Abstract: One hundred and forty educated married women, selected randomly from Sonadanga and Nirala residential areas of Khulna City Corporation (KCC) of Bangladesh, were interviewed through a interview schedule, containing 46 Likert-type questions under eight mutually interlinked domains on measuring empowerment. Findings show that the respondents were, on an average, ±32 years of age, three-fourth of which from Muslim families, and a significant percent of them (39.3%) were economically inactive. Yet, the educated women, postgraduates in particular, have greater control over household resources (p<.004) and enjoyed more social mobility (p<.000) than graduate women. Postgraduate women also played decisive role in personal as well as familial affairs, including making decisions in reproductive health (p<.001) and other family issues (p<.005), and they have more knowledge and access to women's legal rights (p<.001) compared to graduate women. Women's exposure to higher education, indeed, marked noteworthy changes in women’s capacity to control over, access to and participate in crucial issues within and outside their households (p<.006).

Keywords: Women empowerment, higher education, economic activities, reproductive health

Introduction

Bangladesh is a developing country with 152 million people; half of them are women (BBS, 2012). Like many developing nations in Africa, Latin America and Asia, women in Bangladesh have been historically and systematically exploited by men (Ahmed, 2004). Despite their contribution in day-to-day life, from maintenance of family to economically productive activities, women are discriminated for multitudes of reasons, ranging from male supremacy, and ethnocentrism to sheer ignorance of religious beliefs (Ahmed, 2004; Pishgahifard et al., 2011).

Embedded deeply in the heart of the society, patriarchal values and ideologies are impeding women's independence and restricting women within the web of gender stereotypic roles, mostly expressive (Parsons and Bales, 1955). Therefore, they hardly have any control over the household resources; barely allowed to move alone outside their households without any company, especially of males; often discouraged to participate in

*Corresponding author: <nusratku05@gmail.com>

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income generating activities as well as social and political events like voting behavior. They generally follow the decisions, made by the dominant-male within their households, including the reproductive and health decisions. Women’s such subjugation is further pushed forward because of their inadequate knowledge, unwillingness and lack of opportunities to learn about their legal, social, political and cultural rights (Varghese, 2011; Islam, 2011). Consequently, women are lagging behind men, in terms of power exercise within and outside household (Chen et al., 1997), and are becoming more vulnerable, socially and economically (Grimes et al., 2006; Miaji, 2010).

However, the industrial revolution, followed by the world wars in early 20th century and the successive feminist movements started from 1930s, brought women into the daylight. They were given the opportunities to educate themselves and to get involved in formal economic activities that entail them into power exercising roles within their households and in society at large (Tong 1998; Ahmed 2004; CWD 2007). United Nations together with Governmental Organizations (GOs) and Non-Governmental Organizations (NGOs) have devised different measures and initiatives to empower women, especially, in developing and least developing nations, such as, Bangladesh. Education is considered to be the most effective and efficient tool to uplift the derailed status of women. Education is the conduit for the preservation, transmission and promotion of culture and cultural values that provides the means to reproduce the cultural heritage, to manage economic progress, to facilitate advancement of knowledge, to better use of human and mineral resources and to enhance individual’s ability to identify cultural changes and economic opportunities (MacPherson, 1982; Van Valey, 2001). Thereafter, the development of a nation as well as the progress of women’s condition are closely interconnected as, through its multiplicity, it enhances individual’s knowledge, skills, values and attitudes that provide the manpower to disseminate and accomplish socio-economic and cultural needs of the nation and provides an opportunity to empower individuals, especially, women (Moinifer, 2011).

Literature on the role of higher education on women empowerment, changing patterns of women’s condition as well as opportunities and facilities the higher education offers to women to be empowered is scarce in Bangladesh and not been sorted out yet. Thus, this study contributes modestly on the issue of impact of higher education on women empowerment in urban Bangladesh.

Materials and methods
Following survey research design, this study was carried out in Sonadanga and Nirala residential areas of Khulna City Corporation (KCC) of Bangladesh, the residential areas of highly educated and highly-paid or profit-making business men and women (Salahuddin et al., 2010). This study, due to financial constraint, was not designed to cover all the educated women, living in the selected areas, therefore, some specifications were made, such as the participants, currently married, must have completed their graduation (at least 15 years of schooling) and living in the selected areas for three consecutive years. Under the aforementioned characteristics, a household census was carried out and a total of 437 educated married women were identified as the population of the study. From the census population, considering an error of 6.84 at 95 percent confidence level, a total of 14 married
women were calculated selected by using stratified random sampling (Survey System, 2012).

A semi-structured interview schedule, in Bengali, containing both open-ended and close-ended items was used to collect the data. The interview schedule was divided into three different sections. The first two sections focused on the socio-demographic and economic variables, including age, education, occupation income and so on. The last section was designed to measure women empowerment under eight interlinked and mutually reinforcing indices, containing 46 Likert-type questions, with five possible responses (March et al., 1999; Parveen and Leonhäuser, 2004; Acharya et al., 2010).

A pre-test of the interview schedule on five women was carried out to identify the shortfalls within the tool. The revised interview schedule was used to administer the final data collection during August 2011 to September 2011. The completion of fieldwork immediately followed an intense editing and coding to remove illogical and insistent codes and to solve ambiguities and improbabilities. Data were tabulated based on similarities, attributes and intervals to draw logical inferences.

**Women Empowerment Index (WEI)**

Women Empowerment Index (WEI) is measured using eight indices, covering a wide range of socio-economic, politico-cultural and health related aspects. However, every single domain has different sub-questions with five possible answers, computed by five points – 1 to 5. To construct the index for each domain, the scores for different sub-questions were added up and divided into three equal intervals, e.g. 'High', 'Medium', and 'Low' (Table 1). Observing all the scores of different domains, the sum of the total responses were finally used to construct the Women Empowerment Index (WEI) to facilitate and conduct bivariate analyses (Parveen and Leonhäuser, 2004; Acharya et al., 2010) of data.

| Variables                                              | Range   |
|--------------------------------------------------------|---------|
| Controlling Power over Household Resources Index       |         |
| (CPRI)                                                 | Low     | Medium | High    |
| Social Mobility Index (SMI)                            | ≤ 10    | 11-16  | 17 ≥    |
| Income Generating Activities Index (IGAI)              | ≤ 7     | 8-11   | 12 ≥    |
| Social Activities Index (SAI)                          | ≤ 8     | 9-10   | 11 ≥    |
| Political Activities Index (PAI)                       | ≤ 9     | 10-12  | 13 ≥    |

Table 1: Women Empowerment Indices (WEI)

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1 The sample size of the study was determined by the following formula –

\[
SS = \frac{Z^2 \times P(1-P)}{c^2}
\]

Here,

\[SS = \text{Sample Size}\]

\[SS_i = \text{Sample Size, according to Population}\]

\[Z = \text{Confidence Level (i.e. 1.96 for 95% confidence level)}\]

\[P = \text{Percentage of Picking a Choice (i.e. 0.5 used for sample size needed)}\]

\[C = \text{Confidence Interval (i.e. 6.84)}\]

\[Pop = \text{Population 117}\]
Data were interpreted by using descriptive and inferential statistical techniques based on their merits and social implications on the life-experiences of the respondents. Pearson’s Chi-Square ($\chi^2$) was used to find out the association between higher education and women empowerment indices to provide a logical and empirical status in quantitative research form.

Results and discussion

Background information of the respondents

Majority of the respondents were young female, either at twenties or thirties, averaging 32 years of age (Table 2), and they were predominantly from Muslim families (75.7%). Though they were highly educated, relatively higher for women in the social context of Bangladesh, around 38 percent of them were not involved in income generating activities, therefore, their average income was below BDT 10,000 per month. Their persuasion of higher educational degree, however, increased their age at marriage, approximately 25 years on an average.

Table 2: Background information of the respondents

| Variables               | Number of Respondents & Percent | Mean and Standard Deviation |
|-------------------------|---------------------------------|-----------------------------|
| **Age (in Years)**      |                                 |                             |
| 23-27                   | 26 (18.6%)                      |                             |
| 28-32                   | 54 (38.6%)                      |                             |
| 33-37                   | 29 (20.7%)                      | 32.54 Years and 5.739      |
| 38-42                   | 21 (15.0%)                      |                             |
| 43-47                   | 10 (7.1%)                       |                             |
| **Total**               | 140 (100.0%)                    |                             |
| **Religious Status**    |                                 |                             |
| Muslim                  | 106 (75.7%)                     |                             |
| Hindu                   | 32 (22.9%)                      |                             |
| Christian               | 02 (1.4%)                       |                             |
| **Total**               | 140 (100.0%)                    |                             |
| **Head of the Household** |                               |                             |
| Father                  | 06 (4.3%)                       |                             |
| Husband                 | 121 (86.4%)                     |                             |
| In-laws                 | 13 (9.3%)                       |                             |
| **Total**               | 140 (100.0%)                    |                             |
### Size of the Family (in Person)

| Size          | Count (Percentage) |
|---------------|--------------------|
| < 3           | 31 (22.1%)         |
| 3-5           | 92 (65.7%)         |
| 5 >           | 17 (12.1%)         |
| **Total**     | **140 (100.0%)**   |

### Age at Marriage (in Years)

| Age Range      | Count (Percentage) |
|----------------|--------------------|
| 16-19          | 08 (5.7%)          |
| 20-23          | 44 (31.4%)         |
| 24-27          | 63 (45.0%)         |
| 28-31          | 23 (16.4%)         |
| 32-35          | 02 (1.4%)          |
| **Total**      | **140 (100.0%)**   |

### Education (in Years)

| Level of Education | Count (Percentage) |
|--------------------|--------------------|
| Graduation (15-16) | 85 (60.7%)         |
| Post-Graduation (17-18) | 55 (39.3%) |
| **Total**          | **140 (100.0%)**   |

### Occupation

| Occupation | Count (Percentage) |
|------------|--------------------|
| Housewife  | 53 (37.9%)         |
| Service    | 80 (57.1%)         |
| Business   | 5 (3.6%)           |
| Student    | 2 (1.4%)           |
| **Total**  | **140 (100.0%)**   |

### Income (in BDT)

| Income Range | Count (Percentage) |
|--------------|--------------------|
| No Income    | 55 (39.3%)         |
| < 8,001      | 17 (12.1%)         |
| 8,001-16,000 | 31 (22.1%)         |
| 16,001 >     | 37 (26.4%)         |
| **Total**    | **140 (100.0%)**   |

### Higher education and controlling power over resources

The control over household resources centers around educated women (Table 3) and the difference is statistically significant ($\chi^2=11.080; p<0.004$). Postgraduate women have greater control over household resources compared to graduate women.

**Table 3: Relationship between higher education and controlling power over resources**

| Level of Education | Controlling Power over Resources (Index) | Total  |
|--------------------|------------------------------------------|--------|
|                    | Low | Medium | High    |        |
| Graduation         | 15  (17.7%) | 24 (28.2%) | 46 (54.1%) | 85 (100.0%) |
| Post-Graduation    | 0   (0.0%)  | 21 (38.2%) | 34 (61.8%) | 55 (100.0%) |
| **Total**          | 15  (10.7%) | 45 (32.1%) | 80 (57.2%) | 140 (100.0%) |

Pearson’s $\chi^2 = 11.080 (2); p<0.004 (0.01)$
Higher education and social mobility
Individual's social mobility depends on greater educational attainment (Table 4) and the difference is statistically significant ($\chi^2=15.457; p<0.000$). Postgraduate women have enjoyed greater mobility than those of graduate women.

Table 4: Relationship between higher education and social mobility

| Level of Education | Social Mobility Index | Total |
|-------------------|-----------------------|-------|
|                   | Low       | Medium | High   |
| Graduation        | 3 (3.5%)  | 16 (18.8%) | 66 (77.6%) | 85 (100.0%) |
| Post-Graduation   | 0 (0.0%)  | 27 (49.1%) | 28 (50.9%) | 55 (100.0%) |
| Total             | 3 (2.1%)  | 43 (30.7%) | 94 (67.2%) | 140 (100.0%) |

Pearson's $\chi^2 = 15.457 (2); p<0.000 (0.01)$

Higher education and participation in income generating activities
Women’s involvement in income generating activities varies with their levels of education (Table 5) and the difference is statistically significant ($\chi^2=10.715; p<0.005$). In contrast with their greater control over household resources and social mobility, postgraduate women have least interest in getting involved in income generating activities (IGAS) compared to the graduate women.

Table 5: Relationship between higher education and participation in income generating activities

| Level of Education | Income Generating Activities Index | Total |
|-------------------|-----------------------------------|-------|
|                   | Low       | Medium | High   |
| Graduation        | 38 (44.7%) | 39 (45.9%) | 8 (9.4%) | 85 (100.0%) |
| Post-Graduation   | 40 (72.7%) | 13 (23.6%) | 2 (3.7%) | 55 (100.0%) |
| Total             | 78 (55.7%) | 52 (37.1%) | 10 (7.2%) | 140 (100.0%) |

Pearson's $\chi^2 = 10.715 (2); p<0.005 (0.01)$

Higher education and participation in social activities
Levels of education has no significant effect on individual’s participation in social activities ($\chi^2=3.060; p>0.217$). A significant percent of women of both graduate and postgraduate categories were reluctant to participate in the social activities (Table 6), either for household responsibilities or for involvement in economically productive activities.

Table 6: Relationship between higher education and participation in social activities

| Level of Education | Social Activities Index | Total |
|-------------------|-------------------------|-------|
|                   | Low       | Medium | High   |
| Graduation        | 45 (52.9%) | 28 (32.9%) | 12 (14.2%) | 85 (100.0%) |
| Post-Graduation   | 24 (43.6%) | 26 (47.3%) | 5 (9.1%) | 55 (100.0%) |
| Total             | 69 (49.3%) | 54 (38.6%) | 17 (12.1%) | 140 (100.0%) |

Pearson’s $\chi^2 = 3.060 (2); p>0.217 (0.01)$
Higher education and participation in political activities

Women’s education does not increase their participation in political activities (Table 7). Though postgraduate women were more likely participated in the political activities than the graduate women, however, the differences between them is not statistically significant ($\chi^2=4.672; p>0.097$).

Table 7: Relationship between higher education and participation in political activities

| Level of Education | Political Activities Index | Total |
|-------------------|--------------------------|-------|
|                   | Low                      | Medium | High |
| Graduation        | 65 (76.5%)               | 18 (21.2%) | 2 (2.3%) | 85 (100.0%) |
| Post-Graduation   | 37 (67.3%)               | 12 (21.8%) | 6 (10.9%) | 55 (100.0%) |
| Total             | 102 (72.9%)              | 30 (21.4%) | 8 (5.7%)  | 140 (100.0%) |

Pearson’s $\chi^2 = 4.672 (2); p>0.097 (0.01)$

Higher education and participation in family decision-making processes

Women with higher education exercise more decisive role in family decisions (Table 8) and the difference is statistically significant ($\chi^2 = 10.640; p<0.005$). Postgraduate women have more influential and commanding role in family decision-making process than graduate women.

Table 8: Relationship between higher education and participation in family decision-making process

| Level of Education | Family Decision Index | Total |
|-------------------|-----------------------|-------|
|                   | Low                   | Medium | High |
| Graduation        | 23 (27.1%)            | 44 (51.8%) | 18 (21.1%) | 85 (100.0%) |
| Post-Graduation   | 9 (16.4%)             | 20 (36.4%) | 26 (47.2%) | 55 (100.0%) |
| Total             | 32 (22.9%)            | 64 (45.7%) | 44 (31.4%)  | 140 (100.0%) |

Pearson’s $\chi^2 = 10.640 (2); p<0.005 (0.01)$

Higher education and participation in reproductive health decisions

Education enhances individual’s involvement in reproductive health decisions (Table 9) and the difference is statistically significant ($\chi^2 = 13.265; p<0.001$). Postgraduate women reportedly have enjoyed greater decision-making power in reproductive health issues than graduate women have.

Table 9: Relationship between higher education and participation in reproductive health decisions

| Level of Education | Decision regarding Reproductive Health Index | Total |
|-------------------|-----------------------------------------------|-------|
|                   | Low                                           | Medium | High |
| Graduation        | 9 (10.6%)                                     | 21 (24.7%) | 55 (64.7%) | 85 (100.0%) |
| Post-Graduation   | 0 (0.0%)                                      | 5 (9.1%)   | 50 (90.9%) | 55 (100.0%) |
| Total             | 9 (6.4%)                                      | 26 (18.6%) | 105 (75.0%) | 140 (100.0%) |

Pearson’s $\chi^2 = 13.265 (2); p<0.001 (0.01)$

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Higher education and knowledge regarding women's right and violation

Women’s knowledge regarding their rights and vulnerabilities depends largely on their education and their access to information (Table 10). Higher level of education provides access to knowledge on laws and provisions regarding rights as well as oppression against women ($\chi^2 = 14.562; \ p<0.001$).

Table 10: Relationship between higher education and knowledge regarding women’s right and violation

| Level of Education | Knowledge about Women’s Right and Violation Index | Total |
|-------------------|--------------------------------------------------|-------|
|                   | Low | Medium | High |                 |
| Graduation        | 2 (2.4%) | 59 (69.4%) | 24 (28.2%) | 85 (100.0%) |
| Post-Graduation   | 0 (0.0%) | 22 (40.0%) | 33 (60.0%) | 55 (100.0%) |
| Total             | 2 (1.4%) | 81 (57.9%) | 57 (40.7%) | 140 (100.0%) |

Pearson’s $\chi^2 = 14.562 (2); \ p<0.001 (0.01)$

Higher education and women empowerment

Women are empowered through their exposure to education (Table 11). In fact, postgraduate women were more empowered than the graduate women were and the difference is statistically significant ($\chi^2 = 10.373; \ p<0.006$).

Table 11: Relationship between higher education and women empowerment

| Level of Education | Women Empowerment Index | Total |
|-------------------|-------------------------|-------|
|                   | Low | Medium | High |                 |
| Graduation        | 12 (14.1%) | 38 (44.7%) | 35 (41.2%) | 85 (100.0%) |
| Post-Graduation   | 0 (0.0%) | 22 (40.0%) | 33 (60.0%) | 55 (100.0%) |
| Total             | 12 (8.6%) | 60 (42.9%) | 68 (48.5%) | 140 (100.0%) |

Pearson’s $\chi^2 = 10.373 (2); \ p<0.006 (0.01)$

Discussion

The governments and development agencies have hailed education as an effective tool to uplift women’s status from inferior to relatively equal status of men in patriarchal societies. The present study stresses to explore whether higher education changes women’s position and enhances their control, social mobility and participation in decision-making process or increases their knowledge or access to information or not.

Behrman et al. (2005) observed that women’s increased education leads to higher involvement in income generating activities that eventually increases their ability to support themselves, and lessens their dependence on men. Findings of the present study show that a significant percent of the relatively higher educated women have greater control over their household resources ($p<0.004$), as they were involved in economically productive activities ($p<0.005$). Women’s independence subsequently reduces the perceived gender gap within the society (Mowla, 2009). As a result, women are now moving outside their households (Kamal and Zunaid, 2010), even without the company of the male members of the family.
Similar observations have been found in the present study as postgraduate women enjoyed greater mobility within and outside their community compared to graduate women.

Unlike the increased social mobility, as evident in the present study, the respondents reported to have low involvement in social and political events. Findings, indeed, do not imply that higher education impedes or discourages women to participate in social get-together or cultural events or political activities like voting behavior. Instead, education increases women’s option to choose, enlarges their aspirations and self-concepts, enhances their opportunities to express their views, and mobilizes them to participate in different social and cultural activities (Adeola and Olufunke, 2010). Khan and Ara (2006), on the contrary, observed that women’s limited participation in social and political activities, however, are the consequences of women’s close tie to their reproductive roles as well as the patriarchal attitudes, embedded deep into the society. These household responsibilities and social obligations, thus, may permit little time to engage in social and cultural events \((p>0.217)\). Besides, the political instability and violence discourage both educated men and women to engage in direct political actions in Bangladesh \((p>0.097)\).

In spite of relatively low engagement in socio-cultural and political activities, the respondents of the study showed a positive change in the decision-making process within their households. A significant percent of the women admitted to have greater power to make decisions regarding buying and selling of daily necessities, ensuring health and education for children, deciding of food menu and so on \((p<0.005)\). It is also evident that a large number of educated women are more inclined to make decisions of their reproductive health issues including the use of contraceptives, birth spacing, and frequency of sexual intercourse and so on \((p<0.001)\), as observed by Breierova and Duflo (2004). In Bangladesh, particularly in rural areas, men are still the prime decider over their wives on reproductive health issues, whether they are educated or not. However, the findings show relatively positive change as per higher education is concerned. Additionally, the study reveals that higher education, together with the exposure to mass media, familiarize majority of the respondents with the laws and regulations regarding their legal and constitutional rights \((p<0.001)\) and the discriminations and violence that has taken place against women in the male-dominated society \((p<0.001)\). Mukhopadhyay (2008) argued that women’s exposure to higher education increases a vocal against all the social injustices, including early marriage, dowry, domestic violence and so on, even if they remain economically dependent on men.

Findings also reveal that the women’s attainment of higher education significantly affects their empowerment process \((p<0.006)\). Ojobo (2008), in his study, concluded that education is the cornerstone for the sustainable development and a catalyst for women empowerment, including social, economic, political and cultural aspects. It benefits women’s marital obligations as loving mother and caring wife, increases economical production through knowledge and skills, ensures quality health through balanced diet and medication, contributes to national and social development and gains financial success by involving in income generating activities and triggers a total-structural change that the feminists expected for women.
Conclusion

It is evident that higher education is playing a pivotal role to increase women’s control over household resources, mobilizes them to participate in economically productive activities, enhances their decision-making roles and responsibilities in family, particularly in personal and collective issues, and grows conscience about their legal rights and violence against women. Thus, it is needed to encourage to acquire higher education, which would ultimately give women the privilege to demand equitable positions within the social and power structure of the society. The government of Bangladesh and their development partners, therefore, should create opportunities for female higher education, irrespective of urban and rural settings, to promote women’s socio-economic status, to enhance their participation in decision-making process granting greater voice in important issues, including reproductive health and hereditary property rights.

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