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FACTORS INFLUENCING EMPOWERMENT OF RURAL WOMEN THROUGH INCOME GENERATING ACTIVITIES IN SYLHET DISTRICT, BANGLADESH: A SYSTEMATIC LITERATURE REVIEW AND KEY INDICATORS FOR FUTURE RESEARCH

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Abstract

The need to empower weak and vulnerable social groups, such as women, to eradicate poverty is now considered essential for community development. This is evident by the 2030 Agenda for Sustainable Development adopted by the United Nations (UN) member states in 2015, popularly known as the Sustainable Development Goals (SDGs) (UN, 2015). The SDGs are seventeen (17) global goals serving as urgent calls to action for all countries. The goals recognize the need for empowering women and all its ramifications (Goal No. 5). Involving in different income generating activities may have an influence on empowerment among women and in reduction of poverty. The purpose of this study is to synthesize the evidence from the last decade in order to improve our understanding of women empowerment. Women empowerment is a critical issue in today's world, as it aims to increase women's economical, psychological, social and political power. This study makes significant contributions. First, a literature review overview of the concept of women's empowerment, its historical evolution, and its importance in achieving sustainable development goals. The review highlights the various factors that hinder women's empowerment and identifies successful strategies for empowering women. Finally, the review concludes with recommendations for policymakers, civil society organizations, and researchers to advance the cause of women empowerment.

Keywords: Women Empowerment, Influence, Income Generating Activities, Systematic Review.

1. INTRODUCTION

The present status of women is an important factor for the overall development of a country. The total development of Bangladesh will undoubtedly be hampered if the status of women, constituting about 50 percent of the country's population, remains as low as it is today. They face discriminations in both their public and private lives. Despite of the equality in population of male and female ratio in Bangladesh, the importance and potentialities of women have been disregarded in socio-economic development. Patriarchy still controls all institutions of the society, military establishments, judiciary,

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education and benevolent organizations etc. Gender-gaps still exist in every sphere of women's lives and women are deprived of their fundamental rights. Women's development is a global concern in this new millennium. In most of the developing countries and obviously in Bangladesh also, today, women issues are in the forefront and the government of Bangladesh has taken many initiatives as well as the constitution of Bangladesh guarantees the equal rights of men and women, but this is a far cry from the real situation of women in our country.

Empowerment means giving power and authority to the women. It is a multi-dimensional process through which women enable themselves to realize their full identity and power in all sphere of life. It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or to have greater control over the circumstances that influence their lives and free from shocks imposed on them by custom, belief and practice. Generally development with justice is expected to generate the forces that lead to empowerment of various sections of population in a country and to raise their status especially in case of women. In the present century the terms women empowerment, women welfare, gender justice have come to light in the social, economic and political development perspective of both developed and developing nations.

The term "empowerment" means to give somebody the power or authority to do something (Oxford Dictionary). Bennett (2002) as stated in Malik and Luqman (2005) describes empowerment as "the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them". Bennet (2005) further says among the different disempowered groups like: poor, ethnic, minorities etc, women are one which is cross-cutting category with all these groups. Similarly, women empowerment implies that women have power and ability to do activities as like men counterpart but they have the least authority to do something at their own initiation.

Women's empowerment is about women having control of their lives and destiny. According to the United Nations the term women's empowerment has five components: Women's sense of self-worth;

- Their right to have and to determine choices;
- Their right to have access to opportunities and resources;
- Their right to have the power to control their own lives, both within and outside the home; and
- Their ability to influence the direction of social change to create a more just social and economic order, locally, nationally and internationally.

The indicators of empowerment of women such as gender inequality, sex ratios, life expectancy rates and fertility rates which shows the general status of women in terms literacy, economic growth, availability of health care and birth control facilities, educational status of women, age at marriage, literacy rates and participation of women outside the

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home. Gender inequality is a worldwide phenomenon and acute problem in all of the thirds world countries. The various issues that are closely associated with the empowerment of women.

- Ending violence against women
- Education for women
- Nutrition, drinking water, sanitation and housing
- Women and environment conservation
- Participation of women in development of science and technology
- Helping women in difficult times
- Fighting against violence and discrimination

When a woman is empowered, she has the capacity and ability to set her life's agenda and make choices; gain skills and knowledge; build self-confidence and self-reliance, solve personal and community problems; and be in position to defend and demand her rights in order to realize her full potential at different stages of her life. Although only the individual can empower herself to make choices and improve her capacities, processes that nurture the empowerment of individuals or groups can be supported by others.

Traditionally women in all most every society have remained a second grade citizen. Hence, neither they are allowed to get themselves educated nor they were given legal rights in the property, government and in administration. The urge of empowerment was initially conceptualized by the women groups who seek to empower themselves through greater self-reliance and to determine their own choices in life. They also seek to gain control and access to resources. So, empowerment is the process, which helps people to gain control of their lives through raising awareness, taking action and working in order to exercise greater control.

The process needs transformation of structure of sub ordinance, control over material and intellectual recourses, gaining decisions making authority and reduction of gender inequality. This requires that women must recognize their strategic needs, their social position and understand how coercive it is. The women's bargaining capacity, reduce violence against women and make them gaining more influence over decision making.

Women in Bangladesh shoulder abundant responsibilities and perform a wide spectrum of duties in running the family, maintaining the household activities like rearing, feeding, attending to the farm laborer, tending domestic animals and the like, even then they suffer from being both economically and socially invisible. Being members of traditional Muslim society, women in Bangladesh hardly participate in agricultural activities outside homes. Parvin *et.al* (2004) in this regard reported that none of recently implemented income generating programs had influence in enhancing women access to market, which is one of the critical aspects of women empowerment but could do nothing to eliminate family and socio-cultural constraints in their physical access to market.

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However, in rural situation empowerment of women depends on some specific factors. According to Bharathamma (2005). These factors are: a) participation in decision making, b) mobility, c) participation in social and political activities d) access to financial organization, e) control over economic activity, f) control over interpersonal activity, g) ownership of the asset, h) savings and i) participation in income generating activities.

Income generating activities are considered as those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit. It is being increasingly realized that women's income in a family is very important in relation to the nutritional, economic and educational upliftment of the family. Economic independence or access to an inherited or self-generated income is considered as the major means of empowerment of women, to a great extent this is true as economic dependence is the worst form of dependence. To enable women to stand on their own legs, this strategy is attempted and advocated by many governments in this third world.

Women's income in a family is very important in relation to their full identity and powers in all spheres of life. However, as in the case of education, economic independence also may not give women the necessary decision making power and may not even make access to forums of decision making easy or smooth for them. The prevailing value system has put so many hurdles on the path for women's equality through economic empowerment even so the role of the economic factor cannot be minimized. Women cannot be ignored while devising various policies for rural and socioeconomic development. So, treating the women with equality of opportunities is very much required.

The women of Bangladesh have substantial contributions both as labor and mentor in the household and outside, but their role is often underestimated and not counted as economic activity. As women they suffer from social, cultural and political leaning. Traditionally, women's roles are confined to household chores and farming activities, which, in general engage them for a longer hours than men (14-16 hours compared to men's 7-9 hours a day) each day (UNDP, 2004).

In addition compared to male counterparts women have limited access to educational and employment opportunities. Still largely the households and society directly and indirectly deny or discourage women's role as decision maker. But the status of women in Bangladesh has remained a concern in policies since the 1980's when national policies started to address specifically the needs of women empowerment. Accordingly, Government launched credit program for rural women in early 1980s with the objective to improve the socio-economic status of rural women which provided small scale credit to women groups to finance the startup of micro enterprises as a way of earning extra income and achieve improved participation in decision making and household and community level.

Following the success of production credit, the government initiated Micro Credit Project for Women (MCPW), involving NGOs in the implementation process (MGEP, 2002).

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Since then, the numbers of NGOs are innovating and implementing programs on women's income generation such as microfinance, homestead gardening, goat rearing and other income generating activities in the rural areas of Bangladesh. But, in spite of all these efforts, the status of women is still not satisfactory in Bangladesh as various official as well as unofficial reports claim.

All these indicated the fact that earning is the basis of empowerment. Since Sylhet district is the most remittance intensive area in Bangladesh, the empowerment of its rural women might have special feature. But there are hardly organizations to investigate and report about the extent of empowerment of rural women of this remittance intensive area.

The purpose of the following section is to review the past studies conducted by different researchers related to the present study. The study was mainly concerned with the factors influencing empowerment of rural women. The focus is to obtain the deeper understanding of the concept and its relevance for the women empowerment. Thus, an attempt was made in this chapter to review some interlinked literatures on this aspect from home and abroad.

The researcher, therefore, made an effort to review researcher directly or indirectly related to the present study for collecting necessary information through seeking relevant studies, journals, periodicals, bulletins, website etc. An attempt is made here to put together some of the closely related research findings in the area. However the available literatures in connection with this study are briefly described below:

2. CONCEPT OF EMPOWERMENT

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

Rapport (1987) describes the term empowerment as both individual determinations over one's own life and democratic participation in the life of one's community often through mediating structures such as neighborhoods, voluntary organizations *etc.* Empowerment conveys both a psychological sense of personal control or influence and concern with actual social influences, political power and legal rights. It is a process and mechanism by which people, organizations and communities gain mastery over their affairs.

Staples (1990) defined the term empowerment as means (a) to gain power (b) to develop power; to take or seize power; (c) to facilitate or enable power and (d) to give or grant or permit power.

Sandbergen (1991) while assessing the impact of a small scale irrigation project had shown indications of contribution to potential empowerment of women in the form of enlargement of freedom of movement of women. This may be interpreted as a potential change in gender ideology in tradition bound Muslim women. Allotment of hand pump in the name of women also improved the gender position as owners of such important means of production.

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Srilatha *et al*; (1997) observed that a major gain of making the programme of Self Help Groups (SHGs) women centered was that the transition of power from the bureaucracy to the people.

Joseph (1998) concluded that the "Preshitha Service Society (PSS)" of Coimbatore district had made women not only economically independent but they were also made to change their self-perception that they need not always be at the receiving end. Men and society had come to understand women's capabilities and their contribution to the development process.

Mridula (1998) stated that women's development in recent years emphasize on providing equal opportunities to women by removing gender bias, empowering women and creating self-reliance among them.

Jayasri (1999) opined that empowerment by exercising one's own right is the only way by which the society can sustain itself. Sudharani *et al;* (2000) defined empowerment as the process of challenging existing power relations and gaining greater control over the sources of power. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision making power and control to transformative action.

2.1. Studies on women empowerment

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

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

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

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

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

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Sharmiladevi and Stihalakshmi (1998) conducted a study on "Initiating self helps groups (SHGs) among urban and rural women". Where 462 women are in urban and 364 women are in rural areas. The researcher pointed out that the self-help group was facilitating income generating activities for socio economic upliftmen of members and streamlining the procedures of repayment.

Chen and Mahmud (1995) found that," Empowerment may be triggered by specific events in women's lives like schooling, labour force participation and participation in micro-credit and other development programmes. Women's empowerment also influence by secular life cycle events like marriage, birth of children, setting up of separate household, marriage of children and divorce or widowhood.

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

Airun (1992) in her study identified women's contribution in homestead farming and household activities. She also showed women status in decision making process of family affairs. It was observed that the average women spent 30 percent on day time household activities and another 30 percent on agricultural activities. Women contributed 58 to 235 labors days per hectare for production of homestead vegetables compared to 50 to 212 by men.

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

2.2. Women's empowerment framework

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

- Welfare: This addresses only the basic needs of women.
- Access: Equality of access to resources.
- Awareness-raising or Conscientisation: An understanding of the fact that women as a group are subordinate and rejection of this subordination.

2.3. A Systematic Review of Relationship between selected characteristics of Rural Women and their Empowerment.

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

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2.3.1. Age and empowerment

Table 1: Age and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Naoroze (2004)	Age	Empowerment	No relationship	Bangladesh
Biswas (2003)	Age	Empowerment in family decision making	Negative relationship	India
Akter(2000)	Age	Participation in domestic decision making role	Positive relationship	Bangladesh
Begum et.al.(2000)	Age	Empowerment in household decision.	No relationship	Bangladesh

No relationship were also reported by Asaduzzaman (2003), Kumari (1999), Bhaumik *et al.* (1996) between the variables .Young individuals are likely to be empowered by involving different income related activities. Hence one would expect negative relationship between age and empowerment of rural women. The findings indicate an inconsistent relationship trend between the age of the women and their empowerment in rural areas.

2.3.2. Level of education and empowerment

Table 2: Level of education and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Biswas (2003)	Family education	Empowerment	Positive relationship	India
Malhotra and Mather (1997)	Family education	Empowerment	Positive	India

No relationship were also reported by Mahmud (2002) and Akter (2000) between the variables. Individuals are likely to be empowered by taking education. Hence one would expect negative relationship between Education and empowerment of rural women. The findings indicate a consistent relationship trend between the family education of the women and their empowerment in rural areas.

2.3.3. Family education and empowerment

Table 3: Family education and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Biswas (2003)	Family education	Empowerment	Positive relationship	India
Malhotra and Mather (1997)	Family education	Empowerment	Positive	India

No relationship were also reported by Mahmud (2002), Akter (2000) between the variables. Individuals are likely to be empowered by taking education. Hence one would expect negative relationship between Education and empowerment of rural women. The findings indicate a consistent relationship trend between the family education of the women and their empowerment in rural areas.

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2.3.4. Marital status and empowerment

Table 4: Marital status and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Mosedale (2005)	Marital status	Empowerment	No relationship	Philippines'
Batliwala (2000)	Marital status	Empowerment	No relationship	New York

The findings did not indicate a consistent relationship trend between the marital status of the women and their empowerment in rural areas.

2.3.5. Family size and empowerment

Table 5: Family size and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Naoroze (2004)	Family size	Empowerment	No relationship	Bangladesh
Munna (2009),	Family size	Empowerment	Positive	Bangladesh
Rana (2009)	Family size	Empowerment	Positive	Bangladesh
Khatun (2009	Family size	Empowerment	Positive	Bangladesh
Islam (2005)	Family size	Empowerment	negative	Bangladesh
Asaduzzaman(2003)	Family size	Empowerment	No relationship	Bangladesh

The findings did not indicate either inconsistent or consistent relationship trend between the family size of the women and their empowerment in rural areas.

2.3.6. Family income and empowerment

Table 6: Family income and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Akter (2000)	Annual family income	Empowerment	positive	Bangladesh
Begum et al.(2000)	Annual family income	Empowerment on effect of Gross income	No relationship	Bangladesh
Biswas(2003)	Annual family income	Empowerment	No relationship	India
Naoroze (2004)	Annual family income	Empowerment	positive	Bangladesh

No relationship was also reported by Asaduzzaman (2002) between the variables. Individuals are likely to be empowered by Annual family income. Hence one would expect negative relationship between annual family income and empowerment of rural women. The findings indicate an inconsistent relationship trend between the annual family income of the women and their empowerment in rural areas.

2.3.7. Family land holding and empowerment

Table 7: Family land holding and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Islam (2010)	Family land holding	Empowerment	positive	Bangladesh
Md. Rafiqul (2010)	Family land holding	Empowerment	No relationship	Bangladesh

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No relationship was also reported by Biswas (2003); between the variables. Individuals are likely to be empowered by using their family land. Hence one would expect negative relationship between family land holding and empowerment of rural women. The findings indicate an inconsistent relationship trend between the annual family income of the women and their empowerment in rural areas.

2.3.8. Occupation of the respondent and empowerment

Table 8: Occupation of the respondent and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Biswas (2003)	Occupation	Empowerment	positive	India
Naoroze (2004)	Occupation	Empowerment	positive	Bangladesh
Akter (2000)	Occupation	Empowerment	Positive	Bangladesh

The findings indicate a consistent relationship trend between the Occupation of the women and their empowerment in rural areas.

2.3.9. Communication media exposure and empowerment

Table 9: Communication media exposure and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Biswas (2003)	Communication media exposure	Empowerment	positive	India
Naoroze (2004)	Communication media exposure	Empowerment	positive	Bangladesh
Parveen (2004)	Communication media exposure	Empowerment	Positive	Bangladesh

The findings indicate a consistent relationship trend between communication media exposure and Empowerment of rural women.

2.3.10. Credit received and empowerment

Table 10: Credit received and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Hashemi et al (1996)	Credit received	Empowerment by loan reception	positive	India
Kabeer (1999)	Credit received	Empowerment by loan reception	positive	Bangladesh
Gaetz and Gupta (1996)	Credit received	Empowerment by loan reception	Negative	India

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

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2.3.11. Training received and empowerment

Table 11: Training received and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Parveen (2004)	Training received	Potential to increase empowerment	positive	Bangladesh
Parveen (2004)	Training received	Empowerment by training exposure	Negative	Bangladesh
Asaduzzaman (2003)	Training received	Empowerment by training exposure	positive	Bangladesh

The findings indicate an inconsistent relationship trend between training received and empowerment of rural women.

2.3.12. Problem faced by the women in participating income generating activities and Empowerment.

Table 12: Problem faced by the women in participating income generating activities and empowerment of rural women

Researcher and year	Independent variable	Dependent variable	Relationship	Country
Biswas (2003)	Problem faced	Empowerment	Negative	India
Naoroze (2004)	Problem faced	Empowerment	positive	Bangladesh
Parveen (2004)	Problem faced	Empowerment	Positive	Bangladesh

The findings indicate an inconsistent relationship trend between Problem faced by the women in participating income generating activities.

2.4. Extent of rural women empowerment

Giriyappa (1997) analysed the women empowerment with the corresponding levels of discrimination and effectiveness of decision-making by women in different rural enterprises and concluded that the female headed households were effective in taking decision in respect of work mobility, schooling, health care, asset creation, employment generation and social participation in low social status households. The informal empowerment was wide spread through women earning members, their decisions were subjected to various degrees of discrimination by males.

Jyothi (1998) reported in her study on employment pattern and empowerment of rural women in Kolar district that the distribution of women according to the level of empowerment showed that most of the women had medium level of empowerment (58), while few women (8) belonged to high level of empowerment, remaining 54 women had low level of empowerment.

Sherin (1999) found that 82.69 per cent of the functional SHG respondents had expressed empowerment in terms of authority in planning, decision making, implementation and evaluation of the SHGs programmes while only 55.17 per cent of the respondents of the non-functional SHGs claimed that they had been similarly empowered.

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Saradha (2001) reported that the product empowerment of women in self-help groups was found to range from high and low with 35.80 and 35.00 per cent, respectively. It indicated that even though the women are psychologically empowered but their real empowerment level was low. The possible reasons for this may be the patriarchal society where the women are regarded as weaker section and the managerial competencies, decision-making power, reduction in drudgery, assessing information and resources and critical awareness of rural women were found to be low because of the lack of general media exposure, low level of education and lack of recognition.

Agarwal (2000) described that training of rural women was important so as to increase their involvement in development process, enhance their skill and make them equal partners in national development. The major objectives of training for rural women should be to equip them with better skills and enhance their knowledge so as to prepare them to face new challenges due to technological developments.

2.5. Factors affecting empowerment of rural women

Srinath and Thangamani (1993) in their study on empowering women through extension reported that majority of the participants had higher scores for all the selected features of empowerment than that of non-participants. The score for communication was observed to be the lowest and the highest scored determinant for both the groups was attitude towards action. The study clearly indicated that participation in the programme will manifest in higher scores for the features of empowerment.

Agarwal (1994) observed that in rural India in 1993-94, 86 per cent of women workers were in agriculture, compared with 74 per cent of men. But, few women own or control land and this handicaps them in warding off poverty for themselves and their families. Lack of access to land was found to be critical for the 20 per cent or so of rural household in Bangladesh and India that are headed by women as a result of widowhood, desertion or male migration. Hence, he observed that women's access to land is very important for their empowerment.

Reddy and Rao (1995) analysed the various issues and components of empowerment and reported that there was marginal difference in self-perception of women's role. While, there was absolutely no difference between the beneficiaries and non-beneficiaries on socio-cultural aspect. The area of education and training was second lowest among the five components of empowerment for both beneficiaries and non-beneficiaries. The economic aspect was one of the strongest among the five components of empowerment followed by public co-operation with considerable difference between the scores of beneficiaries and non-beneficiaries.

Choudhary (1996) reported in her study on 'empowering strategies for rural women's that the goals of poverty reduction and empowerment of women can be effectively achieved if poor women could organize into groups for community participation, as well as for assertion of their rights in various services relating to their economic and social wellbeing. Poor women's creativity, group dynamics and self-management are major elements in tackling the gender and equity issues.

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Pattanaik (1997) described the important areas for empowerment of women in rural areas is (a) women and their work force participation (b) women and their education (c) women and their health and (d) women and their political participation. He also felt that empowering women with economically productive work will enhance their contribution to rural development.

Joythi (1998) reported in her study on employment pattern and empowerment of rural women in Kolar district that the major factors contributing to higher level of empowerment among large farms is the level of education and savings mainly obtained from parents rather than their own earnings. Among the agricultural labourers and small farms, it is mainly on account of earning cash income and having control over income. Therefore, it can be said that the economic empowerment is more among the women of small farm and agricultural labour category, who also participated in decision making.

Agarwal (2000) described that training of rural women was important so as to increase their involvement in development process, enhance their skill and make them equal partners in national development. The major objectives of training for rural women should be to equip them with better skills and enhance their knowledge so as to prepare them to face new challenges due to technological developments.

2.6. Socio-economic characteristics of rural women

Srilatha (1992) in her study on employment generation, income and expenditure pattern of income beneficiaries in Mahaboonnagar district of Andhra Pradesh found that majority of the rural women were middle aged, illiterate, belonged to backward classes, engaged in economic activity cum agricultural labour, had a family size of up to 5 members, had not undergone any training and had medium extension contact.

Reddy et al. (1994) reported that even though women constituted 50 per cent of India's population, perform two-third of the work and produce 50 per cent of food commodities consumed by the country they earn only one-third of remuneration and 10 per cent of income and own 10 per cent property or wealth of the country and only 25 per cent of them are literates.

Sithalakshmi *et al.* (1995) revealed that families selected for SHG had a predominance of nuclear families with a family size varied up to five members. A large majority of the beneficiaries were young and 22 per cent were illiterate.

Sharada (1997) in her study on women fertility and empowerment revealed that majority of women were aged below 30 years and were economically inactive and only a meagre per cent of them worked outside. Nearly half of them had less than three children whereas, the other half had more than three children, majority of the women were illiterate and belonged to nuclear families.

Dwarakanath (1999) conducted a study on socio-economic survey of self-help groups and reported that more than half of the (58%) women were in age group of 19-35 years and more than 37 per cent of the members were in middle age group of 35-50 years.

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Singh (2001) studied the socio-economic and psychological characteristics of rural and indicated that most of the women are middle aged with low literacy level, low family income, nuclear family and most of them belongs to SCs, STs and backward caste category with less social participation and less mass media use.

2.7. Constraints experienced by rural women for empowerment.

Nikhade and Patwardhan (1990) conducted a study on economic contributions of home-makers through household production and reported that 51.25 per cent home-makers stated that, they were not getting desirable price for their household production, more than one fifth (20.50%) home-makers painfully stated that there was great physical and mental exertion. The other reasons stated were non-cooperation of family members (12.58%), difficulty in getting raw material (10.00%) and lack of time.

Desai and Mohiuddin (1992) recommended that credit organizations should simplify the procedures and modalities of credit to suit the education level of the rural women. The credit organizations should develop simple literature in local language for the benefit of rural women.

Badiger *et al.* (1994) reported the following reasons/problems for non-adoption of candle making, soap powder making and less adoption of agar batti making as,

- 1) It is very difficult to remember the chemicals used for preparation
- 2) Raw materials are not available locally or in the nearby cities
- 3) The raw materials are available in specific shops only in fixed quantities. Difficult to receive large quantities of raw materials.
- 4) The moulds needed for candle making are costly for which farm women need financial assistance from Government schemes.

Rajani (1995) in her study on overcoming immobility's of women for sustainable development reported that the three major immobility's of women were lack of health, lack of education and lack of economic independence.

Govindappa (1999) in his study on rural women entrepreneurship constraints and strategies reported that the problems faced by women were social risks like, going out of the home and developing new relationship. The other problem was technical risks as women are not equipped with skill, knowledge and information required to carry out new economic activity.

Prita (2001) found that misunderstanding among SHG members was the major constraint faced by 38 per cent of SHG members, while 41 per cent of the members faced difficulties in diversification of activities.

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3. CONCLUSIONS

This systematic review emphasizes existing research trends on comprehending themes such as involving in different income generating activities and empowerment among women that have been published in the last decade. Following a thorough review of the available literature, the overall findings revealed that research was still lacking. Rural women participate more in decision making, social and political activities but their position is still stumpy because of their little access to assets and resources and interference in mobility. Gender specific shifting in policy and legal framework could change the situation through engaging them more in income generating activities directly. Formulation and implementation of categorilly need based income generating programs for the less empowered women could accelerate whole empowerment process of about 50 percent under privileged women who are struggling staying in low level of empowerment in the rural areas. Overall satisfactory level of education of the respondents indicates that basic requirement of empowerment is prevailing more or less in the study area. Concerned government and nongovernment organizations working at rural areas for women empowerment should take it in consideration in formulating further program. Communication media exposure had significant and positive relation with empowerment. but the respondents in the rural area had low exposure with different communication media. Through extension media contact an individual becomes exposed to new ideas, new technologies and technological information .So, it could be concluded that rural women should have more contact with communication media which will increase their demand for choice, opinion and access to assets and rights and thus to be more empowered.

In the study, it was found that credit received by women had a positively significant relationship with their empowerment. So, it can be concluded that increase of credit availability may improve the empowerment situation of women. The findings of the study shows that training received had positive significant relationship with empowerment of women. So it can be concluded that empowerment of women can be increased by providing need based training on different income generating activities. The study reveals that women take major decision about their children welfare, homestead gardening and daily diet but they have little decision making power on economic issues. But without economic power, it is not possible to uplift their position both in family and society. So it may be concluded that they should be involved more in IGAs to achieve economic solvency in order to improve their position i.e. empowerment.

4. RECOMMENDATIONS/ KEY INDICATORS FOR FUTURE RESEARCH

The present review of study investigation included nine dimension of empowerment. There are also various other dimension by which empowerment can be measured. Further research may be conducted by considering other dimension of empowerment. The study determined only the level of empowerment. Therefore other studies may be conducted to determine the effect of participation in development programs of any NGOs on women's empowerment. In this review article shows the relationships between twelve

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characteristics of the rural women with their empowerment were determined by using only correlation co-efficient. Therefore, it is recommended that further study may be conducted involving other variables to the aspect and using sophisticated research design. The present study was conducted only in South Surma Upazila, Sylhet, Bangladesh. Similar studies may be undertaken in other parts of the country.

Data availability statement

This is a systematic review of literature, so the data were detailed in the manuscript.

Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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Author contribution statement

The authors Conceived and designed the experiments, performed the experiments, analyzed and interpreted the data and wrote the paper.

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