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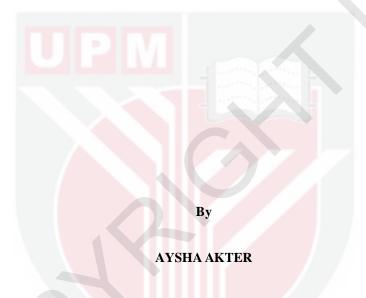
ROLE OF SOCIAL CAPITAL IN EMPOWERING RURAL WOMEN THROUGH INCOME-GENERATING ACTIVITIES IN SYLHET DISTRICT, BANGLADESH

**AYSHA AKTER** 

FEM 2022 3



## ROLE OF SOCIAL CAPITAL IN EMPOWERING RURAL WOMEN THROUGH INCOME-GENERATING ACTIVITIES IN SYLHET DISTRICT, BANGLADESH



Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia, inFulfilment of the Requirements for the Degree of Doctor of Philosophy

December 2021

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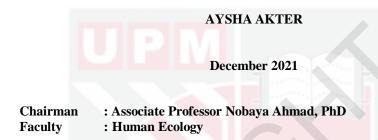
## **DEDICATION**



Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfilment of the requirement for the degree of Doctor of Philosophy

### ROLE OF SOCIAL CAPITAL IN EMPOWERING RURAL WOMEN THROUGH INCOME-GENERATING ACTIVITIES IN SYLHET DISTRICT, BANGLADESH

By



Social capital has been recognized as an essential towards empowering rural women in the Sylhet District of Bangladesh. It facilitates their engagement in various Income Generating Activities (IGAs) as means of empowerment. IGAs have therefore, become an essential empowerment tool among rural women in the Sylhet District of Bangladesh because it gives them expanded access to resources and enhanced capabilities for selfreliance at both individual and collective levels. Majority of women have very little chance to take part in intra-household activities, socio-economic activities and have limited inter-linkage with people due to social, cultural and religious restrictions. This thesis examined the role played by social capital and participation towards the empowerment of women through IGAs in Bangladesh with specific focus on rural women in Sylhet District, Bangladesh. Therefore, this study aims to: (i) to describe the demographic characteristics of rural women participating in different IGAs in Sylhet District of Bangladesh, (ii) to measure the dimensions of social capital, participation and levels of empowerment in IGAs among rural women in the District under study (iii) to examine the relationship between social capital, participation and women empowerment in the study area, (iv) to examine the impacts of social capital (bonding, bridging and linking) on psychological and financial assets among rural women in the study area, (v) to explore the effect of socio-demographic factors on women empowerment through IGAs in the study area, and (vi) to examine the present socio- economic challenges hindering women empowerment through IGAs in Sylhet District of Bangladesh.

This study is mainly a quantitative research, however, qualitative data were collected via a semi-structured interview for support and validation purpose. The study was conducted in two phases: quantitative survey which was followed by a qualitative interview. The study used questionnaire as its main instrument of quantitative data collection from a total of 328 randomly selected respondents. In the qualitative phase, the in-depth interview method was used for data collection and a total of twelve (12) informants were

purposively selected and interviewed. The Pearson correlation analysis was measured to explain the relationships between participation, social capital and women empowerment. A multiple linear regression analysis was also deployed to identify the highest contributing factors of social capital towards women empowerment by using SPSS version-22 software and the qualitative thematic analysis were done by Nvivo software.

Three proxies of social capital (bonding, bridging and linking) were measured in this study. The results show that more than 50% of the women had high levels of bonding. Bonding social capital was found to be the most contributing factor to women empowerment. The descriptive analysis of bridging social capital reveals that only 4.6% of the women were in the lower level of bridging social capital, with 40.4% being in the higher level of bridging and 55% in the moderate level. 63.2% of the women were in the lower level of linking, 30% had a moderate level and 6.8% had a high level of linking social capital. Participation in IGAs (subjective and objective) and bridging were also found to be significant in enhancing the women empowerment based on the results of the study. With regards to the psychological and financial dimensions of empowerment, the results indicate that level of bonding determines financial assets among rural womenin the study area while the three dimensions of social capital (bonding, bridging and linking) altogether determines psychological assets among the rural women in South Surma Upazila of Sylhet district in Bangladesh. The data analysis showed that there is a significant relationship between participation, social capital and women empowerment in the Sylhet District of Bangladesh. The analysis equally indicated that among the sociodemographic factors, women's level of education, marital status, personal income, credit received, training received and participation in IGAs determines their levels of empowerment. Taken together the findings of this study suggested that bonding, bridging, and linking are directly related to empowerment of women who are participating in different IGAs.

The overall results indicated that the conceptualizations of bonding, bridging, linking and participation have provided a good understanding of empowerment among women asmost of the findings appear to suggest. Since the level of bridging and linking among rural women ranged from medium to low levels, community development policy makers might focus on building and facilitating bridging and linking as dimensions of social capital in order to facilitate the empowerment of women in Bangladesh.

Abstrak tesis yang disampaikan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

### PERANAN MODAL SOSIAL DALAM MENDAYAUPAYAKAN WANITA LUAR BANDAR YANG TERLIBAT DALAM AKTIVITI PENJANAAN PENDAPATAN DI DAERAH SYLHET, BANGLADESH

Oleh

#### AYSHA AKTER

**Disember 2021** 

Pengerusi : Profesor Madya Nobaya Ahmad, PhD Fakulti : Ekologi Manusia

Modal sosial telah diiktiraf sebagai penting ke arah memperkasakan wanita luar bandar di Daerah Sylhet Bangladesh. Ia memudahkan penglibatan mereka dalam pelbagai Aktiviti Menjana Pendapatan (IGA) sebagai cara pemerkasaan. Oleh itu, IGA telah menjadi alat pemerkasaan penting dalam kalangan wanita luar bandar di Daerah Sylhet Bangladesh kerana ia memberikan mereka akses yang diperluas kepada sumber dan keupayaan yang dipertingkatkan untuk berdikari pada peringkat individu dan kolektif. Majoriti wanita mempunyai peluang yang sangat kecil untuk mengambil bahagian dalam aktiviti dalam rumah, aktiviti sosio-ekonomi dan mempunyai hubungan yang terhad dengan orang ramai disebabkan sekatan sosial, budaya dan agama Untuk membasmi kemiskinan dalam kalangan wanita di Daerah Sylhet, memastikan pendapatan mereka adalah prasyarat penting yang membantu mewujudkan asas untuk perubahan sosial. Tesis ini mengkaji peranan yang dimainkan oleh modal sosial dan penyertaan ke arah pemerkasaan wanita melalui IGA di Bangladesh dengan tumpuan khusus kepada wanita luar bandar di Daerah Sylhet, Bangladesh. Oleh itu, kajian ini bertujuan untuk: (i) untuk menerangkan ciri demografi wanita luar bandar yang menyertai IGA yang berbeza di Daerah Sylhet Bangladesh, (ii) untuk mengukur dimensi modal sosial, penyertaan dan tahap pemerkasaan dalam IGA dalam kalangan wanita luar bandar di Daerah yang dikaji (iii) untuk mengkaji hubungan antara modal sosial, penyertaan dan pemerkasaan wanita di kawasan kajian, (iv) untuk mengkaji kesan modal sosial (ikatan, merapatkan dan menghubungkan) ke atas aset psikologi dan kewangan dalam kalangan wanita luar bandar di kawasan kajian, (v) untuk meneroka kesan faktor sosio-demografi ke atas pemerkasaan wanita melalui IGA di kawasan kajian, dan (vi) untuk mengkaji cabaran sosioekonomi semasa yang menghalang pemerkasaan wanita melalui IGA di Daerah Sylhet Bangladesh.

Kajian ini menggunakan kuantitatif diikuti dengan temubual secara kualitatif untuk tujuan sokongan dan pengesahan.Kajian ini menggunakan soal selidik sebagai instrumen utama pengumpulan data kuantitatif daripada sejumlah 328 responden yang dipilih secara rawak. Dalam fasa kualitatif, kaedah temu bual mendalam digunakan untuk pengumpulan data dan seramai dua belas (12) orang informan telah dipilih dan ditemu bual secara bertujuan. Analisis korelasi Pearson diukur untuk menjelaskan hubungan antara penyertaan, modal sosial dan pemerkasaan wanita. Analisis regresi linear berganda juga telah digunakan untuk mengenal pasti faktor penyumbang tertinggi modal sosial ke arah pemerkasaan wanita dengan menggunakan perisian SPSS versi-22 dan analisis tematik kualitatif dilakukan oleh perisian Nvivo.

Tiga proksi modal sosial (ikatan, merapatkan dan menghubungkan) diukur dalam kajian ini. Keputusan menunjukkan bahawa lebih dari 50% wanita mempunyai tahap ikatan yang tinggi. Ikatan didapati sebagai faktor yang paling menyumbang kepada pemerkasaan wanita. Analisis deskriptif merapatkan modal sosial mendedahkan bahawa hanya 4.6% daripada wanita berada pada tahap yang lebih rendah untuk merapatkan modal sosial, dengan 40.4% berada pada tahap yang lebih tinggi dan 55% dalam tahap sederhana. 63.2% daripada wanita berada pada tahap penghubung yang lebih rendah, 30% mempunyai tahap sederhana dan 6.8% mempunyai tahap modal sosial yang tinggi.Penyertaan dalam IGA (subjektif dan objektif) dan perapatan juga didapati signifikan dalam mempertingkatkan pemerkasaan wanita. Berhubung dengan dimensi pemerkasaan psikologi dan kewangan, keputusan menunjukkan tahap perapatan menentukan aset kewangan di kalangan wanita luar bandar di kawasan kajian manakala tiga dimensi modal sosial (perapatan, penyatuan dan penghubung) menentukan aset psikologi di kalangan wanita luar bandar. di Selatan Surma Upazila daerah Sylhet di Bangladesh. Analisis data menunjukkan terdapat hubungan yang signifikan antara penyertaan, modal sosial dan pemerkasaan wanita di Daerah Sylhet Bangladesh.

Keputusan keseluruhan menunjukkan bahawa konsep pengikatan, penyambungan, pertautan dan penyertaan telah memberikan pemahaman yang baik tentang pemerkasaan di kalangan wanita seperti yang dicadangkan oleh kebanyakan penemuan. Memandangkan tahap merapatkan dan menghubungkan dalam kalangan wanita luar bandar adalah dari tahap sederhana hingga rendah, penggubal dasar pembangunan masyarakat mungkin menumpukan pada membina dan memudahkan penyambungan dan penghubung sebagai dimensi modal sosial untuk memudahkan pemerkasaan wanita di Bangladesh.

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Thanks, you all once again.

Best regards Aysha Akter Department of Social and Development Science Faculty of Human Ecology Universiti Putra Malaysia Malaysia

December, 2021

This thesis was submitted to the Senate of Universiti Putra Malaysia and has been accepted as fulfilment of the requirement for the degree of Doctor of Philosophy. The members of the Supervisory Committee were as follows:

### Nobaya binti Ahmad, PhD Associate Professor Faculty of Human Ecology Universiti Putra Malaysia (Chairman)

## Wan Munira binti Wan Jaffar, PhD

Senior Lecturer Faculty of Human Ecology Universiti Putra Malaysia (Member)

### Dahlia binti Zawawi, PhD

Associate Professor School of Business and Economics Universiti Putra Malaysia (Member)

## ZALILAH MOHD SHARIFF, PhD

Professor and Dean School of Graduate Studies Universiti Putra Malaysia

Date: 19 May 2022

## **Declaration by Members of Supervisory Committee**

This is to confirm that:

- the research conducted and the writing of this thesis was under our supervision;
- supervision responsibilities as stated in the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) are adhered to.

Signature: Name of Chairman of Supervisory	
Committee:	Associate Professor Dr. Nobaya binti Ahmad
Signature:	
Name of Member of Supervisory	
Committee:	Dr. Wan Munira binti Wan Jaafar
Signature:	
Name of Member of Supervisory	
Committee:	Dr. Dahlia binti Zawawi

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## LIST OF ABBREVIATIONS

ADB	Asian Development Bank
ASA	Association for Social Advancement
BNF	Bangladesh NGO Foundation (BNF)
BBS	Bangladesh Bureau of Statistics
BRAC	Bangladesh Rural Advancement Committee
СА	Collective Action
CI	Constraint Index
DAE	Department of Agricultural Extension
EDA	Exploratory Data Analysis
FA	Financial Assets
FE	Financial Empowerment
FAO	Food and Agriculture Organization
FGDs	Focus Group Discussions
GDP	Gross Domestic Product
GB	Grameen Bank
GO	Government Organization
HIV	Human Immune Deficiency Syndrome
IGAs	Income Generating Activities
IGAsI	Income Generating Activities Index
MMR	Mixed Method Research
NGO	Non-Government Organization
PA	Psychological Assets
PE	Psychological Empowerment

SC	Social Capital
SDG	Sustainable Development Goals
SHGs	Self-Help Groups
SAAO	Sub-Assistant Agriculture Officers
SPSS	Statistical Package for Social Science
SUS	Sabalamby Unnayan Samity
UN	United Nations
UNDP	United Nations Development Program
UNIFEM	United Nations Development Fund for Women
USAID	United States Agency for International Development
VIF	Variance Inflation Factor
WB	World Bank
WE	Women's Empowerment
WFP	World Food Program
WO	Women's Organization

### **CHAPTER 1**

#### **INTRODUCTION**

This chapter of the thesis presents the introduction and background of the research, the research problem, research questions and the objectives of the study. Other aspects also presented in this chapter include the hypotheses of the study, their significance, scope and limitations, along with operational and conceptual definitions of key terms related to the study.

## 1.1 Introduction

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 recognise the need for ending poverty and all its ramifications (Goal No. 1).

In line with the first goal of the SDGs, Bangladesh has developed strategies aimed at empowering local rural women by setting up various income-generating activities that seek to improve their living conditions, as well as enable them to have easier access to resources (Samah *et al.*, 2011; Shariful Islam & Mainuddin, 2015 & Mahboob M.A. *et al.*, 2017). The government of Bangladesh launched the Bangladesh NGO Foundation (BNF) in order to promote poverty alleviation and gender balancing efforts, which it aimed to achieve through BNF grants and collaborations with NGOs (Mahboob M. A. *et al.*, 2017). As such, this study is particularly focused on the success of these poverty alleviation strategies among the rural women of the Sylhet District of Bangladesh.

Women's empowerment involves the process of attempting to help people directly by reducing poverty and increasing their income levels for a better standard of living (Liao, H., 2018). It is the capacity of an individual's income and assets that dictates the waythey live. According to (Donaghey & Reinecke, 2018), empowerment significantly increases the empowered women's knowledge, skills, adoption of contemporary management technology and access to financial services (Hasan *et. al.*, 2015; Parvin *et al.*, 2005; Shariful Islam & Mainuddin, 2015). However, empowerment can onlybe achieved when the community works together to actively fight for the welfare of the community (Siddiqi, 2017; Ashraf & Prentice, 2019).

Social capital is considered an important tool in facilitating community activities for the empowerment of women, as well as for the sustainable development of a country, because it represents the productive benefits of sociability (Liao, H., 2018; Cancino, C., 2017). Previous studies have demonstrated how income-generating activities (IGAs) are the best tools for empowering women (Samah *et al.*, 2011). Participation in different IGAs is the primary method for a community to improve its quality of life. Women's empowerment, in terms of poverty alleviation through IGAs, refers to a series of actions which can produce mutual benefit for organisations, communities and individuals (Hasan, *et.al.*, 2015; Jabeen *et.al.*, 2020 & Zimmerman, 1995). Members' participation in IGAs plays a vital role in the failure or success of an organisation.

Women's participation is vital for an organisation (i.e. different government organisations (GO) and non-government organizations (NGOs) to gain credit (Hasan *et.al.*, 2015).

The current research aims to investigate the role of social capital in empowering rural women through IGA-participation in rural areas of Sylhet, Bangladesh. Thus, this research was carried out based on the current position of social capital, participation and women's empowerment involving different IGAs in Sylhet to analyse the relationship between them.

### 1.2 Research background

The concept of women's empowerment is used to understand the changes needed to improve the living conditions of poor, vulnerable and powerless women. The situation of women, particularly in the Third World and developing countries (e.g. Bangladesh), is not very encouraging. They have fewer opportunities and less decision-making power in their lives compared to men. There are many reasons for the disempowerment of women in developing countries. One of the major reasons is poverty. Bangladeshi women are considered to be poor in the financial world, with the percentage of women living in poverty being at 38% (ADB, 2009).

In this society, men are considered the breadwinners of the family. Women experience, and recognise, a distinction between them and their male counterparts in terms of birth; rearing of children; rights to education; employment opportunities; and privileges of decision-making in their families as well as in society. Women are a vital part of, and play a significant role in, society, and are an important part of the nation building process (Basnet, Adhikari & Krishna Prasad, 2001). All over the world, the contributions of women to the development process are gradually increasing. Women's empowerment denotes multi-dimensional action by women who are aware of their identity and empowerment in all disciplines of life (Hossain, 2018; Kamal *et al.*, 2015). In recent decades, women's empowerment has been acknowledged as a pivotal tool for the reduction of poverty, and for combating developmental issues (Streatfield *et al.*, 2015; Kamal *et al.*, 2015 & Hossain, 2017). The empowerment of women leads to individual

and groups of women being able to capably create effective options and outcomes for themselves (Alsop, Bertelsen & Holland, 2006).

Women's empowerment is a process, and sustainable development encompasses the socio-cultural, economic and environmental aspects of this process, thus covering an enormous domain (Streatfield *et al.*, 2015; Kamal *et al.*, 2015 & Hossain, 2017). Thisis reflected in the areas of poverty reduction in the Millennium Development Goals. UNDP coordinates global and national efforts to integrate women's empowerment into poverty reduction; democratic governance; crisis prevention and recovery; and environmental and sustainable development (Ashraf & Prentice, 2019). The SDGs, otherwise known as the Global Goals, are a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity. UNDP focuses on poverty reduction and women's empowerment not only as human rights, but also as a pathway to achieving the Millennium Development Goals and sustainable development (Moazzem & Arfanuzzaman, 2018; Razavi, 2016; Hossain, 2017 & Nazneen, 2018).

Social capital is a procedure of obtaining support and resources, along with social relations and networks (Siddiqi, 2015). Social capital plays a key role in empowering poor women (Woolcock & Narayan, 2002). Women's empowerment, along with social capital, are involved in the discourse of development in society, since they enhance both the quality and quantity of human resources available (Merigo, J.M. 2017; Cancino, C., 2017 & Huo, A.Y, 2017). Among women who are marginalised from entry to resources, ownership of social capital acts as an essential catalyst to attaining higher levels of empowerment (Magigi & Godfrey, 2015; Yount *et al*; 2018). Social capital acts as an important tool for the reduction of poverty and aids the long-term development of the country (World Bank, 2002). The first initiative taken to understand the relation of social capital to women's empowerment was a reportcalled the World Development Report (World Bank, 2001). In recent decades, social capital and women's empowerment studies have focused on developmental issues (Christiaan Grootaert & Bastelaer, 2002, 2006).

There are three different forms of social capital: (1) Bonding, which touches on close relationships, like members of a family; (2) bridging, which are relationships between parties of different socio-economic status and/or ethnicity; and (3) linking, which refers to relationships with those in power (Woolcock, 2002). Bonding social capital refers to the relationships that we have with people who are like us, and typically refers to the relations among family members and ethnic groups. Bonding social capital can serve a useful function by providing a vital source of support to the rural women who suffer from various socio-economic hardships, and face problems in participating in different income-generating activities (Zulfiqar, B., 2017; Zomorrodian, A., 2016; Roberts, A., 2015). Bonding social capital tends to help the rural women 'get by' and provides them with the norms and trust which facilitate their involvement in income- generating activities, as well as collaborative action (Turner, S.G., & Maschi, T.M., 2015). Bridging refers to those relationships we have with people who are not like us. These may be people who are from a different socio-economic status, from adifferent generation or a different ethnicity. Bridging social capital allows women of different groups to share and

exchange information related to income activities, as well as GOs' and NGOs' credit facilities. The different ideas and innovations the various groups of rural women have builds consensus among them, representing the diverse interests of women's empowerment and poverty reduction in a society (Moldavanova, A., & Goerdel, H.T., 2018).

Linking social capital involves social relations with those in authority that can be used to access resources or power. It is veryimportant to have an appropriate balance of all types of social capital in a society. Linking social capital enables individuals and community groups to leverage resources, ideas and information from formal institutions beyond their immediate community radius (Gajdova, D., & Majduchova, H., 2018). Through bonding, bridging and linking social capital, individuals and groups of women can expand their access to resources, and thereby address their own needs or interests. An understanding of these three dimensions of social capital, and engagement in various income-generating activities by women, may enlarge our understanding of community development, as well as achieve sustainable developmental goals (Merigo, J.M., 2017; Blanco-Mesa, 2017; Erkens, M., 2015; Reyes-Gonzalez, 2016). Ideally in a community, there should be a good balance between bonding, bridging and linking social capital, otherwise social fragmentation may occur.

(Alsop, Bertelsen & Holland, 2006) established a novel structure to determine the empowerment of women by the World Bank. According to this structure, the six (6) dimensions used to gage empowerment are psychological, financial, human, informational, organisational and material. Psychological and financial dimensions are the leading determinants for individual women's empowerment. The access to psychological and financial assets is also regarded as financial and psychological empowerment. Financial assets are considered the foundation of material dimensions. Financial empowerment of women includes women's ability to participate equally in economic decision-making. Psychological assets assist people by increasing assets that are found in the community and mobilising individuals, associations and institutions to come together to realise and develop their strengths.

Successive Bangladeshi governments have formulated policies regarding women's empowerment, integrating it into their overall priorities and respecting their commitments to global development goals. Since 1995, Bangladesh has been making strides in translating lofty promises into actions, having shaped its original women's development policies and plans of action in line with the BPA. To move forward, we must take stock of the progress and shortfalls in realizing the goals that Bangladesh set for women's empowerment. Successive governments have continued to make gender responsiveness an essential element in long-term national development schemes. Women's issues were mainstreamed into key development strategies, such as the Five-Year Plans, Vision-2021 and Vision-2041. In the aftermath of the historic Beijing conference, the government formulated the National Women's Development Policy and the National Plan of Action, keeping with the spirit of the Beijing Declaration and Platform for Action. The policy and plan were both subsequently enriched, reflecting on the outcomes of the Fourth World Conference on Women, the Twenty-Third Special

Session of the General Assembly, the 2030 Agenda for Development and (SDG 1 & SDG 5). Consistent with these strategies and policies, the government also strove to tackles challenges like child marriage, violence against women, trafficking and other crimes by enacting appropriate laws. Apart from enacting and enforcing laws, the government, in partnership with the civil society, has worked to generate social awareness about these vices.

Social capital, its impact on empowerment and the benefits of IGAs on it are studied well in developed countries, but such types of research are sparse in developing countrieslike Bangladesh. Therefore, it is expected that the current research could provide information on the impact of social capital on women's empowerment through IGAs indeveloping countries like Bangladesh.

#### 1.3 Problem statement

Almost half of the total population in Bangladesh is female, and 80% of them are living in rural areas (Agricultural Diary, 2007; Hossain, 2017; Hickey et al., 2015 & Kabeer et al., 2018). In rural areas, poverty is engulfing women, who face many challenges in sustaining their livelihood (Donaghey & Reinecke, 2018; Khan & Wichterich, 2015 & Siddiqi, 2017). Due to social, cultural and religious restrictions, women's work is restricted in Bangladesh. Majority of women have very little chance to take part in intrahousehold activities, socio-economic activities and have limited inter-linkage with people (Razavi, 2016; Nazneen, 2018; Kabeer et al., 2018 & Siddiqi, 2015). These factors are responsible for limiting women's involvement in income-generating activities and acquiring knowledge, skills and income. The topic of women's empowerment in poverty alleviation is one of the important studies, especially since the stablishment of gender equality and women's empowerment as one of the main points of the Millennium Development Goals (MDGs). Investments with gender equality result in the highest returns that involve almost all the development scope (OECD, 2008). Women usually invest a higher proportion than men, especially in matters relating to family and social life of the community. Poverty alleviation is directly linked to economic empowerment, it is actually the type of individual associated with empowerment plus the first step towards empowering women. It is acknowledged that women's empowerment is needed in relation to economic growth and sustainable poverty reduction. The conception of women's empowerment is used to understand the conditions of impoverished and impoverished poor women. In developing countries, there are many reasons to weaken women. Controls are exhibited by men over women, men over men, and by dominant social, economic and political classes over the less powerful.

Women's empowerment is necessary for the enhancement of a society, since it increases both the quantity and quality of human resources for the development of a community (Kamal *et al.*, 2015; Siddiqi, 2017; Fakir, 2008 & DFID, 2000). Women's empowerment is not only necessary; it has become imperative now. Nowadays, Bangladesh thinks women's participation is key for the empowerment of women, and they are seen as the main drivers to remodelling the country, ranking from low to middle income (Khatun, 2018; Hossain, 2017; Hossain, 2018 & Nazneen, 2018). In a developing country like Bangladesh, empowerment among women is really needed for the enhancement of the community and society throughout the country (Hasan & Nazneen, 2017). In order to achieve the full advantages of poverty eradication, there is a need for both formal and informal financial institutions to cooperate with one another as partners in developing countries such as Bangladesh.

Previous studies, such as (Hasan *et al.*, 2015), have shown that rural women in Bangladesh are faced with many issues, such as lack of support from family, lack of approval from husbands and the limitations set for them by religious and cultural factors (bonding), which hinders their participation in IGAs (bridging), thereby limiting their relationship with government organisations and NGOs (linkage). These issues have hindered rural women's participation in IGAs and empowerment programs, particularly in the Sylhet District of Bangladesh.

Social capital, along with the empowerment of women, is an important subject entering the discourses of development (Magigi & Godfery, 2015). For the reduction of poverty, the long-term development of society and the empowerment of women, social capital is one of the most important elements needed to be considered (Ratha, D., Eigen-Zucchi, C. & Plaza, S., 2016). Social capital forms connections with networks, and sets the values and norms for organisations (Blanco-Mesa, 2017). Some researchers have also reported that social capital allows for the sharing of information, facilitates collective decisionmaking and mitigates opportunistic behaviour among people who promote social, economic and political developments (Erkens, M., 2015; Cancino, C., 2017 & Liao, H., 2018). Through social capital, groups of rural people become efficient in performing blooming jobs, such as resource management, mobilisation, role-making, communication and coordination with others (Zomorrodian, A. 2016; Roberts, A., 2015 Zulfiquar, B., 2017). People who work together towards a common goal, and who trust each other, function more effectively as a team than communities, which lack social capital (Poteete & Ostrom, 2004; Khatun, 2018). Social capital is an important component for the empowerment of women (Turner, S.G. & Maschi, T.M., 2015).

For the elimination of poverty among women in the Sylhet District, ensuring their income is an essential precondition (Ahmed, 2009; Al-Amin, 2008; Fakir, 2008; DFID, 2000) that helps create a basic foundation for social change. In a family, the income of women plays a significant role in their economical, educational and nutritional improvement. Access to economic independence or self-induced income may be considered the best path towards women's empowerment (Zulfiqar, B., 2017). Income strategy is recommended by the government to enable women to do something by themselves (Adams, 2017). Therefore, IGAs lead to empowerment by creating opportunities for selfemployment and raising the standard of living. Unfortunately, theengagement in such programs by the targeted rural women has become a problem due tosocio-cultural and economic factors which limit their participation. Participation in IGAs can only be successful if the rural women are psychologically and financially empowered. Thus, participation in IGAs is a key instrument aimed at the alleviation of poverty among women (Streatfield *et al.*, 2015). Moreover, previous studies on rural women's empowerment show that the availability of income for women is an essential precondition for the elimination of poverty (Esquivel & Swetman, 2016; Moazzem & Arfanuzzaman, 2018; Nazneen, 2019).

In this context, the SDGs seek to change the course of the  $21^{st}$  century by addressing key challenges, such as poverty among women. Numerous programs have been established to tackle this problem, and the engagement of rural women in IGAs (where different skills are taught to them) stands out as one of the most effective programs, providing additional benefits that include contributing towards the reduction of poverty, as well as improving the wellbeing of rural communities (Khatun, 2018 & Hossain, 2018). Despite the efforts made by GOs and NGOs, the extent of poverty among rural women in the Sylhet District remains a serious challenge for the women and government of Bangladesh (Hasan, *et. al.*, 2015).

Some of the research gaps aimed to be filled by this study are presented here. For the development of a community as well as society, understanding the impact social capital has on a woman's psychological and financial assets is paramount to empowering her. Some previous studies related to social capital considered only the bonding and bridging aspects of it (Quisumng & Mcclafferty, 2006). As such, this research could contribute an additional element in its study of the linking effect of social capital on empowerment. Some researchers have studied the bonding and bridging of social capital in diverse groups, like the disabled community, residents of the slums, as well as women, and in different organisations (Christoforou, 2010). However, research involving all three dimensions of social capital are scarce, particularly among women. Therefore, understanding the combined effects of bonding, bridging and linking on women's empowerment is necessary, as it expands the body of information focusing on the effect of social capital on women's empowerment.

Although social capital and participation are the fundamentals on which IGA groups have been founded upon, and they are strongly contributing to women's empowerment, serious attention has not been given to participation, social capital and their potential influence on women's empowerment in the field of research. Issues were neglected in previous studies involving different IGAs in the Sylhet District of Bangladesh.

Considering the above presumptions, the present study is going to answer the following question: what is the relationship between social capital, participation in IGAs and women's empowerment in the Sylhet District of Bangladesh? Therefore, this research aims to analyse the situation of participation and social capital among members of IGA groups and their influence on empowering women, with the additional intent of investigating the impact of socio-demographic factors on women's empowerment and the relationship between them.

## 1.4 Research questions

- 1. What are the demographic characteristics of rural women participating in different IGAs in the Sylhet District of Bangladesh?
- 2. What are the dimensions of social capital, participation and levels of empowerment in IGA groups with rural women participants in the Sylhet District of Bangladesh?
- 3. Is there any relationship between social capital, participation and women's empowerment in the Sylhet District of Bangladesh?
- 4. What are the impacts of social capital (bonding, bridging and linking) on the psychological and financial assets of the rural women in the Sylhet District of Bangladesh?
- 5. What are the effects of socio-demographic factors on women's empowerment through IGAs in Sylhet, Bangladesh?
- 6. What are the present socio-economic challenges hindering women's empowerment through IGAs in the Sylhet District of Bangladesh?

## 1.5 Research objectives

The main aim of the research is to examine the role of social capital in empowering rural women through income-generating activities in the Sylhet District of Bangladesh. The specific objectives are as follows:

### **Specific objectives**

- 1 To describe the demographic characteristics of rural women participating in different IGAs in the Sylhet District of Bangladesh.
- 2 To measure the dimensions of social capital (bonding, bridging and linking), participation and levels of empowerment in IGAs with rural women participants in the Sylhet District of Bangladesh.
- 3 To examine the relationship between social capital, participation and women's empowerment in the Sylhet District of Bangladesh.
- 4 To examine the impacts of social capital on psychological assets and financial assets among rural women in the Sylhet District of Bangladesh.
- 5 To explore the effects of socio-demographic factors on women's empowerment involving IGAs in Sylhet, Bangladesh.
- 6 To examine the present socio-economic challenges hindering women's empowerment through IGAs in the Sylhet District of Bangladesh.

### **1.6** Hypotheses of the study

H1: There is a positive and significant relationship between social capital (bonding, bridging and linking) and women's empowerment involving IGAs.

H1. a.. There is a positive and significant relationship between bonding social capital and women's empowerment involving IGAs.

H1. b.. There is a positive and significant relationship between bridging social capital and women's empowerment involving IGAs.

H1. c There is a positive and significant relationship between linking social capital and women's empowerment involving IGAs.

H<sub>2</sub>: There is a positive and significant relationship between participation and women's empowerment involving IGAs.

H<sub>2</sub>. a.. There is a positive and significant relationship between subjective participation and women's empowerment involving IGAs.

H<sub>2</sub>. b. There is a positive and significant relationship between objective participation and women's empowerment involving IGAs.

H3: Social capital (bonding, bridging and linking) has a significant impact on the financial assets of women involved in IGAs.

H3. a.. There is a significant impact of bonding social capital on the financial assets of women involved in IGAs.

H3. b.. There is a significant impact of bridging social capital on the financial assets of women involved in IGAs.

H<sub>3</sub>. c. There is a significant impact of linking social capital on the financial assets of women involved in IGAs.

H4: Social capital (bonding, bridging and linking) has a significant impact on the psychological assets of women involved in IGAs.

H4. a.. There is a significant impact of bonding social capital on the psychological assets of women involved in IGAs.

H4. b.. There is a significant impact of bridging social capital on the psychological assets of women involved in IGAs.

H4. c.. There is a significant impact of linking social capital on the psychological assets of women involved in IGAs.

## 1.7 Significance of the study

The present research will discover theoretical and practical knowledge on bonding, bridging and linking social capital that will aid the progress of women's empowerment. Hence, the study will provide information on scientific knowledge related to participation, social capital and women's empowerment, particularly surrounding the community development of Sylhet, Bangladesh. The study of social capital carries the possibility of securing a higher degree of empowerment for women, and improving the livelihoods of rural women (Razavi, 2016; Nazneen, 2018).

Furthermore, this research could provide in-depth knowledge about the challenges rural women face, and report on financial and psychological assets from the perspective of social capital. Recognising the effect of social capital on the empowerment of women is essential, and this research could help women improve their economic and social functions in life, as well as help them properly implement their role in social planning and policymaking.

In terms of practical application, the findings of the study will benefit stakeholders related to the reduction of poverty and empowerment of women, as well as help them achieve sustainable developmental goals (Esquivel & Swetman, 2016). The broad community that will utilise the findings of the research includes women, both those involved with various IGAs and those not; natives; policymakers; government officials; academicians; and government and non-government organisations. It is hoped that the findings of this research will contribute to existing literature in the field of women's empowerment, and assist in determining the real problems underlying this mass issue. Any new factors found to affect the bonding, bridging and linking of social capital in participating in various IGAs would be a unique contribution towards women's empowerment. In recent times, microcredit has become a good tool for reducing poverty. In this regard, the question has arose whether there exists a relationship between it, empowerment, income and poverty. Credit and empowerment have a beneficial relationship (Razavi, 2016), where it can be said that credit can empower women. Moreover, income and poverty have a significant relationship with credit. After taking credit, income can be increased and, resultantly, poverty reduced. Knowledge of the obstacles faced by rural women and suggestions for women's empowerment will be beneficial for policymakers to plan future policies more efficiently and effectively. Identifying factors that influence social capital's impacton women's empowerment will help empowerment educators find what most affects women psychologically and financially.

## **1.8** Scope of the study

Exploring the effects of the three dimensions of bonding, bridging and linking social capital, and engagement in various IGAs among rural women, will enhance the aspects of women's empowerment. Findings of the research will provide understanding of the theoretical and practical impact the three dimensions of bonding, bridging and linking

social capital have on empowerment. This study will also have not only theoretical implications, but also practical implications for empowerment policy planners to consider the essential needs of poor women.

Findings of the research may be beneficial for decision-making and policy formulation for various organisations related to women. The outcomes of the research could be used as a guideline for policy planners, who deal with community enhancement for the development of rural areas in Bangladesh. The outcomes of the research will be valuable material for those persons who wish to find ways of empowering women in rural areas.

Thisresearch will be of special importance to policyplanners who work in the Ministry of Women and Children Affairs, Bangladesh, as well as other countries dealing with IGAs. In addition to this, the outcomes could be beneficial for donors of different national and international organisations that promote women's empowermentthrough participation in various IGAs in rural areas of developing countries like Bangladesh. This research also provides suggestions for future research.

### **1.9** Limitations of the study

Several limitations should be addressed regarding this study. The first limitation concerns the adaptation of the World Bank framework of social capital, and the prediction on the empowerment of women. While the World Bank framework assesses empowerment via six aspects, the present study was limited to assessing just two dimensions. However, from a review of previous studies, the importance of psychological and financial assets were revealed as the main bases of women's empowerment, hence, the prioritisation of these two dimensions in the present research (Butler & Council, 2005; Hoque & Itohara, 2009; ADB, 2007).

Another limitation of this study is the issue of empowerment among women. Most previous studies (Christoforou, 2010; Al-Amin, 2008) on empowerment concerned women, people with disabilities and even organisational empowerment. In addition to those, most of them focused on factors such as self-efficacy, self-esteem and socio-economic background. However, in terms of empowerment assets among women, this research is the first to study the effects of bonding, bridging and linking social capital on women's empowerment regarding their financial and psychological assets. Based on the theoretical issues considered by this study's researchers, the conclusion was drawn that psychological and financial assets are the key perspectives from which women's empowerment should be considered.

Another limitation of the study concerns its sample and respondents. The main limitation was the statistics of the number of women in Sylhet, Bangladesh. Only women who were engaged in IGAs were considered as respondents for the study.

Though much research has been conducted on social capital, participation and women's empowerment, there remains a scant amount of research dedicated to exploring the bonding, bridging and linking (three dimensions) of social capital and their relationship with women's empowerment. There is some research on the bonding and bridging effects of social capital on empowerment, but these are chiefly based on the health issues faced by women. Research of bonding, bridging and linking arerare.

Other limitations are related to the norms of rural areas, where women do not feel comfortable speaking with strangers. In most circumstances, they declined to join the survey. It was difficult to engage them during the interview. The researchers spent at least two weeks explaining and discussing, to the women as well as the community leaders, that the data collection for this research would not cause trouble for them and would be treated with utmost secrecy.

## 1.10 Conceptual and operational denotation of terms

## 1.10.1 Social capital

**Conceptual:** Social capital is defined as the act of providing human value through social activities and social networks, mutual relationships, commitment and trust, which provide safety for people during difficult times (Berzina, 2011). It also refers to institutions, relationships, norms and values, which build the quantity and quality of societal relationships (Fukuyama, 2002).

**Operational:** In the context of this study, social capital refers to social networks (relations), trust and solidarity that may facilitate access to resources and social support. As indicated by the theoretical review, social capital, in the context of women in IGAs, consists of three dimensions, which are bonding, bridging, and linking (Berzina, 2011).

**1.10.1 (a) Bonding social capital:** In this study, bonding refers to ties between people in similar situations and relationships, such as family, friends and neighbours who share similar demographic features. Women usually trust other women who share the same social background, and develop interactions easily. The survey was quantitatively measured using 7 items with a 5-point Likert scale (1= strongly disagree to 5= strongly agree). The study items were developed by the researchers by adopting instruments developed in (Hamidrez Babaei, 2012).

**1.10.1 (b) Bridging social capital:** In the context of this study, bridging refers to the relationship between groups of women involved in income-generating activities to create a broader connection to enlarge their opportunities. It was quantitatively measured using 7 items with a 5-point Likert scale (1= strongly disagree to 5= strongly agree). The study items were developed by the researchers by adopting instruments developed in (Hamidrez Babaei, 2012).

**1.10.1 (c) Linking social capital:** Linking, in the context of this study, refers to the networks, relationships and interconnections between groups of women involved in IGAs and other government and non-government organisations. It was measured using 7 items with a 5-point Likert scale (1= strongly disagree to 5= strongly agree). The study items were developed by the researchers by adopting instruments developed in (Hamidrez Babaei, 2012).

## 1.10.2 Women's empowerment (WE)

**Conceptual:** Women's empowerment is defined as women's access to involvement in income activities, economic power and security in a society (Malhotra, *et al.*, 2002). Women's empowerment has been studied well previously in terms of choice, options, power and control (Mayox, 2000). It consists of (1) power within: a plan for change; (2) power to: the ability to progress necessary skills; (3) power with: articulates women's collective interest; and (4) power over: women's ambitions.

**Operational:** There is no straight path towards women's empowerment; it may not be globally standardised because of different societal surroundings in different countries (Snijders, T., 2009). In this study, poor women in rural areas, through empowerment, take power and ownership of their lives and, by extension, their choices. In the current study, women's empowerment specifies the psychological and financial assets of the individual, where assets were measured according to the World Bank definitions: (1) psychological empowerment: feeling better, having freedom of choice and feeling a sense of belonging; and (2) economic empowerment: enriched purchasing power and better living conditions (Alsop, *et al.*, 2006).

**1.10.2** (a) Psychological assets/empowerment (PA/PE): In the present study, psychological assets are defined as the degree of self-perceived exclusion from community activities, the level of interaction with people from different social groups and the capacity to envisage change to aspire towards (Christens, Peterson & Speer, 2011; Peterson & Zimmerman, 2004; Perkins & Zimmerman, 1995). This is also regarded as psychological empowerment (PE). PE is a multifaceted, motivational concept of self-efficacy that includes meaning, self-determination, competence and impact (Malhotra, *et al.* 2002). It was measured using 10 items with a five-point Likert scale, with the values being measured as follows: strongly disagree (1), disagree (2), undecided (3), agree (4) and strongly agree (5). The scores were further summed to three categories: low (1-2), moderate (2.1-3) and high (3.1-4). The study items were developed by the researchers by adopting instruments developed in (Malik, Chugtai, Iqbal & Ramzan, 2013).

**1.10.2** (b) Financial assets/empowerment (FA/FE): In the present research, financial assets are defined as a socio-economic process through which women are motivated to improve their ability to control their own resources, increase self-efficacy, increase income and achieve sustainable development in their standard of living. It is also

regarded as financial empowerment (FE). FE seeks to help women directly reduce poverty and increase their income and standard of living. To measure the financial empowerment of women, the study used 12 items with a five-point Likert scale, which had the following values: strongly disagree (1), disagree (2), undecided (3), agree (4) and strongly agree (5). The scores were further summed to three categories: low (1-2), moderate (2.1-3) and high (3.1-4). The study items were developed by theresearchers by adopting instruments developed by others, such as (Kabeer, 1999 & Vida, 2011).

# 1.10.3 Participation

**Conceptual:** Participation is an action of stakeholders, influenced by sharing improved ambition, resources and decisions which affect women (World Bank, 1994). Simply put, participation is a series of steps taken in communal life, which may be for social, economic, political, cultural, religious or other reasons (Breurer, 1999). Participation is the impartial and dynamic engagement of women in the establishment of policies (FAO, 2007).

**Operational:** Operationally, participation of women in IGAs, as noted in the theoretical review, was divided into subjective and objective participation for this paper. It was measured by the respondent's involvement with different IGAs as a group. Participation in the current study was measured by 15 items, utilising a five- point Likert scale going from strongly disagree (1), disagree (2), undecided (3), agree (4) and strongly agree (5). The study items were developed by the researchers by adopting instruments developed by (Vida, 2011 & Lim, 2009).

### 1.10.3. (a) Subjective participation

**Conceptual:** Subjective participation is an individual's attitude towards collaboration and cooperation with others. It is affected by the evaluation and expectation of outcomes gained from a collaborative action or following the behaviour of others. Subjective participation involves the mentality and individual sense of responsibility for involvement in social activities (Niazi, 2001).

**Operational:** To operationalise the attitudes towards participation in IGAs, the researcher used indexes, such as evaluation of participatory activities and expectation of the outcomes of participation. The first dimension of participation in the current study was measured through 6 items utilising a five-point Likert scale, which was graded accordingly: strongly disagree (1), disagree (2), undecided (3), agree (4) and strongly agree (5). The study items were developed by the researchers by adopting instruments developed in (Vida, 2011 & Lim, 2009).

### 1.10.3. (b) Objective participation

**Conceptual:** Objective participation refers to the behaviour of people which leads to them taking part in group activities or events, and activelyputting themselves into action

(Piran, 2001). In this concept, participation is used as a means of empowerment through practical experience and working together in all stages of income activities, as well as in group programs and activities.

**Operational:** Objective participation was considered here to demonstrate the capacity of women to take part objectively in all stages of income-generating activities. The second dimension of participation in the current study was measured by 9 items, utilising a five-point Likert scale, measuring strongly disagree (1), disagree (2), undecided (3), agree (4) and strongly agree (5). The study items were developed by the researchers by adopting instruments developed in (Vida, 2011 & Lim, 2009).

## **1.10.4** Income-generating activities (IGAs)

IGAs consist of income activities undertaken individually or by small-scale businesses, arranged by groups of people to build-uphousehold incomes through diversification. It is also known as those activities which affect the economic facets of people's life by them using economic devices like credit (Akkerman & Baker, 2011). IGAs call attention to women's abilities to be financially independent by making various products and selling them. Women's incomes assist with thenutritional, educational and economic burdens of their families.

#### 1.11 Organisation of the thesis

This thesis is comprised of five (5) main chapters. Chapter one (1) includes the research background, research problems, research questions, objectives, hypotheses, significance, scope, limitations and conceptual and operational definitions of terminology related to the study. Chapter two (2) consists of two main parts; the first part focuses on previous studies related to the concepts explored in the research, and the second part is dedicated to the concepts and theories of the study. These theories explain how the various concepts of the research are interrelated. At the end of chapter two, the conceptual and theoretical frameworks of the study are presented. A description of the study area, population and sampling technique, data collection procedures, measurement procedures and statistical analysis techniques of both quantitative and qualitative methods are explained in chapter three (3). Chapter four (4) focuses on data analyses, the findings, interpretations and discussions to achieve research objectives. Finally, chapter five (5) is composed of the conclusions reached based on key findings according to the study's research objectives, theoretical and practical implications, and recommendations for future research. A bibliography /list of references for the study and appendices compliment theresearch findings. The appendices are sub-divided into seven sections, namely A, B, C, D, E, F and G.

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