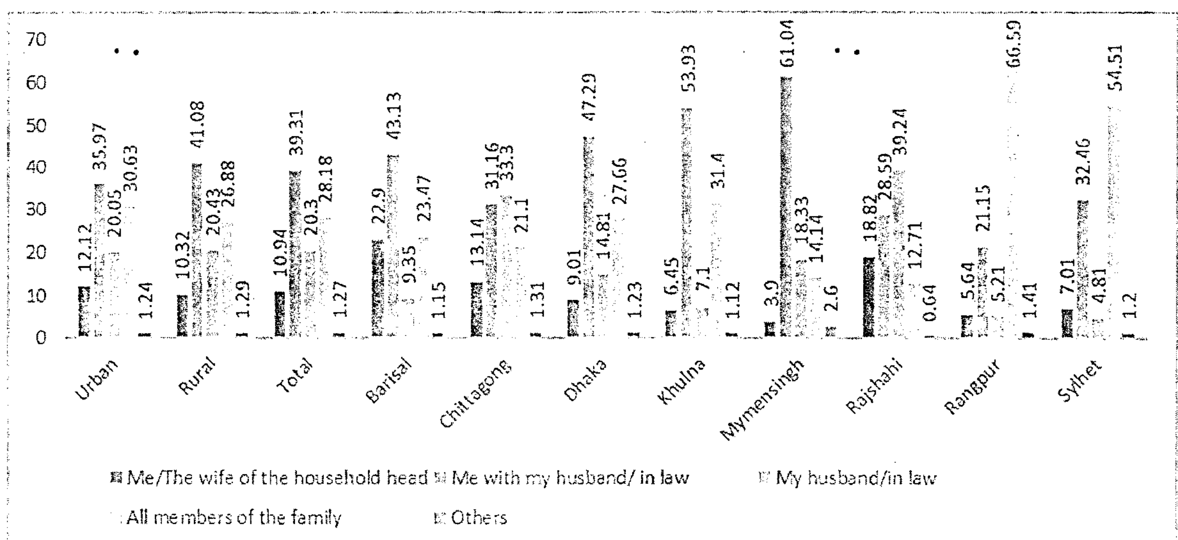
Earnings or income is one of the important indicators to understand women's economic empowerment. At the national level, the average monthly income for males and females is BDT 12,202 and 11,334, respectively. In rural areas, we found that there is a slight difference in earnings across the gender, the average monthly income is BDT 10,222 for females and BDT 10,229 for males.

Figure 1: Average monthly earnings (in BDT) by areas



Source: Labour Force Survey 2016-17

Figure 2: Major decision-making of the households by location (% of total)



Source: SANEM-GED household survey 2018

Understanding WEE, it is common to view women's economic empowerment as being significantly correlated with their capacity or opportunity to either make or voice their opinions on significant household decisions, such as asset sales or purchases, child marriages, or educational attainment (Razzaque and Bidisha, 2012). Figure 2 reveals that women do not participate in decision-making in more than one-fifth of households in rural Bangladesh.

The analysis of labour force surveys and related data reveals significant progress in women's economic participation in rural Bangladesh over the past two decades. Female labour force participation and employment have grown markedly, far outpacing male growth rates, reflecting increasing economic engagement among rural women. However, despite this encouraging trend, a substantial gender gap remains in the quality and type of employment. Women are predominantly employed in vulnerable, informal, and low-paying sectors such as agriculture and household enterprises, with very limited access to formal employment and skilled occupations. Earnings disparities persist, although they are somewhat narrower in rural areas. Women's involvement in household decision-making remains limited, with many women excluded from key economic and social decisions. These findings underscore both the progress made and the structural challenges that hinder full economic empowerment of rural women in Bangladesh. Addressing these gaps will require targeted policies focused on improving women's access to formal employment, enhancing skills and asset ownership, and promoting greater agency in household and community decision-making. Continued monitoring through reliable data sources is essential to track improvements and inform effective interventions for inclusive rural development.

4. Methodology

This study employs both quantitative and qualitative approaches. The methodology is structured into four integral components. First, a comprehensive desk review of women's economic empowerment was conducted, encompassing a review of relevant literature and an analysis of secondary data. Second, primary data were collected through surveys, key informant interviews (KIIs), and focus group discussions (FGDs). Third, a Women Empowerment Index was constructed to quantitatively measure the extent of women's empowerment in rural Bangladesh. Finally, regression analysis was performed to identify the factors influencing women's economic empowerment. This section details the first two parts of the methodology, while the construction of the Women Empowerment Index and the regression analysis are discussed in their respective sections.

4.1 Desk Review

For the desk review, we thoroughly examined documents related to women's economic empowerment. Recognising the connection between women's labour market participation and employment with WEE, we reviewed relevant literature in these areas. Additionally, we explored gender-related literature to incorporate gender perspectives into our understanding of WEE. For the secondary data analysis, we utilised data from various years of the Bangladesh Labour Force Survey, which is well-suited for analysing WEE in the context of rural Bangladesh.

4.2 Primary Data Collection

As a part of primary data collection, we conducted a primary survey followed by key informant interviews (KIIs) and focus group discussions (FGDs). The specific methodology is presented as follows:

4.2.1 Primary Survey

To understand the ground-level perspective on the determinants of women's economic empowerment in rural Bangladesh, we conducted a primary survey in rural areas. Purposively, we selected four districts for the survey: Satkhira in the southern part of the country, Netrokona in the northwestern part, Pabna in the northern part, and Tangail in the central part.. This approach was chosen based on resource and time constraints and was also recommended by stakeholders. Following the large sample properties and consultations with stakeholders, we determined a sample size of 400 surveys, with 100 surveys to be conducted in the rural areas of each selected district. The sample size distribution is presented in Table 10.

To conduct the survey in each district, we first selected an Upazila using simple random sampling[1]. From this Upazila, we then randomly selected two unions. Within each union, we randomly chose two villages. Thus, we selected four villages from the two unions within the Upazila of each district. Within

[1] Simple random sampling is a robust sampling technique in which each entity has an equal probability of being chosen in a sample and each entity has been chosen independently. The probability of an entity being in the sample is equal to the ratio of sample size and the population size. For instance, in this case, the probability of a Union being in the sample is equal to- 'four (sample size) divided by the total number of Union in the respective Upazila.

each village, 25 women respondents were selected using systematic random sampling[2]. That is, we conducted approximately 25 surveys in each village, totalling 100 surveys from the four selected villages per district.

Table 10: Sample size by districts

District Name	Sample Size	Percent
Netrokona	100	25%
Pabna	100	25%
Satkhira	100	25%
Tangail	100	25%
Total	400	100%

While this multi-stage sampling combined purposive and random methods at different levels, efforts were made to maximise representativeness and minimise bias within the constraints of resources and time. Nevertheless, the mixed sampling approach and sample size may introduce some limitations regarding generalizability.

4.2.2 Key Informant Interviews (KIIs)

Key Informant Interviews (KIIs) are an important qualitative research tool. As part of our primary data collection, we conducted 25 KIIs with various relevant stakeholders. These stakeholders included rural women, representatives from NGOs, think tanks, civil society organizations (CSOs),

[2] Systematic random sampling is a type of probability sampling method in which sample members from a large population are selected according to a random starting point but with a fixed, periodic interval, which is calculated by dividing the population size by the desired sample size. The advantages of the method include eliminating the phenomenon of clustered selection and a low probability of contaminating data (McArt et.al., 2009). Thus, in this systematic random sampling, the first entity was chosen randomly but the subsequent entities were chosen through a predetermined fixed interval. The predetermined fixed interval might vary for each selected village as the number of total households (households in the list) of each village might be different but the households to be surveyed from each village remains the same.

government officials, and experts, among others. The KIIs provided us with an in-depth understanding of the determinants of women's economic empowerment (WEE) in rural Bangladesh. They complemented the information gaps from desk research and secondary data analysis. The insights and recommendations gathered from the KIIs will also aid in formulating policy recommendations to enhance WEE in rural Bangladesh.

4.2.3 Focus Group Discussions (FGDs)

Two Focus Group Discussions (FGDs) were conducted to enrich the study's understanding of women's economic empowerment in rural Bangladesh, with one held in Satkhira district and the other in Tangail district to capture regional diversity. Each FGD comprised 8 to 10 purposively selected women representing varied ages, educational backgrounds, and economic activities. Facilitated by trained moderators using a semi-structured guide, the discussions explored topics including household decision-making, access to resources, social norms, and barriers to empowerment. Sessions lasted 60 to 90 minutes, were audio-recorded with consent, transcribed, and translated for thematic analysis. The qualitative insights derived from these FGDs complemented the quantitative survey data by highlighting the socio-cultural dynamics shaping women's empowerment across different rural contexts.

5. Findings from the Secondary Data Analysis

This section presents the key findings from the analysis of secondary data on women's economic empowerment in rural Bangladesh. Focusing on two critical dimensions—female labour force participation and earnings—it explores the socio-economic and demographic factors that influence women's engagement in the labour market and their income levels. Understanding these determinants is essential for identifying the barriers women face and to formulate effective policies that promote greater economic empowerment and gender equality in rural areas. The findings are based on rigorous statistical models, including logit regression for labour force participation and Ordinary Least Squares (OLS) regression for earnings, applied to nationally representative survey data.

5.1 Determinants of Female Labour Force Participation in Rural Bangladesh

Female labour force participation is a key determinant of women's economic empowerment. Higher labour market participation by women leads to greater empowerment for women in the country. Therefore, it is essential to understand the factors influencing the female labour force participation rate in rural Bangladesh. To analyse this, we applied the logit model, which is appropriate given our binary dependent variable and offers a straightforward interpretation. Before interpreting the regression results, we need to examine the explanatory variables and their descriptions. Table 11 provides an overview of the variables used in the logit regression and their descriptions.

Table 11: Variable names and their description

age	Age of the women
age2	Age squared of the women
no_edu	=1 if the women have no education, reference category
pri_edu	=2 if the women have completed the primary education
sec_edu	=3 if the women have completed the secondary education
hsec_edu	=4 if the women have completed the higher secondary education
tertiary_edu	=5 if the women have completed the tertiary education
madrasha_edu	=6 if the women have completed the madrasah education
Training	1=if the women received vocation training in the last 12 months, 0=otherwise
married	1=if the woman is married, 0=otherwise
Head	1=if the woman is the head of the household, 0=otherwise
hhzize	Number of members in the family
hhland	Landholding of the household
Islam	1=if the women's religion is Islam, 0=otherwise.

Table 12 presents the estimated coefficients, odds ratios, and average marginal effects from the logit model. The average marginal effects indicate the probability of a woman's participation in the labour market compared to women who are not in the labour market. To interpret the results probabilistically, we focus on the average marginal effects. For instance, if a woman's age increases by one year, the probability of her participating in the labour market increases by 4.7 percentage points. However, the negative sign of the age-squared term suggests that while women's participation in the labour market increases with age, it does so at a decreasing rate.

Table 12: Estimated results of the logit estimate (Dependent variable: Whether a female is in the rural labour market or not)

VARIABLES	(1) Coefficient	(2) Odd Ratio	(3) Average Marginal effects
age	0.301***	1.351***	0.0469***
	(0.00333)	(0.00450)	(0.000453)
age2	-0.00373***	0.996***	-0.000582***
	(4.28e-05)	(4.26e-05)	(5.85e-06)
pri_edu	-0.266***	0.767***	-0.0414***
	(0.0205)	(0.0157)	(0.00319)
sec_edu	-0.122***	0.885***	-0.0192***
	(0.0207)	(0.0183)	(0.00327)
hsec_edu	0.269***	1.308***	0.0436***
	(0.0406)	(0.0532)	(0.00665)
tertiary_edu	0.926***	2.524***	0.153***
	(0.0730)	(0.184)	(0.0120)
madrasa_edu	-0.991***	0.371***	-0.139***
	(0.224)	(0.0830)	(0.0261)
training	2.201***	9.030***	0.343***
	(0.105)	(0.950)	(0.0163)
married	0.336***	1.399***	0.0524***
	(0.0242)	(0.0339)	(0.00377)
head	0.423***	1.527***	0.0660***
	(0.0276)	(0.0421)	(0.00428)
hhsize	-0.0426***	0.958***	-0.00665***
	(0.00417)	(0.00400)	(0.000649)
hhland	0.0648***	1.067***	0.0101***
	(0.0102)	(0.0109)	(0.00159)
islam	-0.319***	0.727***	-0.0497***
	(0.0243)	(0.0177)	(0.00378)
Constant	-5.663***	0.00347***	
	(0.0623)	(0.000216)	
Observations	115,173	115,173	115,173

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Higher education significantly influences women's participation in the labour market of rural Bangladesh. A woman who has completed higher secondary education has a 4.4 percentage point higher probability of participating in the labour market compared to a woman with no education. If a woman has completed tertiary education, this probability increases by 15.3 percentage points. In contrast, women with primary, secondary, or madrasa education are less likely to participate in the labor market compared to those with no education.

Training is another critical factor for human capital development, significantly impacting women's participation in the labour market. Women who received vocational training have a 34.3 percentage point higher likelihood of participating in the labour market compared to those who did not receive such training.

Marital status also affects labour market participation. Married women have a greater likelihood of participating in the labour market. Similarly, women who are heads of their households are 6.6 percentage points more likely to participate in the labour market than those who are not.

Conversely, larger household size poses a barrier to labour market entry. For instance, as household size increases, women's participation in the labour market decreases by approximately 1 percentage point.

Religion is another important factor. Women who follow Islam are less likely to participate in the labour market compared to women of other religions.

5.2 Determinants of Earnings for Female Workers in Rural Bangladesh

We also explored the determinants of earnings for female workers in rural Bangladesh, as earnings are a crucial determinant of women's economic empowerment (WEE). To analyse this, we applied the Ordinary Least Squares (OLS) method. Before interpreting the findings, we need to describe the variables used in the OLS regression. Table 13 provides an overview of these variables and their descriptions.

Table 13: Variable names and their description used in the OLS regression

no_edu	=1 if the women have no education, reference category
pri_edu	=2 if the women have completed the primary education
sec_edu	=3 if the women have completed the secondary education
ssc/hsc_edu	=4 if the women have completed the SSC or HSC education
tertiary_edu	=5 if the women have completed the tertiary education
exp	Experience of the women
exp2	Experience squared of the women
married	1=if the woman is married, 0=otherwise
training	1=if the women received any vocational training in the last 12 months, 0=otherwise
lnhhincome	Log of the household income
head_prisec	1=if head of the household completed primary or secondary education, 0=otherwise
head_hscssc	1=if head of the household completed HSC or SSC education, 0=otherwise
head_unipassed	1=if head of the household completed university education, 0=otherwise
head_agri	1=if head of the household is employed in agriculture, 0=otherwise
head_selfemployed	1=if head of the household is self-employed, 0=otherwise
paid_employed	1=if the woman is paid employee, 0=otherwise
full_time	1=if the woman is employed on a full-time basis, 0=otherwise
work_dur	Women's hours of work in a week
written	1=if the women's job contract is written, 0=otherwise
formal	1=if the woman is employed in the formal sector, 0=otherwise
elem	1=if the women employed in elementary occupations

Table 14 presents the estimated coefficients from the OLS regression. The coefficients for education variables are positive and highly significant, indicating that education is a key determinant of earnings. The higher the education level, the higher the earnings. The coefficient for experience is positive, while the coefficient for experience squared is negative, suggesting that earnings increase with experience but at a decreasing rate.

The coefficients for marital status and training dummies are statistically insignificant. Household income positively impacts women's earnings, as higher household income often leads to better access to education and training, resulting in greater human capital and higher earnings. Additionally, the higher education level of household heads positively influences women's earnings.

If the head of the household is employed in agriculture, women's earnings decrease. Conversely, if the head of the household is self-employed, women's earnings increase. Women who are paid employees earn more compared to other types of employment.

Several workplace characteristics also significantly impact earnings. Women employed full-time earn more than those employed part-time. Similarly, women with written contracts and those working in formal sector jobs have higher earnings. However, women employed in elementary occupations tend to earn less.

Table 14: Estimated coefficients of the OLS regression (Dependent variable: Log of earnings)

	(1)
VARIABLES	lnearn
pri_edu	0.0640**
	(0.0274)
sec_edu	0.149***
	(0.0317)
ssc/hsc_edu	0.378***
	(0.0445)
tertiary_edu	0.438***
	(0.0508)
exp	0.00951***
	(0.00228)
exp2	-0.000120***
	(3.45e-05)
married	-0.0268
	(0.0187)
training	0.0792
	(0.0659)
lnhhincome	0.197***
	(0.0158)
head_prisec	0.00158
	(0.0218)
head_hscssc	0.0994***
	(0.0332)
head_unipassed	0.0773*
	(0.0454)
head_agri	-0.0557***
	(0.0187)
head_selfemployed	0.120***
	(0.0203)
paid_employed	0.423***
	(0.0516)
full_time	0.125***
	(0.0221)
work_dur	0.00160***
	(0.000537)
written	0.0823***
	(0.0216)
formal	0.116***
	(0.0290)
elem	-0.212***
	(0.0232)

Constant	5.845***
	(0.206)
Observations	4,122
R-squared	0.359

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

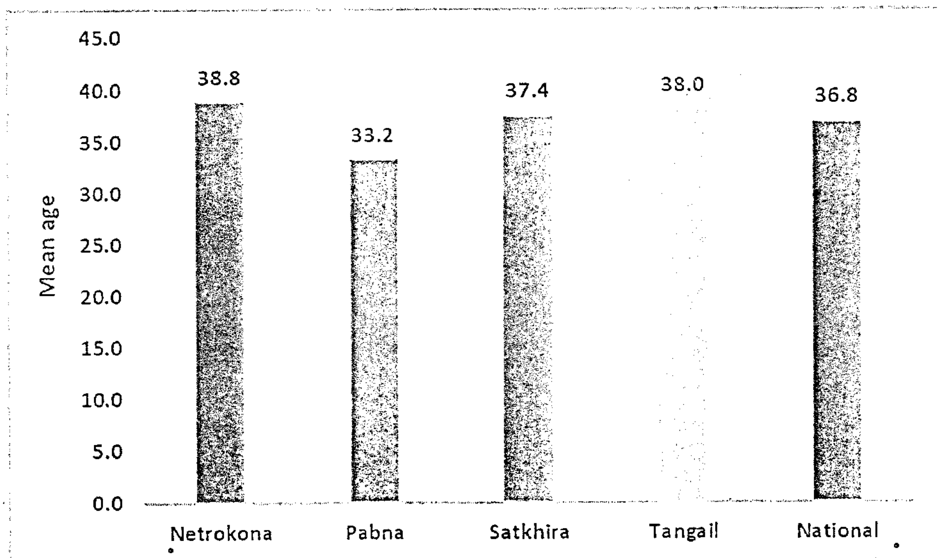
The analysis of female labour force participation and earnings in rural Bangladesh reveals several important determinants influencing women's economic empowerment. Age, higher levels of education—especially higher secondary and tertiary education—and vocational training significantly increase the likelihood of women participating in the labour market. Being married and serving as the head of the household also positively affect participation, while larger household size and following the Islamic religion tend to reduce it. Regarding earnings, education remains a critical factor, with higher educational attainment linked to higher wages. Experience increases earnings, but at a diminishing rate. Household income and the education level of the household head further enhance women's earnings, while the agricultural employment of the household head negatively impacts earnings. Paid employment, full-time work, written contracts, and formal sector jobs are associated with higher earnings, whereas elementary occupations correspond to lower pay. These findings underscore the multifaceted nature of women's economic empowerment in rural Bangladesh, highlighting the need for targeted policies that improve educational opportunities, vocational training, and formal employment to support women's labour market engagement and income growth.

6. Findings from the Primary Survey, KIIs and FGDs

6.1 Basic Characteristics of the Surveyed Women

The average age of the surveyed women at the national level was 36.8 years. However, there were variations in the mean age across the four surveyed districts. The mean ages were as follows: 38.8 years in Netrokona, 38.0 years in Tangail, 37.4 years in Satkhira, and 33.2 years in Pabna.

Figure 3: Mean age of the surveyed women



Source: Authors' primary survey 2023

When examining the educational backgrounds of the surveyed women, notable patterns and disparities emerge across different regions. Nationally, 26.0% of women had SSC/HSC education, while 24.5% had no education, 22.3% had secondary education, 22.0% had primary education, and 5.3% had tertiary education. In the Netrokona district, a significant 32.0% of women had no education, which is higher than the national average. Primary education was held by 23.0% of women, followed closely by secondary education at 21.0%. SSC/HSC education was reported by 20.0% of women, and only 4.0% had tertiary education, indicating limited access to higher education. The Pabna district exhibited a different trend, with 42.0% of women having SSC/HSC education, the highest among the districts surveyed. Primary education accounted for 20.0%, secondary education for 19.0%, and tertiary education for 11.0%, while only 8.0% had no education. This suggests better educational attainment in Pabna compared to other regions.

Table 15: Education level of the surveyed women

No education	32.0	8.0	25.0	33.0	24.5
Primary education	23.0	20.0	21.0	24.0	22.0
Secondary education	21.0	19.0	26.0	23.0	22.3
SSC/HSC education	20.0	42.0	25.0	17.0	26.0
Tertiary education	4.0	11.0	3.0	3.0	5.3
Total	100.0	100.0	100.0	100.0	100.0

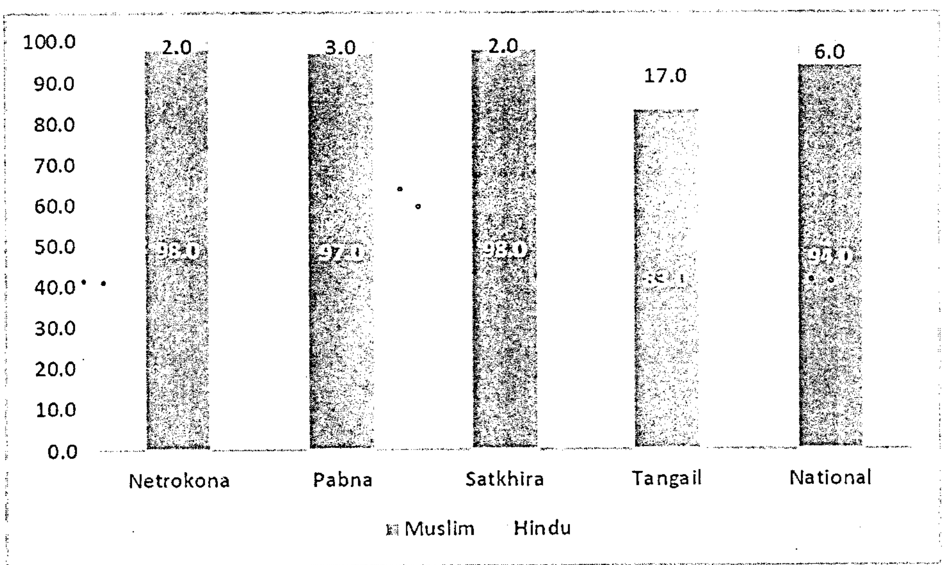
Source: Authors' primary survey 2023

In Satkhira, 26.0% of women had secondary education, with both SSC/HSC and no education each accounting for 25.0%. Primary education was held by 21.0%, and a mere 3.0% had tertiary education, highlighting a balance between those with some formal education and those without. Tangail presented another distinct pattern, where 33.0% of women had no education, surpassing the national average. Primary education was reported by 24.0%, secondary education by 23.0%, SSC/HSC education by 17.0%, and only 3.0% had tertiary education, reflecting significant educational challenges in the district. These variations indicate regional disparities in educational attainment, with Pabna showing relatively better educational outcomes, while

Netrokona and Tangail have higher proportions of women with no formal education.

At the national level, 94.0% of the surveyed women were Muslim, while 6.0% were Hindu. In the Netrokona district, 98.0% of the surveyed women were Muslim, with only 2.0% being Hindu. This same distribution was observed in the Satkhira district. For the Pabna district, 97.0% of the women surveyed were Muslim, and 3.0% were Hindu. The religious composition in the Tangail district was slightly more diverse, with 83.0% of the women being Muslim and 17.0% Hindu. These figures illustrate the religious demographics of the surveyed women across different districts, with a predominantly Muslim population in most areas, except for Tangail, which shows a relatively higher proportion of Hindu women.

Figure 4: Religion status of surveyed women



Source: Authors' primary survey 2023

At the national level, the marital status of surveyed women was as follows: 88.5% were married, 8.0% were widowed, 1.3% were divorced, 2.0% were unmarried, and 0.3% were separated. In the Netrokona district, 89.0% of the women were married, and 11.0% were widowed. In the Pabna district, 83.0% of the women were married, 8.0% were unmarried, 5.0% were widowed, and 4.0% were divorced. In the Satkhira district, a notable 98.0% of the women were married, while 2.0% were widowed. In the Tangail district, 84.0% of the women were married, 14.0% were widowed, 1.0% were separated, and 1.0% were divorced.

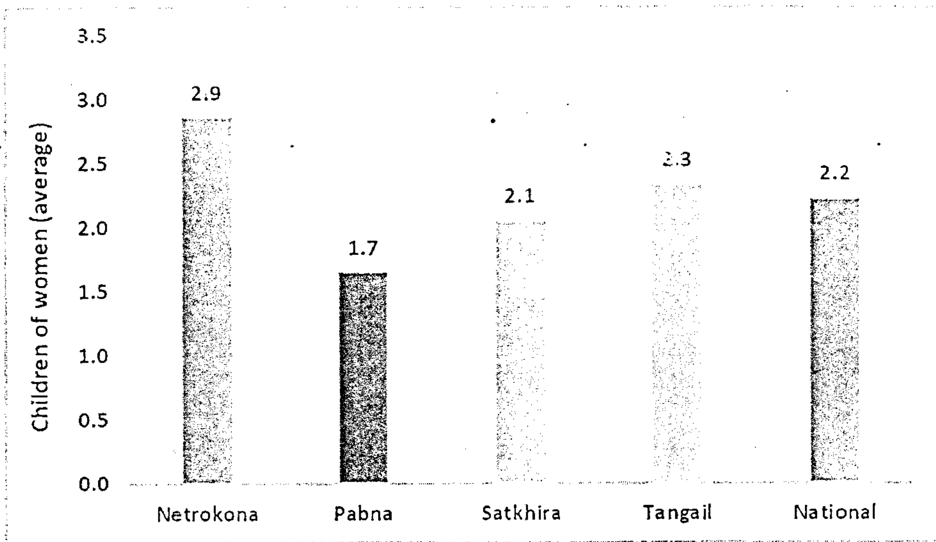
Table 16: Marital status of surveyed women

Married	89.0	83.0	98.0	84.0	88.5
Unmarried	0.0	8.0	0.0	0.0	2.0
Separated	0.0	0.0	0.0	1.0	0.3
Divorced	0.0	4.0	0.0	1.0	1.3
Widow	11.0	5.0	2.0	14.0	8.0
Total	100.0	100.0	100.0	100.0	100.0

Source: Authors' primary survey 2023

At the national level, the average number of children among the surveyed women was 2.2. The district-specific averages were as follows: 2.9 in Netrokona, 2.3 in Tangail, 2.1 in Satkhira, and 1.7 in Pabna.

Figure 5: Average number of children among the surveyed women



Source: Authors' primary survey 2023

The occupational status of the surveyed women reveals significant regional differences. Nationally, 54.0% of the women were housewives. The remaining women were distributed across various occupations as follows: 4.3% were government employees, 10.5% were private employees, 4.5% were self-employed, 3.3% were day labourers, 20.8% contributed as family helpers, and 2.8% were maidservants.

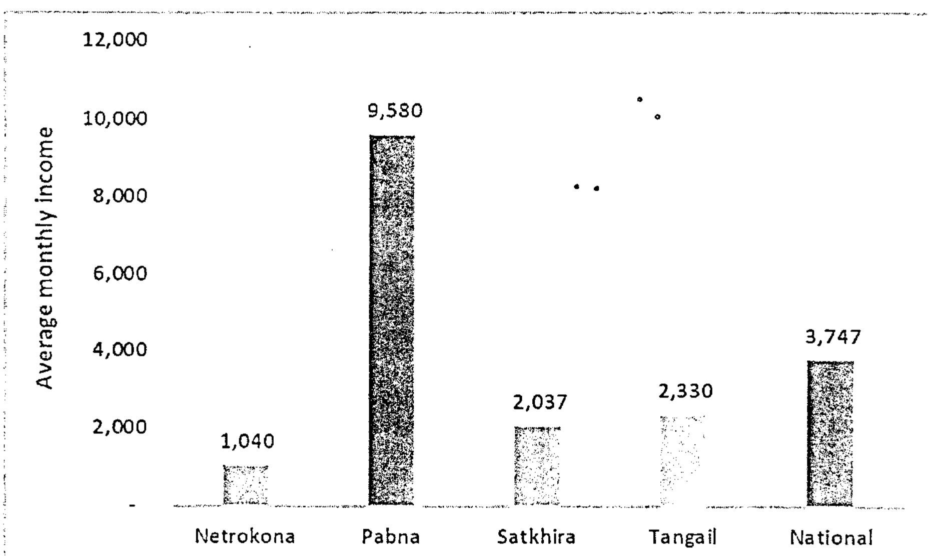
Table 17: Occupational status of surveyed women

Government employee	1.0	12.0	0.0	4.0	4.3
Private employee	2.0	38.0	1.0	1.0	10.5
Self-employed	1.0	6.0	10.0	1.0	4.5
Day-labourer	1.0	4.0	2.0	6.0	3.3
Contributing as a family helper	2.0	28.0	52.0	1.0	20.8
Maidservant	1.0	7.0	1.0	2.0	2.8
Housewife	92.0	5.0	34.0	85.0	54.0
Total	100.0	100.0	100.0	100.0	100.0

Source: Authors' primary survey 2023

In the Netrokona district, a vast majority, 92.0%, of the women were housewives. The other occupational categories included 1.0% in government employment, 2.0% in private employment, 1.0% self-employed, 1.0% day labourers, 2.0% contributing as family helpers, and 1.0% working as maidservants. Pabna showed a different trend with only 5.0% of women as housewives. A significant 38.0% were private employees, 12.0% were government employees, 6.0% were self-employed, 4.0% were day labourers, 28.0% contributed as family helpers, and 7.0% were maidservants. In Satkhira, 34.0% of the women were housewives. A substantial 52.0% contributed as family helpers, while 10.0% were self-employed, 2.0% were day labourers, and 1.0% each in private employment and as maidservants. Notably, no women in Satkhira were government employees. The Tangail district had 85.0% of women as housewives. The other categories included 4.0% in government employment, 1.0% each in private employment and self-employment, 6.0% as day labourers, 1.0% contributing as family helpers, and 2.0% as maidservants.

Figure 6: Average monthly income of the surveyed women



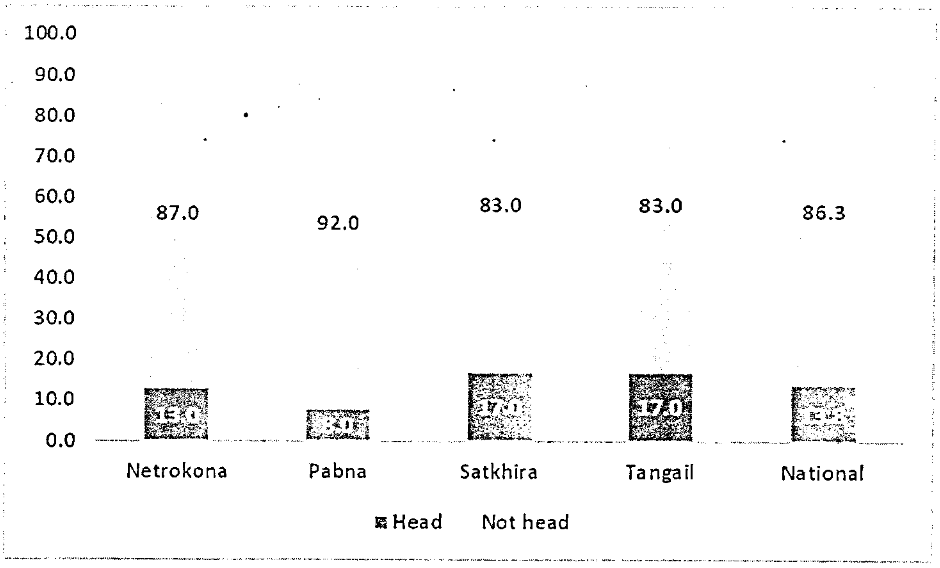
Source: Authors' primary survey 2023

Nationally, the average monthly income of the surveyed was 3,747 BDT. In Netrokona, the average monthly income was considerably lower at 1,040 BDT. Pabna exhibited the highest average monthly income among the districts at 9,580 BDT, significantly surpassing the national average. In Satkhira, the average monthly income was 2,037 BDT, while in Tangail, it was slightly higher at 2,330 BDT. These figures highlight the substantial disparities in income levels among women in different regions, with Pabna notably having a much higher average income compared to the other districts.

6.2 Basic Characteristics of the Household Head

In Netrokona, 13.0% of women are household heads, with 87.0% not holding this status. Pabna has the lowest proportion, with only 8.0% of women as household heads and 92.0% not. Both Satkhira and Tangail have the highest proportions, with 17.0% of women being household heads and 83.0% not. Nationally, 13.8% of women are household heads, while 86.3% are not.

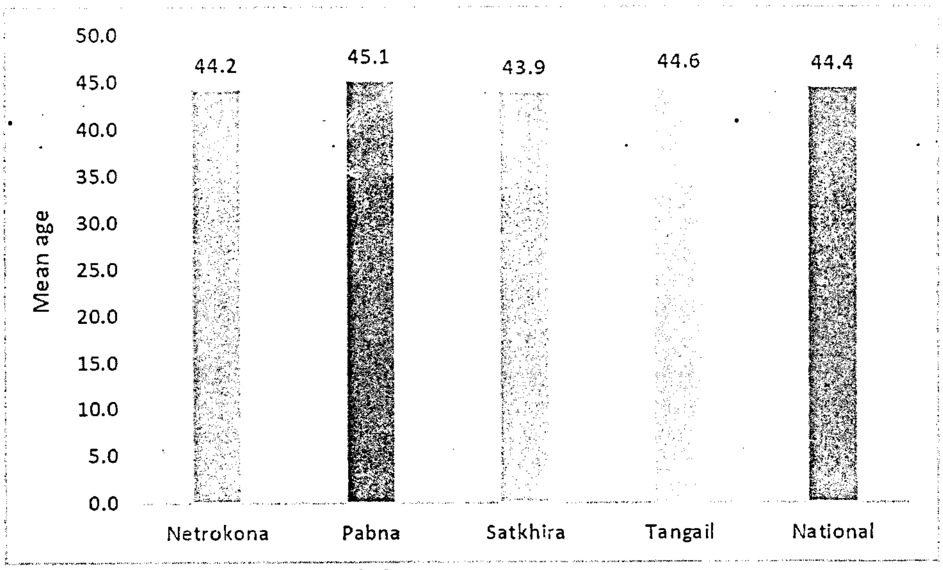
Figure 7: Whether the woman is the household head or not



Source: Authors' primary survey 2023

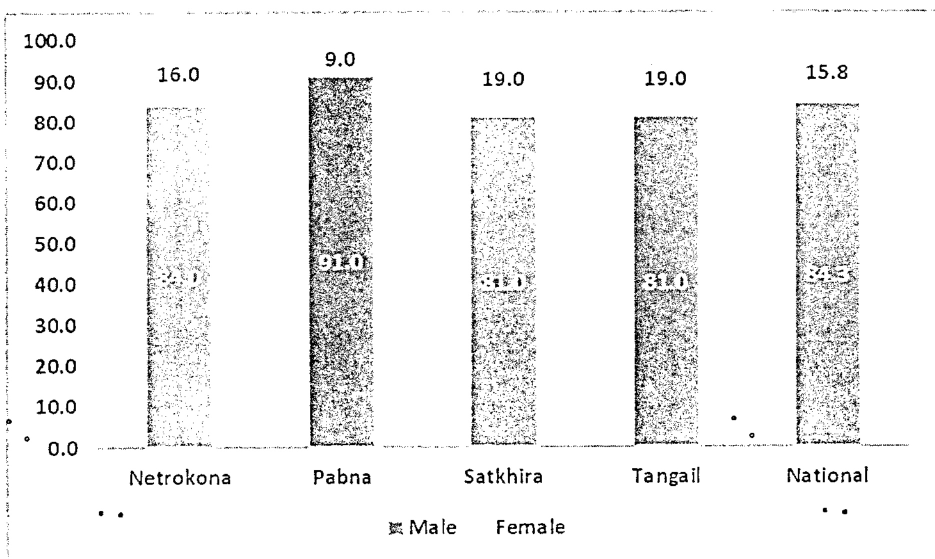
In Netrokona, the mean age of household heads is 44.2 years. Pabna has the highest mean age at 45.1 years, indicating that this region's household heads are generally older than the other areas. Satkhira has the lowest mean age at 43.9 years, suggesting younger household heads on average. In Tangail, the mean age is 44.6 years, slightly higher than the national average. The national average age of household heads is 44.4 years, close to Netrokona and Tangail's figures. Overall, the data shows that the ages of household heads are fairly consistent across the regions, with minor variations.

Figure 8: Mean age of the household head



Source: Authors' primary survey 2023

Figure 9: Sex of the household head



Source: Authors' primary survey 2023

In Netrokona, 84.0% of household heads are male, while 16.0% are female. Pabna has the highest proportion of male household heads at 91.0%, with only 9.0% being female. Satkhira and Tangail both have 81.0% male household heads and 19.0% female household heads, the highest proportion of female heads among the regions. Nationally, 84.3% of household heads are male, and 15.8% are female.

In Netrokona, 27.0% of household heads have no education, 26.0% have completed primary education, 15.0% have attained secondary education, 23.0% have SSC/HSC education, and 9.0% have tertiary education. This shows a significant portion of household heads with no education and a moderate representation across other educational levels.

Pabna has 24.0% of household heads with no education, 34.0% with primary education, 13.0% with secondary education, 18.0% with SSC/HSC education, and 11.0% with tertiary education. Primary education is the most common level of attainment, and tertiary education has a higher representation than other regions.

In Satkhira, 25.0% of household heads have no education, 32.0% have primary education, 26.0% have secondary education, 10.0% have SSC/HSC education, and 7.0% have tertiary education. Secondary education has a notable representation in this region, while SSC/HSC and tertiary education levels are lower.

Tangail has the highest percentage of household heads with no education at 37.0%. Primary education is at 26.0%, secondary education at 19.0%, SSC/HSC education at 14.0%, and tertiary education at 4.0%. The high percentage of no education and the low percentage of tertiary education are notable in this region.

Nationally, 28.3% of household heads have no education, 29.5% have primary education, 18.3% have secondary education, 16.3% have SSC/HSC education, and 7.8% have tertiary education. The national averages reflect a diverse distribution, with primary education being the most common and tertiary education the least common.

Table 18: Educational status of the household head

No education	27.0	24.0	25.0	37.0	28.3
Primary education	26.0	34.0	32.0	26.0	29.5
Secondary education	15.0	13.0	26.0	19.0	18.3
SSC/HSC education	23.0	18.0	10.0	14.0	16.3
Tertiary education	9.0	11.0	7.0	4.0	7.8
Total	100.0	100.0	100.0	100.0	100.0

Source: Authors' primary survey 2023

Table 19 provides a nuanced picture of the occupational status of household heads in various regions. Distinct patterns emerge across Netrokona, Pabna, Satkhira, Tangail, and the national average. Government employment remains a minor contributor to household heads' occupations, with percentages ranging from 3.0% to 7.0%. Private sector employment varies more widely, with peaks of 30.0% in Pabna and 7.0% in Tangail. The prevalence of self-employment is notable, particularly in Satkhira (45.0%) and Tangail (49.0%), indicating a significant entrepreneurial presence. However, the largest category appears to be day labourers, constituting between 26.0% and 45.0% across regions, highlighting a reliance on daily wage labour for many household heads.

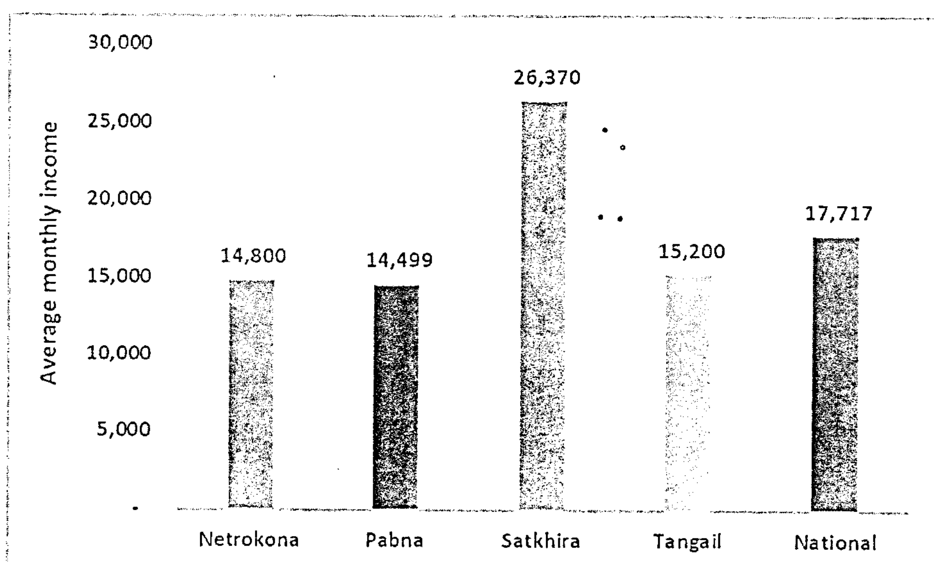
Contributing as family helpers shows moderate percentages, peaking at 6.0% in Netrokona, suggesting some contribute to family livelihoods beyond their immediate household. Meanwhile, the proportion of household heads working as maidservants or housewives is relatively low across regions. These findings underscore the multifaceted nature of household occupations, reflecting diverse economic activities and labour dynamics within these communities.

Table 19: Occupational status of the household head

Government employee	5.0	3.0	6.0	7.0	5.3
Private employee	12.0	30.0	3.0	7.0	13.0
Self-employed	20.0	16.0	45.0	49.0	32.5
Day-labourer	43.0	45.0	34.0	26.0	37.0
Contributing as a family helper	6.0	3.0	5.0	1.0	3.8
Maidservant	2.0	2.0	0.0	2.0	1.5
Housewife	12.0	1.0	7.0	8.0	7.0
Total	100.0	100.0	100.0	100.0	100.0

Source: Authors' primary survey 2023

Figure 10: Average monthly income of household head

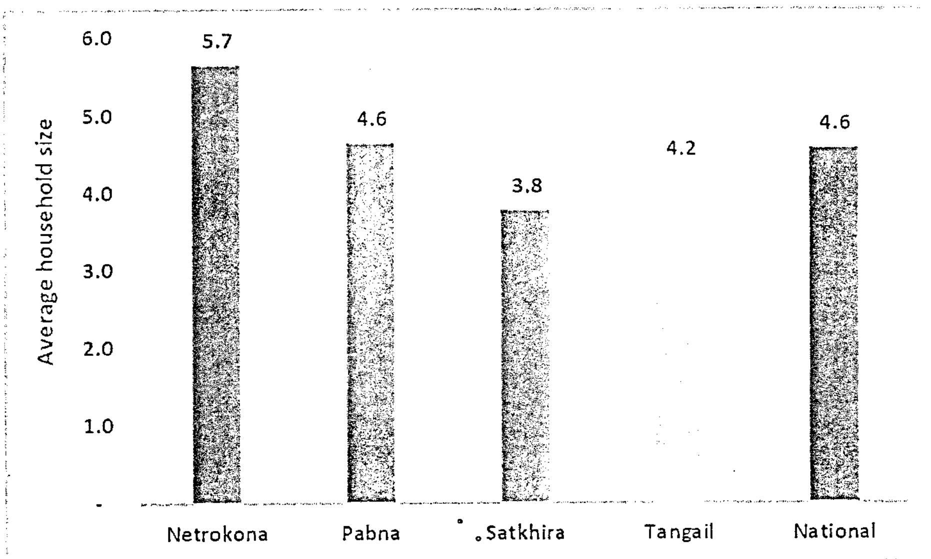


Source: Authors' primary survey 2023

At the national level, the average monthly income of the household head was BDT 17,717. For Satkhira district, it was BDT 26,370, which was the highest among the regions. The highest average income in Satkhira district is primarily driven by strong remittance flows to the region. However, the average income was BDT 15,200 for Tangail, followed by Netrokona (BDT 14,800) and Pabna (BDT 14,499).

6.3 Demographic Characteristics of the Surveyed Households

Figure 11: Average household size

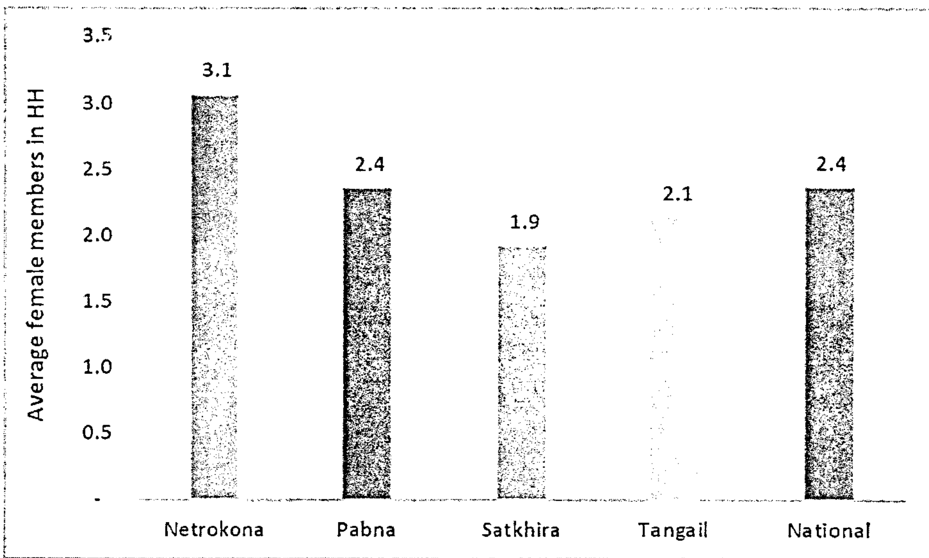


Source: Authors' primary survey 2023

The national average household size was 4.6. Notably, Netrokona district had the highest average household size at around 5.7, indicating a trend of larger families in that region. In Pabna, the average household size matched the national figure at 4.6. Tangail reported a slightly smaller average of 4.2, while Satkhira had the lowest average household size at 3.2, suggesting a prevalence of smaller family units in these areas.

At the national level, the average number of female members per household was 2.4. However, in Netrokona, this average was higher at 3.1. Pabna matched the national average with 2.4 female members per household. Tangail and Satkhira reported lower averages, with 2.1 and 1.9 female members per household, respectively.

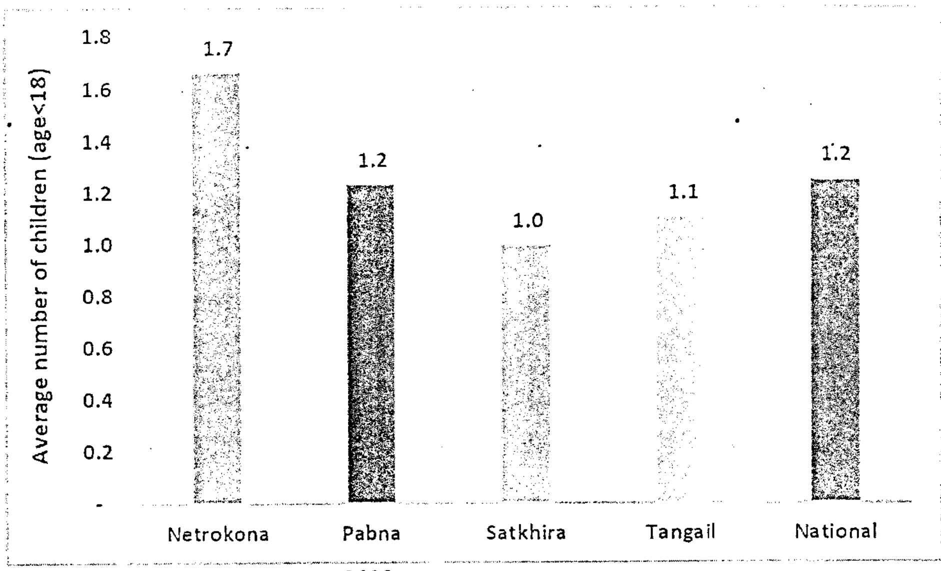
Figure 12: Average female members in the household



Source: Authors' primary survey 2023

Nationally, the average number of children under 18 per household was 1.2. Netrokona had a higher average of 1.7 children per household. Pabna matched the national average at 1.2, while Tangail and Satkhira had slightly lower averages of 1.1 and 1.0 children per household, respectively.

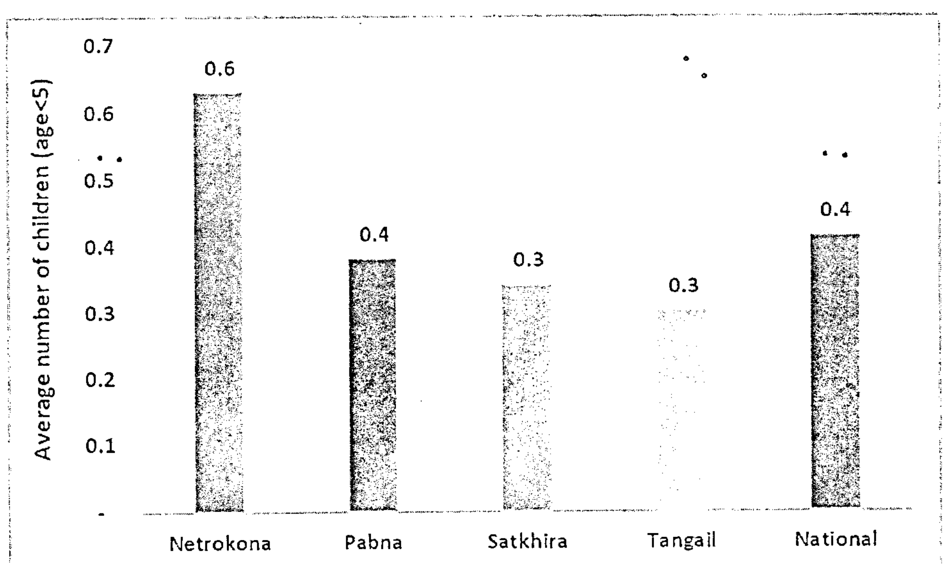
Figure 13: Average number of children in the household (age<18)



Source: Authors' primary survey 2023

At the national level, the average number of children under 5 per household was 0.4. Netrokona had the highest average at 0.6, followed by Pabna at 0.4. Both Satkhira and Tangail reported slightly lower averages of 0.3 children under 5 per household.

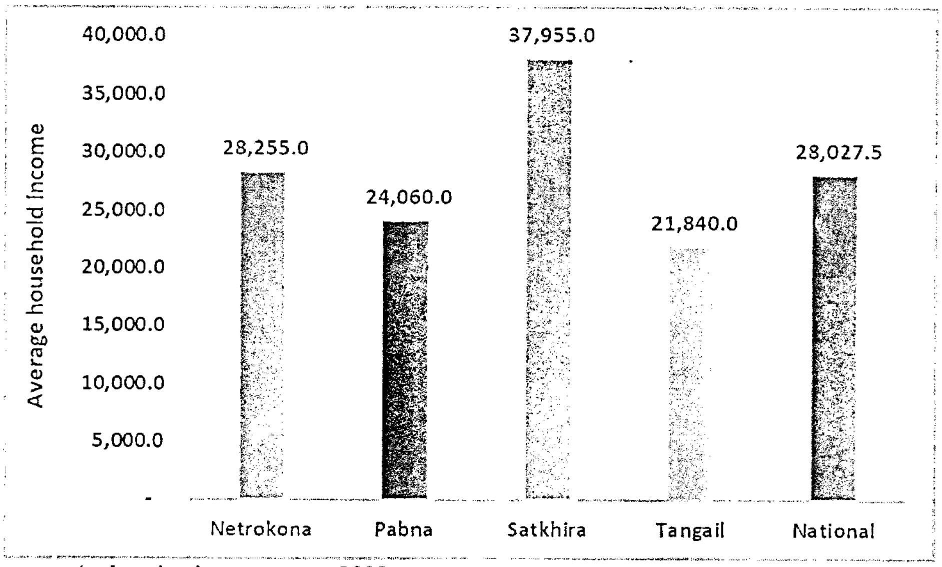
Figure 14: Average number of children (age<5)



Source: Authors' primary survey 2023

At the national level, the average monthly income of surveyed households was BDT 28,027.5. Notably, Satkhira district reported the highest average monthly income at BDT 37,955.0, followed by Netrokona at BDT 28,255.0. Pabna and Tangail had slightly lower average monthly incomes, with figures of BDT 24,060.0 and BDT 21,840.0, respectively.

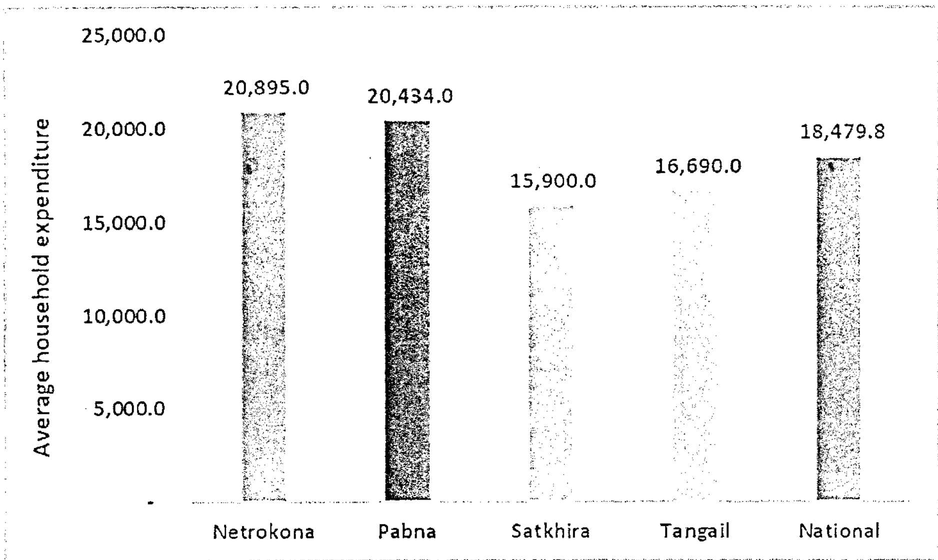
Figure 15: Average monthly household income



Source: Authors' primary survey 2023

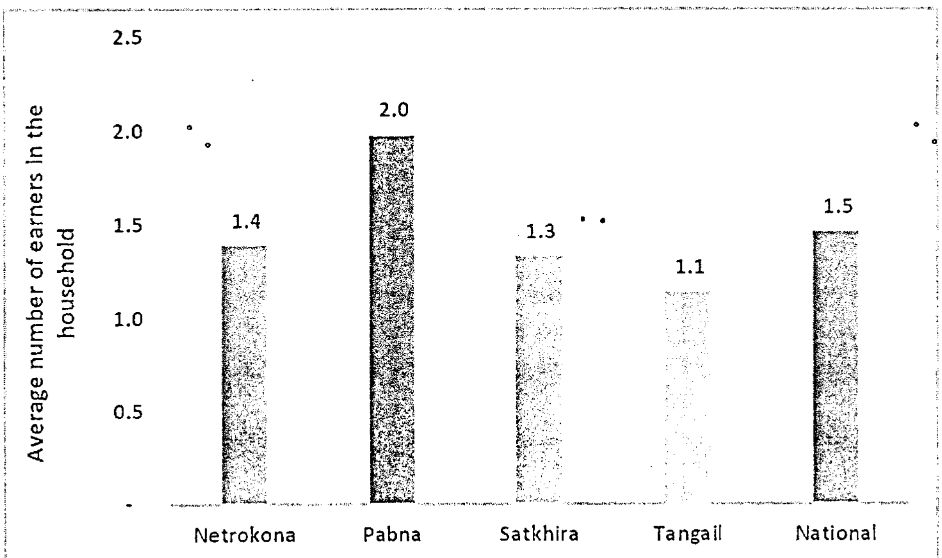
The average monthly expenditure of the surveyed households was BDT 18,479.8 nationally. Netrokona had the highest average monthly expenditure at BDT 20,895.0, followed closely by Pabna at BDT 20,434.0. Tangail reported a slightly lower average monthly expenditure of BDT 16,690.0, while Satkhira had the lowest average expenditure of BDT 15,900.0. For the Satkhira district, there might be a question regarding high savings in the region. High remittances can temporarily inflate reported household incomes, while expenditures may still appear modest if families underreport spending, save abroad, or invest outside household consumption. This creates the illusion of unusually high savings rates, even though it reflects data inconsistency rather than genuine household behaviour.

Figure 16: Average monthly household expenditure



Source: Authors' primary survey 2023

Figure 17: Average number of earners in the household

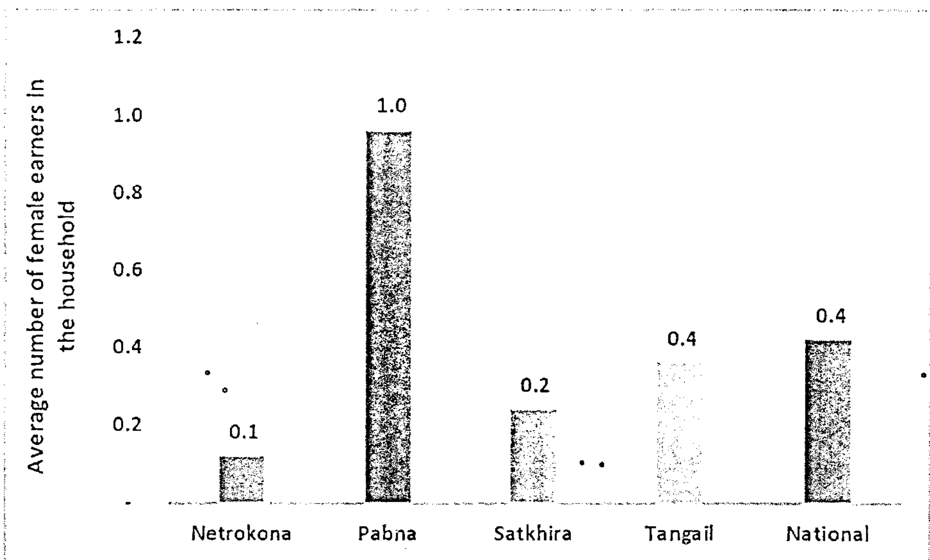


Source: Authors' primary survey 2023

At the national level, the average number of earners in households was 1.5. Pabna had the highest average at 2.0 earners per household, followed by Netrokona at 1.4. Satkhira reported an average of 1.3 earners per household, while Tangail had the lowest average at 1.1 earners per household.

At the national level, the average number of female earners per household was 0.4. Pabna had the highest average at 1.0 female earner per household, followed by Tangail at 0.4. Satkhira reported an average of 0.2 female earners per household, while Netrokona had the lowest average at 0.1 female earners per household.

Figure 18: Average number of the female earners in the household



Source: Authors' primary survey 2023

In Netrokona, the primary source of household income is services, accounting for 53.0% of total income, followed by agriculture at 23.0%. Pabna relies heavily on agriculture, constituting 61.0% of its income, while services and industry contribute 18.0% and 17.0%, respectively. Satkhira's income is predominantly from services (29.0%) and remittances (31.0%). Tangail sees a significant contribution from services (71.0%), with agriculture being a smaller source at 12.0%. Nationally, services are the largest income source at 42.8%, followed by agriculture at 33.3%. Remittances also play a notable role, contributing 11.5% to total income.

Table 20: Main sources of household income

Agriculture	23.0	61.0	37.0	12.0	33.3
Industry	7.0	17.0	3.0	4.0	7.8
Services	53.0	18.0	29.0	71.0	42.8
Social Protection	14.0	3.0	0.0	2.0	4.8
Remittance	3.0	1.0	31.0	11.0	11.5
Total	100.0	100.0	100.0	100.0	100.0

Source: Authors' primary survey 2023

Table 21: Tenancy type of the household

Owned	91.0	96.0	100.0	94.0	95.3
Rented	1.0	4.0	0.0	6.0	2.8
Rent free	8.0	0.0	0.0	0.0	2.0
Total	100.0	100.0	100.0	100.0	100.0

Source: Authors' primary survey 2023

In Netrokona, the majority of households (91.0%) own their residences, while a small percentage rent (1.0%) and an even smaller proportion live rent-free (8.0%). Pabna and Tangail exhibit similar trends, with high rates of homeownership at 96.0% and 94.0%, respectively. In Pabna, a slightly higher proportion rent their homes (4.0%) compared to Tangail (6.0%), where a few households live rent-free (0.0%). Satkhira stands out as all households own their residences (100.0%). Nationally, the vast majority of households own their homes (95.3%), while a small percentage rent (2.8%) and an even smaller fraction live rent-free (2.0%).

Table 22: Dwelling type of the household

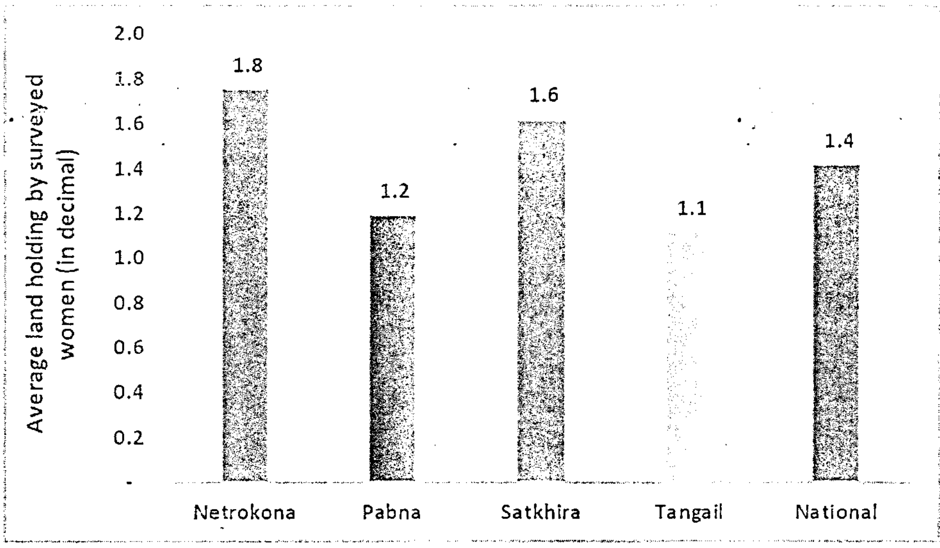
Katcha	67.0	31.0	6.0	49.0	38.3
Semi-pucca	28.0	46.0	35.0	33.0	35.5
Pucca	5.0	23.0	59.0	18.0	26.3
Total	100.0	100.0	100.0	100.0	100.0

Source: Authors' primary survey 2023

At the national level, 28.3% of surveyed households dwelt in Katcha houses, followed by Semi-pucca (35.5%) and (26.3%). In Netrokona district, 67.0 of the households dwelled in Katcha house, followed by Semi-pucca (28.0%) and Pucca (5.0%). For the Pabna district, 46.0% of the households dwelt in Semi-pucca houses, followed by Katcha (31.0%) and Pucca (23.0%). In the Satkhira district, 59.0% of the households dwelt in Pucca houses, followed by Semi-pucca (35.0%) and Katcha (6.0%). For the Tangail district, 49.0% of the surveyed household dwelled in Katcha house, followed by Semi-pucca (33.0%) and Pucca (18.0%).

At the national level, the average land holding by the surveyed women was 1.4 decimal. It was the highest in the Netrokona district (1.8), followed by Satkhira (1.6), Pabna (1.2) and Tangail (1.1).

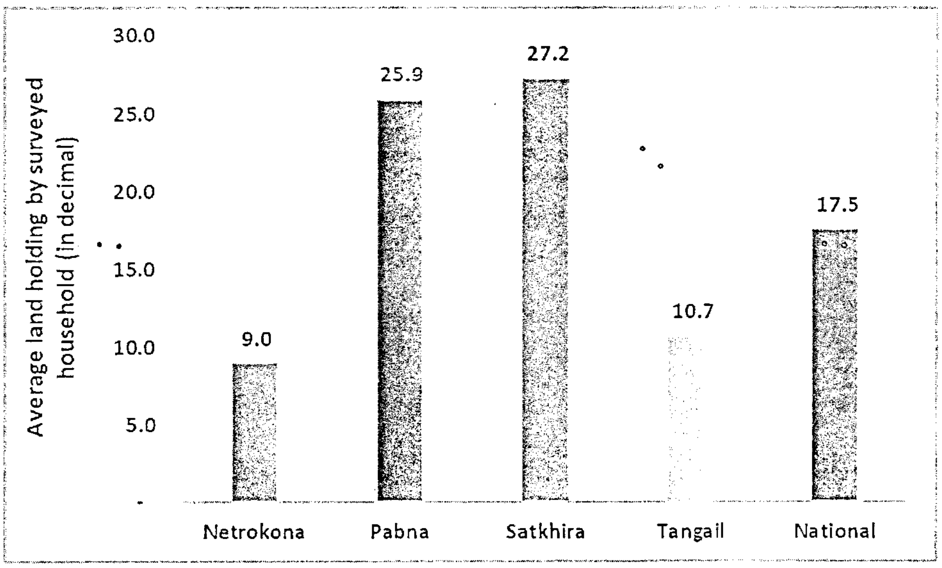
Figure 19: Average land holding by surveyed women (in decimal)



Source: Authors' primary survey 2023

The average land holding by the surveyed household was 17.5 decimal. It was the highest in Satkhira (27.2), followed by Pabna (25.9), Tangail (10.7) and Netrokona (9.0).

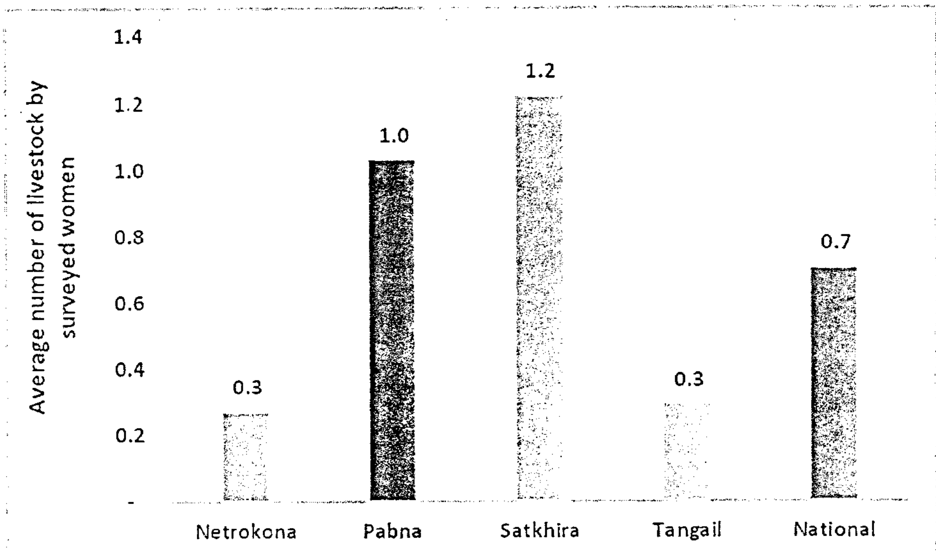
Figure 20: Average land holding by surveyed household (in decimal)



Source: Authors' primary survey 2023

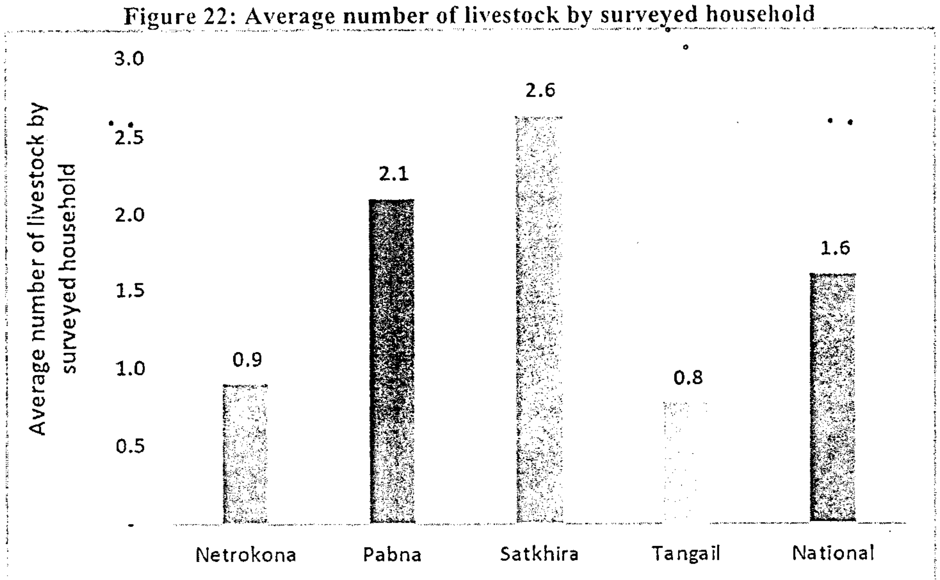
At the national level, the average number of large livestock by surveyed women was 0.7. It was the highest in Satkhira (1.2), followed by Pabna (1.0), Tangail (0.3) and Netrokona (0.3). Nationally, the average number of large livestock per surveyed household was 1.6. It was the highest in Satkhira (2.6), followed by Pabna (2.1), Netrokona (0.9) and Tangail (0.8).

Figure 21: Average number of large livestock by surveyed women



Source: Authors' primary survey 2023

Figure 22: Average number of livestock by surveyed household



Source: Authors' primary survey 2023

6.4 Understanding the Economic Empowerment of Surveyed Women

The surveyed women were asked 16 questions across five broad domains: production, resources, income, digital literacy, and household decision-making.

Table 23: Whether women are empowered by key indicators

Sl. No	Indicators	Frequency			Percentage		
		Yes	No	Total	Yes	No	Total
1	Input in income-generating activities	321	79	400	80.3	19.8	100
2	Employment/occupation choice	306	94	400	76.5	23.5	100
3	Ownership of assets-land	70	330	400	17.5	82.5	100
4	Ownership of assets-house	36	364	400	9.0	91.0	100
5	Ownership of assets-large livestock	111	289	400	27.8	72.3	100
6	Access to and decision on credit	303	97	400	75.8	24.3	100
7	Control over the use of income	342	58	400	85.5	14.5	100
8	Earning status	147	253	400	36.8	63.3	100
9	Having a banking/mobile banking account	172	228	400	43.0	57.0	100
10	Having a mobile phone	310	90	400	77.5	22.5	100
11	Have used computer/internet	138	262	400	34.5	65.5	100
12	Expenditure on basic needs-food	358	42	400	89.5	10.5	100
13	Expenditure on basic needs-housing	337	63	400	84.3	15.8	100
14	Expenditure on basic needs-healthcare	352	48	400	88.0	12.0	100
15	Expenditure on basic needs-education	347	53	400	86.8	13.3	100
16	Expenditure on basic needs-clothing	351	49	400	87.8	12.3	100

The survey revealed that women are most empowered in household decision-making. For example, 89.5%, 84.3%, 88.0%, 86.8%, and 87.8% of the surveyed women reported having significant input in household expenditure decisions on food, housing, healthcare, education, and clothing, respectively.

Additionally, 85.5% of the surveyed women stated that they have control over the use of income, and 80.3% indicated that they have significant input in income-generating activities.

In contrast, only 9.0% of surveyed women reported owning their own house. Only 17.5% of women own land, 27.8% have large livestock, 34.5% have used a computer or the internet, and 36.8% have their own earnings.

6.5 KII and FGD Findings on Women's Economic Empowerment

This report consolidates findings from Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) conducted across four diverse districts of Bangladesh. The data reveals both universal themes and geographically distinct challenges and opportunities for rural women's economic empowerment (WEE). KIIs provided expert perspectives from NGO workers, local government officials, and community leaders, while FGDs captured the lived experiences and collective views of women from various socio-economic backgrounds.

6.5.1 Definition and Measurement of Women's Economic Empowerment (WEE)

KII Findings: Definition: Across all districts, KIIs defined WEE as a multi-dimensional concept. It was consistently described as a woman's ability to generate and control income, participate in financial decision-making within the household, own and control assets (land, livestock, savings), and have mobility and voice in community spaces.

Measurement: Key indicators mentioned were: **Economic:** Personal savings, asset ownership, access to and control over loans. **Social:** Freedom of movement (to market, bank, health centre), participation in community groups (e.g., Samity, Union Parishad meetings). **Decision-making:** Influence over spending on children's education, healthcare, and household purchases.

FGD Findings: Women in FGDs had a more practical definition. Empowerment was "having my own money" (Nijer taka thaaka), "being able to speak up" without fear of reprisal, and "being able to educate my children," especially daughters. In Satkhira, where climate-induced disasters are frequent, empowerment was also defined as having the resilience to recover from shocks (e.g., losing assets in a cyclone).

6.5.2. Key Contributing Factors and Obstacles to WEE

Key Contributing Factors (KII & FGD Consensus):

Access to Income-Generating Activities (IGAs): Micro-entrepreneurship in poultry, livestock, handicrafts, and small trade was a major driver.

Microfinance and Savings Groups: NGOs (BRAC, ASA, Grameen, and local ones) were pivotal in providing capital, creating group solidarity, and financial literacy.

Education and Digital Literacy: Even basic education (up to Class VIII) was seen as critical. In Tangail and Pabna, which have better connectivity, digital literacy for mobile banking and market information was emerging as a new factor.

Supportive Male Partners: A husband's or father-in-law's encouragement was repeatedly cited as the most critical enabling factor within the household.

Common Obstacles (KII & FGD Consensus):

Patriarchal Norms (Purdah, Ghor Bhanga): The deep-rooted social stigma against women working outside the home ("Ghor Bhanga" - breaking the home) was the most significant barrier across all districts.

Limited Mobility: Restrictions on travelling to markets, banks, or training centres without a male companion (Mehram).

Double Burden of Work: Unpaid care work (household chores, childcare, cooking) leaves little time for income-generating activities.

Lack of Asset Ownership: Women rarely inherit or own land, which is the primary collateral for formal loans.

District-Specific Obstacles:

Satkhira: Climate vulnerability (salinity, cyclones) destroys livelihoods (e.g., homestead gardening, shrimp farming) and increases women's workload (e.g., collecting drinking water from far away).

Netrokona: Geographic remoteness and poorer infrastructure limit access to markets and training facilities. Higher prevalence of early marriage was reported.

Tangail & Pabna: While more developed, competition in local markets and lack of advanced skills training for higher-value jobs were identified as barriers to moving beyond subsistence-level IGAs.

6.5 3. Process of Empowerment and Effective Interventions

Typical Process (KII Findings):

The empowerment journey was described as a gradual process: **Group Formation:** Joining an NGO or community-based group (Samity). **Skill & Literacy Training:** Receiving basic training and, often, functional literacy. **Access to Capital:** Taking a small loan to start a micro-enterprise. **Income**

Generation: Earning an independent income. **Increased Confidence & Status:** Increased participation in household and community decisions due to economic contribution.

Effective Support Systems (KII & FGD Findings):

NGO Interventions: Microfinance-linked programs, skill development training (e.g., tailoring, mobile phone servicing), and social awareness sessions were universally praised.

Community Groups: Village Savings and Loan Associations (VSLAs) and Farmer Field Schools were highlighted, especially in Netrokona and Pabna.

Government Programs: Allowances for vulnerable women (widows, destitute) and maternity support were seen as crucial safety nets but insufficient for transformative empowerment.

6.5.4 Influence of Family Attitude and Socio-Economic Status

KII & FGD Findings:

Family Attitude: This is the primary gatekeeper. Mindsets are shifting slowly, primarily out of economic necessity. In poorer families (Satkhira, Netrokona), economic pressure is a stronger driver for allowing women to work than ideological change.

Socio-Economic Status: Very Poor Families: Often necessitate women's income, but it's often from home-based, low-paid labour. **Middle-Income Families:** Exhibit the strongest resistance due to concerns about "family honour" (ijjat). **Better-Off Families:** Are more likely to allow women to work in "respectable" sectors like teaching, healthcare, or NGO jobs.

6.5.5 Policy Recommendations and Interventions

KII Recommendations:

Beyond Microcredit: Design programs that offer bundled services: capital + skills + market linkages + gender transformative training (for men and women).

Engage Men and Boys: Implement comprehensive "Male Engagement" programs to shift patriarchal mindsets at the root.

Climate-Resilient Livelihoods: For coastal (Satkhira) and haor (Netrokona) regions, promote and train women in salinity-resistant agriculture and flood-proof poultry farming.

Digital Inclusion: Expand digital financial literacy and access to e-commerce platforms, especially in Tangail and Pabna.

Strengthen Childcare Solutions: Pilot and subsidize community-based childcare centers to reduce women's double burden.

FGD Recommendations (Women's Asks):

Accessible & Affordable Training: "We need more practical training centres closer to our villages."

Ensure Safe Workplaces: "Ensure safe transportation and safe environments in factories and markets."

Value Our Work: "We want fair prices for our products (e.g., nakshi kantha, rice) without middlemen exploiting us."

7. Construction and Analysis of the Women Empowerment Index (WEE)

To construct and analyse the WEE, we followed a systematic approach. First, we reviewed the literature on the measurement of WEE from both international and national perspectives. Second, we identified five broad indicators along with several sub-indicators under each. Third, we assigned weights to each sub-indicator so that the weighted WEE score would range between 0 and 1. Fourth, we analysed the WEE index across different districts and key indicators. Finally, we investigated the determinants of WEE.

Based on the literature review, we identified five broad indicators for measuring WEE, specified as follows:

(1) ***Production:*** Women's participation in decision-making over productive and income-generating activities.

(2) ***Resources:*** Women's ownership and decision-making power over productive resources.

(3) ***Income:*** Women's control over expenditure from their own income.

(4) ***Digital Literacy:*** Women's digital literacy.

(5) ***Household Expenditure Decision:*** Women's participation in household expenditure decisions.

We selected several sub-indicators under each of the broad indicators. Some of the indicators also have sub-indicators. Table 24 shows the broad and sub-indicators of WEE index.

Table 24: The indicators of women economic empowerment index

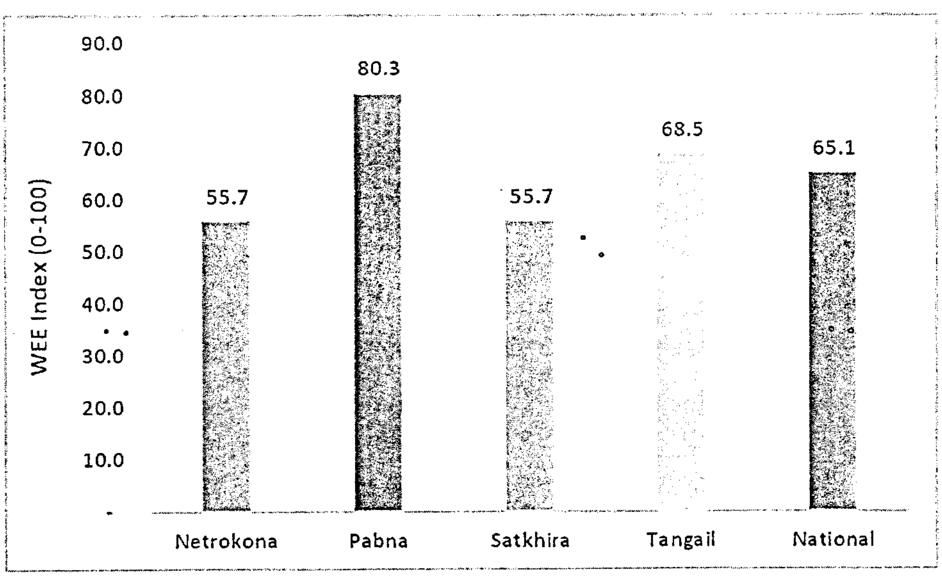
Broad domain	Indicators	Sub indicators	Definition
Production (1/5)	Input in income generating activities (1/10)		=1 if she has significant input in the household decision on income generating activities;0 otherwise
	Employment/occupation choice (1/10)		=1 if her decision has significant importance to her occupational choice; 0 otherwise
Resources (1/5)	Ownership of assets (1/10)	Land (1/30)	=1 if she owns land; 0 otherwise
		House (1/30)	=1 if she owns house; 0 otherwise
		Large livestock (1/30)	=1 if she owns large livestock; 0 otherwise
	Access to and decision on credit (1/10)		=1 if her decision on credit has significant importance; 0 otherwise
Income (1/5)	Control over use of income (1/10)		=1 if she can spend her income independently; 0 otherwise
	Earning status (1/10)		=1 if she is an earner; 0 otherwise
Digital literacy (1/5)	Having banking/mobile banking account (1/15)		=1 if she has a bank/mobile bank account; 0 otherwise
	Having a mobile phone (1/15)		=1 if she owns a mobile;0 otherwise
	Have used computer/internet (1/15)		=1 if she has ever used computer/internet; 0 otherwise
Household expenditure decision (1/5)	Expenditure on basic needs (1/5)	Food (1/25)	=1 if she has significant input to the household spending decision on food; 0 otherwise
		Housing (1/25)	=1 if she has significant input to the household spending decision on housing; 0 otherwise
		Healthcare (1/25)	=1 if she has significant input to the household spending decision on health; 0 otherwise
		Education (1/25)	=1 if she has significant input to the household spending decision on education; 0 otherwise
		Clothing (1/25)	=1 if she has significant input to the household spending decision on clothing; 0 otherwise

Note: Individual index and sub-index weights are in the parentheses

A total of 16 indicators across five broad domains were considered for constructing the Women's Economic Empowerment (WEE) index. Each broad indicator was assigned an equal weight (1/5 of the total 100), while the weight of sub-indicators within each broad indicator was divided equally among them based on their number. For example, under the production domain, which has two indicators, each carries a weight of (1/10). The empowerment score for each indicator was calculated by adding the weighted scores of its indicators and sub-indicators. These scores for the broad domains were then summed to calculate the overall WEE index score at the household level, which ranges from 0 to 100. A higher WEE score indicates greater empowerment.

At the national level, the WEE index stands at 65.1. Pabna and Tangail districts scored above the national average, with Pabna achieving the highest score (80.3), indicating high empowerment among women in that district. Tangail scored 68.5 on the WEE index. Netrokona and Satkhira scored the lowest, with a score of 55.7 each.

Figure 23: WEE index (0-100) by district and national level



Source: Authors' primary survey 2023

We further disaggregated the Women's Economic Empowerment (WEE) index into five broad sub-indicators, each ranging from 0 to 20. At the national level, the scores for the sub-indicators are as follows: expenditure decision (17.5), production (15.7), income (12.2), digital literacy (10.3), and resources (9.4).

Within the production domain, Pabna achieved the highest score (19.5), followed by Tangail (16.8), Netrokona (16.0), and Satkhira (10.4). For the resources sub-indicator, Pabna scored highest (10.6), followed by Tangail (10.4), Satkhira (9.7), and Netrokona (6.9). In the income domain, Pabna scored highest (19.1), followed by Tangail (11.4), Satkhira (9.5), and Netrokona (8.9). Regarding digital literacy, Pabna obtained the highest score (12.7), followed by Satkhira (12.1), Tangail (11.1), and Netrokona (5.5). For expenditure decisions, Tangail scored the highest (18.8), followed by Netrokona (18.4), Pabna (18.4), and Satkhira (14.1).

Table 25: WEE index (0-100) by sub-indicators

Netrokona	16.0	6.9	8.9	5.5	18.4
Pabna	19.5	10.6	19.1	12.7	18.4
Satkhira	10.4	9.7	9.5	12.1	14.1
Tangail	16.8	10.4	11.4	11.1	18.8
National	15.7	9.4	12.2	10.3	17.5

Source: Authors' primary survey 2023

Using the survey data, we aimed to understand the factors influencing Women's Economic Empowerment (WEE) in rural Bangladesh through Ordinary Least Squares (OLS) regression. Our dependent variable in this analysis is the WEE index, which ranges from 0 to 100. Below are the explanatory variables used in this study:

Table 26: Variable names and their description used in WEE analysis

age_w	Age of the woman
age2_w	Age squared of the woman
child_w	Children of the woman
head_w	=1 if the woman is the head of the household, 0=otherwise
hh_earners	Number of earners in the household
govt_employee	=1 if the woman is a government employee (reference category)
pri_employee	=2 if the woman is a private employee
self_employed	=3 if the woman is self-employed
day_labourer	=4 if the woman is a day labourer
family_helper	=5 if the woman works contributing as a family helper
maidservant	=6 if the woman is a maidservant
housewife	=7 if the woman is a housewife or homemaker
no_edu	=1 if the woman has no education (reference category)
pri_edu	=2 if the woman has completed primary education
sec_edu	=3 if the woman has completed secondary education
SSC/HSC_edu	=4 if the woman has completed SSC or HSC education
tertiary_edu	=5 if the woman has completed tertiary education
inc_w	Income of the woman
motiv	=1 if the woman gets the motivation to engage in income-generating activities, 0=0therwise
training	=1 if the woman received any training on income-generating activities, 0=otherwise
mkt_part	=1 if the woman participated in the market transaction (either buying or selling), 0=otherwise
access_inf	=1 if the woman has at least one of the accesses to information (frequency of watching TV, frequency of listening to radio, and frequency of reading newspapers), 0=otherwise
access_social	=1 if the woman has at least one of the accesses to social media (such as Facebook, Youtube, LinkedIn, Instagram, etc.), 0=otherwise

Table 27 presents the determinants of Women's Economic Empowerment (WEE). The coefficient for age is positive, but the coefficient for age squared is negative, indicating that women's economic empowerment increases with age but at a decreasing rate. The presence of children has a negative and highly significant coefficient, suggesting that women's economic empowerment decreases with the number of children they have. Women who are heads of households experience higher levels of empowerment, and empowerment also increases with the number of earners in the household.

Occupation significantly influences women's economic empowerment. Women working as day labourers, family helpers, or housewives have lower empowerment compared to those employed in government positions. Higher education plays a positive role in enhancing WEE; women with SSC/HSC or tertiary education have higher empowerment compared to those with no formal education. Economic empowerment also increases with women's income.

Participation in income-generating activities and receiving training related to these activities enhance women's empowerment. Additionally, access to information and social media positively contributes to economic empowerment.

Table 27: Estimated results of the OLS regression (Dependent variable: WEE index)

	(1)	(2)	(3)	(4)
VARIABLES	wee	wee	wee	wee
age_w	1.119**	0.790*	0.557	0.698*
	(0.468)	(0.444)	(0.447)	(0.408)
age2_w	-0.0118**	-0.00916*	-0.00649	-0.00575
	(0.00553)	(0.00524)	(0.00524)	(0.00480)
child_w	-2.952***	-2.697***	-1.594**	-1.910***
	(0.823)	(0.781)	(0.778)	(0.705)
head_w	12.65***	7.720***	6.906**	13.15***
	(2.971)	(2.881)	(2.872)	(2.601)
hh_earners	4.376***	2.103	0.143	2.998***

	(1.293)	(1.288)	(1.287)	(1.132)
pri_empoyee			-0.950	
			(5.317)	
self_employed			-5.332	
			(6.134)	
day_labourer			-18.06***	
			(6.790)	
family_helper			-23.74***	
			(4.908)	
maidservant			-7.570	
			(7.026)	
housewife			-27.51***	
			(4.777)	
pri_edu	-0.262			
	(3.023)			
sec_edu	4.655			
	(3.144)			
SSC/HSC_edu	10.07***			
	(3.235)			
tertiary_edu	17.67***			
	(4.964)			
inc_w		0.00110***		
		(0.000146)		
motiv				13.43***
				(1.952)
training				6.841***
				(1.972)
mkt_part				6.851***
				(1.827)
access_inf				5.123***
				(1.868)
access_social				10.73***
				(2.080)
Constant	35.39***	47.44***	77.56***	24.09***
	(9.551)	(8.574)	(10.45)	(7.989)
Observations	400	400	400	400
R-squared	0.163	0.225	0.292	0.387

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

In summary, this study constructed a comprehensive Women's Economic Empowerment (WEE) index based on five broad domains: production, resources, income, digital literacy, and household expenditure decisions. The national WEE score was 65.1 out of 100, with notable variation across districts—Pabna and Tangail scored above the national average, while Netrokona and Satkhira lagged behind.

The analysis revealed that women's economic empowerment is highest in household expenditure decisions and lowest in resource ownership and digital literacy. Among districts, Pabna consistently scored highest across most domains, indicating stronger empowerment.

Regression results identified several significant determinants of WEE. Empowerment increases with age but at a decreasing rate, and declines with the number of children a woman has. Women who are heads of their households and those living in households with more earners experience higher empowerment. Occupation matters: women working as day labourers, family helpers, or housewives exhibit lower empowerment compared to government employees. Education strongly boosts empowerment, especially for those with SSC/HSC or tertiary qualifications. Additionally, women's income, motivation, participation in market activities, training, and access to information and social media significantly enhance their empowerment levels.

These findings highlight the multifaceted nature of women's economic empowerment and underscore the importance of education, training, digital inclusion, and supportive household and occupational conditions in rural Bangladesh.

8. Potentials of Women's Economic Empowerment (W.EE)

The potentials of Women's Economic Empowerment (WEE) are wide-ranging and transformative—not only for women themselves but also for families, communities, and national economies. Here's a breakdown of the key potentials of WEE, especially in the context of rural Bangladesh and similar settings:

Poverty Reduction: Empowered women are more likely to earn income, save, invest, and lift their households out of poverty. Their earnings are often reinvested in children's education, nutrition, and health, contributing to intergenerational poverty reduction.

Enhanced Household Well-being: When women gain economic power, they tend to have a stronger voice in household decision-making, which often leads to better outcomes in areas such as child health, education, and food security.

Economic Growth and Productivity: Greater female participation in the labor force contributes to increased national productivity and GDP. Studies show that closing gender gaps in labor markets can have substantial economic benefits.

Gender Equality and Social Justice: WEE challenges traditional gender roles and promotes social transformation, fostering greater equality and reducing gender-based discrimination, marginalization, and violence.

Human Capital Development: Economically empowered women are more likely to invest in education for themselves and their children, thus strengthening the human capital base of a country.

Resilience to Shocks and Crises: Women with their own income or assets can better withstand economic, environmental, or health shocks—making families and communities more resilient to crises.

Inclusive and Sustainable Development: WEE supports several Sustainable Development Goals (SDGs), including: SDG 1 (No Poverty), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities).

Strengthened Local Economies: In rural areas, women often engage in agriculture, small businesses, or non-farm income-generating activities. Their active economic participation can stimulate local markets, improve supply chains, and diversify rural economies.

Civic and Political Participation: Economic empowerment often strengthens women's confidence, leadership skills, and social networks, enabling greater participation in community decision-making, local governance, and collective action.

9. Conclusion

Women's economic empowerment is not merely a matter of economic output but a fundamental human right and a cornerstone of sustainable development. This study has delved into the determinants influencing women's economic empowerment in rural Bangladesh, shedding light on critical factors that shape opportunities and outcomes for women in the economic sphere.

Our findings underscore the pivotal role of education in empowering rural women. Access to quality education, particularly at secondary and tertiary levels, emerges as a key determinant positively influencing women's economic participation and earnings. Vocational training tailored to local contexts further enhances women's skills and entrepreneurial capabilities, enabling them to capitalise on economic opportunities.

Moreover, our study highlights the significance of supportive policy frameworks that foster women's economic agency. Family-friendly policies, including childcare support and flexible work arrangements, are essential in enabling women to balance productive roles with caregiving responsibilities. Equally crucial are initiatives that promote gender-sensitive employment practices and eliminate barriers to women's entry and advancement in the formal labour market.

Beyond education and employment, access to information and digital literacy play a transformative role in enhancing women's economic empowerment. Bridging the digital divide empowers women with essential information, facilitates market access, and expands opportunities for financial inclusion.

Furthermore, our research underscores the importance of addressing socio-cultural norms and legal barriers that hinder women's economic autonomy. Guaranteeing women's property rights and challenging discriminatory practices are vital steps towards creating an enabling environment where women can fully participate in economic decision-making and resource allocation.

As evidenced by our analysis, empowering rural women economically not only benefits individual women but also catalyses broader societal development. By investing in women's economic empowerment, Bangladesh can unlock untapped potential, accelerate poverty reduction, and advance towards achieving the Sustainable Development Goals (SDGs), particularly Goal 5 on Gender Equality and Goal 8 on Decent Work and Economic Growth.

In conclusion, sustained commitment from policymakers, civil society, and the private sector is essential to translate these findings into actionable policies and programs that foster inclusive and sustainable economic development, ensuring that no woman is left behind in the journey towards a more equitable and prosperous Bangladesh.

Limitations of this study:

This study, while comprehensive in scope, is subject to several limitations. First, the analysis primarily relies on cross-sectional data, which limits the ability to draw causal inferences regarding the relationship between various factors and women's economic empowerment (WEE). Longitudinal data would provide deeper insights into the dynamics of empowerment over time. Second, the study is geographically confined to rural areas of Bangladesh, which may limit the generalizability of findings to urban or peri-urban settings where socio-economic conditions differ. Third, the construction of the composite WEE index, though grounded in literature and data availability, may not fully capture all dimensions of empowerment, particularly subjective aspects such as personal agency or self-perception, due to limited indicators in the dataset.

Additionally, cultural and social norms were assessed through proxy variables, which may not fully reflect the complexity and variability of these influences across different communities.. Moreover, potential reporting bias in self-reported data—especially on sensitive topics like household decision-making or domestic violence—could influence the accuracy of the findings.

Future Research Directions

Future studies could address these limitations by employing panel or longitudinal data to explore changes in women's economic empowerment over time and the long-term impacts of various interventions. Expanding the scope of research to include urban and peri-urban settings would offer a more comprehensive understanding of WEE across different contexts in Bangladesh.

Further research should also consider using mixed-methods approaches, combining quantitative analysis with qualitative interviews or ethnographic studies to capture the nuanced, subjective dimensions of empowerment, including personal aspirations, community perceptions, and intra-household negotiations.

In addition, exploring the impact of emerging economic trends such as digital financial inclusion, remote work opportunities, and the gig economy on rural women's empowerment would be a valuable area for future inquiry. Lastly, research could examine the effectiveness of specific policies and programs aimed at promoting WEE, using impact evaluations to inform evidence-based policy design and implementation.

10. Policy Recommendations

10.1 Education, Skills, and Capacity Building:

Context-Specific Vocational Training: Move beyond standard tailoring courses. Develop vocational programs in: (i) Climate-Resilient Livelihoods (for Satkhira, Netrokona): Training in saline-resistant agriculture, flood-proof poultry and livestock rearing, and solar-powered irrigation techniques, (ii) Higher-Value and Digital Skills (for Tangail, Pabna): Offer advanced training in agro-processing, mobile phone servicing, e-commerce, and digital marketing to help women break the "second glass ceiling" from micro-enterprise to small business.

Functional Literacy Integration: Mandate the integration of basic literacy and numeracy into all vocational and microfinance programs to ensure women can independently manage their enterprises.

Digital Literacy for Access: Implement mobile-based digital literacy campaigns focused on practical skills: using mobile banking (bKash, Nagad), accessing market prices, and using verified agricultural advisory services.

10.2 Economic Opportunities and Market Access

Bundled Support Services: Shift from providing just microcredit to offering integrated packages that include: (i) Capital: Micro-loans with grace periods aligned with production cycles, (ii) Skills: Technical training relevant to the local economy, (iii) Market Linkages: Facilitate connections to bulk buyers, government procurement programs, and e-commerce platforms to reduce dependence on middlemen.

Promote Climate-Resilient Value Chains: Invest in and incentivise women-led cooperatives in sectors less vulnerable to climate shocks, such as producing dry fish, handicrafts, or processing indigenous fruits.

Safe Workplaces and Transport: Develop and enforce policies to ensure safe working environments in rural factories and markets. Partner with transport unions to create affordable and safe transportation options for female workers.

10.3 Family, Social Support, and Normative Change

Male Engagement Initiatives: Design and scale up community-based programs that actively engage men, husbands, and religious leaders as allies. These should use dialogue and reflection to challenge the stigma of Ghor Bhanga and highlight the benefits of women's economic participation for the entire family.

Affordable Community Childcare: Pilot and subsidise the establishment of community childcare centres (Shishu Bikash Kendra) at the village level, particularly near economic zones or markets. to directly reduce the double burden on women.

Leverage Local Media: Partner with local radio stations and social media influencers to broadcast success stories of empowered women from similar contexts, shifting perceptions of what is possible and "respectable."

10.4 Empowerment Through Information and Decision-Making

Information Hubs: Establish women-friendly information kiosks or use existing Union Digital Centres (UDCs) staffed with trained females to provide information on government services, market prices, and legal rights.

Quotas for Leadership: Institute and enforce quotas for women's representation in the leadership of local water user groups, farmer cooperatives, and other community-based organisations (CBOs) beyond just the local government.

10.5 Legal and Social Reforms

Land and Asset Ownership Campaigns: Launch nationwide awareness campaigns, in partnership with local imams and community elders, to educate both men and women on Islamic and national laws regarding women's rights to inheritance and property ownership. Support with legal aid clinics.

Strengthen Implementation of Existing Laws: Enhance monitoring and enforcement mechanisms for laws against early marriage and dowry, which are significant barriers to education and economic empowerment, particularly in districts like Netrokona.

10.6 Cross-Sectoral Collaboration for Targeted Impact

District-Level Task Forces: Create multi-stakeholder task forces in each district (including local government, NGOs, private sector actors, and women leaders) to develop and implement District-Specific Women's Economic Empowerment Action Plans.

Data-Driven Targeting: Mandate the collection and use of sex-disaggregated data in all government and NGO programming to ensure policies are effectively reaching and impacting women.

Private Sector Partnerships: Incentivise the private sector to invest in rural women through corporate social responsibility (CSR) initiatives focused on supply chain development, skills training, and creating distribution networks for women-made products.

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Annexe 1: Survey questionnaire

Questionnaire on women economic empowerment survey in rural Bangladesh

[গ্রামীণ বাংলাদেশে নারীর অর্থনৈতিক ক্ষমতায়ন শীর্ষক সমীক্ষা]

1.	District Name [জেলার নাম]	
2.	Name of the women [নারীর নাম]	
3.	Contact/mobile number [যোগাযোগ/মোবাইল নম্বর]	
4.	Age of the women (in years) [নারীর বয়স]	
5.	Education of the women (Use code) [নারী সর্বোচ্চ কোন শ্রেণীতে উত্তীর্ণ ছিল?]	
6.	Religion of the women [নারীর ধর্ম]	1. Muslim [মুসলিম], 2. Hindu [হিন্দু], 3. Christian [খ্রিস্টান], 4. Buddist [বৌদ্ধ]
7.	Marital status of the women [নারীর বৈবাহিক অবস্থা]	1. Married [বিবাহিত], 2. Unmarried[অবিবাহিত], 3. Separated [বিচ্ছিন্ন], 4. Divorced [তালাকপ্রাপ্ত], 5. Widow [বিধবা]
8.	Number of children of the women [নারীর ছেলে মেয়ের সংখ্যা]	
9.	Occupation of the women [নারীর পেশা]	1. Government employee [সরকারি চাকুরীজীবী], 2. Private employee [বেসরকারি চাকুরীজীবী], 3. Self-employed [স্বনির্ভর], 4. Day-labourer [দিন মজুর], 5. Contributing as a family helper [পারিবারিক সদস্য হিসেবে অবদান], 6. Servant/Maidservant [গৃহকর্মী], 7. Housewife [গৃহিণী]
10.	Monthly income of the women (in BDT) [নারীর মাসিক আয়]	
11.	Whether she is head of the household [সে পরিবারের প্রধান কিনা?]	1. Yes [হ্যাঁ], 2. No [না]
12.	Age of the household head (in years) [পরিবার প্রধানের বয়স]	
13.	Sex of the household head [পরিবার প্রধানের লিঙ্গ]	1. Male [পুরুষ], 2. Female [মহিলা]
14.	Education of the household head (Use code from annexe 1) [পরিবার প্রধানের শিক্ষা]	
15.	Occupation of the household head [পরিবার প্রধানের পেশা]	1. Government employee [সরকারি চাকুরীজীবী], 2. Private employee [বেসরকারি চাকুরীজীবী], 3. Self-employed [স্বনির্ভর], 4. Day-labourer [দিন মজুর], 5. Contributing as a family helper [পারিবারিক সদস্য হিসেবে অবদান], 6. Servant/Maidservant [গৃহকর্মী],

		7. Housewife [গৃহিণী]
16.	Monthly income of the household head [পরিবার প্রধানের মাসিক আয়]	
17.	Number of household members [পরিবারের মোট সদস্য সংখ্যা]	
18.	Number of female members of the household [পরিবারের মোট নারী সদস্য সংখ্যা]	
19.	Children (<=18 years) in the households [পরিবারে ১৮ বছরের নিচে সদস্য সংখ্যা]	
20.	Children (<=5 years) in the households [পরিবারে ৫ বছরের নিচে সদস্য সংখ্যা]	
21.	Monthly income of the household (in BDT) [পরিবারের মোট মাসিক আয়]	
22.	Monthly expenditure of the household (in BDT) [পরিবারের মোট মাসিক খরচ]	
23.	Earners in the household [সংসারে উপার্জনকারীর সংখ্যা]	
24.	Female earners in the household [পরিবারের মহিলা উপার্জনকারীর সংখ্যা]	
25.	Main income source of the household [পরিবারের আয়ের প্রধান উৎস?]	1. Agriculture [কৃষি], 2. Industry [শিল্প], 3. Services [সেবা], 4. Social protection [সামাজিক নিরাপত্তা], 5. Remittances [রেমিটেন্স]
26.	What is the type of tenancy occupied by your dwelling household? [আপনার পরিবারের বসবাস করা বাড়িটির মালিকানা কেমন?]	1. Owned [নিজস্ব], 2. Rented [ভাড়া], 3. Rent-free [ভাড়া-মুক্ত]
27.	What is the type of dwelling house? [বাসগৃহটি কোন ধরনের?]	1. Katcha [কাচা], 2. Semi-pucca [আধা-পাকা], 3. Pucca [পাকা]
28.	Landholding of the women (in decimal) [নারীর জমির পরিমাণ শতকে লিখুন]	
29.	Landholding of the household (in decimal) [পরিবারে মোট জমির পরিমাণ]	
30.	Number of livestock of the women [নারীর গবাদি পশুর সংখ্যা]	
31.	Number of livestock in the household [পরিবারের মোট গবাদি পশুর সংখ্যা]	

32. WEE Questions	Yes [হ্যাঁ]	No [না]
Whether she has significant input in the household decision on income-generating activities [আয়-উৎপাদনমূলক কর্মকাণ্ডে পারিবারিক সিদ্ধান্তে তার উল্লেখযোগ্য ভূমিকা আছে কিনা?]		
Whether her decision has significant importance to her occupational choice [পেশা পছন্দের ক্ষেত্রে তার সিদ্ধান্তের গুরুত্ব আছে কিনা?]		
Whether she owns land [সে জমির মালিক কিনা?]		
Whether she owns house [সে বাড়ির মালিক কিনা?]		
Whether she owns large livestock [সে বড় গবাদি পশুর মালিক কিনা?]		
Whether her decision on credit has significant importance [ক্রেডিট সম্পর্কে তার সিদ্ধান্তের তাৎপর্যপূর্ণ গুরুত্ব আছে কিনা?]		
Whether she can spend her income independently [সে তার আয় স্বাধীনভাবে ব্যয় করতে		

পারে কিনা?]		
Whether she is an earner [সে একজন উপার্জনকারী কিনা?]		
Whether she has a bank/mobile bank account [তার একটি ব্যাঙ্ক/মোবাইল ব্যাঙ্ক অ্যাকাউন্ট আছে কিনা?]		
Whether she owns a mobile [সে মোবাইলের মালিক কিনা?]		
Whether she has ever used computer/internet [সে কখনো কম্পিউটার/ইন্টারনেট ব্যবহার করেছে কিনা?]		
Whether she has significant input to the household spending decision on food [খাবারের উপর পরিবারের খরচের সিদ্ধান্তে তার উল্লেখযোগ্য ইনপুট আছে কিনা?]		
Whether she has significant input to the household spending decision on housing [আবাসনের উপর পারিবারিক খরচের সিদ্ধান্তে তার উল্লেখযোগ্য ইনপুট আছে কিনা?]		
Whether she has significant input to the household spending decision on health [স্বাস্থ্যের উপর পরিবারের খরচের সিদ্ধান্তে তার উল্লেখযোগ্য ইনপুট আছে কিনা?]		
Whether she has significant input to the household spending decision on education [শিক্ষার উপর পরিবারের খরচের সিদ্ধান্তে তার উল্লেখযোগ্য ইনপুট আছে কিনা?]		
Whether she has significant input to the household spending decision on clothing [পোশাকের উপর পরিবারের খরচের সিদ্ধান্তে তার উল্লেখযোগ্য ইনপুট আছে কিনা?]		

33.	Do you (women) get any motivation from your husband or any other member of your family to engage into economic activities? [আপনি কি আপনার স্বামী বা আপনার পরিবারের অন্য কোনো সদস্যের কাছ থেকে অর্থনৈতিক কর্মকাণ্ডে জড়িত হওয়ার জন্য কোনো অনুপ্রেরণা পান?]	Yes [হ্যাঁ]	No [না]
34.	Do you believe that economic empowerment enhances women's living situations? [আপনি কি বিশ্বাস করেন যে অর্থনৈতিক ক্ষমতায়ন নারীদের জীবনযাত্রার অবস্থাকে উন্নত করে?]		
35.	Did you have the opportunity to visit another environment or another country? [আপনি কি অন্য পরিবেশ বা অন্য দেশ দেখার সুযোগ পেয়েছেন?]		
36.	Do you agree that religion conservatism and superstitious behaviour influence on women's economic empowerment? [আপনি কি একমত যে ধর্মের রক্ষণশীলতা এবং কুসংস্কারমূলক আচরণ নারীর অর্থনৈতিক ক্ষমতায়নের উপর প্রভাব ফেলে??]		
37.	Did you ever receive any training on income-generating activities? [আপনি কি কখনও আয়-উৎপাদনমূলক কার্যকলাপের উপর কোন প্রশিক্ষণ পেয়েছেন?]		
38.	Whether you have any opportunity or means to participate in market transactions, either by selling goods you have or by buying goods you need? [বাজারের লেনদেনে অংশ নেওয়ার কোনো সুযোগ বা উপায় আছে কি না, হয় আপনার কাছে থাকা পণ্য বিক্রি করে বা আপনার প্রয়োজনীয় পণ্য কেনার মাধ্যমে?]		
39.	Do you, as a woman, have any access to transportation facilities? [আপনার কি বিভিন্ন ধরনের পরিবহন ব্যবহার করার সুযোগ আছে অথবা পরিবহন ও যোগাযোগ ব্যবস্থা ভাল কিনা?]		
40.	Did you receive any credit in the last 2 years? [আপনি কি গত 2 বছরে কোন ক্রেডিট পেয়েছেন?]		
41.	Do you have at least one of the accesses to information (frequency of watching TV, frequency of listening to radio, and frequency of reading newspapers)? [আপনার কি অন্তত একটি তথ্যের অ্যাক্সেস আছে (টিভি দেখা, রেডিও শোনার, এবং সংবাদপত্র পড়া)?]		
42.	Do you have at least one of the accesses to social media (such as facebook, youtube, linkedin, Instagram, ticktok etc.) [সোশ্যাল মিডিয়া (যেমন ফেসবুক, ইউটিউব, লিঙ্কডইন, ইনস্টাগ্রাম, টিকটোক ইত্যাদি) আপনার কাছে অন্তত একটি অ্যাক্সেস আছে?]		

Code for question 5:

Q.1 What was the highest class passed by..............? [সর্বোচ্চ কোন শ্রেণীতে উত্তীর্ণ ছিল?]	
0. No class passed [কোনো ক্লাস পাস হয়নি]	12. Graduate/equivalent [স্নাতক/সমমান]
1. Class one [প্রথম শ্রেণি]	13. Postgraduate/equivalent [স্নাতকোত্তর/সমমান]
2. Class two [দ্বিতীয় শ্রেণি]	14. Medical [চিকিৎসা]
3. Class three [তৃতীয় শ্রেণি]	15. Engineering [প্রকৌশল]
4. Class four [চতুর্থ শ্রেণি]	16. Vocational/Technical [বৃত্তিমূলক/প্রযুক্তিগত]
5. Class five [পঞ্চম শ্রেণি]	17. Nursing [নার্সিং]
6. Class six [ষষ্ঠ শ্রেণি]	18. Diploma [ডিপ্লোমা]
7. Class seven [সপ্তম শ্রেণি]	19. Qawmi/ Hafezia Madrasah [কওমী / হাফেজিয়া মাদ্রাসা]
8. Class eight [অষ্টম শ্রেণি]	
9. Class [নবম শ্রেণি]	
10. SSC/Dakhil/equivalent[এসএসসি/ দাখিল /সমমান]	
11. HSC/Alim/Equivalent [এইচএসসি/ আলিম /সমমান]	

Annexe 2: KIIs checklist

1. How would you define or measure women's economic empowerment in the context of rural Bangladesh? In your opinion, what are the key factors that contribute to women's economic empowerment in rural areas of Bangladesh? From your perspective, what are the common obstacles hindering women's economic empowerment in rural communities?
2. What role does household income play in influencing women's economic empowerment in rural areas? How do women's socioeconomic characteristics impact their ability to become empowered? What are the prevailing social norms and cultural beliefs that either facilitate or impede women's economic empowerment in rural Bangladesh?

3. Can you describe the typical process or steps involved in empowering rural women within your experience? What are the main support systems or interventions that have proven effective in promoting women's empowerment in rural communities?
4. How does the family's attitude and socio-economic status influence a woman's decision to work outside the home in rural Bangladesh? What are some prevalent mindsets within rural families regarding women's participation in the labour market?
5. Based on your insights, what policy changes or interventions do you believe could enhance the status of rural women in Bangladesh? What specific recommendations would you make to improve the current scenario of women's empowerment in rural areas?
6. Is there any other information or perspective you would like to share regarding women's empowerment in rural Bangladesh?