

**Research Article**

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Title: Women's Empowerment, Satisfaction, and Socioeconomic Barriers in Rural and Semi Urban Bangladesh Concerning SDGs: Evidence from Chitalmari Upazila**Authors:** Laxmi Rani Bashu^{1*}, Mohammad Bashir Ahmed², Md. Matiul Islam², Md. Nasif Ahsan³, Abdullah Abusayed Khan⁴, Md. Abdul Mannan²¹PhD Fellow, Agrotechnology Discipline, Khulna University, Khulna 9208, Bangladesh²Professor, Agrotechnology Discipline, Khulna University, Khulna 9208, Bangladesh³Professor, Economics Discipline, Khulna University, Khulna 9208, Bangladesh⁴Professor, Sociology Discipline, Khulna University, Khulna 9208, Bangladesh***Corresponding Author:** Laxmi Rani Bashu Email: laxmibasuat09ku@gmail.com**Article Info:****ABSTRACT**

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Despite significant progress, women in rural Bangladesh continue to face systemic socioeconomic and cultural barriers to empowerment, and there is a critical knowledge gap in understanding the interplay of these factors and the effectiveness of targeted interventions to overcome these challenges. This study investigates the socio-demographic characteristics of women, assesses their levels of satisfaction across key dimensions of life and empowerment, and identifies the socioeconomic barriers that hinder women's empowerment in rural and semi-urban areas of Chitalmari Upazila, Bangladesh, in the context of achieving the Sustainable Development Goals (SDGs). Data from purposively selected 120 respondents revealed that 61.7% were middle-aged, 49.2% had secondary education, and 83.3% lacked personal income, reflecting financial dependency. Key barriers included societal attitudes, racial discrimination (89.2%) which is actually social devaluation or appearance-based humiliation, mental misbehavior (83%), and domestic violence (36%). Illiteracy emerged as the most critical challenge (severity index: 82.2%), followed by poverty (76.4%), and violence (70.8%). Educational attainment was positively correlated with empowerment, decision-making, and satisfaction, although highly educated women faced household exclusion. Women who engaged in income-generating activities demonstrated greater financial independence and societal value. However, lack of training and awareness hinders empowerment. Traditional norms perpetuate discrimination and limit women's opportunities to achieve freedom and equal status. This study emphasizes the need for structural and cultural reforms, including educational initiatives, occupational training, and societal acceptance of women's roles. Policy interventions are essential to address systemic inequalities and foster an environment where women can realize their potential within families and society.

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INTRODUCTION

Bangladesh is highly densely populated and largely agrarian, however, only half of rural households own sufficient land to secure a decent livelihood (WB, 2016). Rural women experience significant hardships; approximately 31.6 million village-based women engage in extensive post-harvest work, spending an average of 14 hours daily (Chen, 1986). Although women contribute significantly, financial dependence on male family members persists, alongside restricted participation in household and economic decisions.

Women's empowerment is achieved by ensuring women's access to authority, decision making power and resources, which facilitates their equal participation across family, community and national spheres. SDG 5 (Gender Equality) and SDG 10 (Reduced Inequalities) emphasize the elimination of legal discrimination, unequal distribution of resources and restrictive societal norms that impede women's right. Women undertake 2.6 times more unpaid care and domestic responsibilities than men (UESC, 2017), which restricts their access to income, education and personal development prospects. Worldwide, women hold less than one-third of political and managerial roles, demonstrating the persistence of inequality.

Education is a crucial driver of empowerment; however, only 22% of university enrollees in Bangladesh are female (MoWCA, 2008). Initiatives promoting women's involvement, entrepreneurship and skill development have positively impacted health, education and poverty reduction, yet notable gaps remain. Persistent barriers restrict women's access to medical services, economic opportunities, property rights and management, as well as, exclusion from societal decision-making.

Overcoming these challenges demands a holistic approach that expands education and vocational training, ensures equitable access to income-generating

activities, legal reforms and the transformation of equitable social norms. Empowering women is essential not only for justice but also for sustainable development, economic growth, and improved quality of life for all. Without addressing structural and cultural barriers, women's full potential and their role in Bangladesh's development cannot be realized. Women's empowerment is essential for strengthening economy, achieving international goals for development and sustainability (e.g., SDGs), and improving the quality of life of women and men, and thus the community as a whole. However, the existing roles played and contributions made by women are not yet explicitly depicted in a model form.



Diagram 1. Conceptual framework of barriers to women empowerment

In the conceptual framework, prepared by this research team, the orange circle shows the challenges of illiterate women corresponding to the same text color. Aqua circle shows the challenges of moderately literate women corresponding to the same font color. The purple circle shows the challenges of highly literate women corresponding to the same font color. The yellow circle shows that, if those challenges could be paved, then the women and our country could have achieved empowered

women, sustainable development goals, high agricultural productivity, and so on.

Based on education, women here have been divided into three categories. They are: illiterate, moderately literate and highly literate. Illiterate women usually do household works, such as: unpaid works, child rearing, agricultural works and they also manage poverty. Sultanpur (2024) showed that housewife is a person who does household duties, such as cooking, cleaning, shopping, and buying for the entire family as a regular part of their routine. Illiterate women face various challenges, like- no recognition, discrimination, torture and superstitions. Ahmmed (2023) revealed that Illiterate women are marginalized and powerless in societies and they face a circle of hurdles including unfamiliarity with court procedures, economic restraints, communication and transportation challenges, superstitions, a lack of complaint procedures knowledge, and traditional gender standards and social stigma. Our moderately literate women do various types of work in and outside the home. Such as: low wage jobs, child rearing, children's school works, household works, shopping and garments industry. The moderately literate women face more sufferings in society. For example: no decision making, traditional norms and discriminations. Life style and working pattern of highly literate women differs from illiterate and moderately literate women. It includes personally strong, highly paid jobs, high social status, knows better child rearing, knows science of life, they have food and nutrition knowledge. Highly literate women face different type of challenges. Such as: no time for family, no time for child rearing, no time for cooking and cannot achieve SDGs. If the challenges faced by illiterate, moderately literate, and highly literate women can be overcome, then many achievements will be possible. Panackal et al. (2017) showed that women empowerment has great impact on social recognition, status of family and social development and the paper also reveals that women empowerment

is so important for poverty eradication, strengthening children's future and better life style. The author shows in Diagram 1, after overcoming the challenges the women can be empowered, they can achieve sustainable development goals, women can have high agricultural productivity, strengthen future generation and also they can achieve happiness in life. Sama (2017) also revealed in an empowerment concept that empowerment refers both to the process of self-empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and eventually use their resources and chances.

From Diagram 1, it is evident that there are gaps in women's empowerment that must be overcome. The probable gaps are discussed here- Women make significant contributions to agricultural, political, economic, social, governmental steps, cultural, psychological, devaluation of own dignity, civil society, superstitions and religious spheres, however, their empowerment remains limited. Women's unpaid labor in agriculture helps reduce production expenses, while women have little control over crops and related decisions. Reserved seats ensure women's presence in politics, yet meaningful political power remains male dominated. Although per capita income is increasing, women have minimal access to asset and property ownership. Despite expanding social participation, violence and harassment remain persistent and growing concerns. Government appointments have increased women's presence in multiple sectors, but systems ensuring justice and safety remain insufficient. As the combined effects of social changes and media influence expand, traditional forms of respects for women are increasingly challenged. While families are becoming more supportive, psychological harassment remains a serious concern. Many women adapt compromise rather than asserting their rights. Domestic struggles are intensified by the weakness of civil society. Harmful social norms constrain women's movement and workforce participation.

Patriarchal society exploits religion to rationalize gender inequality.

Research Gap:

- (a) Education and empowerment is not same. Many of the women are educated but they have no participation in decision making in their family.
- (b) Though political rights of women are included in our constitution but except our honorable Prime Minister, honorable Speaker, Education Minister; our general woman are not politically empowered.
- (c) In different working sector, woman's participation has increased. But low wages, no upgrade in top management are still existing, not removed.
- (d) Our society is male dominated. Women have to depend on their father or brother or husband and it is normal to us. A woman faces so many barriers in her education, service, marriage and in every steps of her life. The only reason is 'She is a woman.'
- (e) A woman feels, she is empowered but she has to confess her husband's consent in whatever she does.

This study aimed to answer the following research questions:

- a) What are the factors influencing women's empowerment in rural and semi-urban areas, including age, education, marital status, and family income?
- b) How do women's level of literacy correlate with their economic independence and societal roles?
- c) What role do personal income and occupational opportunities play in reducing dependency and enhancing the empowerment of women in rural settings?
- d) How do cultural and societal attitudes, including gender-based discrimination and expectations, affect women's mental health, self-perception, and participation in economic and social activities?
- e) What are the predominant problems to women's empowerment?

Specific Objectives:

- i. To analyze women's socio-demographic profile.
- ii. To identify the different satisfaction statuses of women.
- iii. To identify the problems hindering women's empowerment.

MATERIALS AND METHODS

A descriptive and diagnostic research design (Kothari, 2004) was employed in this study to analyze the existing state of women's empowerment and to identify the key barriers obstructing meaningful empowerment and Sustainable Development Goals (SDGs). The research employed a systematic and multi-dimensional approach to collect, process and analyze the data, outlined below:

Study area: The study was carried out in Chitalmari Upazila of Bagerhat District, situated within the Khulna Division of Bangladesh. The study site was purposively chosen for its demographic and socio-economic relevance to the research objectives. This approach was adopted to obtain a representative perspective on women's empowerment in the given regional context.

Population and sampling: A stratified random sampling design was used to ensure diversity within the study population and 120 samples were collected. A stratified random sampling technique was employed to ensure adequate representation of women from different educational backgrounds. Within each educational stratum, respondents were selected randomly to minimize selection bias and enhance the representativeness of the sample. The sampling frame comprised women residing in the selected study area. Respondent eligibility was determined based on their residence within the study locality and their educational attainment, which served as the basis for stratification. Women were categorized into three educational groups: illiterate (unable to read and write), moderately literate (6–10 years of schooling), and highly literate (11–17 years of

schooling). Such stratification enabled a nuanced analysis of how empowerment outcomes differ across educational backgrounds. The sample size was considered adequate to capture variations in empowerment status and satisfaction levels across educational categories while remaining feasible within the available time and resources.

Data collection: Data for the study were collected using a pretested interview schedule during October to December 2022 by the researcher herself. The interview schedule contained questions related to socio-demographic characteristics, satisfaction status, empowerment indicators, and constraints affecting women's empowerment. The pretesting process helped improve the clarity, reliability, and relevance of the questionnaire before final data collection. Besides, Focus group discussions (FGD) were arranged to investigate the opportunities and challenges experienced by women. FGDs yielded qualitative insights into societal norms, barriers and facilitating factors shaping empowerment and Key Informant Interviews (KII) engaged individuals well-acquainted with the sociocultural and economic contexts of the area. This facilitated the identification of critical factors affecting empowerment of women.

Data processing and analysis: Data from interview schedules were compiled after the completion of the survey. Qualitative data were converted into quantitative form using appropriate codes and scores, enabling structured analysis. Data were analyzed using Statistical Package for the Social Sciences (SPSS) software. Descriptive statistics such as means, standard deviations (SD), standard errors (SE), and percentage (%) were computed to summarize the data. Graphs and charts were used where necessary to visually represent the findings. Spearman rho correlation (ρ) was used to measure the strength and relationship among satisfaction status and economic variables.

Spearman's rank correlation coefficient (ρ) was used because the study variables were measured on ordinal (ranked) scales and did not necessarily satisfy the assumptions of normality and linearity required for Pearson's correlation. This non-parametric test is appropriate for assessing the strength and direction of monotonic relationships between ranked variables.

Problems hindering women empowerment:

The women were asked to address the problems they faced against their empowerment indicating their severity. To identify the severity of the problems, a severity index (SI) was calculated using the following formula.

$$\% SI = \frac{OPCIS}{HPPCIS} \times 100$$

where,

OPCIS (Observed problem confrontation index score)=

$$N_{\{hs\}} \times 3 + N_{\{ms\}} \times 2 + N_{\{ls\}} \times 1 + N_{\{na\}} \times 0 \text{ and}$$

HPPCIS (Highest possible problem confrontation index score)= $N \times 3$

$$\% SI = \frac{N_{\{hs\}} \times 3 + N_{\{ms\}} \times 2 + N_{\{ls\}} \times 1 + N_{\{na\}} \times 0}{N \times 3} \times 100$$

Here,

N_{hs} = Number of respondents indicated the problem as highly severe

N_{ms} = Number of respondents indicated the problem as moderately severe

N_{ls} = Number of respondents indicated the problem as less severe

N_{na} = Number of respondents indicated the problem as not at all

N = Number of total respondents

Analytical framework: The study involved a comprehensive investigation of the current empowerment scenario, identifying gaps and challenges through quantitative and qualitative analyses. Pragmatic models were suggested based on the findings to propose development pathways that align with SDG targets and promote women's empowerment.

RESULTS AND DISCUSSION**RESULTS**

The results of the study are presented in accordance with the research objectives, focusing on the socio-demographic characteristics of women, their levels of

satisfaction across various dimensions, and the key barriers hindering their empowerment in the study area.

(A) Socio-Demographic and Economic Factors

Table 1. Distribution of respondents according to their socio-demographic and economic factors

Socio-demographic and economic factors	Categories	Score	Respondents (N=120)		Range (Min.-Max.)	Mean $\pm$ SD
			Number	Percentage (%)		
Age (Year)	Young	≤ 29	44	36.70	15-62	32.76 $\pm$ 9.50
	Middle	30-55	74	61.70		
	Old	>55	2	1.60		
Dwelling place	Village		50	41.70		
	Sub urban		36	30.00		
	Town		34	28.30		
Marital Status	Unmarried		5	4.20		
	Married		112	93.30		
	Widowed		2	1.70		
	Divorced		1	0.80		
	Separated		0	0		
Education (Schooling year)	Illiterate	0	4	3.30	0-17	8.26 $\pm$ 4.26
	Can sign only	0.5	6	5.00		
	Primary	1-5	22	18.30		
	Secondary	6-10	59	49.20		
	Higher	11-12	14	11.70		
	Secondary					
	Graduation	13-16	11	9.20		
	Post-Graduation	≥ 17	4	3.30		
Family income sources	Wage working		14	11.70		
	Agriculture		34	28.40		
	Business		19	15.80		
	Service		17	14.20		
	Wage working + Agriculture		15	12.50		
	Business + Agriculture		13	10.80		
	Service + Agriculture		7	5.80		
	Business + Service + Agriculture		1	0.80		
Personal income	Yes		20	16.70		
	No		100	83.30		
Personal	Wage		9	45.00		

Socio-demographic and economic factors	Categories	Score	Respondents (N=120)		Range (Min.-Max.)	Mean $\pm$ SD
			Number	Percentage (%)		
income sources (N=20)	working					
	Agriculture		0	0		
	Business		2	10.00		
	Service		9	45.00		
Family income (monthly) (BDT)	No income		0	0		
	Low income (<10000)		12	10.00		
	Medium income (10000-20000)		62	51.70		
	High income (>20000)		46	38.30		
Time is given to the family (Hours)	Low	<8	37	30.82	1-17	10.37 $\pm$ 4.51
	Standard	8	8	6.71		
	High	9-14	48	39.97		
	Very high	>14	27	22.50		

Note: SD= Standard deviation

Source: Survey by author, 2022

Women's age: The respondents were classified into three categories as shown in Table 1 according to the Department of Youth and Sports, Bangladesh. Data considered in Table 1 indicates that the majority (61.7%) of the respondents were middle-aged and most (98.4%) of them belonged to the young to middle-aged women. Young to middle aged women are usually committed, hardworking and able to take more risks, which help them gain dignity within family and society.

Dwelling place: The findings indicate that majority (71.7%) of the respondents live in villages and suburbans but a good percentage of respondent women (28.3%) live in town (Table 1). Those respondents who did not live in town, are less aware of various activities of the government for women empowerment.

Marital status: As illustrated in Table 1, most (93.3%) of the respondents were married and a few (4.2%) were unmarried and a very few were widowed and divorced, having no separation. Rate of divorce in the

study area was very low (0.8%), which is a good sign.

Women's education: As shown in Table 1, the survey revealed that about half (49.2%) of the respondents completed a secondary level of education compared to Primary level (18.3%) and higher secondary level (11.7%) respectively. Among them, one-eighth (12.5%) of respondents completed their graduation and post-graduation level of education. Besides that, one-twelfth (5%) of the respondents can sign only, and a few (only 3.3%) were illiterate. From the above discussion, it appears that now-a-days women are conscious about education but they need to be more conscious about their education. Only then they will be aware of their rights, capabilities, and empowerment. Educated women get more social and political rights. So, we have to be more aware of women's education.

Sources of family income: The family members of the respondents were engaged in different activities for income generation, such as: agriculture (28.4%) followed by business (15.8%), service (14.2%) and wage

working (11.7%) (Table 1). However, some of the family members were engaged in more than one or two income generation activities. One-eighth (12.5%) of the respondent's family members were engaged in wage working and agriculture followed by business and agriculture (10.8%), service and agriculture (5.8%) and business, service and agriculture (0.8%) (Table 1).

Personal income and sources: One-sixth (16.7%) of the respondents were engaged in personal income and most of them (83.3%) were not involved in any sorts of income generation activities. Those who were engaged in income generation activities, most (45%+45% = 90%) of them were engaged in wage working and service. One-tenth of them were engaged in business (Table 1). Though the respondents were involved in agricultural activities but they did not use it for income generation.

Family income (monthly): Majority (51.7%) of the respondent's family had medium income followed by high (38.3%) and low (10%) income (Table 1). The amount of money was not too low. If a standard-sized family calculates with this money and there is no danger in that family, they can live well.

Time is given to respondent's family: About two-fifth (39.97%) of the respondents spent high time (9-14 hours) to the family followed by low (30.82%) and very high (22.5%) (Table 1). According to the ILO, eight hours are standard for women for working in their families. However, many women took it very normally to spend 14 hours or more for their family.

Misbehave/Devaluation: Although physical misbehavior toward women is not at the pathetic level nowadays, mental and discriminatory treatment are regular incidents. To determine the condition of misbehave/devaluation of women in our society, the respondents were classified into three categories, as shown in Figure 1. From the survey, it was found that majority (64.1%) of the respondents had never experienced physical misbehavior. However,

most (83.3%) of them suffered from mental misbehavior regularly, sometimes, occasionally or rarely in their day-to-day lives. Most importantly, appearance-based humiliation among women is very common in our society. The highest proportion (89.2%) of respondents passed through discriminatory treatment in their everyday lives.

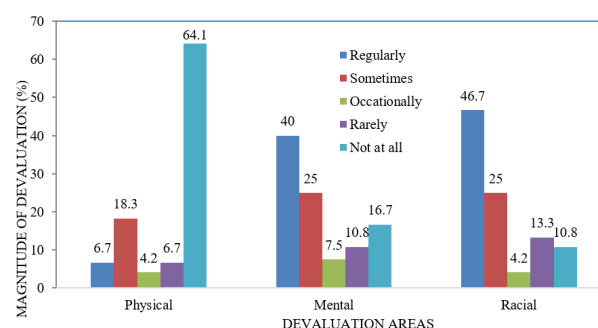


Figure 1. Distribution of respondents according to respondent's misbehave/devaluation

The survey shows that while physical abuse has declined, women especially in rural areas still face persistent mental harassment. They are subjected to hurtful comments about their appearance, height, intelligence, or academic ability, sometimes even from parents. Verbal humiliation often starts in childhood and continues into adulthood, with societal beliefs discouraging girls' education and independence. Educated women may face humiliation for seeking knowledge and women of all backgrounds are subjected to social, racial and psychological mistreatment that restrict autonomy and personal choices. Notwithstanding these constraints, women's pursuit of empowerment continues, though outcomes vary significantly due to entrenched societal attitudes.

The data of (Table 2) highlighted widespread prevalence of misbehavior toward women perpetrated by husbands, children, in-laws, neighbors and own family members. The findings revealed that two-thirds (67.5%) of women faced abuse from husbands and children, frequently remaining silent as a result of fear and inadequate support.

Table 2. Distribution of the respondents according to the responsible persons who conduct misbehave/devaluation is happened

By whom		Citation (Frequency)	Citation (%)
Husband		58	48.33
Children		23	19.17
Neighbor		69	57.50
In-laws	Father	47	39.17
	Mother	76	63.33
	Sister	49	40.83
	Brother	34	28.33
Own	Father	4	3.33
	Mother	8	6.67
	Other	5	4.17
	family member		
No one		8	6.67

Source: Survey by author, 2022

The persistent blaming of women by in-laws and parents entrenches a cycle of gender bias in which sons are privileged and devalue mothers and daughters are socialized to view abuse as an acceptable experience. High levels of abuse were observed from mothers-in-laws (63.3%), sisters-in-laws (40.8%), fathers-in-laws (39.2%) and brothers-in-law (28.3%), with additional abuse reported from mothers (6.7%) and other family members (Table 2). The reinforcement of gender bias is evident by blaming mothers for daughters' births, the coercion of women to produce male offspring and the critical evaluation of girls' appearance by neighbors. The study emphasizes pervasive societal norms that perpetuate the normalization of violence, discrimination and humiliation of women from birth onward.

(B) Levels of Satisfaction Across Various Dimensions

The research categorized women's satisfaction into four statuses- happy, satisfied, unhappy and unsatisfied, irrespective of the respondents' educational level. 'Happy' indicates a state of positive emotions, including pleasure, contentment and well-being. 'Satisfied' denotes a sense of

fulfillment when one's needs, desires or expectations have been met, reflecting adequacy in the situation. 'Unhappy' describes a state of displeasure or discontent, characterized by lack of joy and frequently associated with frustration and sadness. 'Unsatisfied' indicates unmet needs or expectations, highlighting incompleteness or inadequacy in the situation. These categories facilitate the assessment of women's emotional and functional well-being across diverse contexts. Table 3 illustrates the complex associations linking women's education, income and satisfaction. Illiterate and unhappy women constituted the largest group (23.34%), predominantly affected by unemployment, family pressures and economic neglect. However, a segment of illiterate women (10.84%) reported happy due to family support or income generated through labour and small trades. Participation in skill-based activities such as poultry rearing and tailoring, demonstrated considerable potential for financial independence. Among literate respondents, 12.5% were unsatisfied because of social pressures, discrimination and family responsibilities, while 15.83% reported being satisfied or happy due to better income and opportunities. Highly educated women faced divergent realities: while 6.67% respondents reported happiness within supportive households, only 0.83% were involved in decision-making processes, reflecting entrenched gender inequalities. Although education and income improved levels of well-being, their impact remained limited to face social and familial barriers, emphasizing the necessity for structural changes to empower women.

Table 3. Distribution of respondents according to their satisfaction status

Contrast	Respondents (N=120)	
	Frequency	Percentage
Illiterate but happy	13	10.84
Illiterate but solvent	3	2.50
Insolvent but satisfied	2	1.67

Contrast	Respondents (N=120)	
	Frequency	Percentage
Literate but insolvent	1	0.83
Highly educated but unhappy	3	2.50
Illiterate but involve in decision making	0	0
Highly educated but not involve in decision making	1	0.83
Earners but cannot take decision	0	0
Solvent but unhappy	0	0
Illiterate and unhappy	28	23.34
Literate but unsatisfied	15	12.50
Literate and satisfied	19	15.83
# Literate and happy	19	15.83
# Highly educated and happy	8	6.67
# Insolvent and unhappy	1	0.83
# Illiterate but satisfied	6	5
# Highly educated and can take decision	1	0.83
Total	120	100

Table 4. Distribution of respondents according to the problems hindering women's empowerment

Types of Problems	Magnitude of severity (Frequency)				Severity score	Severity Index (%)	Rank
	Highly Severe (3)	Moderately Severe (2)	Less Severe (1)	Not at all (0)			
Poverty	53	52	15	0	278	76.39	2 nd
Illiteracy	62	52	6	0	296	82.22	1 st
Lack of occupational training	8	15	39	58	93	25.83	7 th
Unemployment	51	31	35	3	250	69.44	4 th
Violence against women	53	34	28	5	255	70.83	3 rd
Not having male child	42	45	25	8	241	66.94	5 th
Social barriers	34	49	34	3	234	65.00	6 th

Source: Survey by author, 2022

Source: Survey by author, 2022

The findings indicate that women's satisfaction is influenced by a combination of educational attainment, economic opportunities, family support, and prevailing social norms. While higher levels of education and income generally contribute to greater satisfaction and well-being, these advantages are often constrained by persistent gender discrimination, limited participation in decision-making, and family-related pressures. The results suggest that improving women's empowerment requires not only enhancing educational and economic opportunities but also addressing the structural and socio-cultural barriers that continue to restrict women's autonomy, inclusion, and overall quality of life.

(C) Problems Hindered Women Empowerment

Women's empowerment in the study area is hindered by multiple interrelated problems, including limited access to education and economic opportunities, gender-based discrimination, restrictive socio-cultural norms, heavy household responsibilities, and inadequate participation in decision-making processes.

Data presented in Table 4 indicated that illiteracy was the most dominant factor hindered women empowerment followed by poverty and violence against women, besides, unemployment and not having male child were some of the important factors which hindered women empowerment. But lack of occupational training and social barriers are the least influencing factors that hindered women empowerment.

Illiteracy constrains women's awareness of their rights, narrows employment opportunities and reinforces dependency, resulting in heightened risks of exploitation and discrimination. Poverty intensifies these challenges, as girls are frequently deprived of adequate resources, exposed to early marriage and denied access to educational and healthcare opportunities. Women's empowerment and societal participation are further constrained by violence, workplace harassment, wage discrimination and pervasive social norms. Problems like unemployment and limited access to training hinder women's economic independence, while persistent patriarchal biases favoring male children diminish their status and decision-making power. Overcoming these problems necessitates the expansion of

women's education, offering training and employment opportunities and fostering societal change to ensure women's equal participation in family and national progress.

The Table 5 displays a Spearman rho correlation analyzing the monotonic relationships among five categorical variables. Spearman's rank-order correlation coefficient (ρ) was employed to assess the strength and direction of the relationship between women's satisfaction status and selected economic variables because the variables were measured on ordinal (ranked) scales. Unlike Pearson's correlation, Spearman's correlation does not require the assumption of normally distributed data or a linear relationship between variables. Instead, it evaluates the degree to which two variables are monotonically related based on their ranks. Since satisfaction status was categorized and ranked according to respondents' levels of satisfaction, and several economic variables were also expressed in ordinal form, Spearman's correlation was considered the most appropriate non-parametric statistical technique for examining the associations among these variables.

Table 5. Correlation among Source of family income, personal income, source of personal income, family income (monthly) and Satisfaction status

	Source of family income	Personal income	Source of personal income	Family income (monthly)	Satisfaction status
Source of family income	1.000	0.094	0.685**	0.374**	0.087
Personal income	0.094	1.000	-0.242	-0.078	0.054
Source of personal income	0.685**	-0.242	1.000	0.639**	0.254
Family income (monthly)	0.374**	-0.078	0.639**	1.000	0.140
Satisfaction status	0.087	0.054	0.254	0.140	1.000

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

Source of family income shows a strong, significant positive correlation with source of personal income ($p = 0.685^{**}$) and family income (monthly) ($p = 0.374^{**}$) and shows a positive but non-significant correlation with personal income ($p = 0.094$). In addition to

this, source of personal income reveals strong and significant positive correlation with family income (monthly) ($p = 0.639^{**}$). On the other hand, Personal income shows negative correlation with source of personal income ($p = -0.242$) and family income

(monthly) ($p = -0.078$). Satisfaction status shows weak positive correlations with all variables, suggesting income has limited influence on satisfaction. The correlation analysis reveals that income-related variables are strongly interlinked, particularly between sources of family income, personal income sources, and monthly family income, indicating a mutually reinforcing economic structure within households. However, personal income shows weak and inconsistent relationships with other income indicators, suggesting limited individual economic independence. Moreover, satisfaction status demonstrates only weak associations with income variables, implying that financial factors alone do not substantially determine women's satisfaction, and that non-economic factors likely play a more influential role in shaping overall well-being.

Comparison of SDG #5 (gender equality) and SDG #10 (reduced inequalities) based on our results

The findings highlight persistent challenges to achieving SDG #5 (Gender Equality) and SDG #10 (Reduced Inequalities) in rural Bangladesh. Despite nearly half of the women (49.2%) completed secondary education, just 12.5% pursued higher education, highlighting limited access to advanced learning and persistent educational inequalities. Most women (83.3%) are without personal income, while the few who earn mainly hold wage or service jobs lacking ownership or financial acknowledgement, underscoring systemic economic disparities. Barriers like illiteracy, oppressive social norms and violence further obstruct women's empowerment and leadership opportunities, perpetuating gender bias and constraining autonomy. These challenges limit women's participation, sustain structural inequalities and obstruct efforts to achieve gender equality and inclusive societies.

DISCUSSION

The study by Akter et al. (2024) examines determinants of women's empowerment in Bangladesh using national survey data. The findings show that women's empowerment is significantly influenced by socio-economic factors such as education, household income, and participation in decision-making. However, the study also highlights that improvements in income and education alone are not sufficient, as cultural norms and gender-based barriers continue to restrict women's autonomy and overall empowerment.

The study by Dhar (2024) explores the relationship between women's empowerment and economic development in Bangladesh. The research identifies a positive feedback loop between empowerment and economic growth, where women's increased participation in income-generating activities improves household welfare. However, it also notes that structural inequalities and social constraints limit the full translation of economic gains into empowerment outcomes.

Ahmed and Sultan (2004) recognized age as an important variable in determining women's empowerment. With increasing age, women enhance their knowledge and develop confidence in coping with day-to-day activities that lead them towards empowerment. In this study, the highest proportion (61.7 %) of respondents was middle-aged, and the remaining 36.7 % were young. In their study, Solomon and Adekoya (2006) stated that elder women generally have greater involvement in decision-making within family than younger, however, younger women also begin to participate in decision-making in their older age. The study also found that most respondents (71.7 %) lived in villages and suburban areas.

The roles of education and women's empowerment have received much attention in recent years in Bangladesh. The majority (49.2%) of respondents had completed secondary education. Only 11.7% of the respondents had completed higher secondary

levels of education, whereas only a few (only 3.3%) were illiterate. As Bangladesh participated in ICPD 1994, the steps required to enable women's empowerment have been to strengthen their education (Kamal and Haider, 2007).

No development objectives can be achieved without making women self-reliant (Islam et al. 2010). Occupation is an influential factor that ensures high empowerment of women (Dhanabaghyam and Ramanujam, 2005). The survey revealed that largest number of respondents (28.4%) depended only on agriculture for their income source and 29.9% of the families were involved in agriculture as well as wage work, business and service for their source of income. The relationship between occupation and empowerment often focuses on access to employment opportunities and working conditions at societal level and on a woman's control over resources and contribution to total family earnings in household (Datta, 2003).

Women's empowerment is a process in which women gain access to steady income, economic power, or security. The participation of women in both household and personal decision-making is highly influenced by their access to income-generating activities and the extent of income (Kabeer, 1997). The study found that most of the respondents (83.3%) had no personal income and only a few respondents (16.7%) had a personal income. Of these, 90% of respondents did wage work and service.

Respondents' income also affected the empowerment process. The study found that the highest proportion of respondents (51.7%) had an income level of BDT 10,000-20,000 per month, whereas around 40% of the respondents earned more than BDT 20,000 per month. When women have a higher monthly income, they have a higher level of empowerment (Malhotra et al., 2002). The study also found that a respondent worked for her family an average of 10.37 hours a day, where 39.97% of

respondents worked for 9-14 hours a day, and 22.5% respondents worked for more than 14 hours a day. According to ILO, 8 hours of working in their family is standard for women.

Maziak and Afsar (2003) conducted a study in Syria and found that married women are more likely to be physically abused than single, divorced, or widowed women. They tend to marry and start motherhood at an earlier age. Women had experienced severe physical violence in the past year. Antai (2011) reported that a higher proportion of women reported experiencing physical violence from their husbands or partners.

Dalal et al. (2009) conducted a study on rural areas in Bangladesh and found that a majority of the respondents had been exposed to verbal abuse. They discovered that, when women get older, they are more likely to be verbally abused. Younger wives were less likely to face verbal abuse than older wives.

Lammers et al. (2005) carried out a study exploring women's experiences of emotional abuse in heterosexual relationships from a feminist perspective. The findings indicated that emotional abuse in intimate relationships may be experienced by both partners. Hoffman (1984) identified psychological abuse perpetrated against 25 women by their spouses or live-in partners.

Zandi et al. (2025) carried out a study examining the mental health status of married women residing in Tehran. The study revealed that humiliation, verbal abuse and insults were prevalent forms of mental abuse, with affected women frequently experiencing sadness and anxiety. International Studies (2020) reported that Bangladeshi women remain disadvantaged due to persistent barriers across multiple dimensions of their lives. Such disadvantages manifest across multiple across multiple domains, including medical services, economic opportunities, political participation and property management.

CONCLUSION

The study found that most respondents were middle-aged (61.7%), with nearly half (49.2%) having secondary education, while illiteracy was minimal (3.3%). Despite these figures, education had a limited impact on empowerment, as only 0.83% of highly educated women were involved in decision-making. Poverty (76.4%) and illiteracy (82.2%) were identified as key barriers, alongside traditional gender roles that perpetuated financial dependency—only 16.7% of women had personal income despite contributing significantly to agricultural activities that supported 60% of families. Deep-rooted societal biases, reflected in mental (83.3%) and racial (89.2%) misbehaviors, along with domestic violence (36%) and workplace discrimination, further hindered empowerment. These challenges were compounded by limited access to income-generating activities and inequitable societal attitudes.

From the findings of the present study, it might be said that education, awareness, knowledge, and support are the utmost needed factors to be ensured for women for expected empowerment in Bangladesh. To address these issues, targeted interventions are crucial. Expanding access to education and vocational training can enhance skills and promote financial independence. Initiatives to support women in entrepreneurship, particularly in agriculture and small businesses, can diversify income sources. Policymakers must focus on combating societal biases and wage disparities by fostering inclusive attitudes and creating legal frameworks that ensure gender equity. Strengthening community awareness programs and engaging local stakeholders can help build a supportive environment. Addressing these systemic barriers holistically can pave the way for greater empowerment and autonomy for women in rural Bangladesh.

The socio-demographic findings reveal that although most women were middle-aged and moderately educated, high levels of illiteracy and poverty persisted, indicating that educational attainment alone has not yet translated into meaningful empowerment outcomes. The study shows that women's satisfaction is unevenly distributed, with a minority experiencing decision-making power and financial independence, while the majority remain constrained by limited personal income and dependency despite their contribution to household and agricultural activities. The major barriers to women's empowerment include poverty, illiteracy, restrictive gender norms, domestic violence, workplace discrimination, and limited access to income-generating opportunities, all of which collectively reinforce women's structural and socio-economic disadvantage.

Limitations of the study

Despite its systematic approach, the study has several limitations that should be acknowledged. First, the research was confined to Chitalmari Upazila of Bagerhat District, which may limit the generalizability of the findings to other rural and semi-urban contexts of Bangladesh. Second, the study relied primarily on self-reported data collected through interview schedules, which may be subject to recall bias and social desirability bias. Third, the cross-sectional design of the study restricts the ability to establish causal relationships among women's empowerment, satisfaction status, and socio-economic variables. Additionally, although efforts were made to ensure representativeness through stratified random sampling, the relatively small sample size ($n = 120$) may not fully capture the diversity of experiences among all women in the study area. Finally, the qualitative insights obtained from FGDs and KIIs, while valuable, are context-specific and may not be universally applicable.

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Human Ethics and Consent to Participate:

A Consent to Participate declaration was obtained with the following statement: "This interview schedule is designed solely for academic research purposes. All personal information provided will be kept strictly confidential."

Competing Interest: The authors declare that they have no competing interests.

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