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Women Empowerment through Entrepreneurship: A Study of Small and Medium Enterprises in Rajshahi City

Sultana, Sharmin

University of Rajshahi

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Women Empowerment through Entrepreneurship: A Study of Small and Medium Enterprises in Rajshahi City

A Dissertation submitted to the Institute of Bangladesh Studies (IBS),
University of Rajshahi in partial fulfilment of the requirements for the
Degree of Doctor of Philosophy

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January 2017

Certificate

This is to certify that the dissertation entitled **Women Empowerment through Entrepreneurship: A Study of Small and Medium Enterprises in Rajshahi City** is an original work accomplished by **Sharmin Sultana**. She has conducted the research under my supervision and guidance at the Institute of Bangladesh Studies (IBS), University of Rajshahi. As far as I know the dissertation has not been submitted (in whole or in part) anywhere else for any degree, diploma or publication. I do hereby recommend her to submit the dissertation to the IBS, RU for the fulfillment of requirement for her acquisition of the degree of Doctor of Philosophy.

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Declaration

I, Sharmin Sultana, do hereby declare that this dissertation, entitled **Women Empowerment through Entrepreneurship: A Study of Small and Medium Enterprises in Rajshahi City** is my original research work.

I further declare that this research dissertation or any part of it, has not been submitted anywhere else for any other degree or for any other purpose.

January 2017

Sharmin Sultana

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January 2017

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Abstract

The study entitled ‘Women Empowerment through Entrepreneurship: A Study of Women SME in Rajshahi City’ was conducted in the Rajshahi Metropolitan area during a period of four years from 2012 to June 2016. The prime goal of this research work was to find out the impact of small and medium entrepreneurship on empowerment of women in the study area. It is a field based study and the researcher wanted to find out empowerment level of the respondents by measuring women’s income, women’s participation in the decision making process, access to family wealth, women’s mobility, ability to do things as they wish and the ability to set their own agenda. The study endeavored to find out the impact of women's entrepreneurship on their empowerment by comparing the level of empowerment of the respondents before becoming an entrepreneur and after.

The methods used in order to achieve objectives of the study were both quantitative and qualitative in nature. The primary data were collected from the respondents with the help of in-depth interview by using a semi-structured questionnaire. The researcher herself interviewed all the respondents. Besides, two focus group discussion (FGD), and seven concerned person were also interviewed to explore the problems and prospects of women entrepreneurship in the study area.

The impact of women entrepreneurship on the empowerment level of the respondents was revealed through comparing the situations of the respondents before engaging in an SME activity and after. The study result reveals that SME activities appeared as a positive factor for empowering the respondents. Data show that in most of the cases the 'after' situation was better than the 'before' situation. After starting SME activity every woman got the power to earn some money. Their percentage of taking part in decision making process was increased. The study results also reveal that the

respondents' access to family wealth, their mobility, their ability to do things as they wished and their ability to set their own agenda also increased.

Abbreviation

BARD	- Bangladesh Academy for Rural Development
BB	- Bangladesh Bank
BWCCI	- Bangladesh Women Chamber of Commerce and Industry
DWBF	- District Women Business Forum
FBCCI	- Federation of Bangladesh Chambers of Commerce and Industries
MIDAS	- Micro Industries Development Assistance and Services
RCCI	- Rajshahi Chamber of Commerce and Industries
SME	- Small and Medium Entrepreneur/Enterprises
SMEF	- Small and Medium Enterprise Foundation
SMEs	- Small and Medium Entrepreneurship
WE	- Women Entrepreneurs
WEAB	- Women Entrepreneurs Association of Bangladesh

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Chapter One

Introduction

1.1 Introduction

In the present world, all conscious people feel that no nation could achieve sustainable development keeping women busy in only household work. Existing sex ratio in demographic structure of Bangladesh indicates that women comprise almost 50% of the total population.¹ They are an essential part of the country's human resources. Without their meaningful and active participation in regular economic activities—women, who comprise half of the total population— a dynamic and sustainable economy is impossible.² A sustainable economy is a precondition for national growth and prosperity and it is also necessary for institutionalizing the democratic system. It is impossible to achieve the target of a poverty-free society without the full participation of women in the main work force.

The term Women Empowerment has been discussed and analyzed throughout the world over the few decades. Many significant initiatives have been taken worldwide to empower women. As a result of these initiatives and programmes globally, conditions of women have become better than the previous centuries. Bangladeshi women have valuable contributions to their households and to the country's economy. They participate both in the formal and informal sectors of the economy. Within the formal sector a large number of women work in export oriented industries (e.g. ready made garments), which is the major source of Bangladesh's foreign exchange.

These days a significant number of women also work as teachers, physicians, nurses, lawyers, journalists, government employees, NGO workers etc. Through these activities Bangladeshi women are now able to transform their traditional roles and gender relations in society. In spite of these achievements, the majority

¹ Bangladesh Women Chamber of Commerce and Industry, *Building Women in Business : A Situation Analysis of Women Entrepreneurs in Bangladesh* (BWCCI, 2008), P. 10.

² *Ibid.*

of women in Bangladesh are yet to be empowered to participate actively in the social, cultural, economic and political arenas³.

All nations in the modern times that have climbed up the economic ladder, have done so through optimum use of the productive capacities of their entire working population regardless of gender. This leads to optimum production of goods and services on which depends economic prosperity and well-being of the people as a whole. But cultural and religious factors have tended to force some unwelcome restraints on the females in Bangladesh. But it is a positive sign that the ossified out-look about women's role is starting to change. Women in significant number are now seeking employment outside the bounds of their homes in nearly all fields. Even they are taking the role of entrepreneurs.

Entrepreneurship is the driving force to bring about excellence in production, market improvement, human resources and skills development, social mobility, and changes in the attitude of people. Development of women's entrepreneurship offers tremendous opportunities for development of one half of the population and for overall socio-economic advancement of the country. Women's entrepreneurship indeed can foster economic self-sufficiency of women, promote gender balance and eventually can lead to participation of women in broader decision making processes of the country.

Considering these, a special attention has been given by the government of Bangladesh, donor agencies, NGOs and the business community to ensure increased women's participation in formal economic sector, especially in business and industry.

In this perspective, small and medium enterprises (SMEs) have emerged as a new opportunity to women. Through SME women can easily become creative entrepreneurs. The government and other agencies also emphasize SME for women as it may become a main instrument for women empowerment, as the risk of SME is very low and its success rate is high.

³ Asian Development Bank, Country Briefing paper. Women in Bangladesh (Programs Department (west), 2001), p. 11.

1.2 Statement of the Problem

Women Empowerment is a multidimensional concept. It is a multifaceted and complex global burning issue. Almost every developing, developed and under-developed country is working to empower their women. Because, now it is proved that without equal participation of women no nation can accomplish their desired economic growth. Clearly, there can neither be any sustainable human development nor any successful population control programme without the full and equal participation of women.

Among the different aspects of empowerment, political and economic empowerment are the most important. Because it is felt that if women are empowered in these two sectors the rest will be automatically achieved by the women. In Bangladesh presently the Prime Minister is a woman and also the leader of the opposition in the parliament is a woman. In fact, since 1991, the Prime Minister and Opposition Leader both positions have continuously been held by women. Women have also significant participation in the cabinet. A few decades back such participation could not even be imagined. Now-a-days in local government women also play an important role. So, it could be easily hoped that as the highest decision making authority is a woman, women's cause would be well addressed and fulfilled.

But the reality is different. Violence against women is an ever increasing phenomenon in Bangladesh society. What is the reason behind it? The reason is that females all over the world still hold relatively inferior positions to males. Women in Bangladesh remain particularly vulnerable because of their poverty. Socially prescribed roles have limited women's access to economic resources such as capital, skills and marketing knowhow.⁴ In the process of women empowerment, the vital impediment is their poverty. So, it is the high time to empower women economically, and it should be started from the grassroots' level, where small and medium enterprise can play a vital role.

⁴ Nazmunnesa Mahtab, *Women In Bangladesh: From Inequality to Empowerment* (Dhaka: AH Development Publishing House, 2007), pp. 56-57.

Recently UNIFEM and UN Global Compact have declared Women's Empowerment Principles, where they subtitled their principles as "Equality Means Business". Here it is important to quote:

The women's empowerment principles are subtitled "equality means business" because the full participation of women benefits business, and indeed all of us. Informed by leading businesses policies and practices from different sectors and around the world, the principles offer a practical approach to advance women, and point the way to a future that is both most prosperous and fairer for everyone.⁵

In this age of globalization real development of a state is evaluated by its international trade: whether a state is able to keep balance of its export and import or not; how much a state is developed in the industrial sector, how much it is dependent on the agrarian sector; these are the key questions.

Bangladesh is still a developing country. Except in RMG sector, almost in every other sector of industry, Bangladesh is lagging behind. Still most of the people of Bangladesh depend either directly or indirectly on agricultural production for their livelihood. In the 1970s, about four decades back, micro credit was introduced in Bangladesh. The success of micro credit is globally acclaimed. The target groups of micro credit are the extreme poor rural women.

But micro credit does not aim to create small and medium entrepreneurs; it helps the extreme poor just to survive. A few thousand taka could not help one to start an SME.

In the recent times SMEs have become important phenomena. SMEs can play a vital role in an economy like Bangladesh. It is a big leap towards industrial development; it creates a momentum to development in trade.

In Bangladesh, males are usually the Small and Medium Entrepreneurs (SME); the contribution of females is still very insignificant in this sector. Women constitute 50% of our population. If women are not empowered we cannot expect sustainable development in our country. Micro credit has given extreme poor women and their families the power to breathe only but for further advancement SME could play a pivotal role.

⁵ Geory Kell, Executive Director to the UN Global Compact Office.

In Bangladesh, though the majority of the working women still have not been able to hold a controlling authority in mainstream production, there has arisen a new class of women entrepreneurs, who have accepted the challenges of life and have emerged as leaders in the process of socio economic development.⁶ They earn for themselves and for their families and in that way they contribute towards the socio-political establishment of the women. The greater involvement of women in remunerative work improves their living circumstances and provides bargaining positions in the households and wider community. In this way, they are also creating opportunities for the general womenfolk by leading to their economic advancement and paving the way for a dignified survival through sustainable development.⁷

Considering the above factors and opportunities of entrepreneurship, the present research tried to explore the impact of small and medium level entrepreneurship in empowering the women in Rajshahi Metropolitan Area through studying the condition of women before they were engaged in SME and after they have been involved in SME.

1.2.1 Women Empowerment and Entrepreneurship –

Now it is proven that without the equal and active participation of women in the development process, sustainable socio-economic changes is quite impossible. So bringing women in the mainstream economy has now emerged as a major concern for the policy makers in both developed and developing countries.⁸ As a developing country Bangladesh is also trying to bring the women in the mainstream economy. In Bangladesh, in the early 1980's, development of women entrepreneurship was initiated by Bangladesh Small and Cottage Industries Corporation (BSCIC). Since then, Bangladesh government and other non-government organizations have taken various steps for the development of women entrepreneurs. A number of studies have been done to measure the potentiality of women entrepreneurs in Bangladesh.

⁶ Masuda M. Rashid Chowdhury, "The Emerging Women Entrepreneurs of Bangladesh", Reprinted From the *FBCCI Journal*, Volume 2, Issue 5-6 (September-October 2001).

⁷ *Ibid.*

⁸ Bangladesh Bank and Bangladesh Academy for Rural Development (BB-BARD), *The Role of Banks in Promoting Women Entrepreneurship in Bangladesh* 2013 (BB-BARD Joint Study, Dhaka and Comilla : 2013), pp. 1-37.

Entrepreneurship development and empowerment are complementary to each other. Women's involvement in various entrepreneurial activities gives them the opportunity to be empowered in the social, economic and cultural arena.⁹ Women entrepreneurship development is an important factor to empower women and to incorporate women into the economic development of the country.¹⁰ "The economic opportunity for women derived from the entrepreneurship promotes other forms of empowerment of women in a society that leads to the removal of gender inequality and thereby ensures development".¹¹ "Women's entrepreneurship is important for women's position in society, and for the economic development of a country. It opens up new avenues for creating employment opportunities for women and men".¹² "Entrepreneurship development and income generating activities are a feasible solution for empowering women who lead to economic independence, the opportunity to have control over their lives, self-reliance, self-determination and a way to achieve for themselves."¹³ Entrepreneurship has become an important profession among the women of Bangladesh today at various levels of society. Through entrepreneurship the women of the middle class families, who have always lived restricted lives, today have the economic solvency.¹⁴ A number of women have taken up entrepreneurship and become business women not only to earn, survive and raise

⁹ Faraha Nawaz, "Critical Factors of Women Entrepreneurship Development in Rural Bangladesh." *Bangladesh Development Research Work Paper Series (BDRWPS)* (May, 2009). available at <http://www.bangladeshstudies.org/wps> accessed on 10/12/2013.

¹⁰ Meherun Nesa, "Empowerment of Women through Entrepreneurship : A study on Women SME Entrepreneurs in Bangladesh". Available at [bea-bd.org>site>images>pdf](http://bea-bd.org/site/images/pdf).

¹¹ *Ibid.*

¹² Golam Rabbani and Md. Solaiman Chowdhury. "Policies and Institutional Supports for Women Entrepreneurship Development in Bangladesh: Achievements and challenges". *International Journal of Research in Business and Social Science (IJRBSS)*. vol. 2 No. 1 (2013): 31-39.

¹³ Manashi Mazumder and Marjina Ahmed, "Empowerment of Rural Women Through Entrepreneurship : An Overview", *International Research Journal of Interdisciplinary & Multidisciplinary Studies (IRJIMS)*, vol. 1(1) (February, 2015) pp. 165-172.

¹⁴ Mansura Rahmatullah and Farhana Zaman. "Female Entrepreneurship in Bangladesh : Constraints, Motivation and Success." *Bangladesh e-Journal of Sociology*, Vol. 11, No. 2 (July, 2014): 65-77.

the living standards, but also to form their careers and become professionals in order to establish their rights through the development of a sector and in this way they contribute towards the progress of the society and the nation.¹⁵

Thus the studies mentioned earlier show that entrepreneurship plays an important role in empowering women.

1.2.2 Why Women Entrepreneurs are More Engaged in SME

Generally the small and medium enterprise sector has the potential to provide a livelihood for a large number of populations in a developing country. Specifically this sector is more appropriate for women for some reasons, these are –

- ❖ It has an easy entry (in terms of skills, finance, premises etc);
- ❖ Many women turn to SME because they have low opportunity to find any suitable occupation for them;
- ❖ Their lack of mobility (due to their families and household responsibilities) inspire them to engage in SMEs as they can operate it from home;
- ❖ The risk of SME is very low and success rate is high;
- ❖ A general characteristic of SME is that it is less capital intensive, more labour intensive. Women can easily enter into SMEs with a minimum capital;
- ❖ It is a creative sector where women can show their potentiality.¹⁶

1.2.3 SME in Bangladesh

Small and Medium Enterprises (SMEs), a dominant form of business play a crucial role towards achieving industrial and economic development objectives of an economy. SMEs also play an important role in employment creation, especially for the unskilled and semi-skilled. In Bangladesh SMEs have drawn a lot of interest among policy makers, academicians, and businessmen and people in general. There is country-wide consensus that a strong and sustainable SME section may prove as a principal driving forces in the development of the economy of Bangladesh. Qamruzzaman (2015) states that-

¹⁵ Md. Masudur Rahman, *Credit Worthiness of Women Entrepreneurs in Bangladesh*, <http://ssrn.com/abstract.pdf> accessed in 5 may 2009).

¹⁶ These points are created through reviewing the relevant literature.

“Considering presences of SMEs in Bangladesh economy, it is found that almost 90 percent of the private enterprises are SMEs and about 70-80 per cent of non-agricultural work forces are working there. The SMEs contributed up to 25 per cent of GDP including about 40 per cent of gross manufacturing output and around 25 per cent of the total labor force. Thus, in order to ensure rapid industrialization and national economic growth through lower capital investment and employment generation, there is no alternative to small and medium enterprises. SMEs offer large-scale employment and income earning opportunities at relatively low costs especially in the rural areas besides. Therefore, SMEs growth also strengthens the economic efforts towards achieving high and sustainable economic growth, which is a prerequisite for an escape from widespread poverty and socio-economic backwardness”.

1.2.3.1 SMEs’ Contribution to GDP

Table 1.1
Contribution of Large and Small Industries to the GDP (%) at Constant Price Base Year 1995-96

	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12
Large and medium scale	11.29	11.47	12.14	12.1	12.5	12.6	12.7	12.7	13.2	13.8
Small scale	4.68	4.78	4.94	4.9	5.1	5.1	5.2	5.3	5.2	5.3
Total	15.97	16.25	17.08	17	17.6	17.7	17.9	18	18.4	19.1

Source: Economic Review, Ministry of Finance, GOB, 2003-2012

1.2.3.2 SMEs’ Contribution to Employment Generation

Various categories of SMEs together provide 80 to 85 percent of industrial employment and 25 percent of total civilian employment.¹⁷

1.2.3.3 SMEs’ Contribution to Export

Table 1.2
Export Earnings Growth in SME

Financial Year (FY)	Million US\$	Growth over the previous year
2006-2007	22.94	118.68 %
2007-2008	40.65	77.20 %
2008-2009	46.68	14.83 %
2009-2010	53.68	14.99 %
2010-2011	56.00	4.32 %

Source: Export Promotion Bureau (EPB) and BAPA

¹⁷ Qamruzzaman, Md. ACMA. “Productivity and Performance Evaluation of SME Sector in Bangladesh : Evidence from the Historical Data.” *Journal of Islamic Finance and Business Research*. Vol. 3, No. 1 (March, 2015): 14-22.

1.2.4 Women Entrepreneurship Development in Bangladesh.

Bangladeshi women have started to engage with the entrepreneurial activities since the 1970s. After independence in 1971, most of the women-owned enterprises have developed. A survey found that 14 enterprises were established between 1976-1980, 24 during 1981-1985, 43 during 1986-1990, 85 enterprises were established during 1991-95, 197 during 1996-2000, 397 during 2001-2005 and 78 between 2006 and 2009.¹⁸

Box 1.1: Trends of Women Entrepreneurship Development in Bangladesh.

Year	Number of Respondents	Percentage
1951-55	1	0.19
1956-60	0	0
1961-65	0	0
1966-70	0	0
1971-75	1	0.19
1976-80	14	1.3
1980-85	24	2.3
1986-1990	43	4.1
1991-95	85	8.2
1996-2000	197	19.0
2001-2005	397	38.3
2006-2008	78	7.5

Source-SMEF and MIDAS, 2009 (cited in Rabbani and Chowdhury, 2013)

The involvement of women into the entrepreneurial activities has increased rapidly after 2000 and it has been seen that in between 2000 to 2010 nearly 50% of enterprises established were owned by women.¹⁹

After the independence of Bangladesh, the causes of women's initiative into entrepreneurial activities were unemployment, job dissatisfaction, to make use of

¹⁸ Golam Rabbani and Md. Solaiman Chowdhury. "Policies and Institutional Supports for Women Entrepreneurship Development in Bangladesh: Achievements and Challenges". *International Journal of Research in Business and Social Science (IJRBSS)*. vol. 2 No. 1 (2013): 31-39.

¹⁹ Meherun Nesa, "Empowerment of Women through Entrepreneurship : A Study on Women SME Entrepreneurs in Bangladesh". Available at [bea-bd.org>site>images>pdf](http://bea-bd.org/site/images/pdf).

idle funds, husband's death, to create employment for family members etc. Other important reasons for doing business were family encouragement; influenced by the success stories of other entrepreneurs, previous experiences in manufacturing or industry, inherited technical or professional skills etc.²⁰ Most of the women who owned enterprises in Bangladesh were in the SME sectors.

In early 1980s, women entrepreneurship development program was initiated by Bangladesh Small and Cottage Industries Corporation. Bangladesh government has set distinct strategies in its National Action plan (NAP) for the development of women entrepreneurship that includes tax holiday, tax policy, gift tax etc. In Bangladesh, banks are also playing a very important role in providing capital to start up and also expand the existing business of women SME in the country. Besides, government sectors and various NGOs like BRAC, Proshika, ASA, Swanirvar etc. are providing support services to develop women entrepreneurship mainly in rural areas. Among the NGOs The National Alliance of Young Entrepreneurship (NAYE), the World Assembly of Small and Medium Entrepreneurship (WASME), Rural Development and Self Employment Training Institute (RUDSETI) have performed tremendous role in developing entrepreneurship throughout the country.²¹ Grameen Bank is also a unique institution that helps to develop entrepreneurial abilities of the village women.

1.2.5 Government Policies and Programs for Women Entrepreneurship Development

The government of Bangladesh has initiated various programs and policies for SME development in this country. A special attention has been given to the growth of women's entrepreneurship in SME. For developing and helping the SME sector Bangladesh government has created a foundation named SME Foundation. It is a

²⁰ Dewan Mahbub Hossain. "A literature Survey on Entrepreneurs and Entrepreneurship in Bangladesh." *Southeast University Journal of Business Studies*. Vol. 2, No. 1 (2008). Retrieved from : http://papers.ssrn.com/5013/papers.cfm?abstract_id=1261829. Accessed on December 25, 2015.

²¹ Faraha Nawaz. "Problems of Women Entrepreneurship Development in Bangladesh: A Case Study of RAKUB." *Pertanika Journal of Social Sciences Humanities* vol. 20(3) (2012): 601-614.

non-profit organization mandated to help growth, expansion and overall development of SMEs in Bangladesh. This foundation is also committed to create safe environment for the women entrepreneurs of the country. Besides SME Foundation Bangladesh government has also formed a special SME Task Force and a SME Advisory Panel. For creating a favorable environment for women entrepreneurs, Bangladesh government has taken the following policies:

1.2.5.1 Industrial Policy 2010

The section of the industrial policy that describes women's entrepreneurship is shown in Box 1.2.

Box 1.2: Participation and Development of Women Entrepreneurs

9.1 Necessary steps will be taken to provide women entrepreneurs with pre-investment advice and assistance in drawing up and implementing projects. Necessary assistance and services would be provided by SME Foundation and BSCIC. Private sectors will also be provided under the public-private partnership arrangement.

9.2 Various incentives and financial support will be considered for women entrepreneurs to get themselves established in small, and cottage industries as well as medium enterprises.

9.3 All public sector technical training institutions will arrange training and related activities for enhancing the efficiency of women entrepreneurs.

9.4 The various existing schemes in existing banks to promote women entrepreneurs will be evaluated and simplified. The Ministry will coordinate arrangements with financial institutions and banks to explore ways to create women friendly banking services, which will ensure easy access to industrial credit, equity capital, venture capital and working capital. Arrangements for loans will be considered for women entrepreneurs with deserving quality project proposals. In this regard, Government will formulate a special policy document on finance for women entrepreneurs.

9.5 Women entrepreneurs will be given preference in service industries such as ICT, laundry, tourism and service, beauty parlour, advertising firm including fisheries, agriculture and handicrafts and livestock and food processing industries.

9.6 Women entrepreneurs will be encouraged to participate in a greater scale in setting up and running thrust sector industries.

9.7 The Government will set up a mechanism for greater sharing of information and experiences among women entrepreneurs and their support agencies at national and international levels.

9.8 The Government will identify and remove legal barriers to women's economic and business empowerment particularly in relation to women's participation in enterprises.

Source: Industrial Policy 2010.

1.2.5.2 Gender Action Plan 2008-2012

The gender action plan has identified the core issues and challenges of women's entrepreneurship development for creating a favorable environment for women entrepreneurs. In the policy paper, some policy initiatives were highlighted to bring them into the mainstream of the development process. This would be done by creating opportunities to ensure full participation of women entrepreneurs in the economic development of the country, improve efficiency of women entrepreneurs enhance female participation in the decision-making process in business, and to enhance their capacity to establish and run SMEs.

1.2.5.3 Industrial Policy 2005 and Poverty Reduction Strategy Paper 2004

The Industrial Policy-2005 states that the SME sector, including women entrepreneurship should be taken as a privileged sector. The PRSP notes that Government will take initiatives to create employment-intensive industrialization, with emphasis on SMEs and export-oriented industries.

1.2.5.4 SME Policy 2005

The SME policy focused on capacity development of women entrepreneurs in the SME sector to promote their activities to translate women's endeavors in business as successful initiatives.

1.2.5.5 Bangladesh Bank Policies for Promoting Women Entrepreneurs

Box 1.3: Bangladesh Banks Policies for Promoting Women Entrepreneurs

Considering the role of participation of women entrepreneurs in SME sector Bangladesh Bank has formulated a guideline named "Small and Medium Enterprise (SME) Credit Policies & Programmes" and has taken the following steps for the banks & financial institutions to ensure more institutional financial facilities for women entrepreneurs in SME sector.

- a. With a view to organizing and making uniform industrial development and to ensure institutional credit facilities, at least 15% of total BB refinance fund for SME sector has been allocated to women entrepreneurs.
- b. Interest rate for women entrepreneurs will be Bank rate (which is at present 5%) plus maximum 5%; i.e. not more than 10% per annum.
- c. For more participation of women entrepreneurs in industrial development of the country and for conducting business activities by women entrepreneurs in large number, banks/financial institutions shall put highest priority in receiving loan application from small and medium women entrepreneurs and settle the loan disbursement process within a very reasonable time from the date of acceptance of the application.
- d. Banks and financial institutions shall take initiative to advertise all the facilities for women entrepreneurs in both electronic & print media.
- e. Banks and Financial Institutions may provide a maximum loan facility of Tk. 25,000.00/- against personal guarantee if borrower is woman or majority of the owners of the enterprise are women. In that case, group security/social security may be considered.
- f. Each bank and financial institution shall establish a separate 'Women Entrepreneurs' Dedicated Desk' with necessary and suitable manpower, provides them training on SME financing and suitably appoint a lady officer as chief of dedicated desk. Branch wise list of 'Women Entrepreneurs' Dedicated Desk 'should be sent to SME and Special Programmes Department (SMESPD) of Bangladesh Bank within two months from the date of declaration of this policy and programme.
- g. Banks/Financial Institutions shall establish special advice and service center for women entrepreneurs in selected branches and ensure service friendly approach towards women entrepreneurs.
- h. To identify the real women entrepreneurs, assistance can be sought from Bangladesh Small and Cottage Industries Corporation(BSCIC), SME Foundation & professional organizations, such as, Handloom/Handicrafts Association, Mahila Samity, different Women Entrepreneurs' Association, such as, Bangladesh Women Chamber of Commerce & Industries (BWCCI), Women Entrepreneurs Association of Bangladesh (WEAB), Bangladesh Homeworkers' Women Association (BHWA), National Association of Small & Cottage Industries of Bangladesh (NASCIB) etc.
- i. To make credit easier for women entrepreneurs, Group-wise SME loan disbursement arrangement has been introduced where lower limit of loan for a single woman entrepreneur has been set at Tk. 50,000. However, has been introduced for women entrepreneurs requiring loan less than Tk. 50,000 in such a way that they can apply for SME loan by forming a group for equivalent amount of Tk. 50,000 or more.

Source: B B- BARD joint study (2013)

1.2.5.6 SMEF Policies for Promoting Women Entrepreneurship

Box 1.4: SMEF Policies for Promoting Women Entrepreneurship

- SMEF has organized 109 different capacity building training for 3227 persons, 2010 of whom were women
- SMEF has conducted a national-level study, entitled “A Study on Women Entrepreneurs in SMEs: Bangladesh perspectives”, aiming to set out the situation of the entrepreneurs.
- SMEF awarded eight outstanding women in Bangladesh for their ‘role model’ performance in business. It is expected that this award will encourage other interested women to become involved in business activities
- The SME foundation has arranged two regional conferences (one in Chittagong and another in Khulna) to demonstrate the success, present situation, problems and future prospects of women entrepreneurship development
- This foundation has conducted a gender-sensitive training for 40 senior-level bankers in collaboration with Bangladesh Bank Training Academy
- To solve the problem of financing this foundation created a wholesaling program giving special emphasis to women entrepreneurs. The capital of this program is BDT 200,000,000 and it is being implemented by MIDAS Financing Limited and Shakti Foundation on pilot basis.

Source: SME Foundation Factsheet, 2009.

1.3 Objectives of the Study

The general purpose of the study was to evaluate the impact of small and medium entrepreneurship of women on their empowerment level in Bangladesh. Specifically the objectives of the study were as follows:

- To find out the characteristics of the women SME.
- To understand the positive and negative experiences of the women SME in carrying out their business.
- To identify the influences of SME on family life of the women entrepreneurs.
- To know about the empowerment level of the respondents before becoming involved in SME and after.
- To discover the extent to which small and medium enterprise was able to contribute to the empowerment of the respondents.

1.4 Rationale of the Study

Women empowerment is an issue that has aroused endless discussion. Many researches have been conducted in this field. Yet women are far from being

empowered. So, this field demands more in depth and multidimensional research. Although many works on micro credit and women empowerment have been carried out, impact of SME on women empowerment is a less focused topic. The reason is that the emergence of women as entrepreneurs is comparatively a new concept in Bangladesh. As far as I know, intensive research works in this field are not many in number. Especially, the impact of small and medium enterprise in empowering women is a scarcely explored area. But this sector is now being emphasized by the government and the NGOs. From this point of view the present study may help to generate some new observations in the field of women's participation as SMEs and its impact on their empowerment.

1.5 Methodology

1.5.1 Data and Methods

The purpose of this section is to discuss the methodologies used in this study in relation to the study area, sampling procedure, nature and sources of data, analytical techniques and procedures. Usually a set of tools and techniques are followed in order to satisfy the aims and objectives of a study. The tools and techniques which are applied in a particular research are called methodology. Regarding methodology, the question that comes first in mind is whether the data collection tools or techniques and analysis procedure should be quantitative or qualitative. The present study uses both quantitative and qualitative data collection techniques.

1.5.2 Mixed Method Design

The mixed method approach (triangulation) is basically the combination of quantitative and qualitative approach.

The concept of triangulation is borrowed from navigational and land surveying techniques that determine a single point in space with the convergence of measurements taken from two other distinct points.²²

Triangulation refers to the use of more than one approach to the investigation of a research question in order to enhance confidence in the ensuring findings.²³

²² Paulette Rothbauer, "Traingulation" *The SAGE Encyclopedia of Qualitative Research Methods*, Lisa Eds. (sage Publications, 2008), pp. 892-894.

²³ Alan E. Bryman, Triangulation and Measurement. Available at <https://de.scribd.com/mobile/document/124869114/Triangualtion> Accessed on 20/12/2015.

One other statement in this regard is important:

By combining multiple observers, theories methods and empirical materials, researchers can hope to overcome the weakness or intrinsic biases and the problems that come from single-method, single-observer, single-theory studies. Often the purpose of triangulation in specific context is to obtain confirmation of findings through convergence of different perspectives. The point at which the perspectives coverage is seen to represent reality.²⁴

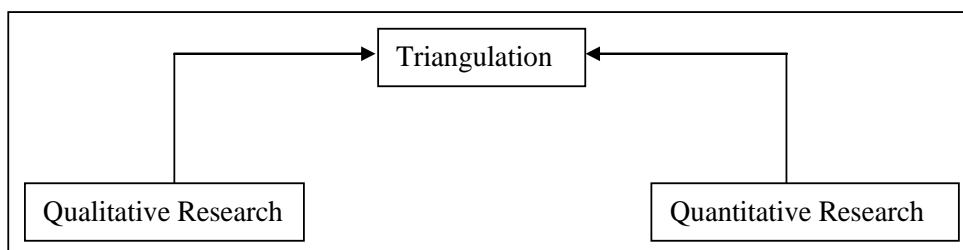


Figure 1.1
‘Basic Triangulation’ Research Model

Source: Adopted from Yeasmin and Rahman (2012)

Denzin²⁵ distinguished four forms of triangulation.

1. Data triangulation, which entails gathering data through several sampling strategies, so that slices of data at different times and social situations, as well as on a variety of people are gathered.
2. Investigator triangulation, which refers to the use of more than one researcher in the field to gather and interpret data.
3. Theoretical triangulation, which refers to the use of more than one theoretical position in interpreting data.
4. Methodological triangulation, which refers to the use of more than one method for gathering data.

This study draws upon the above four forms of triangulation.

²⁴ Jakob, Alexander 2001, Cited in Sabina Yeasmin and Khan Ferdousour Rahman, “‘Triangulation’ Research Methods as the Tool of Social Science Research,” *BUP Journal*, Vol. 1(2012), pp. 154-163.

²⁵ Denzin 1970 Cited in Alan E. Bryman, *Triangulation and Measurement*. Available at <https://de.scribd.com/mobile/document/124869114/Triangulation> Accessed on 20/12/2015.

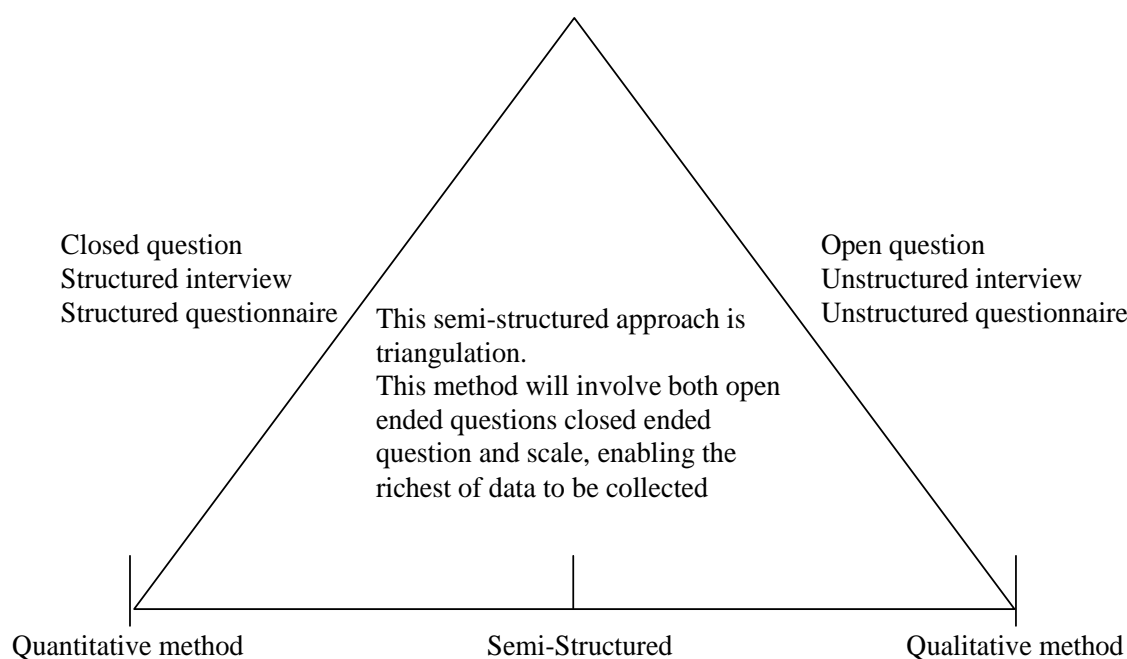


Figure 1.2
Method of Triangulation

Source: Lewis Tillyer (2011) cited in Islam (2015)

'Empowerment' is such a term which is not easy to measure by using only one method. 'There is no universally approved standard for measuring women empowerment due to its context specific nature'.²⁶ The process of empowerment is hard to measure quantitatively.²⁷ The term 'empowerment' itself is qualitative in nature but the process or indicators through which empowerment is measured are quantitative and descriptive as well. Some impacts can be shown only in numerical figures like savings, income and expenditure etc., while on the other hand other impacts can be expressed only in descriptive ways, like access to family decision making, control over resources and uses, business experience etc. Additionally, qualitative judgments of quantitative data have been made in this study.

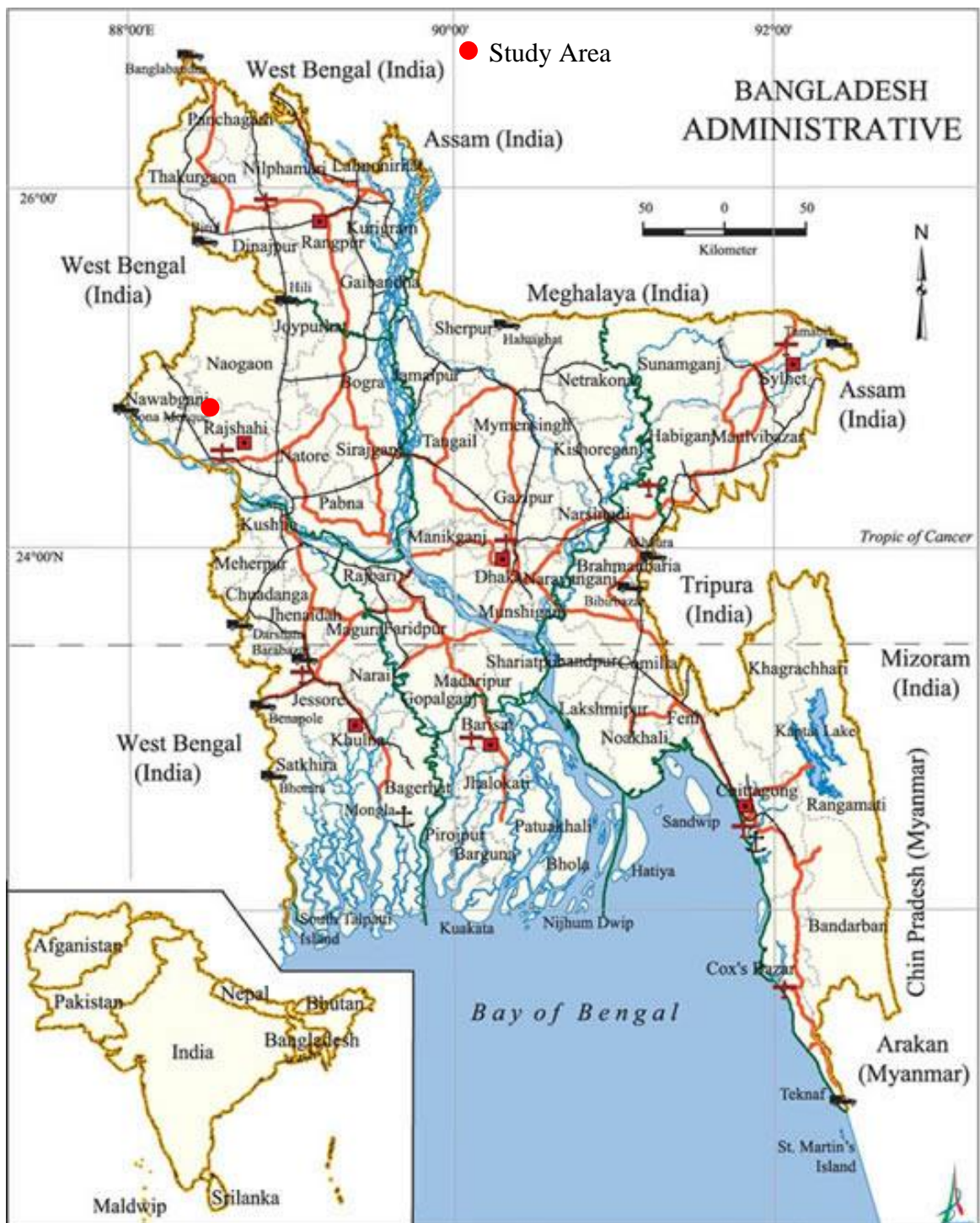
²⁶ Tariq Mahmood Khan, "Socio Cultural Determinants of Women's Empowerment in Punjab, Pakistan". (Pakistan: Department of Rural Sociology, University of Agriculture, 2010), p. 13.

²⁷ Aminul Islam, "Small and Medium Enterprises and Women Empowerment: A Study of Women Entrepreneurs in Dhaka City" (Masters Thesis, Department of Sociology, University of Dhaka, 2014), p. 39.

1.5.3 Area of the Study

The study area is Rajshahi Metropolitan City. Rajshahi Metropolitan City has been selected for the following reasons:

- Rajshahi Metropolitan City is one of the most important areas of Bangladesh, where women entrepreneurs have been flourishing fast. This age old city reflects moderate picture of the activities of women entrepreneurs in Bangladesh.
- The term ‘manageability’ has been often used as a criterion for conducting social science research. This is the first reason for choosing Rajshahi Metropolitan City as the locale of the research. As the researcher lives and works in Rajshahi Metropolitan City, the locale of the research is cost effective and time saving.
- The respondents of the study were women entrepreneurs. The researcher has attended a gender sensitizing training of women SME organized by Bangladesh Bank and SME Foundation at Rajshahi. Fifty women entrepreneurs were present there. It was helpful for the researcher to get acquainted to these potential respondents.



Map 1
Map of Bangladesh

Source: <http://en.banglapedia.org/index.php?title=Bangladesh>



Map 2
Rajshahi City Corporation

Source: Rajshahi City Corporation

1.5.4 Type of Research

The research is descriptive and explorative in nature.

1.5.5 Population of the Study

All the women SMEs who were working in the Rajshahi Metropolitan area during 2013 to 2016 constituted the population of the study.

1.5.6 Sampling Procedure

There is no special directory of women entrepreneurs in Rajshahi city. So the exact number of women entrepreneurs is yet to be calculated. From a baseline survey it was found that there were three business associations of women at Rajshahi. These were Women's Chamber of Rajshahi, Women Entrepreneurs' Association of Bangladesh (WEAB) and District Women Business Forum (DWBF). According to the information collected from the Chairpersons of these organizations, the total number of women SME stood at around 200 (in the year 2013). The researcher purposively chose the members of one organization (DWBF) as the sample for this study.

The members of DWBF were selected as sample because DWBF was the only organization which was established without any type of political influence. The other two organizations were influenced by two major political parties. These two organizations became active when their party is in power.²⁸ To tell the truth, DWBF is consisting of all renowned entrepreneurs of the city. It is the platform of women entrepreneurs. The researcher came to know from the president of DWBF that in near future DWBF will appear as the women chamber of Rajshahi.²⁹ So it is clear that the members of DWBF were our appropriate choice. They were the good representatives of Rajshahi City's women entrepreneurs.

²⁸ This information has been collected from relevant persons during baseline survey.

²⁹ Recently we have come to know from the president of DWBF that DWBF is declared as the women chamber of Rajshahi.

1.5.7 Sample Unit

All the women entrepreneurs in Rajshahi city have been considered as the sample unit of the study.

1.5.8 Sample Size

The total number of BWBF members was 60 at the time of data collection (2013). But the researcher was able to reach 53 women entrepreneurs due to some unavoidable circumstances. So, the sample size stood at 53 for the present study.

1.5.9 Sources of Data

(i). Primary Data Sources: The main sources of primary data were the women entrepreneurs engaged in small and medium enterprise. By interviewing them, the researcher tried to know the empowerment level of the women entrepreneurs to assess the impact of SMEs.

(ii) Secondary Data Sources: The secondary data were collected from published books, reports, journals, unpublished thesis and newspaper articles related to women empowerment and SMEs. Moreover, in order to gather more information the websites of the related fields in the internet have been browsed.

1.5.10 Data Collection Tools and Techniques

A semi structured questionnaire with open ended and closed ended questions was used to collect data from the respondents of the study. Besides this, observation, FGD, case study, interviews with concerned persons were used to gather required data.

1.5.11 Data Collection Procedure

The researcher used a semi structured questionnaire to collect data from the respondents. The questionnaire was divided into nine sections:

Section-A: Respondent's Personal Information.

Section-B: Information Regarding Socio-Economic Background.

Section-C: Information on the Business.

Section-D: Information Regarding Experience.

Section-E: Information about the Impact of SME.

Section-F: Information about the Level of Empowerment.

Section-G: Information Regarding Situation ‘before’ Joining SME.

Section-H: Information on Situation ‘after’ Joining SME.

Section-I: Information about Future Planning.

1.5.12 Period of Data Collection

The data were collected in two phases. In the first phase, data were collected in between June 2013 and December 2013 and in the 2nd phase of data were collected in between December 2015 and January 2016.

1.5.13 Data Processing

The easiest procedure of analyzing the data is to use computer program. So the researcher selected a suitable computer program (SPSS) for data entry and analysis. The following steps were followed in the process of data processing and analysis.

Editing- After each interview, the filled in questionnaire were checked very carefully in order to minimize the non-sampling error in the study.

Coding- The recorded data were coded in code sheets according to an exhaustive code plan. Researcher tried the level best to minimize possible bias due to coding of open question.

Computer software- Edited and coded data have been processed in a personal computer. SPSS for windows version 16.00, the most convenient program for data analysis for social science was selected. Besides, MS-word and MS-Excel were used.

1.5.14 Unit of Analysis

In this study the household and the individual respondents were the units of analysis.

1.5.15 Reliability and Validity of Data

Reliability and validity of data depend on some particular issues. Such as, proper construction of data collection tools and techniques, proper way of collecting data, proper selection of statistical formulas and analysis etc. The researcher has given

very careful attention to these issues at every stage of the research. To collect data from the respondents a semi-structured questionnaire was prepared and it was pre-tested to identify the usefulness or inappropriateness of the questionnaire. After a pilot study among seven women entrepreneurs in Rajshahi city, questions were finally constructed and clarified for the actual interviews. All the respondents were personally interviewed by the researcher. To select statistical tools and techniques, the researcher depended on expert views.

1.5.16 Ethical Consideration

Before interviewing the respondents, the researcher promised that the data will be used only for preparing the study report and that the respondents' names will not be disclosed.

1.6 Limitations of the Study

A number of limitations have been encountered while conducting the research. Some of these are as follow-

1. The present study covered only the area of Rajshahi Metropolitan City. It does not cover the rural areas of Bangladesh. So, there must be a problem of generalization.
2. As only one metropolitan city of Bangladesh is selected for the research, so comparative study with the other metropolitan cities of Bangladesh could not be accomplished
3. It was very difficult to find out the total number of women SME in RMC, as many of them are unregistered, did not join any organization, nor did they take loan from banks.
4. Among the women organizations, there was some overlapping in terms of membership. During the base line survey it was found that women held more than one membership at the same time. It sometimes created problems in selecting respondents.
5. Some of the respondents were reluctant to give information about their real income because they were afraid of income tax.
6. Sometimes respondents were shy to give appropriate answers.

Chapter Two

Literature Review

2.1 Introduction

Women empowerment or empowerment of women has been studied in a numerous ways. Many scholarly researches have been done in this field as it is a major issue in the development context. Every research identified something new. On the other hand, as it has been stated earlier, impact of entrepreneurship can help women to be empowered, this specific field is rarely touched. Because participation of women in small and medium entrepreneurship is comparatively a new phenomenon in Bangladesh and hence it is one of the less researched areas. I have studied a number of books, articles, reports, theses etc to know about the present scenario of women empowerment and women entrepreneurship. In reviewing the literature I have seen that a good number of studies have been done on entrepreneurship in Bangladesh. But especially the women's situation is rarely touched. Some closely related literature from home and abroad have been reviewed here. The reviews of literature have been presented in this chapter under the following two sub headings:

2.2 Women and Empowerment

2.3 Women and Entrepreneurship Development

2.2 Women and Empowerment

Hossain (2012)

Mohammad Zulfiquir Hossain in his PhD thesis entitled "Women Empowerment through the Micro Credit Program of NGO's in Rural Bangladesh: An Analytical Study on Grameen Bank and BRAC" showed that there is a close relationship between micro credit and empowerment.¹ Micro credit developed the level of consciousness of the women and increase their decision making power. Micro credit also changes the quality of living of women by providing financial benefit.

¹ Mohammad Zulfiquir Hossain, "Women Empowerment Through the Micro Credit Program of NGO's in Rural Bangladesh" (PhD Dissertation, Department of Politics and Public Administration, Islamic University, Kushtia, Bangladesh, 2012).

Akmam, Sultana and Islam (2012)

Wardatul Akmam, Nilufar Sultana and Md. Fakrul Islam identified the empowerment level of the respondents in their study entitled “Can Higher Education and Economic Self-reliance Ensure Highest Level of Empowerment? A Study of Female Teachers of University of Rajshahi, Bangladesh”.² The study reveals that higher education and economic self reliance can not ensure highest level of empowerment for all women, although these two criteria are marked by the scholars as two key means of elevating level of empowerment. In this study the authors conclude that for empowering the women up to the highest level, changes in gender roles and changes in the social structure are required. But, obviously higher education and economic self reliance have significant contribution on empowerment of women.

Mohsin (2010)

Amena Mohsin writes on the politics of women’s voice in Bangladesh in her article titled “Coming out of the Private: Women Forging Voices in Bangladesh.”³ She argues that there are structural factors within the state and the society which still act as barriers for women in Bangladesh to vocalize their opinion in public sphere. A ray of hope is seen as parallel forces are at work at national and international levels that help women to create their spaces and voices despite these structural limitations.

Sultan (2010)

Maheen Sultan worked on women’s employment status of Bangladesh in her paper “Work for Pay and Women’s Empowerment: Bangladesh.”⁴ She identifies

² Wardatul Akmam, Nilufar Sultana and Md. Fakrul Islam. "Can Higher Education and Economic Self-reliance Ensure Highest Level of Empowerment? A Study of Female Teachers of University of Rajshahi, Bangladesh." *Bangladesh Journal of Regional Science*. Volume 1, (December, 2011), pp. 209-224.

³ Amena Mohsin, “Coming out of the Private: Women Forging Voices in Bangladesh.” *Mapping Women’s Empowerment: Experiences from Bangladesh, India and Pakistan*, ed. by Firdouy Azim and Maheen Sultan (Dhaka: UPL and BDI, 2010) pp. 22-30.

⁴ Maheen Sultan (2010), “Work for Pay and Women’s Empowerment: Bangladesh” *Mapping Women’s Empowerment: Experiences from Bangladesh, India and Pakistan*, ed. by Firdouy Azim and Maheen Sultan (Dhaka: UPL and BDI, 2010) pp. 55-65.

differences between the informal and more formal work contexts. The trends in women's employment, sectors and types of women's paid employment, existing policies and legislation regarding paid work, wage differences etc. are discussed in this article. It concludes by saying that the choices for women are increasing and women are increasingly making best use of them. They are now actively trying to improve their livelihoods and their families.

Kabeer (2009)

Naila Kabeer in her paper "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment" defines women empowerment as "a process by which the women who have been denied the ability to make strategic life choices acquire such an ability."⁵ She explains the term 'choices' in many ways and identified three interrelated dimensions to the exercise of choice—resources, agency and achievements. The paper uses the three dimensions as the indicators of measuring women empowerment.

Mahtab (2007)

Nazmunnessa Mathab writes on some critical issues of women, such as- gender discrimination, education and employment status of women, the reasons for women's backwardness, why women are underpowered etc. in her book titled *Women in Bangladesh: From Inequality to Empowerment*.⁶ Chapter five of this book is very much related to the proposed study. It focuses on one of the distinct contemporary issues of empowering women- that of 'Women in Enterprise Development'. It seriously focuses on how micro-credit aims at poverty alleviation and empowerment of women. She ascertains that globally acknowledged micro-credit has a magnificent impact on improving the economic condition of women in Bangladesh. Mahtab opines that financing micro enterprise is a good social policy to empower women. She expects that SME section will strengthen the entitlements and capabilities of women.

⁵ Naila Kabeer, "Resources, Agency, Achievements: Reflection on the Measurement of Women's Empowerment," *Development and Change*, Vol. 30, (1999).

⁶ Nazmunnessa Mahtab, *Women in Bangladesh: From Inequality to Empowerment* (Dhaka: A H Development Publishing House, 2007),

Aslop, Bertelsen and Holland (2006)

Ruth Aslop, Mette Frost Bertelsen and Jeremy Holland raised the fundamental issues of empowerment in their book: *Empowerment in Practice: From Analysis to Implementation*.⁷ In this book authors have drawn an analytical framework. Part one of this book explains how the empowerment framework can be used for understanding, measuring, monitoring and operationalizing empowerment policy and practice. Part two is based on the experiences of five countries of three continents: Brazil, Honduras, Ethiopia, Indonesia and Nepal. Finally, the book concludes by suggesting how the empowerment framework can be applied in different countries and sector contexts and asserting the lessons that can be learnt from these test cases.

Malhotra, Schuler and Boender (2002)

"Measuring Women's Empowerment as a Variable in International Development" is a research report prepared by Anju Malhotra, Sidney Ruth Schuler and Carol Boender.⁸ Actually this paper is a review of existing empirical literature regarding women empowerment worldwide. The researchers review approximately 45 empirical studies which used qualitative and quantitative data. They try to make a consensus on the concept of women empowerment and it is so far known as the first attempt to outline the most promising methodological approaches to measuring and analyzing women's empowerment. The researchers provide some concrete recommendations regarding women empowerment that can be very helpful for further research and policy formulation.

Rahman (2000)

Rushidan I. Rahman has studied the impact of micro credit for the enhancement of women empowerment in her study: *Poverty Alleviation and Empowerment of Women through Micro Finance*.⁹ Rahman pointed out some methodological shortcomings in

⁷ Ruth Aslop, Mette Frost Bertelsen and Jeremy Holland, *Empowerment in Practice: From Analysis to Implementation* (Washington DC: The World Bank, 2006).

⁸ Report of the Gender and Development Group of the World Bank Anju Malhotra, Sidney Ruth Schuler, and carol Boender (World Bank: 2002).

⁹ Rushdan I. Rahman, "Poverty Alleviation and Empowerment of Women through Micro Finance," *Bangladesh Journal of Political Economy*, Vol. Ex, s No.1 (2002).

the measurement of empowerment and has suggested a modified framework for studying women empowerment. The findings of this study shows some positive impacts of micro credit on women's lives especially regarding their involvement in income generating activities, awareness building, social, economic, health and family planning related issues, and positive attitude towards girls' education.

Chen and Mahmud (1995)

Marty Chen and Simeen Mahmud's "Assessing Change in Women's Lives: A Conceptual Framework" is a BRAC-ICDDR joint research project paper.¹⁰ They focus the change of status and position of women in society. This paper presents a five part analytical framework which can be used to monitor the impact of development interventions on women's lives and to investigate the pathways through which women experience change.

Kumar (1994)

Kirthi Kumar in his article, "Strategies for Empowerment of Women in PRIS" discusses various strategies for empowerment of women through local level institutions.¹¹ He observes that awareness generated by the media, gender sensitization, political training for women representatives and the evident role of NGOs and supporting resource centers as the few important steps towards women empowerment.

Moser (1993)

Gender Planning and Development: Theory, Practice and Training is a remarkable book by Caroline Moser.¹² This book is a unique introduction to understanding the third world gender policy and planning issues. In the first part of the book some critical issues of gender planning such as gender roles, the family and the household, practical and strategic gender needs and third world policy approaches

¹⁰ Marty Chen and Simeen Mahmud, "Assessing Change in Women's Lives : A Conceptual Framework" (BRAC-ICDDR Joint Research Project, Dhaka, Bangladesh, 1995), pp. 1-43.

¹¹ Kirthi Kumer, *Stratgies for Empowerment of Women in PRIS*, Vol. EL II (1994).

¹² Carolin O.N. Moser, *Gender Planning and Development: Theory, Practice and Training* (London and New York: Routledge, 1993).

to WID are elaborated. Part two proposes to develop a new planning tradition and planning methodology through which women in every part of earth can overcome oppressive roles and relationships, which is not an end but a means by which women, through a process of empowerment can emancipate themselves.

Young (1993)

Planning Development with Women: Making a World of Difference is a significant and renowned book of Kate Young.¹³ This book is very helpful to understand the women's issues. 'How development planning could be adapted to support and enhance women's participation and empowerment' is one of the major points of discussion in this book. Young describes some prominent features of empowerment: "Empowerment is about people taking control to do things, to set their own agenda, to change events, in a way previously lacking."

Batliwala (1993)

Srilatha Batliwala examines the concept of women empowerment and outlines some of its strategic implications in a study entitled "Empowerment of Women in South Asia" which was presented at the South Asian Workshop on Women Empowerment in Kathmandu held in 1993.¹⁴ According to the author, "the goal of empowerment is to (i) challenge subordination and subjugation, and (ii) transform the structures, systems and institutions which have supported inequality." She has critically analyzed different approaches used for women empowerment. The indicator and strategy of each approach includes empowerment through integrated rural development programmes, economic intervention, awareness building, organizing women, training, research and resource support. Batliwala has emphasized education for empowering women and suggested to incorporate it within organizational structures. This paper was very helpful to understand the concept of women empowerment from different perspectives.

¹³ Kate Young, *Planning Development with Women: Making a World of Difference* (London and Basingstoke: The Macmillan Press Ltd, 1993).

¹⁴ Srilatha Batliwala, *Empowerment of Women in South Asia: Concept and Practices* (New Delhi: FAO_FFHC/AD, 1993).

2.3 Women and Entrepreneurship Development

Nesa (2015)

Meherun Nesa in her article named "Empowerment of Women through Entrepreneurship: A Study on Women SME Entrepreneurs in Bangladesh" worked on the issue to explore how a woman becomes a successful SME entrepreneur in Bangladesh.¹⁵ The study also focuses the role of local institutions regarding women entrepreneurship development and the major impediments faced by women entrepreneurs in the country. With the help of qualitative research design the study reveals that though engagement with SMEs helps to promote economic empowerment of women, women also have to face different kinds of challenges to start and continue their business in SMEs with success due to the existing social structure of the society. It also explores that women have limited scope in engaging different SME sectors because they are still in the 'early stage' of entrepreneurship development in Bangladesh. The study suggests that in order to overcome the barriers of women entrepreneurs an integrated financial policy should be implemented along with necessary training, technological and logistic support, proper business education for women etc.

Khatun and Kabir (2014)

Fatema Khatun and A.T.M Fardaus Kabir try to identify the barriers faced by the women entrepreneurs and measures to overcome these problems in their article "Women SME Entrepreneurs in ensuring women empowerment in Bangladesh: A study on women SME Entrepreneurs in Bangladesh".¹⁶ This article is designed to identify the role of women SME entrepreneurs in ensuring empowerment. To get an indepth view, 22 women entrepreneurs and 45 women workers were interviewed.

¹⁵ Meherun Nesa, "Empowerment of Women through Entrepreneurship : A Study on Women SME Entrepreneurs in Bangladesh". Available at [bea-bd.org>site>images>pdf](http://bea-bd.org/site/images/pdf).

¹⁶ Fatema Khatun and A.T.M. Fardous Kabir, "Women SME Entrepreneurs in Ensuring Women Empowerment in Bangladesh: A Study on Women SME Entrepreneurs in Bangladesh," *American International Journal of Research in Humanities arts and Social Science*, Vol. 5(1) (2014): pp. 61-65.

The findings of this article shows that although women SME entrepreneurs played a vital role in the process of empowering women by developing their own position and also the women workers who worked under their supervision, but still the level of empowerment of the entrepreneurs was not satisfactory.

Ahammad and Huq (2013)

Issa Ahammad and Syed Moudud-ul-Huq in their article "Women Entrepreneurship Development in Bangladesh: Challenges and Prospects" shows that crisis of fund is one of the major obstructions of women entrepreneurship development in Bangladesh.¹⁷ Lacking in knowledge, information, training, trained manpower and support services are the major impediments. Compulsory household chores and government's tax policy are the other two hindrances. For sustainable development of women entrepreneurship these obstructions should be removed immediately. This study also shows that women who are engaged in entrepreneurial activities are better off compared to those who are not.

Chowdhury, Azam and Islam (2013)

Md. Shahanur Azam Chowdhury, Md. Kazi Golam Azam and Serajul Islam in their article "Problems and Prospects of SME Financing in Bangladesh" reveal that collection of fund for initial set up of an enterprise is a major obstacle for entrepreneurship development.¹⁸ Most of the SMEs are found to have borrowed fund for their initial set up. They conclude that the present practices of initial financing of SME still get no or little help from the institutions.

Anis and Hasan (2013)

In their article "Women Entrepreneurs of Small and Medium Enterprises in Rajshahi Area: Opportunities and Challenges" Md. Zohurul Anis and Md. Mehedi

¹⁷ Issa Ahammad and Syed Moudud-ul-Huq, "Women Entrepreneurship Development in Bangladesh: Challenges and Prospect," *International Journal of Innovative Research and Development*, vol. 2. Issue 7 (July, 2013), pp 41-48.

¹⁸ Md. Shahnur Azam Chowdhury, Md. Kazi Golam Azam and Serajul Islam, "Problems and Prospects of SME Financing in Bangladesh," *Asian Business Review*, Vol-1, Number-2 (2013), pp. 51-58.

Hasan discuss the opportunities and challenges faced by the women entrepreneurs of SMEs in Rajshahi area.¹⁹ They depict the role of women entrepreneurs of SMEs, various types of SME industries for women entrepreneurs, financial and technical aids for the women, problems and opportunities of women entrepreneurs etc. The study suggests that private, public and NGO efforts should have target programmes to assist the women entrepreneurs.

BB-BARD (2013)

'The Role of Banks in Promoting Women Entrepreneurship in Bangladesh' is a joint study of Bangladesh Bank and BARD (Bangladesh Academy for Rural Development) carried out in 2013.²⁰ This study examines the role of banks, particularly the state owned and specialized banks in promoting women entrepreneurship in Bangladesh. The survey shows that SCBs and specialized banks have some role for development women entrepreneurship although not at mentionable significance. The study also shows that banks provide cash credit mainly for large business and small and medium enterprises (SME) and SME gets the highest amount. The study concludes that because of loan and other facilities to SME by banks women entrepreneurs have developed the social status of women in the family and in the society significantly.

Dwivedi and Mishra (2013)

Nivedita T. Dwivedi and Tanya Mishra have done an interesting study on women empowerment- "Women-Empowerment through Women Entrepreneurship (A Study of Faizabad of Uttar-Pradesh)".²¹ Women of Indian traditional societies are confined within four walls, but nowadays they come out to participate in all types of activities including entrepreneurship. In India empowering women through entrepreneurship has become an integral part of development efforts because it

¹⁹ Md. Zohurul Anis and Mehedi Hasan, "Women Entrepreneurs of Small and Medium Enterprises in Rajshahi Area : Opportunities and Challenges," *International Journal of Scientific and Research Publications*, Vol. 3 (8) (August, 2013), pp. 1-3.

²⁰ Bangladesh Bank and Bangladesh Academy for Rural Development (BB-BARD), *The Role of Banks in Promoting Women Entrepreneurship in Bangladesh 2013* (BB-BARD Joint Study, Dhaka and Comilla : 2013), pp. 1-37.

²¹ Nivedita T. Dwivedi and Tanya Mishra, "Women Empowerment Through Women Entrepreneurship (A study of Faizabat Zone of Uttarpradesh)", *Voice of Research*. vol. 2 (2) (September, 2013), pp. 60-66.

ensures economic growth of women and their social stability. The study deals with those women entrepreneurs who are engaged in beauty parlor business. The findings of the study show that this type of enterprise is appropriate for the women who have problems coming out from home due to household responsibility and cultural constraints. Thus, the women of India, no longer need to wait for employment outside home; they can successfully start their enterprise and earn their livelihood.

Rabbani and Chowdhury (2013)

Golam Rabbani and Md. Solaiman Chowdhury in “Policies and Institutional Supports for Women Entrepreneurship Development in Bangladesh: Achievements and Challenges” discuss the pull and push factors regarding engaging women in entrepreneurship development in Bangladesh.²² Women’s involvement in small and medium business has been increasing day-by-day in Bangladesh. Despite many barriers a new women’s entrepreneur class has risen in the country. The Government of Bangladesh has considered women’s empowerment as one of the principles of governance and so women’s contribution to economic development has received paramount interest. Government of Bangladesh provides policy, legal and financial support to the development of women entrepreneurship in Bangladesh. The study suggests that combined initiatives of Government and non-government institutions will be successful in meeting the needs of business women in Bangladesh.

Sultana (2012)

In her article "Promoting Women's Entrepreneurship through SME : Growth and Development in the Context of Bangladesh". Sultana shows an overview of women entrepreneurs in Bangladesh and their growth situation through SME.²³ This study also shows the social perspective of women entrepreneurs and the impact of these

²² Golam Rabbani and Md. Solaiman Chowdhury. “Policies and Institutional Supports for Women Entrepreneurship Development in Bangladesh: Achievements and Challenges”. *International Journal of Research in Business and Social Science (IJRBSS)*. vol. 2 No. 1 (2013): 31-39.

²³ Afia Sultana. “Promoting women’s Entrepreneurship through SME : Growth and Development in the context of Bangladesh”. *IOSR Journal of Business and Management (IOSRJBM)*. Vol. 4, Issue 1 (Sep.-Oct, 2012): 18-29. Available at www.iosrjournals.org.

entrepreneurs on the economic development of Bangladesh. The findings of this study show that women's entrepreneurship in Bangladesh is growing rapidly and their contribution to socio-economic development is significant.

Nawaz (2012)

Farah Nawaz in her article "Problems of Women Entrepreneurship Development in Bangladesh: A Case Study of RAKUB" showed that RAKUB (Rajshahi Krishi Unnayan Bank) financing brings excellent economic and social changes in the lives of poor women.²⁴ But there are still major problems in the overall development of those female entrepreneurs. In this article the author identifies some constraints and problems which hinder women entrepreneurship development in Bangladesh and suggested some concrete solutions to overcome those problems.

Jahed, Kulsum and Akter (2011)

Mohammed Abu Jahed, Umme Kulsum and Sharmin Akter in their article "Women Entrepreneurship in Bangladesh: A study on Support Services Available for its Development and Growth" discuss the available support services and constraints and challenges of women entrepreneurs in Bangladesh.²⁵ They identify five specific areas where women entrepreneurs need supportive assistance: legal, financial, marketing, technological and business management. The study cites the existing policies and programs for supporting women entrepreneurs and gives a brief description of various public and private institutions and agencies that are providing support services. The study concludes that government and private sector initiatives generally accelerate income generating activities of women both in the urban and rural areas.

²⁴ Faraha Nawaz. "Problems of Women Entrepreneurship Development in Bangladesh: A case study of RAKUB." *Pertanika Journal of social Sciences Humanities* vol. 20(3) (2012): 601-614.

²⁵ Mohammad Abu Jahed and Umme Kulsum. "Women Entrepreneurship in Bangladesh : A Study on Support Services Available for its Development and Growth." *Global Management Review*. vol. 5 (3) (May, 2011): 1-13.

Zaman and Islam (2011)

A.K.M. Helal-uz-Zaman and Md. Jahirul Islam in their article "Small and Medium Enterprise Development in Bangladesh: Problems and Prospects" reveal that Small and Medium sized enterprises (SME) are playing increasingly important role and work as an engine of growth in our country.²⁶ SMEs stimulate private ownership and entrepreneurial skills. SME sector may be considered as one of vehicles for poverty alleviation and generation of more employment. After considering the significance of SME sector the above study has made an attempt to identify major constraints faced by SMEs in Bangladesh and suggest some policy measures.

Nawaz (2010)

Farah Nawaz in her article "Nexus between Women Entrepreneurship Development and Empowerment: Bangladesh Context", analyzed the relationship between two major approaches of development: women entrepreneurship development and women empowerment.²⁷ She argues that at the conceptual level, the relationship between women entrepreneurship development and women empowerment is complementary. The participation of women in different entrepreneurial activities has empowered women in social, economic and cultural fields but the rate of empowerment is still very slow.

Nawaz (2009)

In the study "Critical Factors of Women Entrepreneurship Development in Rural Bangladesh" Farah focuses on the critical factors of women entrepreneurship development in rural Bangladesh.²⁸ Here the author identifies two types of such

²⁶ A.K.M. Helal Uz Zaman and Jahirul Anis. "Small and Medium Enterprises Development in Bangladesh: Problems and Prospects." *ASA University Review*. Vol. 1, No. 1 (January, June, 2011): 146-160.

²⁷ Nawaz, Faraha. "Nexus between Women Entrepreneurship Development and Empowerment: Bangladesh Context." *Nepales Journal of Public and Governance*. Vol. 26, No. 3 (2010): 62-72.

²⁸ Faraha Nawaz, "Critical Factors of Women Entrepreneurship Development in Rural Bangladesh." *Bangladesh Development Research Work Paper Series (BDRWPS)* (May, 2009). available at <http://www.bangladeshstudies.org/wps/> accessed on 10/12/2013.

factors, one is one facilitating factor and the other is stumbling blocking factor. She also argues that the emergence and growth of entrepreneurship largely depend on the supporting economic, social, cultural and psychological, conditions.

SMEF and MIDAS (2009)

With the direct assistance of SME Foundation MIDAS conducted a comprehensive study on "Women Entrepreneurs in SMEs: Bangladesh Perspective" to identify the present status of women entrepreneurs in Bangladesh.²⁹ This study tells us that in the context of Bangladesh, where SME are considered as the engine of growth, the women SME entrepreneurs emerge as a new class. These women entrepreneurs not only improve their own living conditions and earn respect in the society but they also contribute to business and to export growth, supplies, employment generation, productivity and skill development.

Women Chamber of Commerce and Industry (2008)

Another research report entitled "Building Women in Business: A Situation Analysis of Women Entrepreneurs in Bangladesh" is published by Bangladesh Women Chamber of Commerce and Industry.³⁰ It gives us a complete picture of the situation of women entrepreneurs in Bangladesh. This study was carried out in 11 districts: Dhaka, Comilla, Khulna, Sylhet, Rajshahi, Dinajpur, Barishal, Jamalpur, Bogra and Gazipur. This report is an output of descriptive study on the situation of women entrepreneurs in Bangladesh. This report produces some quantitative and qualitative findings. Finally it concludes by providing some recommendations felt and introduced by women entrepreneurs.

Hossain (2007)

The article "Challenges of Women Entrepreneurs in Bangladesh" by Abir Hossain highlights the emergence of women entrepreneurs in Bangladesh, the reasons behind women's becoming entrepreneurs, the conditions of the women

²⁹ SMEF and MIDAS, "Women Entrepreneurs in SMEs : Bangladesh Perspective," 2009 (Dhaka : SME Foundation, 2009).

³⁰ Women Chamber of Commerce and Industry, *Building Women in Business: A Situation Analysis of Women Entrepreneurs in Bangladesh* (BWCCI and CIPE, 2008).

entrepreneurs in the last two decades, the types, areas and activities of women entrepreneurship and finally the challenges of women entrepreneurship.³¹ Here he evaluates the cases of three successful female entrepreneurs in Bangladesh. They are Kanis Almas Khan of Persona, Ms. Tahsina Shaheen of Sadakalo, Ms. Shahrina Sultana Shapna of STT Associates. He also studies a case of an unsuccessful woman entrepreneur. By studying these cases he finds out a list of challenges faced by women entrepreneurs in Bangladesh.

Rahman (2007)

"Credit worthiness of Women Entrepreneurs in Bangladesh", a report produced by Md. Masudur Rahman, depicts various problems and prospects of women entrepreneurship development in Bangladesh.³² He mentions in this report various sources from which the SMEs can get support and credit, namely SME Foundation, Micro Industry Development Assistance and Services (MIDAS), The Dhaka Chamber of Commerce and Industry (DCCI), Jatio Mohila Sangstha (JMS) etc. In this report he also identifies some problems faced by the women entrepreneurs and suggests some remedies.

Mintoo (2006)

Abdul Awal Mintoo in his article 'SMEs in Bangladesh' states that for Bangladesh SMEs have achieved special significance in reducing poverty and have made potential contribution to the overall industrial and economic growth.³³ He observes that nowadays most SMEs in Bangladesh grow on their own initiatives. Women entrepreneurs are not able to show their potentiality because of lack of sufficient training. He also argues that institutional facilities are essential for entrepreneurship development, particularly capturing the high entrepreneurial ability of the women of Bangladesh.

³¹ www.smef.org.bd (website of SME Foundation) downloaded on 10 January 2011.

³² Md. Masudur Rahman, *Credit Worthiness of Women Entrepreneurs in Bangladesh*, <http://ssrn.com/abstract.pdf> accessed in 5 may 2009.

³³ Abdul Awal Mintoo, "SMEs in Bangladesh, CACC/Journal. Vol. 1 (2006).

Ahmed (2004)

"The Small and Medium Enterprises (SME) in Bangladesh: An Overview of the Current Status" is an important article by Dr. Momtaz Uddin Ahmed.³⁴ This article gives us a complete picture of SMEs in Bangladesh. The writer hails the importance of SME sector in the growth of national economy of Bangladesh. The growth and structural transformation of SMEs are very carefully discussed with statistical evidence. Finally he concludes by saying that some positive changes have taken place in the SME sector in Bangladesh. He also reveals some constraints of SME growth, e.g. lack of modern technology, lack of adequate investment, high rate of interest on bank loans, fierce competition etc.

2.4 Summery of the Reviewed Literatures

Based on the review of the available published and unpublished literature on women empowerment and entrepreneurship development, the researcher has come to a conclusion that women empowerment and entrepreneurship development both are dependent on many interrelated factors. Women empowerment and women entrepreneurship development are two major issues in the development discourse. No sustainable development is possible without the full and equal participation of women in all sectors. A wide range of researches have been done on women empowerment from which it is clear that no single mechanism is enough for empowering women. When the scenario is such, SME has come as a new means to women empowerment. Everybody says that SME plays a crucial role to empower women. The related literature which have been discussed, everywhere impact of SME is shown positively. They have also identified some problems of women entrepreneurs which are shown in Table 2.1.

³⁴ Dr. Momtaz Uddin Ahmed, *The Small and Medium Enterprises (SME) in Bangladesh: An Overview of the Current Status* (Dhaka: PKSF, 2006).

Table 2.1
Problems of Women Entrepreneurship Development

Studies	Problem identified
Nesa (2015)	Lack of access to finance and financial institution negative response from family, institutional challenges, lack of access to market network, occupational mobility, lack of technological skill.
Khatun and Kabir (2014)	Religious superstition, lack of education, lack of awareness, lower level of knowledge about market condition, pricing-rules and regulation of business, lack of freedom in choosing the type of business, problems of credit programme e.g. communication gap between SME women and bank official, lengthy procedure of loan sanctioning, high interest rule etc.
Ahammad and Huq (2013)	Lack of knowledge, information, training, Lack of trained manpower and support services, compulsory household chores, governments' tax policy.
Chowdhury, Azam and Islam (2013)	Lack of fund for initial set up.
Anis and Hasan (2013)	Minor mentality, shortage of raw materials, problem of access to credit, shortage of skilled and efficient manpower capital deficiency, complexity in the credit system, shortage of water and power supply, inadequate training facilities, religious misinterpretation, poor educational and practical knowledge experience. Marketing problem, lack of public private initiatives.
Rahman (2007)	Communication gap between the women entrepreneurs and the banks, lack of loan security, lack of awareness, lack of experience, lack of confidence, lack of management skill, lack of family support etc.
Abir Hossain (2007)	Lack of access to credit, cheating from male counterparts, lack of education, inadequacy of capital, lack of skilled labour, low investment, low profit activities, gender based social impediments etc.
Ahmed (2004)	Lack of modern technology, lack of adequate investment, high rate of interest involved in bank loans, fierce competition etc.

Chapter Three

Conceptual Framework

3.1 Defining Empowerment

It has been stated earlier that the term empowerment has been discussed and analyzed throughout the world in many different contexts and by many different organizations. Literature on empowerment is found almost in every fields of knowledge social science.

Brazilian educator Paulo Freire first used the term empowerment in his book “Pedagogy of the Oppressed” where empowerment has been discussed in a formal way for the first time in the 1970s.¹

Empowerment is a multidimensional social process that helps people to gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, to use in their own lives, their communities and in their society.

'Empowerment' is the capacity of women to reduce their socio economic vulnerability and their dependency on their husbands or other male counterparts. It provides women the ability to become involved in income generating activities and gives them the freedom to spend their own income.²

The International Seminar on Women's Empowerment (1997) defines an "empowered woman" as "Woman who is self-confident, critically analyzed her environment and who exercises control over decisions that affect her life".³

The process of empowerment occurs within sociological, psychological, economic and other spheres. Empowerment also occurs at various levels, such as in individual, group and community etc.⁴

Empowerment is about people taking control over their own lives: gaining the ability to do things, to set their own agenda, to change events, in a way previously lacking.⁵

¹ Aminul Islam, “Small and Medium Enterprises and Women Empowerment: A study of Women Entrepreneurs in Dhaka City” (Masters Thesis, Department of Sociology, University of Dhaka, 2014), p. 9.

² Mohammad Zulfikur Hossain, “Women Empowerment Through the Micro Credit Program of NGO's in Rural Bangladesh” (PhD Dissertation, Department of Politics and Public Administration, Islamic University, Kushtia, Bangladesh, 2012).

³ *Ibid.*

⁴ Golam Kibria Ferdous, *Bangladeshe Narir Khomotayan: Akti Porzalochona* (Rajshahi: Social Science Journal, No. 15, 2009), pp. 45-46.

⁵ Kate Young, *Planning Development with Women*, (London: The Macimllan press ltd, 1993), p. 158.

Empowerment is the capacity of women to increase their own self-reliance and internal strength. This is identified as the right to determine choices in life and to influence the direction of change, through the ability to gain control over crucial material and non-material resources.⁶

According to Naila Kabeer, "Women's empowerment is the process by which those who have been denied the ability to make strategic life choices acquire such an ability."⁷

Hossain (2012) prepared a chart of definition with components of empowerment through reviewing of several literatures.

Table 3.1
Definition of Empowerment

Author	Definition	key terms
Keller and Mbwewe (1991)	Empowerment is a process whereby women become able to organize themselves to increase their own self reliance to assert their independent right to make choices and to control over resources which will assist in challenging and eliminating their own subordination.	Self reliance, choices, control over resources.
G. Sen (1993)	Altering relations of power which constrain women's options and autonomy and adversely affect health and well-being	Power relation, option, autonomy
Batliwala (1994)	How much influence people have over external actions that matter to their welfare.	Influence over external action, welfare.
Oxfam (1995)	Empowerment involves challenging the form of oppression that compels millions of people to play a part in their society on terms which are inequitable or in ways which deny their human rights.	oppression, inequality, human rights.
Rowlands (1995)	Empowerment is not only about opening up access to decision making but also must include processes that lead people to perceive themselves as able and entitled to occupy that decision making space.	Participation of the decision making process.
Oxaal and Baden (1997)	Empowerment cannot be defined in terms of specific activities or end results because it involves a process whereby women can freely analyze, develop and voice their needs and interests, without them being pre-defined, or imposed from above, by planners or other social actors.	Freedom of choices, self reliance.
Kabeer (2001)	The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them.	Ability to make strategic life choices.

Source– Taken from Hossain (2012)

⁶ Caroline O.N. Moser, "Gender Planning in the Third World: Meeting Practical and Strategic Needs," *World Development* vol. 17, No, 11 (1989), p. 1815.

⁷ Naila Kabeer, "Resources, Agency, Achievements: Reflection on the Measurement of Women's Empowerment," *Development and Change*, Vol. 30, (1999), P. 435.

In this study women empowerment means the economic self-sufficiency or economic solvency of women. It also means the acquisition of the ability and opportunity of women to participate in decision-making processes and implementation thereof.

3.1.1 Women Empowerment Framework

Empowerment Framework for women's include five components.

These are –

- ❑ Welfare
- ❑ Access
- ❑ Concretization
- ❑ Participation
- ❑ Control

In every level of this framework empowerment is an essential element.⁸

3.1.2 Dimensions of Women Empowerment

Empowerment has numerous dimensions. Empowerment is a continuous process having several interrelated and mutually reinforcing components. Primarily these components are –

- ❑ Awareness building
- ❑ Capacity building
- ❑ Participation
- ❑ Action to bring about greater equality between men and women.⁹

Sydney Schuler and Syed Hashemi¹⁰ suggested that there are six specific components to women empowerment in Bangladesh.

- ❑ Sense of security and vision of a future;
- ❑ Ability to earn a living;

⁸ Nazmunnessa Mahtab, “Paths to Empowerment: Women and Political Participation,” *The Journal of Centre for Study and Research*, Vol. 1, No. 1 (December 2006-January-2007).

⁹ Karl, 1995, cited in Nazmunnessa Mahtab, “Paths to Empowerment: Women and Political Participation, *Women in Bangladesh: From Inequality to Empowerment* (Dhaka: A H Development Publishing House, 2007), p. 127.

¹⁰ Syed Hashemi, Sydney Ruth Schuler and Ann Riley, “Rural Credit Programs and Women’s Empowerment in Bangladesh,” *World Development*, Vol. 24, No. 4. (1996), pp. 635-653.

- ❑ Ability to act effectively in the public sphere;
- ❑ Increased decision-making power in the household;
- ❑ Participation in non-family solidarity groups;
- ❑ Mobility and visibility in the community.

Sarah Mosedale (2005)¹¹ formulates a conceptual framework for assessing women's empowerment in her study. She defines women's empowerment as the process by which women redefine and extend what is possible for them to be and do in situations where they have been restricted, compared to men, from being and doing.

Sarah Mosedale suggests that a framework for assessing empowerment should include the following components.

- ❑ Identifying constraints to action–
- ❑ Identifying how women's agency has developed
- ❑ Identifying how women's agency changed constraints to action.

Marty Chen and Simeen Mahmud (1995)¹² formulated a conceptual framework to track the changes and empowerment which has been used in their study:

The framework includes the following four dimensions:

❑ **Perceptual:**

Changes in self-perception on the part of the women as well as changes in the perception of the women by others.

❑ **Material:**

Changes in access to and control over material resources.

❑ **Relation:**

Changes in contractual agreements and bargaining power in various types of relationships.

¹¹ Sarah Mosedale, "Assessing Women's Empowerment : Towards A Conceptual Framework," *Journal of International Development*, Vol. 17 (2005), pp. 243-257.

¹² Marty Chen and Simeen Mahmud, "Assessing Change in Women's Lives : A Conceptual Framework" (BRAC-ICDDR Joint Research Project, Dhaka, Bangladesh, 1995), pp. 1-43.

□ **Cognitive:**

Changes in the level of knowledge, skills, and awareness of wider environment.

Naila Kabeer (1999)¹³

In her paper, 'Resources, Agency, Achievement: Reflections on the Measurement of Women's Empowerment', Naila Kabeer produced a new concept of measuring empowerment. First of all she begins her paper from the understanding that women's empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such an ability. She argues that the ability to exercise choice incorporates three inter-related dimensions: resources, agency, and achievements. She says that the ability to choose is central to the concept of power and the notion of 'choice' has been qualified in a number of ways. In short we can present Naila Kabeer's theory in this way (see figure 3.1):

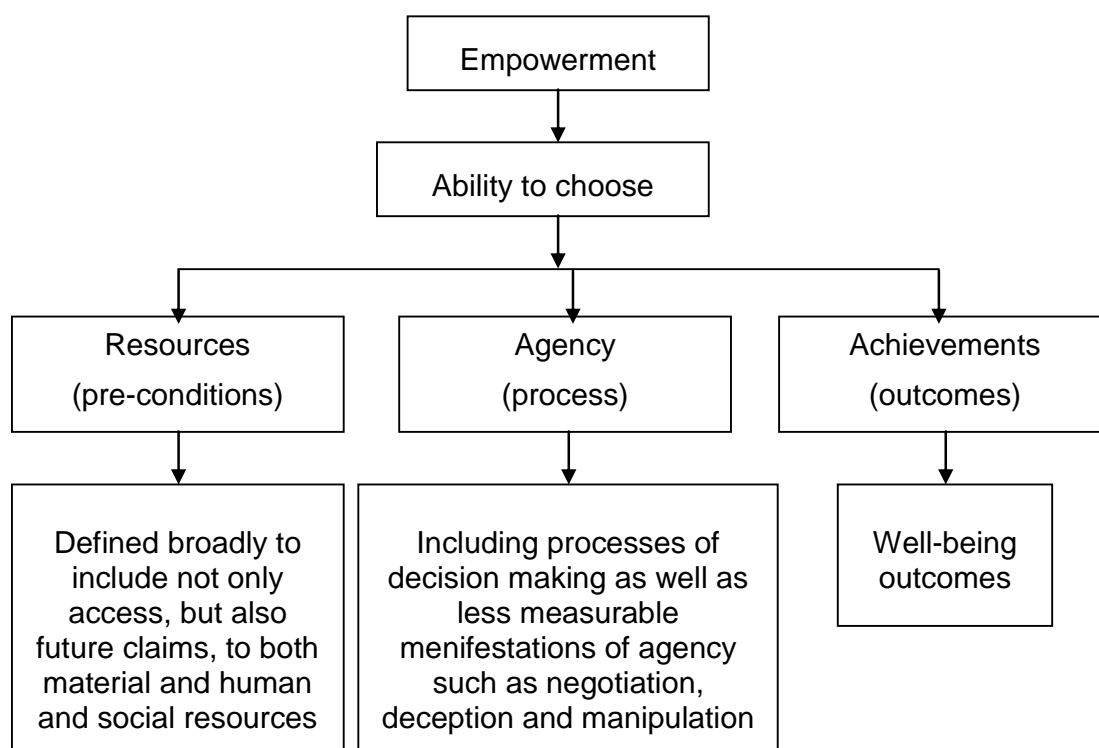


Figure 3.1
Naila Kabeer's Theory of Women Empowerment

¹³ Naila Kabeer' "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment," *Development and Change*, vol, 30 (1999), pp. 435-464.

Finally, the dimensions of empowerment can be categorized into four broad sections. These are –

- ❑ Cognitive Empowerment
- ❑ Psychological Empowerment
- ❑ Economic Empowerment
- ❑ Political Empowerment

The table 3.2 shows the multiple dimensions that are commonly used within various arenas or spheres of life.

Table 3.2
Commonly Used Dimensions of Empowerment and Potential Operationalization in the Household, Community, and Broader Arenas.

Dimension	Household	Community	Broader Arenas
Economic	Women's control over income; relative contribution to family support; access to and control of family resources	Women's access to employment; ownership of assets and land; access to credit; involvement and/or representation in local trade associations; access to markets	Women's representation in high paying jobs; women CEOs; representation of women's economic interests in macroeconomic policies, state and federal budgets
Socio-Cultural	Women's freedom of movement; no discrimination against daughters; commitment to educate daughters	Women's visibility in and access to social spaces; access to modern transportation; participation in extra familial groups and social networks; shift in patriarchal norms (such as preference to son); symbolic representation of the female in myths and rituals	Women's literacy and access to a broad range of educational options; Positive media images of women, their roles and contributions

Familial/ Interpersonal	Participation in domestic decision-making; control over sexual relations; ability to make childbearing decisions, use contraception, access to abortion; control over spouse selection and marriage timing; freedom from domestic violence	Shifts in marriage and kinship systems indicating greater value and autonomy for women (e.g., later marriages, self selection of spouses, reduction in the practice of dowry; acceptability of divorce); local campaigns against domestic violence	Regional/national trends in timing of marriage, options for divorce; political, legal, religious support for (or lack of active opposition to) such shifts; systems providing easy access to contraception, safe abortion, reproductive health services
Legal	Knowledge of legal rights; domestic support for exercising rights	Community mobilization for rights; campaigns for rights awareness; effective local enforcement of legal rights	Laws supporting women's rights, access to resources and options; Advocacy for rights and legislation; use of judicial system to redress rights violations
Political	Knowledge of political system and means of access to it; domestic support for political engagement; exercising the right to vote	Women's involvement or mobilization in the local political system/campaigns; support for specific candidates or legislation; representation in local bodies of government	Women's representation in regional and national bodies of government; strength as a voting bloc; representation of women's interests in effective lobbies and interest groups
Psychological	Self-esteem; self efficacy; psychological well being	Collective awareness of injustice, potential of mobilization	Women's sense of inclusion and entitlement; systemic acceptance of women's entitlement and inclusion

Source: Anju Malhotra, Sidney Rulth Schuler and Carol Boender (World Bank, 2002).

3.1.3 Approaches of Empowerment

The core thing of empowerment is the idea of power. Power can be understood and viewed in a number of different ways.

Power Over: Within the social sciences ‘people’ is first typified as power over. A has power over B to the extent that he or she can get B to do something that B would not otherwise do.¹⁴ This type of power is directly involved with the conflict and confrontation between people.

Power within: Power within refers to assets such as self-esteem and self-confidence. In a sense all power starts from here because it is necessary before anything else can be achieved.¹⁵

Power to: This power relates to having decision making authority, capacity building, supporting individual decision making and leadership power to solve problems.¹⁶

Power with: It refers to collective action, recognizing more can be achieved by group acting together than by individuals alone.

3.1.4 Indicators of Women Empowerment

Indicators are criteria or measures against which changes can be assessed. Women empowerment indicators mean the criteria through which empowerment level of the women should be measured. Women empowerment indicators were set and addressed by many national and international organizations and persons as well.

In a recent study (2013)¹⁷ Bui Chung et al. worked on the existing indicators of women’s empowerment in developing nations. In their report they identified 581 gender sensitive indicators across five dimensions.

¹⁴ Marty Chen and Simeen Mahmud, “Assessing Change in Women’s Lives : A Conceptual Framework” (BRAC-ICDDR Joint Research Project, Dhaka, Bangladesh, 1995), pp. 1-43.

¹⁵ Ibid

¹⁶ Mohammad Zulfikur Hossain, “Women Empowerment Through the Micro Credit Program of NGO’s in Rural Bangladesh” (PhD Dissertation, Department of Politics and Public Administration, Islamic University, Kushtia, Bangladesh, 2012).

¹⁷ Bui Chung et al., Indictors of Women’s Empowerment in Developing Nations, Workshop in International Public Affairs Spring 2013. Robert M. La Follette School of Public Affairs. University of Wisconsin Madison (2013), p. 6. Available at <https://www.lafollette.wisc.edu/images/publications/workshops/2013-women.pdf>. Last consulted on 08/08/2016.

Table 3.3
Indicators of Women Empowerment

Dimension	Category	Number of Indicators
Economic Contribution	Market Participation	90
	Resource Equity	122
Education	Characteristics of Population	9
	Educational System	7
	Other	2
Governance	Representation	16
	Electoral System and Processes	11
	Justice	19
Health	Access and Utilization of Health Services	14
	Disease and Prevention	16
	Environmental Health	4
	Fertility and Population Growth	12
	Health-Care Management	5
	Health Expenditures	6
	Maternal and Infant Health	12
	Mental Health and Risk Behaviors	5
	Nutrition	9
	Reproductive Health	9
	Violence against Women	6
Media	Equal Treatment of Media Employees	48
	Equal Coverage in News Reporting	37
	Equal Expression of Freedom of Speech	122

CIDA's Empowerment Indicators (1996)¹⁸

The Canadian International Development Agency (CIDA) has developed a range of indicators of women's empowerment. According to CIDA the dimensions of women empowerment are-

- Legal empowerment
- Political empowerment
- Economic empowerment
- Social empowerment

Legal empowerment indicators include:

- the enforcement of legislation related to the protection of human rights;
- number of cases related to women's rights heard in local courts, and their results;
- number of cases related to the legal rights of divorced and widowed women heard in local courts, and results;
- the effect of the enforcement of legislation in terms of treatment of offenders;
- Increase/decrease in violence against women;
- rate at which the number of local justices/prosecutors/lawyers who are women/men is increasing/decreasing;
- rate at which the number of women/men in the local policy force, by rank is increasing or decreasing.

Political empowerment indicators include:

- percentage of seats held by women in local councils/decision-making bodies;
- percentage of women in decision-making positions in local government;
- percentage of women in local civil service;
- percentage of women/men registered as voters;
- percentage of women in senior/junior decision making positions within unions;
- percentage of union members who are women/men;
- number of women who participate in public progress and political campaigning as compared to the number of men.

¹⁸ CIDA, "Development Baseline Gender Indicators and Analysis for Country Program Planning A resource Guide", Hull: CIDA, Asia Branch (1995a).

Economic empowerment includes changes in the following issues:

- changes in employment/unemployment rates of women and men;
- changes in time use in selected activities, particularly greater sharing by household members of unpaid housework and child care;
- salary/wage differentials between women and men;
- changes in percentage of property owned and controlled by women and men;
- average household expenditure of female/male households on education/health;
- ability to make small or large purchases independently;
- percentage of available credit, financial and technical support services going to;
- women/men from government/non-government sources.

Social empowerment includes the following changes over time:

- number of women in local institutions;
- extent of training or networking among local women as compared to men;
- mobility of women within and outside their residential locality.

Hashemi et al. (1996) identifies eight indicators of women empowerment which are:

- mobility, economic security;
- ability to make small purchases;
- ability to make larger purchases;
- involvement in major household decisions;
- relative freedom from domination within the family;
- political and legal awareness;
- involvement in political campaigning and protests.

Hossain (2012)¹⁹ identifies a set of indicators to assess empowerment of rural women. The headlines of his indicators are:

- rural women's gender awareness
- control of resources
- fertility (decision about)

¹⁹ Mohammad Zulfikur Hossain, "Women Empowerment Through the Micro Credit Program of NGO's in Rural Bangladesh" (PhD Dissertation, Department of Politics and Public Administration, Islamic University, Kushtia, Bangladesh, 2012).

- decision about expanding her own income
- mobility (network and friendship)
- domestic decision making
- political participation
- violence (free from)

Box 3.1: Individual/Household-Level Indicators of Empowerment Used in Empirical Studies

<i>Most-Frequently-Used Indicators</i>
Domestic decision-making
Finances, resource allocation, spending, expenditures
Social and domestic matters (e.g., cooking)
Child-related issues (e.g., well-being, schooling, health)
Access to or control over resources
Access to control over cash, household income, assets, unearned income, welfare receipts, household budget, participation in paid employment
Mobility/freedom of movement
<i>Less-Frequently-Used Indicators</i>
Economic contribution to household
Time use/division of domestic labor
Freedom from violence
Management/knowledge
Farm management
Accounting knowledge
Managerial control of loan
Public space
Political participation (e.g., public protests, political campaigning)
Confidence in community actions
Development of social and economic collective
Marriage/kin/social support
Traditional support networks
Social status of family of origin
Assets brought to marriage
Control over choosing a spouse
Couple interaction
Couple communication
Negotiation and discussion of sex
Appreciation in household
Sense of self worth

Source: Anju Malhotra, Sidney Rulth Schuler and Carol Boender (World Bank, 2002).

Box 3.2: Aggregate Level Indicators of Empowerment Used in Empirical Studies

Labor Market
Female labor force participation (or female share, or female/male ratios)
Occupational sex segregation
Gender wage differentials
Child care options
Labor laws
Percentage of wives/women in modern work
Ratio of female/male administrators and managers
Ratio of female/male professional and technical workers
Women's share of earned income
Education
Female literacy (or female share, female/male ratio)
Female enrollment in secondary school
Maternal education
Marriage/Kinship system
Singulate mean age at marriage
Mean spousal age difference
Proportion unmarried females aged 15-19
Area of rice cultivation
Relative rates of female to male migration
Geographic region
Social Norms and Practices
Wives'/women's physical mobility
Health/Survival
Relative child survival/Sex ratios of mortality
Political and Legal
Ratio of seats in parliament held by women
Women's legal rights
Questions, complains, requests from women at village council

Source: Anju Malhotra, Sidney Rulth Schuler and Carol Boender (World Bank, 2002).

The Researcher's Own Indicators of Empowerment:

In the present study the researcher used the following indicators.

Women's income

- main income earners of family
- monthly income
- contribution to family expenditure
- financial solvency

Decision making

- decision making person in the family
- respondent's participation in family decision making

Family wealth

- having own property
- value of property
- having bank account
- savings
- freedom to spend

Women's mobility

- independence in movement
- independence to attend ceremony or social festivals
- compulsion to attend ceremony
- independence in travelling alone for business purposes

Ability to do things as they wish

- independence in work
- control over own life

Ability to set their own agenda

- ability to do own shopping
- ability to offer gifts to relatives
- ability to spend for husband and children
- freedom to use own income.

3.1.5 Theories of SMEs

Regarding theories of SMEs and MIDAS' study (2009) stated that

Although SME covers a wide range of activities, its concepts and definition differ from person to person and also from one country to another. At the initial stage the theorists were not aware enough about the concept of entrepreneurship. It is only in recent years the role of an entrepreneur has been considered very significant in industrial growth and economic development, both in the developed and the developing countries. However, a general theory of SME is yet to be developed. National level standing committee of women entrepreneurs (1948) defined a woman entrepreneur as a woman who creates something new, organizes production, undertakes risks and handles economic uncertainties and to adjust personal needs, family life, social welfare and economic independence.

3.1.6 Definition of SMEs

SME means Small and Medium Enterprises. There is no common acceptable definition of SMEs that has been applied worldwide. The definitions of SMEs vary from one country to another and even within the same country. So there is an ambiguity regarding the definition of SMEs. Every organization defines it according to their objectives and conveniences. However the amount of capital investment and the number of workers employed are the two major criteria of defining SMEs.

Mr. Sukumal Sinha Choudhury, Project Director and General Manager, SME and Special Programs Department of Bangladesh Bank, defines SMEs as the combination of all sorts of cottage, micro, small and medium enterprises. This definition is specially applicable for the women entrepreneurs. He said that, "When we speak about women entrepreneurs, obviously we are to give our attention to cottage, micro, small and medium enterprises which in short we mean SMEs".²⁰

Ministry of Industry and Bangladesh Bank's Definition –

Definition of Small and Medium Industry: According to Industrial Policy 2005 the definition of SME is given below in Table 3.4.

Table 3.4
Definition of SME (Industrial Policy)

Industry Types	Attributes	Non-Manufacturing	Manufacturing
Small Industry	Fixed Asset other than land and Building (Tk.)	BDT 50 thousand to BDT 50 lakh	BDT 50 thousand to BDT 1.5 crores
	Number of Staff	Topmost 25	Topmost 50
Medium Industry	Fixed Asset other than land and Building (Tk.)	BDT 50 lakh to BDT 1.5 crores	BDT 1.5 crores to BDT 20 crores
	Number of Staffs	Topmost 25-100	Topmost 150

Source: Industrial Policy, 2005, available at: http://www.fbcci-bd.org/policy/Industrial_Policy_2005.htm Accessed on: 28/12/2015.

²⁰ A speech delivered at national seminar of BWCCI, 29 July, 2013.

According to the circular of Bangladesh Bank (Date: 26/05/2008), the definition of Small and Medium Enterprise sector is given below in Table 3.5.

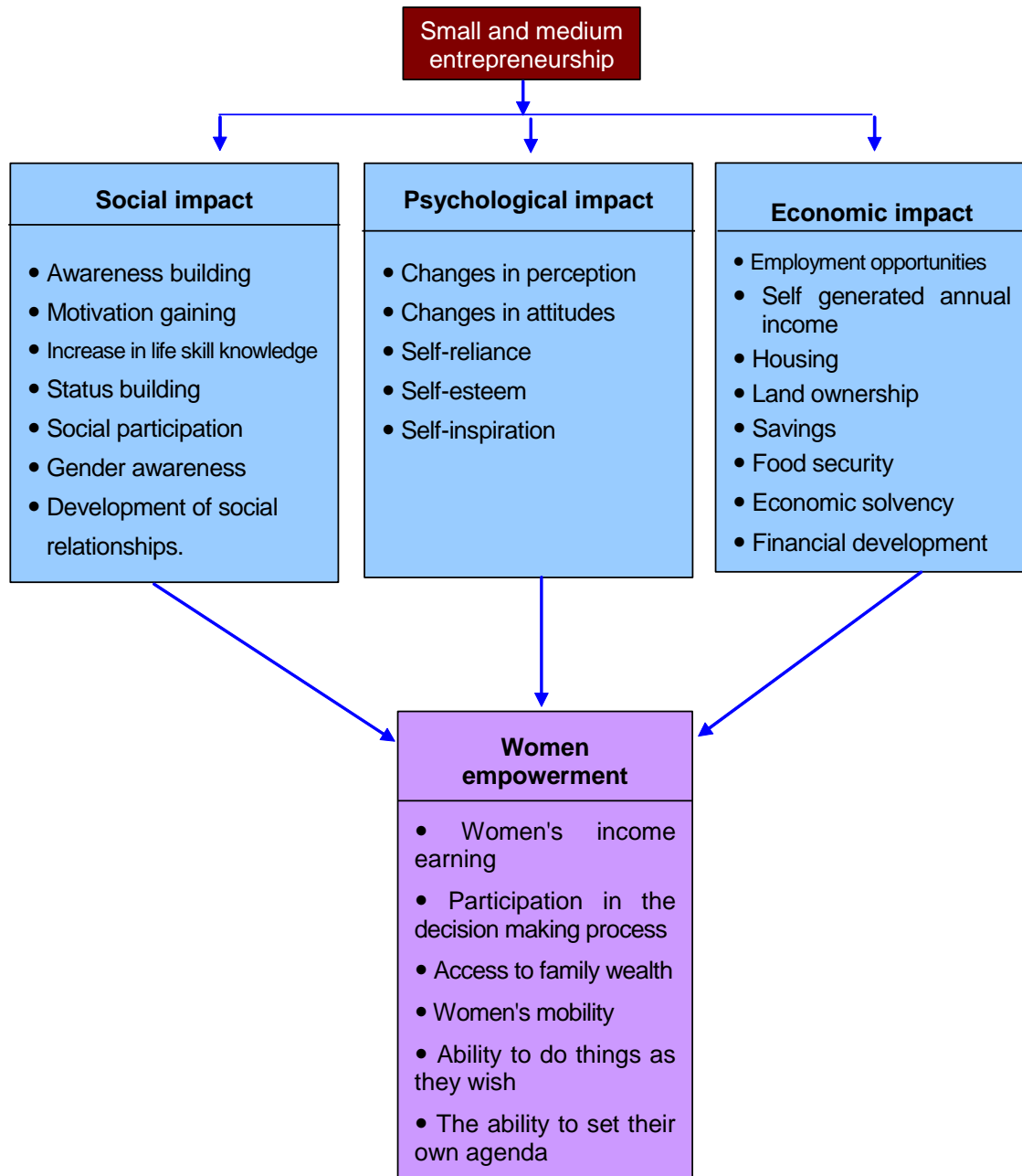
Table 3.5
Definition of SME (Bangladesh Bank)

Industry Types	Attributes	Trading service	Business	Industrial
Small Industry	Fixed Asset other than land and Building (Tk.)	BDT 5 lakh to BDT 1 crore	BDT 5 lakh to BDT 1 crore	BDT 50 lakh to BDT 10 crores
	Number of Staff	10-25	10-25	25-99
Medium Industry	Fixed Asset other than land and Building (Tk.)	BDT 1 crore to BDT 15 crores	BDT 1 crore to BDT 15 crores	BDT 10 crores to BDT 30 crores
	Number of Staff	50-100	50-100	100-250

Source: Bangladesh Bank Circular (Date: 19-06-2011), Published by SME and Special Programmes Department, Bangladesh Bank. Available at: www.bangladeshbank.org.bd

We consider the definition depicted in industrial policy 2005 on non-manufacturing activities and Bangladesh Bank service sector definition to select our target population.

3.2 Conceptual Framework of the Present Study



The framework of this study depicts the impact of small and medium entrepreneurship. Impact of SME should be observed in social, psychological and economic arena. In this framework, women empowerment is a dependent variable and small and medium entrepreneurship is the independent variable. This study tries to explore the relationship between small and medium entrepreneurship and its socio-economic and psychological impact, which affect the level of women empowerment.

In this research empowerment level will be measured through the following six variables:

- Women's income.
- Participation in the decision making process.
- Access to family wealth.
- Women's mobility.
- Ability to do things as they wish.
- The ability to set their own agenda.

To get information about women's income the respondents were asked the following questions.

- Who are the main income earners of your family?
- What is the amount of your monthly income?
- Can you make any contribution to family expenditure?
- Are you financially solvent now?

The responses to the questions were recorded separately.

To know about the extent of their participation in the decision making process they were asked the following questions-

- Who takes the general decisions of your family?
- What is the extent of your say regarding different decisions in your family?
- How much are you independent in making decisions?
- Do you take part in domestic decision making?

Access to resources or family wealth is a major indicator of measuring women empowerment and it is also a pre-condition of control over resources. Access to family wealth is measured by asking these questions.

- Do you have any property (land, gold, cash)?
- What is the value of your wealth?
- Did you get any property from your husband and/or father?

- Do you have any savings?
- Do you have the right to use your property according to your wish?

The mobility of women entrepreneurs is assessed through asking the following questions-

- Do you move independently outside home?
- Do you have the right to take decision whether to participate in any social festival or not?
- Do you face compulsion to go anywhere by your husband?
- Can you manage to go to Dhaka or anywhere if it is necessary for your business?

Ability to do things as they wish are measured by asking the following issues-

- To what extent are you able to work according to your wish?
- Do you have enough control over your own activities?

Their ability to set their own agenda are measured by knowing the following information-

- Who does the shopping for your family?
- Do you like to go to bazaar for shopping?
- Can you do your own shopping?
- Who does the shopping for your children?
- Who chooses the items to be bought?
- Who prepares the daily menu for your family?
- Are you hindered by your husband?
- Do you have the capacity to go anywhere or do anything even if your husband forbids?

Chapter Four

Background and Characteristics of the Women SME

4.1 Introduction

The purpose of this chapter is to identify the socio-economic and demographic background and characteristics of the women SME in the study area. In doing so, it focuses on the personal information of the respondents in the study area. It has been stated earlier that a semi-structured questionnaire survey was conducted among 53 women SME in Rajshahi Metropolitan City. The responses of the respondents are presented in this chapter.

4.2 Background Characteristics

4.2.1 Age Group of the Respondents:

In terms of age, 58.5% of the respondents were in the age group of 21 to 40 years. Data showed that 28.3% were 41 to 50 years and remaining 13.2% were in the age group of 51-60 years in the study area. The percentage distribution of women entrepreneurs by age indicates that most of the women entrepreneurs in the study area are young and energetic. Data from another study also show that most of the women entrepreneurs of Bangladesh are middle aged. A BB-BARD (2013)¹ joint study showed that majority (82%) of the entrepreneurs' age is between 26 to 45 years. Of them 42% were between 26-35 years and 40% were between 36-45 years. SMEF and MIDAS' (2009)² work had almost the same finding. From MIDAS survey it was revealed that the majority (41.64%) of the women entrepreneurs' age were between 31 to 40 years. But the study of BWCCI (2008)³ revealed a different finding. In the BWCCI survey it was found that the maximum numbers (58.3%) of women entrepreneurs were in the age of below 30 years.

¹ Bangladesh Bank and Bangladesh Academy for Rural Development (BB-BARD), *The Role of Banks in Promoting Women Entrepreneurship in Bangladesh* 2013 (BB-BARD Joint Study, Dhaka and Comilla : 2013), pp. 1-37.

² SMEF and MIDAS, "Women Entrepreneurs in SMEs : Bangladesh Perspective," 2009 (Dhaka : SME Foundation, 2009).

³ Women Chamber of Commerce and Industry, *Building Women in Business: A Situation Analysis of Women Entrepreneurs in Bangladesh* (BWCCI and CIPE, 2008).

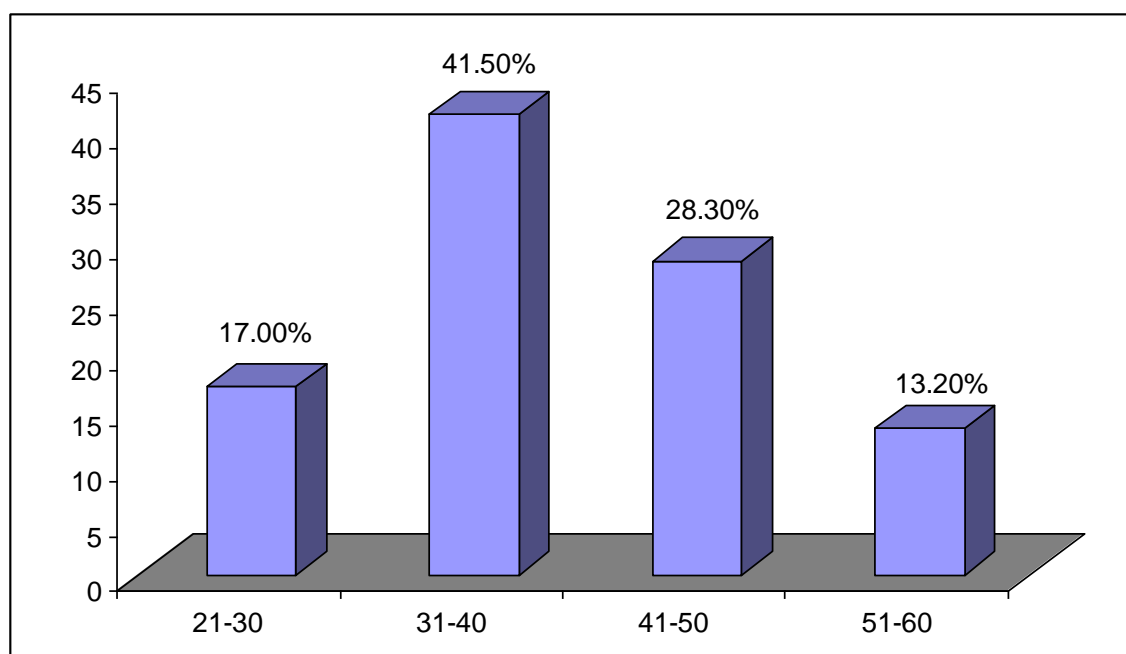


Figure 4.1
Age of the Respondents

4.2.2 Educational Level of the Respondents

We also classified the respondents in terms of their educational qualification. It affects the life and business of the respondents. Based on educational attainment, the respondents were classified in to seven categories. These are illiterate, can sign only, primary, secondary, higher secondary, graduate and post-graduate. Among the respondents 22.6% had post graduate degree, 32.1% were graduates, 22.6% had higher secondary education, 20.8% had secondary school level education and only 1.9% had minimum primary education. None of the respondents were illiterate or able to sign only categories and it is found that most of the respondents (54.7%) completed graduation. It means that highly educated women are coming into entrepreneurship and in this way they are making their future bright.

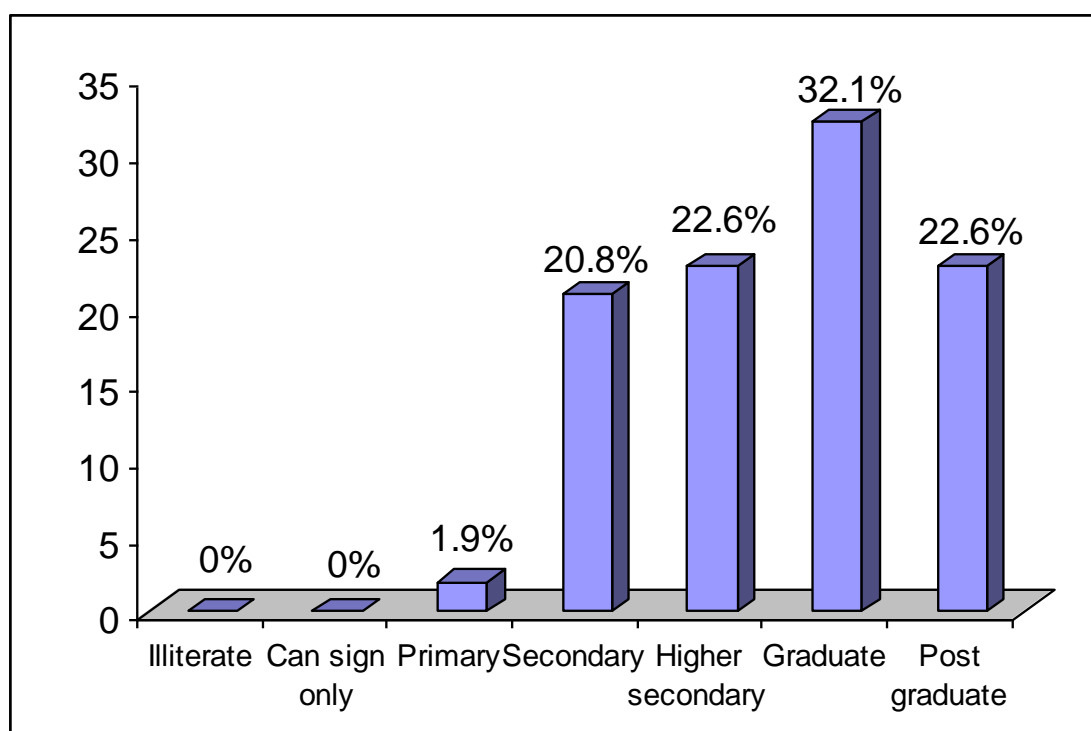


Figure 4.2
Educational Qualification of the Respondents

In terms of age, the SMEF and MIDAS study revealed that majority of the women entrepreneurs (30.63%) had education below SSC, of whom 40.42% were from Rajshahi division. In explaining the low level of education among women entrepreneurs and their capacity to cope with it, the SMEF and MIDAS study stated that :

Since the adult literacy rate (15 years and above) of females in Bangladesh is 48.8% (BBS, 2008), it is natural that women entrepreneurs would not be highly qualified or educated. Yet it was true that in spite of their less education, women had succeeded in their entrepreneurial pursuit through the proper use of their talents in business. Though education is necessary today for business development especially for international market and trade, their lackings are met through the various trainings offered for business development for women by NGOs and training institutions in various business issues especially in the urban areas, assisting these women entrepreneurs to succeed in life.

4.2.3 Marital Status

From socio cultural perspective in Bangladesh, marital status of women is an important factor that has vital influence on women's socio-economic, political and

cultural life. So, we tried to know about the marital status of the respondents. Among the women entrepreneurs interviewed, 86.8% were married, 9.4% were widows and only 3.8% are unmarried. The proportion of married respondents indicates that marriage was not a barrier to be involved in business and entrepreneurial activities. In most of the cases marriage become a protection tool because married women had greater freedom outside home and people talked less about married women regarding their off home activities. In case of any serious problem their husbands most often protected them. Another finding relating to marital status is that among 46 married women only two said that they had no connection with their husband.

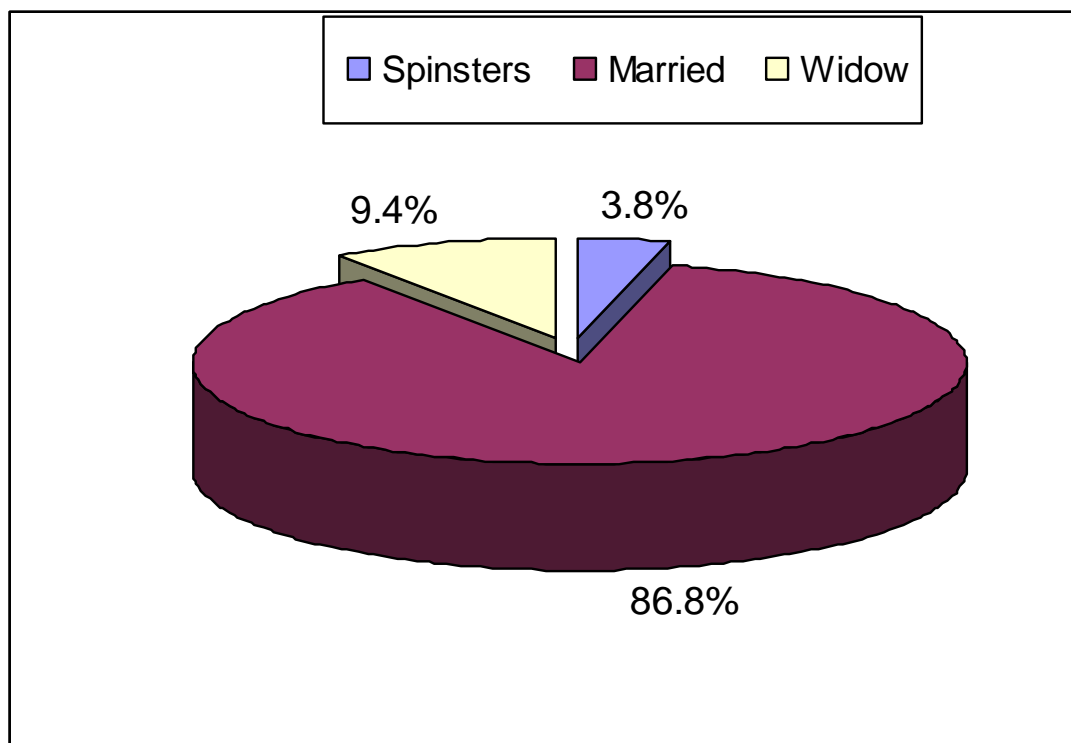


Figure 4.3
Marital Status

In a recent study, Islam (2014) constructed a list showing profile of women entrepreneurs in SME sector proposed by different researchers and organizations.

Table 4.1
Summary of the Profile Women Entrepreneurs in SME Sector Portrayed by
Different Researchers and Organizations

Study	Age (in years)	Education	Marital status
Huq (2005)	30% were aged 20-30 years and 32% were aged 40-50 years	36% HSC, 24% SSC, and 20% below SSC	64% married and 20% widow/divorced
Anis and Hasan (2013)	Average age 35 years	23.3% complete primary school and 14.6% complete secondary.	63.3% of them were married
Moyeen and Haq (1994)	25 to 40	60% attended college or university and 27% were master degree holders	All married
Dwivedi and Mishara (2013)	27-31 (average)	Most of then completes their Graduation	Most of them married
Momen and Rahman (1990)	58.33% were aged 36-45 years	8.33% below SSC and 75% graduates or post graduates.	
Nabi and Salahuddin (1989)	60% started their teen age	90% have education below SSC	
Saleh (1995)	75% were aged 30 to 45 years	5% primary, 20% secondary, 75% graduate or masters degree holders	
Abdullah (1996)	40.6 years on an average	78% below higher secondary level	
Ahmed and Sikder (1997)	30-45 years	below SSC (50%)	
Akhtaruddin (1999)		83.34% graduate and above	
Bakht (1984)	Average age 29.3		

Source: Adopted and modified from Islam (2014)

4.2.4 Religion of the Respondents

Among the respondents 96.2% were Muslims and only 3.8% were non-Muslims in the study area. This information indicates that religion was not a barrier for the Muslim women to come into business.

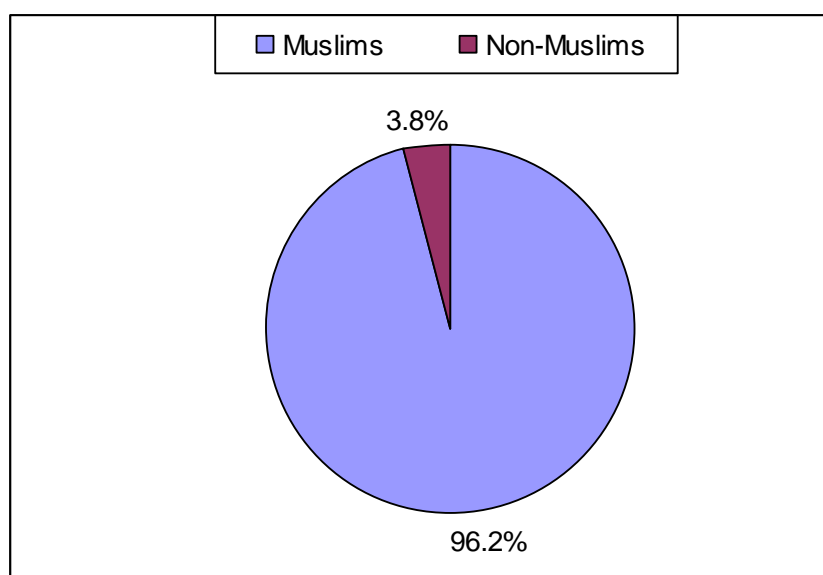


Figure 4.4
Religion

4.2.5 Types of Family

In terms of the types of family, most of the women entrepreneurs (79.2%) interviewed lived in either a nuclear or a conjugal⁴ family while only 20.8% lived in an extended or joint⁵ family.

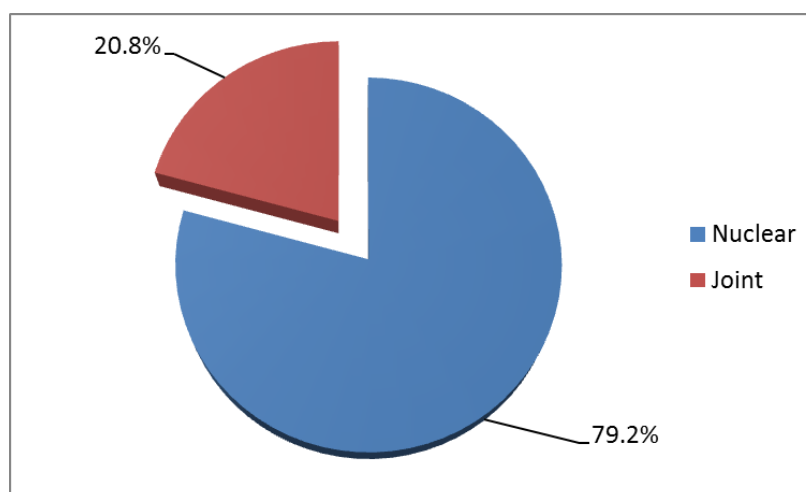


Figure 4.5
Type of Family

⁴ A conjugal family is a nuclear family of adult partners and their children (by birth or adoption) where the family relationship is principally focused inward and ties to extended kin are voluntary and based on emotional bonds, rather than strict duties and obligations.

⁵ A type of extended family composed of parents, their children, and the children's spouses and offspring in one household.

4.2.6 Number of Family Members and Children

Our analysis shows that 7.5% of the respondents had two members in their family, which indicates that respondents were either unmarried or had no children. More than three fourths of the respondents (75.5%) had 3 to 5 members and 17% had more than five members.

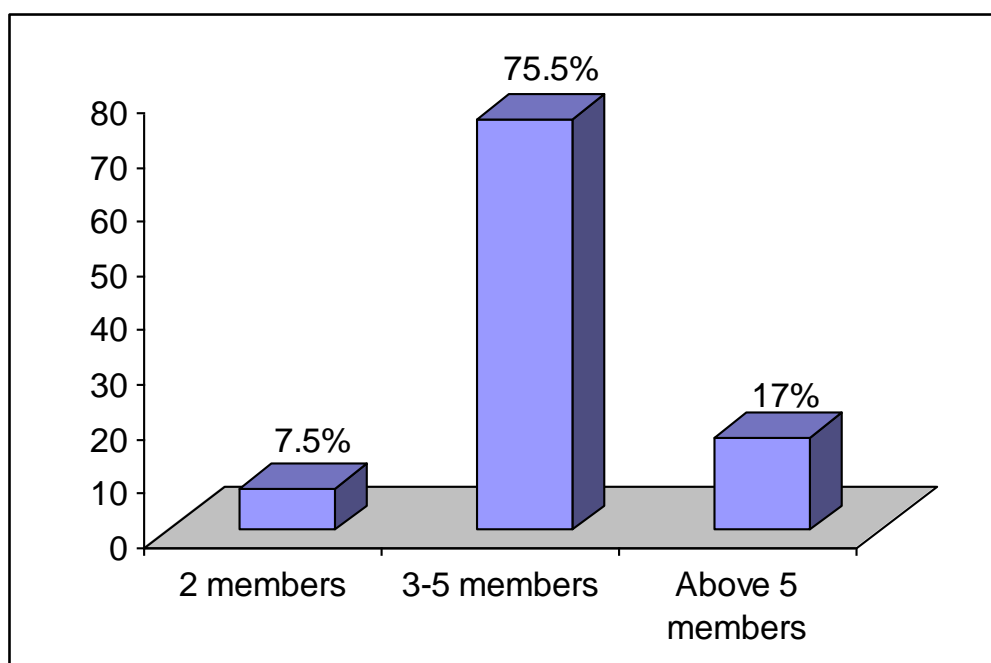


Figure 4.6
Family Members

Among the married respondents 20.8% had 1 child, 52.5% had 2 children, 11.3% had 3 children, 7.5% had no children and only 1.18% had 4 children. From this analysis it can be said that women's economic involvement was not only contributing towards economic development but also towards achieving population control objectives.

4.2.7 Ownership of House

'Do you live in your own dwelling house?' In answer to this particular question 73.6% respondents said 'yes' and 26.4% said 'no'. Those who said 'no' they lived in a rented house. Among them 96.2% paid more than 5,000 Taka per month as rent for their house in which they lived.

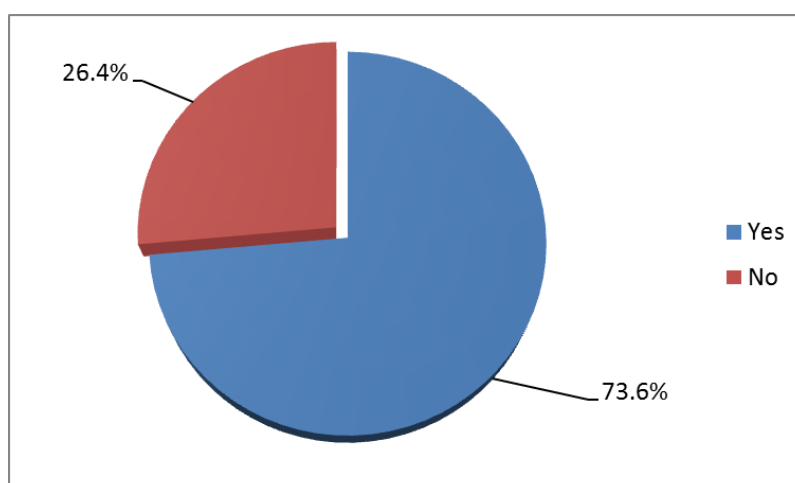


Figure 4.7
Ownership of House

Table 4.2
Socio-Demographic Characteristics of the Women Entrepreneurs in the Study Area at a Glance

Characteristics	Level	Women entrepreneurs	
		Number of respondents	Percentage
Current age of the respondents	21-30	9	17.0
	31-40	22	41.5
	41-50	15	28.3
	51-60	7	13.2
Educational status of the respondents	Illiterate	0	0
	Can sign only	0	0
	Primary	1	1.9
	Secondary	11	20.8
	Higher secondary	12	22.6
	Graduate	17	32.1
	Post graduate	12	22.6
Marital status	Unmarried	2	3.8
	Married	46	86.8
	Widow	5	9.4
Religion	Muslims	51	96.2
	Non-Muslims	2	3.8
Type of family	Nuclear	42	79.2
	Joint	11	20.8
Family members	2 members	4	7.5
	3-5 members	40	75.5
	Above 5 members	9	17
Ownership of house	Own house	34	73.6
	Rented house	14	26.4

4.3 Income and Occupation Related Characteristics

4.3.1 Principal Income Earners

The person, whose income is the highest, is supposed to be the main income earner of the family. Figure (4.8) shows that 47.2% of the respondents earned higher than their husband. This information is highly significant in a socio-economic context like Bangladesh, where it is expected that only male members will go outside and they are solely responsible for earnings. Women are not expected to go outside for earnings. Among the respondents' households 47.2% of the husbands earned more for the family, where as in 3.6% of the households son and daughter-in-law earned more. Among the remaining 1.9% other members (father in law, brother in law) earned the highest amount for their families.

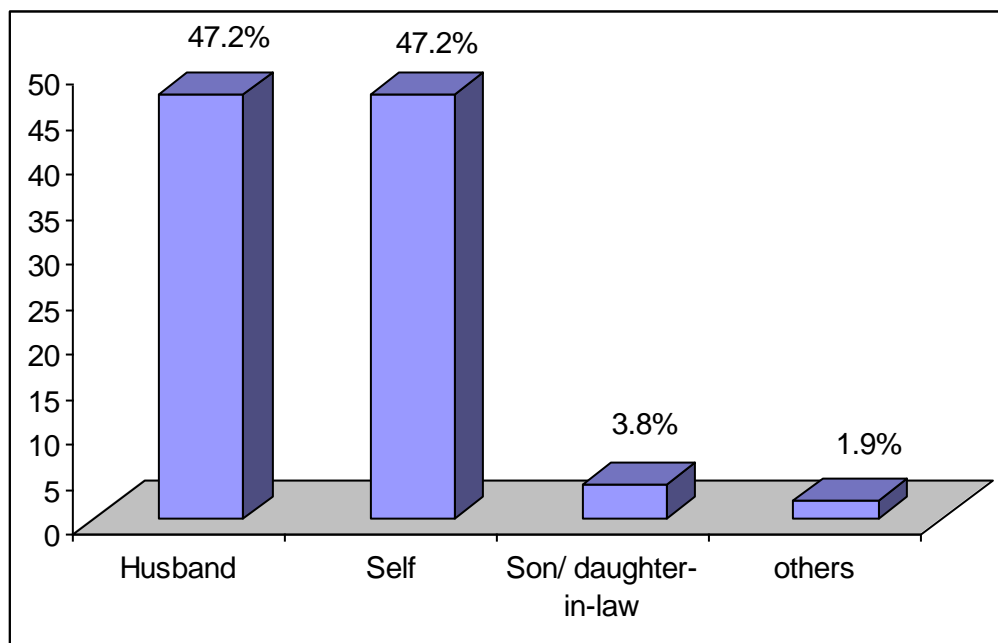


Figure 4.8
Principal Income Earners

4.3.2 Monthly Income

Monthly income of the respondents varied from Tk. 3,000-70,000. These amounts of income were totally earned from their business. Based on monthly income women were classified in to six categories, which are shown in Figure 4.9. Majority of the women (54.7%) earned 10,000 to 40,000 taka per month from their business. Data showed that 28.3% women earned below 10 thousand Taka per month and 5.7% earned 40,000-50,000 Tk. and the remaining 11.3%

respondent earned above Tk. 50,000. This information shows that on an average SME owner women earned a handsome income per month.

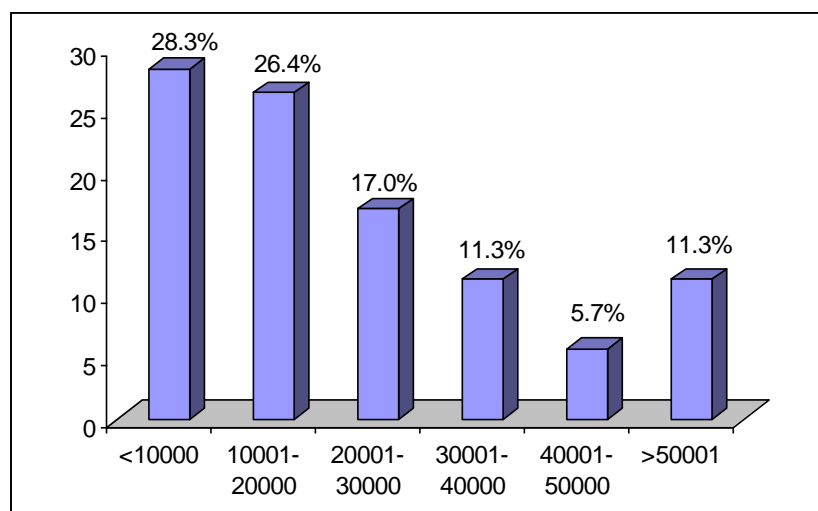


Figure 4.9
Monthly Income from Business

4.3.3 Monthly Expenditure

We tried to know about the monthly family expenditure of the respondents as it is helpful to understand the status or standard of living of the respondents. We also wanted to identify the relationship between the monthly income and expenditure. In most of the cases their monthly family expenditure was higher than their income.

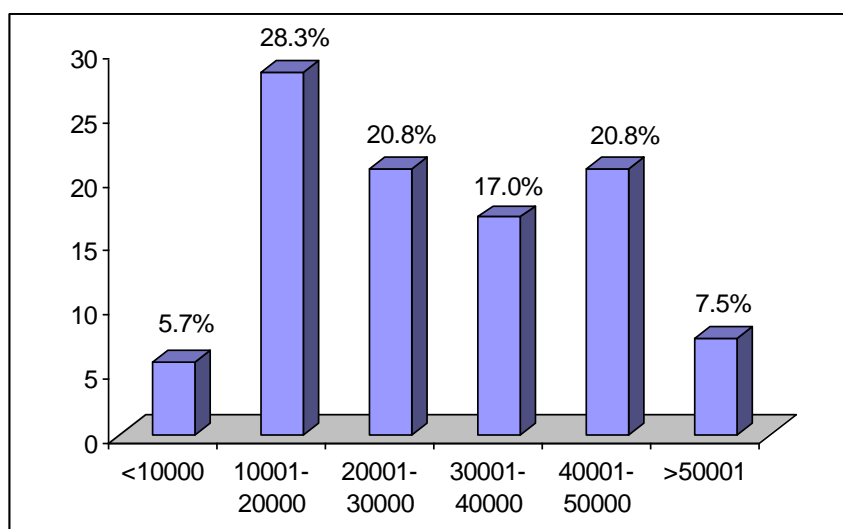


Figure 4.10
Monthly Expenditure of the Respondents

It means that other family members also contribute to their family expenditure.

4.3.4 Nature of Ownership of the Business

Figure 4.11 shows that individual ownership is the dominant type in the sample. As it can be seen from Figure 4.11 the majority (94.3%) of women studied were operating their business as private limited companies that were wholly owned by them. 3.8% business was run in partnership with other members and 1.9% was jointly owned by family members.

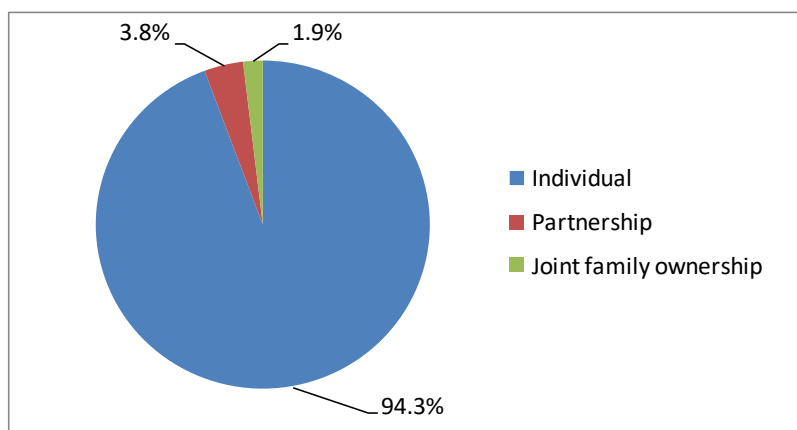


Figure 4.11
Nature of Ownership of Enterprise

4.3.5 Previous Occupation

Figure 4.12 shows that most of the women entrepreneurs were not engaged in any income (73.6%) generating activities before becoming SME. They were either housewives or students before getting involved in business. Among the respondents 24.5% were engaged in different services e.g. as NGO worker, school teacher etc.

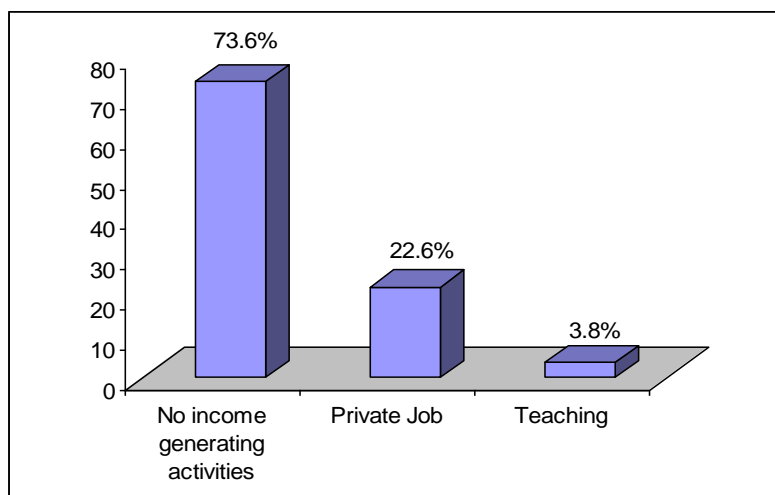


Figure 4.12
Previous Occupation

4.3.6 Secondary Occupation

Respondents were asked whether they had any secondary occupation. It is clear from Figure 4.13 that 34% of the women entrepreneurs had different types of secondary occupation. Their secondary occupation include teaching, working for NGO, part time private job etc. It is a remarkable finding that among the respondents one woman was a nutrition specialist and one was a college teacher. They took business as a secondary occupation and they did it for helping other poor women. In general, the reasons behind involvement in secondary occupation were earning more for the family. Uncertainty in business is also a reason behind being involved in a secondary occupation.

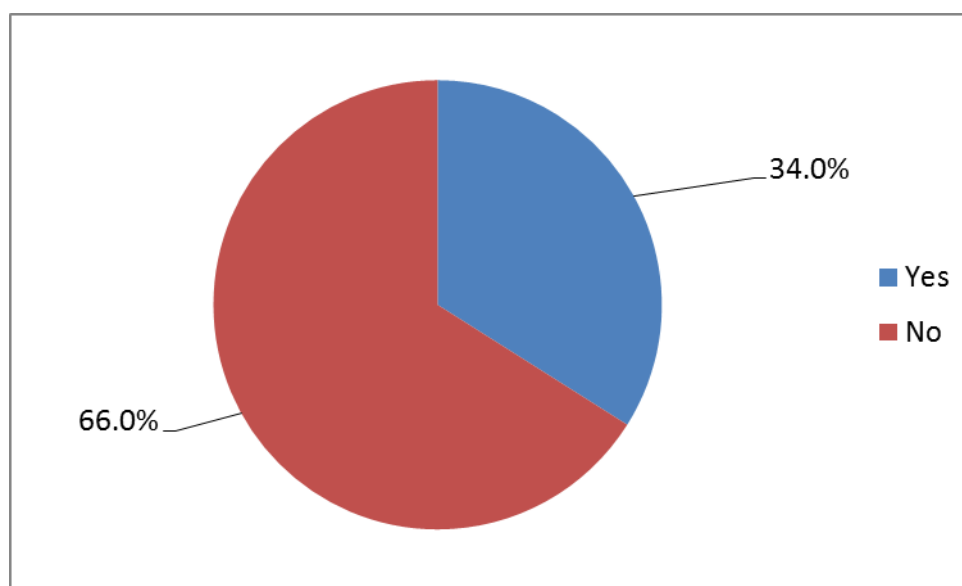


Figure 4.13
Whether Involved in Secondary or other Occupation

Table 4.3
Business Related Characteristics of the Respondents at a Glance

Characteristics	Level	Women	
		Number of respondents	Percentage
Main income earners of the family	Husband	25	47.2
	Self	25	47.2
	Son/daughter in-law	2	3.8
	Others	1	1.9
Monthly income (Taka)	≤ 10,000	15	28.3
	10001-20000	14	26.4
	20001-30000	9	17.0
	30001-40000	6	11.3
	40001-50000	3	5.7
	≥50001	6	11.3
Monthly expenditure (Taka)	≤ 10,000	3	5.7
	10001-20000	15	28.3
	20001-30000	11	20.8
	30001-40000	9	17.0
	40001-50000	11	20.8
	≥50001	4	7.5
Nature of ownership	Self	50	94.3
	Partnership	2	3.8
	Joint family partnership	1	1.9
Previous occupation	No income generating activities	39	73.6
	Private job	12	22.6
	Teaching	2	3.8
Secondary occupation	Yes	18	34.0
	No	35	66.0

4.4 Type of Business/Sector of Business

Among the 53 women entrepreneurs interviewed, about two thirds (68%) were found to be involved in the boutique and beauty parlor sectors- only boutique: 47.2%, only beauty parlor: 9.4%, boutique and restaurant: 1.9% and boutique and garments: 3.8%. Some of the women entrepreneurs engaged in boutique manufactured their products and sold it all over the country. Retail was a dominant trend in the sample. Most women were involved in retail business. A number of women entrepreneurs (47.2%) were found to be involved in both retail and whole sale business.

Table 4.4
Type of Business

Type of business	Number of respondents	Percentage
Beauty parlor	5	9.4
Boutique	25	47.2
Boutique & parlor	3	5.7
Boutique & restaurant	1	1.9
Boutique & garments	2	3.8
Cosmetics shop	1	1.9
Dealership of machineries	1	1.9
Dealership of surgical products	1	1.9
Food processing	3	5.7
Garments	1	1.9
Gas supplier	1	1.9
Jute processing	1	1.9
Parts & machineries	1	1.9
Poultry	2	3.8
Restaurant	2	3.8
Transport contractor	1	1.9
Verities store	2	3.8
Total	53	100.0

Table 4.4 also shows that nowadays women are entering non traditional sectors like dealership of parts and machineries, restaurants, jute processing, dealership of surgical products, transport contractor etc. It is a new trend in Bangladeshi society that women are brave enough to take the responsibility of any kind of entrepreneurship.

4.5 Motivating Factors

The respondents were asked to describe the factors that encouraged them to enter into business and entrepreneurial activities. The opinions they expressed in response to this particular question are compiled and given in Table 4.5 with relative frequency.

Table 4.5
Motivating Factors

Motivating factors	Number of respondents	Percentage
From abroad ⁶	1	1.9
From family	7	13.2
From father	2	3.8
From husband	1	1.9
From mother	1	1.9
Inspired by the training from Jubo Unnayan Adhidaptar ⁷	1	1.9
Own desire	30	56.6
To fulfill needs and to utilize time	1	1.9
To fulfill the needs of family	7	13.2
To get the membership of RCCI ⁸	1	1.9
To help the poor women	1	1.9
Total	53	100.0

Table 4.5 shows that a good number of women (56.6%) entrepreneurs started their business from their own desire. It is a very significant finding. They said that they wanted to create self identity, self confidence and economic freedom. So they started their businesses. Another finding is that family members (either parents or husband having a business) played a vital role in inspiring women (20.8%) to become entrepreneurs. Our analysis showed that 13.2% of the respondents got involved in business to earn extra money for the family. A remarkable finding from the table is that 1.9% of respondents become entrepreneurs for creating opportunity for other women or to help the poor women. Only one (1.9%) woman entrepreneur said that she was inspired by training.

⁶ She was in Cyprus with her husband where she worked in a restaurant. From there she got the inspiration to start a restaurant in Bangladesh.

⁷ Department of Youth (Pricing Mistake)

⁸ Rajshahi Chamber of Commerce and Industry.

4.6 Amount of Initial Capital

Women entrepreneurs of this study were asked about the amount of their initial capital and their present capital. Tables 4.6 and 4.7 show the amounts. It was found that the amount was different for each woman. Data showed that 64.2% women started their business with less than Taka 1 lac and 11.3% started their business with 1 lac Taka and 24.6% started with more than 1 lac Taka. It is remarkable that one woman started with 68,00,000 Taka. It was revealed from the interview that she owned the business but her husband took care of it.

Table 4.6
Amount of Primary Investment

Amount (in Taka)	Number of respondents	Percentage
200.00	1	1.9
500.00	1	1.9
1,000.00	1	1.9
2,000.00	1	1.9
2,100.00	1	1.9
5,000.00	6	11.3
7,000.00	1	1.9
10,000.00	5	9.4
15,000.00	1	1.9
25,000.00	2	3.8
30,000.00	5	9.4
50,000.00	8	15.1
75,000.00	1	1.9
1,00,000.00	6	11.3
1,15,000.00	1	1.9
1,30,000.00	1	1.9
1,50,000.00	2	3.8
2,00,000.00	1	1.9
3,00,000.00	1	1.9
5,00,000.00	4	7.5
15,00,000.00	1	1.9
25,00,000.00	1	1.9
68,00,000.00	1	1.9
Total	53	100

4.7 Amount of Present Investment

Table 4.7 shows that the amount of running investments of the respondents were between a minimum of Taka 50,000 and a maximum of Taka 1,50,00,000 (One crore fifty lacs). It is clear from the findings that the amount of investment increased in every case. The woman who started with Taka 200, at present has a running investment of 1,00,00,000 (One crore Taka).

Table 4.7
Amount of Present Investment

Amount (Tk)	Number of respondents	Percentage
50,000-1,00,000	9	17
1,00,001-5,00,000	22	41.5
5,00,001-10,00,000	9	17
10,00,001-30,00,000	7	13.2
30,00,001-70,00,000	3	5.7
70,00,001-1,00,00,000	2	3.8
1,00,00,001-1,50,00,000	1	1.9
Total	53	100

4.8 Sources of Initial Capital

Although Bangladesh Bank and other public and private banks offered various schemes for SME loan, a very negative feature was observed in this regard. Only 13.2% women took SME loan from different banks at the starting point of their business. The main sources of initial capital was own savings (45.3%) followed by from husbands (20.8%), borrowing from relatives (1.9%) and others (18.9%). The section others include NGOs, parents, sisters and brothers etc. One woman said that she took the savings of her maid servant.

Table 4.8
Source of Initial Capital

Source	Number of respondents	Percentage
SME loan	7	13.2
From husband	11	20.8
Own savings	24	45.3
Borrowing from relatives	1	1.9
Others	10	18.9
Total	53	100.0

4.9 Showroom or Shop in Market

Do you have any formal enterprise? In response to this particular question 71.7% women answered ‘yes’ and 28.3% said ‘no’. It means they did not have any showroom or shop in any market. They ran their businesses from home. They used a part of their houses as their business enterprise.

Table 4.9
Shop or Showroom

Level	Number of respondents	Percentage
Yes	38	71.7
No	15	28.3
Total	53	100.0

4.10 Year of Starting Enterprise

It is evident from Table 5.1 that most of the women entrepreneurs had more than five years of business experience at the time of collecting data. Table 4.10 showed that 42% of enterprises were established after 2008. Fifty eight percent of the enterprises were established in between 1995 to 2007.

Table 4.10
Year of Starting Enterprise

Year	Number of respondents	Percentage
1995	1	2.7
1996	1	2.7
1998	2	5.2
1999	1	2.7
2000	1	2.7
2001	4	10.6
2003	2	5.2
2004	3	7.9
2005	3	7.9
2006	2	5.2
2007	2	5.2
2008	4	10.6
2009	2	5.2
2010	5	13.1
2011	3	7.9
2012	2	5.2
Total	38	100.0

4.11 Number of Employees

Table 4.11 shows that the respondent women were engaged in various types of businesses. The women entrepreneurs needed employees for running their business successfully. It is revealed from the survey that the respondents had two types of employees (1) on salary or wage basis and (2) order basis. Basically employees were needed for women who worked with boutique.

Table 4.11
Number of Employees (Wage Basis)

Number of employees	Number of respondents	Percentage
1	11	20.7
2	8	15.1
3	12	22.6
5	7	13.2
7	3	5.7
10	3	5.7
12	1	1.9
15	4	7.5
16	1	1.9
20	1	1.9
30	1	1.9
50	1	1.9
Total	53	100

Table 4.12 shows that 56.6% of the respondents did not have any order basis employees. Among the respondents 43.4 had order basis employees. The women who were engaged in boutique business needed the order basis employees. It has been observed in Table 4.4 that 47.2% of the respondents were doing business with boutique. They had order base employees. The number of employees varied. The women entrepreneurs hired them as per their needs.

Table 4.12
Number of Employees (Order Basis)

Number of employees	Number of Respondents	Percentage
0	30	56.6
5	1	1.9
7	1	1.9
10	1	1.9
12	1	1.9
20	2	3.8
22	1	1.9
25	2	3.8
35	2	3.8
40	1	1.9
50	3	5.7
60	1	1.9
70	1	1.9
75	1	1.9
90	1	1.9
100	2	3.8
200	1	1.9
2500	1	1.9
Total	53	100

Table 4.11 and 4.12 shows the number of employee according to wage and order basis.

4.12 Information about Bangladesh Bank Circular

Bangladesh Bank, the central bank of the country, developed a circular titled 'Refinancing scheme for women SME' and issued it to all scheduled banks and

financial institutions on 7 February 2007. This circular ensured several important provisions for women SME. In order to know about the awareness and knowledge level of the women SME, they were asked about the circular. Data showed that 62.3% of them said they knew about the circular and 37.7% said they did not have any idea about the circular. It is a satisfactory finding that most of the women SME were informed about the BB circular. They got the information from newspapers, different trainings and seminars organized by DWBF and RCCI.

Table 4.13
Knowledge about the Circular of BB Regarding SME

Whether informed or not	Number of respondents	Percentage
Yes	33	62.3
No	20	37.7
Total	53	100.0

Chapter Five

Experience in Business and Family Life

5.1 Introduction

This chapter has been designed to present the positive and negative experiences of the women entrepreneurs and to reveal the influence of entrepreneurship on the family life of the respondents. For fulfilling these purposes of the study women entrepreneurs were asked various questions. From their answers to these questions we tried to learn about their experiences in family life and in business.

5.2 Experiences in Business

5.2.1 Duration of Business

It is observed in Table 5.1 that 34% of the respondents had less than five years of experience in business. Data showed that 20.8% had 5-9 years experience and 41.6% had 10-24 years experience in business. Only 3.8% have more 24 years of involvement in business.

Table 5.1
Duration of Business

Years	Number of Respondents	Percentage
Below 5	18	34.0
5-9	11	20.8
10-14	10	18.9
15-19	9	17.0
20-24	3	5.7
24 and above	2	3.8
Total	53	100

It is important to have experience in business to operate the business successfully and to overcome the problems of business and for future development. A general observation is that where the experience is greater the opportunity for success is greater. In spite of these it is a matter of great hope that a Number of respondents

(9.5% although it is a very negligible portion) earned the experience of running business for more than 20 years.

5.2.2 Sources of Co-operation

The respondents were asked where they got co-operation for starting their business. Data showed that 26.4% respondents said they got help from several private organizations including local NGOs and other local organizations, 43.4% got help from their husband and 13.2% mentioned the name of other family members. Among the respondents 13.2% mentioned some other sources of cooperation such as friends, neighbours etc. And only 3.8% spoke of government organizations, mainly Juba Unnayan Odhidoptor.¹

Table 5.2
Sources of Co-operation

Name of the source	Number of Respondents	Percentage
Local organization	14	26.4
From husband	23	43.4
Other family members	7	13.2
Government/organization	2	3.8
Others	7	13.2
Total	53	100

5.2.3 Special Privileges for Business

Table 5.3
Special Privileges for Business

Whether received special privileges	Number of Respondents	Percentage
Yes	43	81.1
No	9	17.0
No response	1	1.9
Total	53	100

¹ A special department of Bangladesh government for youth.

Table 5.3 shows that 81.1% of the respondents mentioned that they got special privileges for their business. Seventeen percent said that they did not get any special privileges and one woman remained silent regarding this question. The respondents were asked what kind of special privileges they had received for their business. Majority of the respondents said that they got familiarity, honour, social recognition, access to various social institutions etc.

5.2.4 Help from Rajshahi Chamber of Commerce and Industry (RCCI)

Only 13.2% of the respondents said that they got support from RCCI and the majority (86.8%) expressed that they did not get any co-operation from RCCI. The respondents were also asked to mention the type of help they got from RCCI. Figure 5.1 shows the type of help.

Table 5.4
Help from RCCI

Whether received help from RCCI	Number of Respondents	Percentage
Yes	7	13.2
No	46	86.8
Total	53	100.0

Figure 5.1 shows the type of help of RCCI received by the respondents in the study area. Among the respondents 14.3% said that RCCI helped them in going abroad or taking part in various fairs e.g. national fair, international fair, special fair for women entrepreneurs etc. ‘RCCI helped 14.3% of the respondents in getting bank loan; 14.3% said that RCCI asked them to attend meetings and programmes organized by RCCI from where they got many important information regarding business. The significant portion (57.1%) of the respondents said that RCCI helped them in receiving trainings.

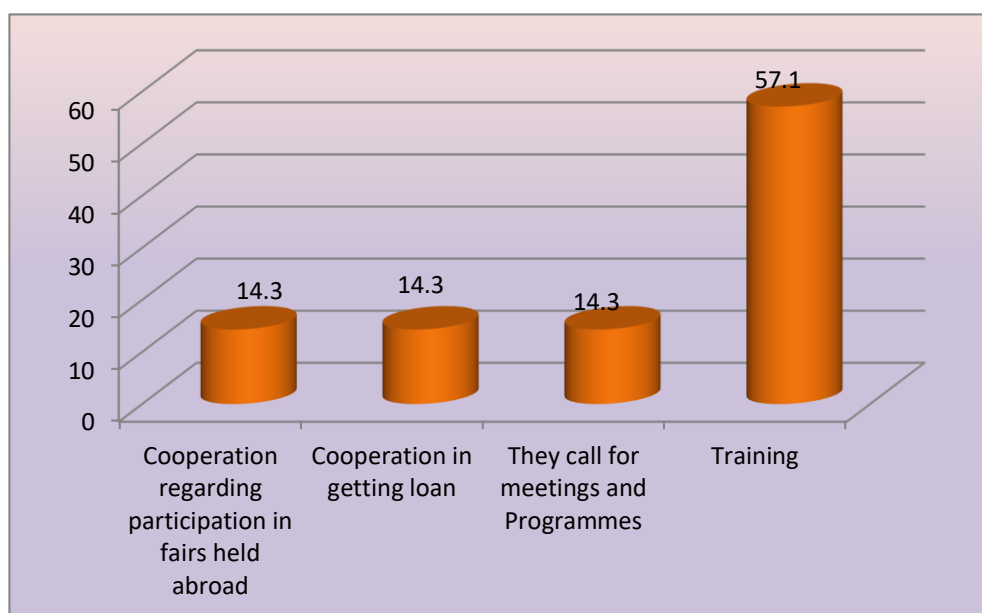


Figure 5.1
Type of Help from RCCI

5.2.5 Responses of Society

The respondents were asked to express their opinion regarding the responses of society- ‘how other people felt towards their business and how they behaved with them’. Among the respondents 79.2% said that they got positive response from society, 7.5% said moderately positive, 5.7% said that they had bad experience regarding this matter and 7.5% said that it was bad before but now it is good. It can be said from these findings that the Bangladesh society is now ready to see women as entrepreneurs and that society encourages women who want to be entrepreneurs.

Table 5.5
Response of Society

Response of Society	Number of Respondents	Percentage
Highly positive	42	79.2
Moderately positive	4	7.5
Bad	3	5.7
It was bad before but now good	4	7.5
Total	53	100.0

5.2.6 Business Decision

In response to the questions- “who took the decision regarding your business”, 77.4% of the respondents said that they independently took any decision about their business; 22.6% said that they took the decision after consulting with their husband or other family members. But almost in every case women entrepreneurs played a vital role in taking decision regarding their business.

Table 5.6
Business Decision

Levels	Number of Respondents	Percentage
Self	41	77.4
others	12	22.6
Total	53	100.0

5.2.7 Reasons for Entering Business

The respondents were asked the reasons for their entering into business. This question is closely related with motivating factors (Table 4.5). But the interesting thing is that findings are different. The respondents expressed several reasons for becoming entrepreneurs- 13.2% of the respondents said that they came into this profession for helping the other poor women in the society. But in Table 4.5 only 1.9% mentioned of such motivation. They wanted to do something for the well being of the poor, helpless women. By operating business they were able to create some opportunities for the less advantaged women, 35.8% of them said that they came into business for fulfilling the needs of their family. To earn some extra money for the family they took the responsibility of business. However, their response is different in Table 4.5. Another finding was that 37.7% of the respondents said that they were inspired by their own interest. It was 56.6% in Table 4.5. The remaining 9.4% entered into business because they did not like to work under anybody. It is a new observation. The other reasons for becoming an entrepreneur include that they were compelled to do it because they did not get any

job, or after their fathers or husband they had to take the responsibility of the on going business.

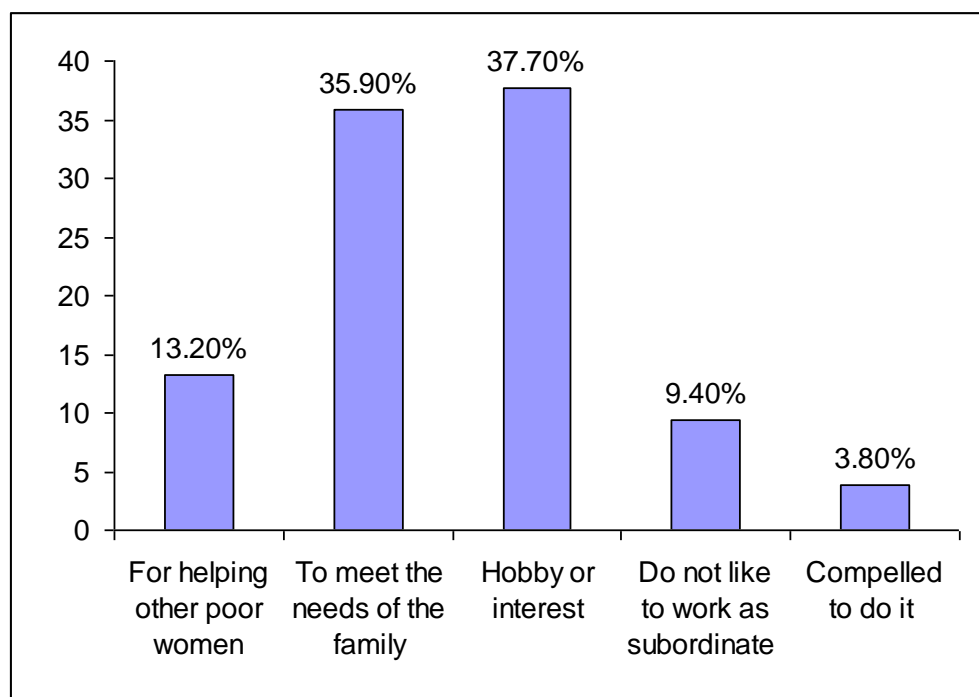


Figure 5.2
Reasons for Doing Business

5.2.7 Experiences in Trade License

It is shown in Table 5.7 that 90.6% women had trade licenses and only 9.4% did not have any. So, it can be said that most of the women entrepreneurs in Rajshahi City Corporation have trade license. Another thing is that having a trade license is associated with access to information. Since the women living in the City Corporation areas have greater access to information and public institutions most of them were able to get the opportunity to get a trade license.

Table 5.7
Trade License

Have trade license or not	Number of Respondents	Percentage
Yes	48	90.6
No	5	9.4
Total	53	100.0

The women entrepreneurs, who did not have trade license were asked to describe the reasons- 20% of them said that they did not take it due to lack of consciousness and 80% said they had applied for the trade license and the process was going on.

So it can be assumed that the tendency to have trade license is gradually increasing. All the respondents who got trade license said that they got the license from Rajshahi City Corporation. And they had to pay Taka BDT 150 to 2000 to get it.

5.2.8 Information about Income Tax and VAT

Among the 53 women entrepreneurs 60.4% had tax ID number and 39.6% did not have any income tax ID number. It is evident from the income table that 45.3% of the entrepreneurs' monthly income was more than Taka 20,000. The minimum taxable income for women is 2.5 lacs per year. It can be also said that the entrepreneurs whose present capital is more than Taka 5,00,000 are included in the tax process. It is an important feature for women SME in Rajshahi city that most of them had tax ID number. This ID number is very important to have access to various facilities provided by banks and other public institutions.

Table 5.8
Income Tax ID Number

Whether has Tax Identification Number	Number of Respondents	Percentage
Yes	32	60.4
No	21	39.6
Total	53	100.0

Table 5.9
Knowledge about VAT

Whether has knowledge about VAT	Number of Respondents	Percentage
Yes	13	24.5
No	40	75.5
Total	53	100.0

Regarding VAT only 24.5% said that they knew the process of VAT and they paid it and 75.5% women said that they did not have any idea about VAT.

5.2.9 Bank Loan

Among the women entrepreneurs interviewed, 52.8% said that they received loan from banks. The rest of them (47.2%) never received credit from any financial institution. Among the 52.8% of the respondents who took loan from banks, 46.5% faced various kinds of problems and 53.5% said they did not face any problem. In response to the questions ‘what problems do you face?’ most of the women SME said that banks wanted a guarantor and mortgage item against which they could grant the loan.

Another important finding regarding loan facilities is that 52.8% of the respondents who took bank loan, all of them took it from private banks like BRAC Bank, Islami Bank, Bank of Asia etc. None of them took loan from a public bank. This feature indicates that having access to loan from a public bank by the women SME is still very tough.

Table 5.10
Bank Loan

Whether taken bank loan or not	Number of Respondents	Percentage
Yes	28	52.8
No	25	47.2
Total	53	100.0

The women entrepreneurs were asked about the rate of interest of the bank loans. Among the respondents 64.2% said that the interest rate was rational and 35.8 said it was not rational. It should be reduced.

Finally the women entrepreneurs were asked whether they are satisfied with the services provided by the banks or not. Data show that 37.7% said they were satisfied, 7.5% were not satisfied and 11.3% said that they were moderately satisfied. A large number of respondents (43.4%) did not give any answer to this question.

5.2.10 Bank Account

Our analysis shows that 96.2% of the respondents had an account in a bank and only 3.8% did not have any account. It means that the women who entered into business were connected to the banking procedure. Among the women entrepreneurs, who had an account with a bank, 90% mentioned that they did not face any problems in opening a bank account. Only 10% described that as women, they had to face extra conditions when they went to open a bank account.

Table 5.11
Bank Account

Whether has a bank account or not	Number of Respondents	Percentage
Yes	51	96.2
No	2	3.8
Total	53	100.0

5.2.11 Participation in Trade Fair

As most of the women were (31 out of 53) engaged in boutique related business, they were asked whether they participated in any trade fair or not. Data show that 39.6% of the respondents participated in trade fairs and 60.4% did not. Among the respondents who said 'no', most were not engaged in boutique. They were engaged in different types of business (see Table 4.4).

The respondents were also asked about the type of the trade fair they took part in. Among the respondents 5.6% said that they took part in international trade fair, 20.8% took part in local fair, 9.4% participated in special fair for women entrepreneurs and 3.8% of the respondents took part in all types of trade fairs.

Among the 53 respondents only 4 participated in trade fairs outside the country—in China, Nepal and India.

Table 5.12
Participation in any Trade Fair

Whether participated in any trade fair	Number of Respondents	Percentage
Yes	20	37.7
No	33	62.3
Total	53	100.0

5.3 Experiences in Family Life

To know about the roles, responsibilities and status of women entrepreneurs in their families' respondents were asked some household related issues. The responses of the respondents are presented here with some subheads.

5.3.1 Head of the Family

In terms of position in family traditional gender based relationships was found among the respondents. We can see that only 9.4% families were headed by the respondents and it is similar to the finding that nearly 9.4% respondents were widow. Among the families 81.1% were headed by the respondents' husband. It is also seen in the study that some of the respondents stayed away from their husband but still they considered their husbands as the heads of their families.

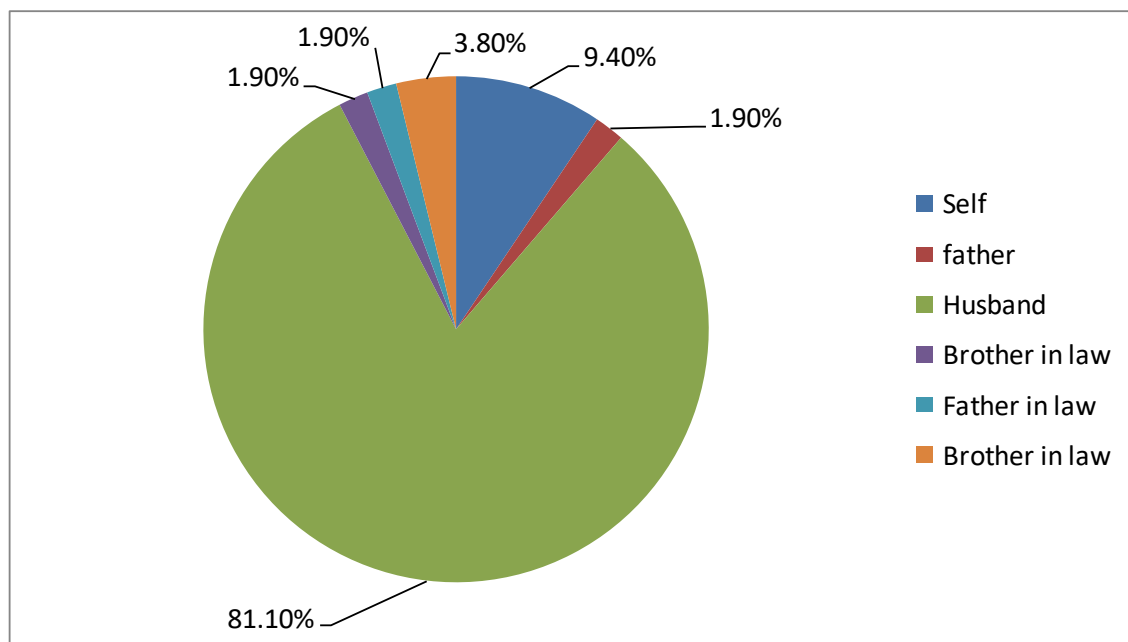


Figure 5.3
Head of the Family

5.3.2 Role of Respondent and Family Members in Business and Domestic Work

It is clear from Table 5.14 that business women performed double duties in both family and in business. It creates double workload for them. Among 53 respondents 77.4% played main roles in their businesses. At the same time, 86.8% mentioned that they had to take main responsibilities in their family life. Only 1.9% of the respondents mentioned that their husbands performed main responsibilities regarding domestic work and 11.3% told that other family members played main responsibilities of domestic works.

Table 5.13
Role of Respondent and Family Members in Business and Domestic Work

Who plays the main role in your business	Percentage	Who plays the main role in your family	Percentage
Respondent	77.4%	Respondent	86.8%
Husband	3.8%	Husband	1.9%
Respondent and husband	15.0%	Respondent and husband	0%
Other	3.8%	Other	11.3%
Total	100%	Total	100%

5.3.3 Response of the Family

It is a remarkable finding that 94.3% of the women entrepreneurs' families encouraged them in business. Even they said that it was possible for them to enter into business only with the support of their families. Only 5.7% said their families discouraged them and they did not get any help from their family members.

Table 5.14
Response of Family Members

Type of Response	Number of Respondents	Percentage
Encouraged	50	94.3
Discouraged	3	5.7
Total	53	100.0

5.3.4 Co-operation from Husband

It is shown in Table 5.15 that 81.1% of the respondents got husband's co-operation in business. Among the respondents 7.5% said that their husbands did not co-operate with them. The remaining 11.3% did not answer. It means that either they were unmarried or widows. It is evident from Table 4.3 that 86.8% of the respondents were married and (9.4+3.8) were unmarried or widows.

Table 5.15
Co-operation from Husband

Co-operation from Husband	Number of Respondents	Percentage
Yes	43	81.1
No	4	7.5
No answer	6	11.3
Total	53	100

5.3.5 Children's Attitudes towards Business

Table 5.16
Childrens Attitudes towards Business

Attitudes	Number of Respondents	Percentage
Favourable	46	86.8
Not favourable	7	13.2
Total	53	100.0

The respondents were asked about their children's attitudes towards their business. Among the respondents 86.8% said that their children's attitude towards their business was quite favourable. They liked it and in some cases their children worked as a helping hand for them. On the other hand 13.2% said that their childrens attitude was not favourable, because they were not able to give enough time to the children.

5.3.6 Whether Faces Disapproval for Giving Time in Business

Table 5.17
Whether Faces Disapproval for Giving Time in Business

Whether Face Disapproval	Number of Respondents	Percentage
Yes	9	17
No	44	83.0
Total	53	100

Our analysis showed that 9 out of 53 said they faced disapproval for giving time in business. In some cases (22.2%) they had the experience of physical harassment. Among the respondents 83% said that they did not face any disapproval from any one. Among the respondents who faced disapproval 88.8% of them said that they faced disapproval from their husbands and 22.2% mentioned disapproval of in laws.

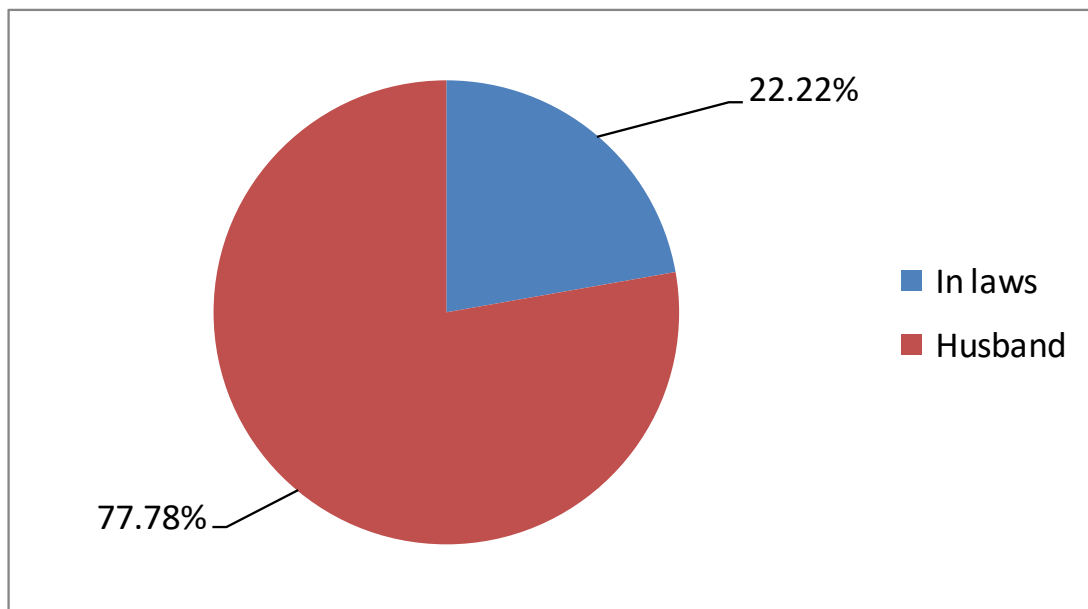


Figure 5.4
Those who disapproved respondents' spending time for business

5.3.7 Contribution to Family Expenditure

Table 5.18
Contribution to Family Expenditure

Whether Contributes to Family Expenditure	Number of Respondents	Percentage
Yes	50	94.3
No	3	5.7
Total	53	100.0

The ultimate goal of engaging in a business was to make profit and to improve the financial condition of the family. Among the respondents 94.3% said that they contributed to their family expenditure and only 5.7% said that they had no contribution to family expenditure. ‘Why did not you contribute to family?’- in response to this question one woman stated,

My husband’s income is enough for my family. I do not need to pay any money.
I spend my income as per my wish.

Another woman said,

My business is a new venture. I have started only few months ago. My income is not well enough. So, I am incompetent to contribute to family expenditure.

5.3.9 Negative Experiences in Family Life

Table 5.19
Negative Experiences in Family Life

Whether Encountered Negative Experience	Number of Respondents	Percentage
Yes	10	18.9
No	43	81.1
Total	53	100.0

The respondents were asked whether they had any negative experiences in family life. Among the respondents 18.9% stated that they had some negative

experiences and 81.1% said 'no'. They were also asked to mention the experiences. In response to this question 10% said that they were deceived by the relatives and 20% said about bad impact on children, 60% had conflict with husbands or others family members. The remaining 10% said that they faced problems in marriage. Business becomes a major obstacle in women's getting married. They thought a man would not like to have a business woman as his wife.

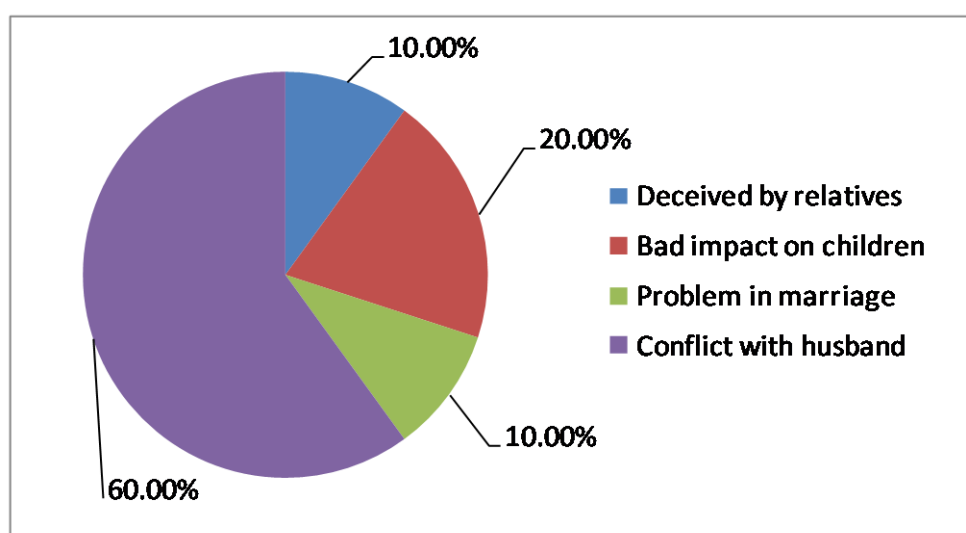


Figure 5.5
Negative Experience in Family Life

One respondent in this regard stated

Amar boyosh 27 bochor. Ami Rajshahi University theke masters pass korechi dui bochor age. Ami akhon obibahito. Ami bie korte chai. Baba ma bie deour jonno anek chesta korche. Kinto kichui hocchena. Bier jonno chelera business women poshondo korena. Ata amar jonno akhon akta somosshai porinoto hoyeche.

(I am 27 years old. I have completed masters from Rajshahi University two years back. Still I am unmarried. I want to enter into conjugal life. My parents tried their best to get a perfect life partner for me. But they failed. Men are not interested to marry a business woman. Now it has become a pressure for me.)

Chapter Six

Level of Empowerment of the Respondents Before and After being Engaged in SME

6.1 Introduction

This chapter has been designed to present the level of empowerment of the respondents in the study area before becoming SME and at present date. For doing so the researcher prepared a set of questions and tried to get information about their empowerment level. Based on the analysis of the data, this chapter has been segmented in to two sections namely women empowerment levels before and after engaging in to SME activities (6.2) and rating of empowerment level before and after engaging in SME (6.3).

6.1.1 General Perceptions of the Respondents about Empowerment

The respondents were asked to express their views about women empowerment. ‘What do you mean by women empowerment?’ was a question and in response to this question 64.2% of the respondents said that women empowerment means to them ‘financial independency’ and 35.8% said that it was obviously financial independency but some other things were also important, e.g., mobility, freedom in expressing views, self reliance, decision making power, self respect etc.

The respondents were also asked if they thought that empowerment meant competition with the male counterparts. None of the respondents expressed their views in favor of this idea.

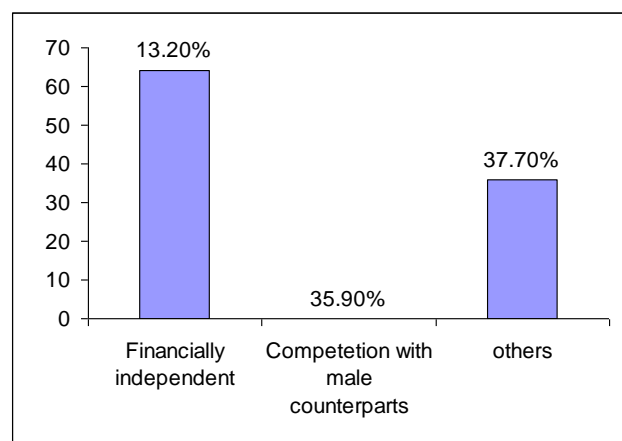


Figure 6.1
General Perceptions about Empowerment

6.2 Women Empowerment Level Before and After Engaging in to SME Activities

As shown in Chapter Three, empowerment level of the respondents will has been measured using six variables. These are

- Women's income
- Participation in the decision making process
- Access to family wealth
- Women's mobility
- Ability to do things as they wished
- The ability to set their own agenda

6.2.1 Women's Income

Income is one of the major indicators of women empowerment. Having women's own income means their economic independence from husband. Bangladesh society is still a male dominated society in nature. It is expected in this society that only male members will go outside home and they are responsible for livelihood earning. Women are not expected to go outside home for earnings. So, most of the women of Bangladesh society are dependent on their husbands income. SMEs in this regard create an opportunity for women to minimize their economic dependency. Four issues are addressed in this section. These are principal income earners of the respondent's family, monthly income, contribution to family expenditure and financial solvency.

6.2.1.1 Main Income Earners of the Family

It is shown in Table 6.1 that before becoming SME none of the respondents were the main income earners of the family. In most of the cases (94.3%) their husbands were the main income earners. Although 26.4% of the respondents were engaged in various income generating activities their income was not mentionable. Half of the respondents said that after starting their business they had become the main income earners of their families. Their income came only from their business. On this issue the difference between the two periods was statistically highly significant ($\chi^2 = 40.41$; $df = 6$; level of significance = 0.001, see Table 6.1).

Table 6.1
Main Income Earners

Main income earner Period	Husband/ Father	Self	Son/daughter in law	Others	Total
Before Becoming SME	50 94.3%	0 0%	2 3.8%	1 1.9%	53 100%
After Becoming SME	25 47.2%	25 47.2%	2 3.8%	1 1.9%	53 100%

$\chi^2 = 40.41$; df = 6; level of significance = 0.001.

6.2.1.2 Monthly Income

Regarding monthly income 26.4% of the respondents said that they were able to earn some money before becoming SME. It is also evident from Figure 4.9. The figure shows that 26.4% were engaged in income generating activities before joining SME. But after joining SME the change can clearly be seen. After starting the entrepreneurial activities 100% of the respondents were able to earn a monthly income. The difference between the two periods was statistically significant also ($\chi^2 = 43.66$; df = 1; level of significance = 0.001, See Table 6.2).

Table 6.2
Monthly Income

Whether had/has monthly income Period	Yes	No	Total
Before Becoming SME	14 26.4%	39 73.6%	53 100%
After Becoming SME	53 100%	0 0%	53 100%

$\chi^2 = 43.66$; df = 1; level of significance = 0.001

6.2.1.3 Contribution to Family Expenditure

Ultimately the objectives of earning money or income generating activities were to expand the money for the families well being. Before joining SME only 22.6% of the respondents had the capacity to spend for their families where as after engaging in SME their capacity increased at a significant rate. After becoming SME 94.3% were able to contribute to their family expenditure. The change was statistically significant ($\chi^2 = 13.66$; $df = 1$; level of significance = 0.005, See Table 6.3).

Table 6.3
Contribution to Family Expenditure

Whether had/has contribution or not Period	Yes	No	Total
Before Becoming SME	12 22.6%	41 77.4%	53 100%
After Becoming SME	50 94.3%	3 5.7%	53 100%

$\chi^2 = 13.66$; $df = 1$; level of significance = 0.005

6.2.1.4 Financial Solvency

The analysis in Table 6.4 reveals that 32.1% of the respondents had financial solvency before joining the SME activities and 67.9% did not have solvency. They were totally dependent on their husbands' income. After joining SME the picture changed. After becoming SME 94.3% of the respondents gained financial solvency. It indicates that SMEs are contributing a lot to improve the empowerment status of the respondents and the difference between the two periods was statistically significant also ($\chi^2 = 24.72$; $df = 1$; level of significance = 0.001, See Table 6.4).

Table 6.4
Financial Solvency

Whether solvent or not Period	Yes	No	Total
Before Becoming SME	17 32.1%	36 67.9%	53 100%
After Becoming SME	50 94.3%	3 5.7%	53 100%

$\chi^2 = 24.72$; df = 1; level of significance = 0.001

6.2.2 Participation in Decision Making

Contributing financial resources to the family or community confers greater legitimacy and value to women's views and gives them more recognition and entitlements than they otherwise have.¹ Various studies of women empowerment and income generating activities showed that the women themselves very often perceived that they received more respect from their families and their communities-particularly from the male counterparts-than they did before joining in income generating activities. Islam's (2014) study identified that SME places a cardinal role to create the opportunity of income for women where women are able to take their own decisions or joint decision with their husbands.

In our traditional society, it is felt that women have very limited role in decision making process. The male persons of the household took most of the decision. Regarding women's participation in family decision making, finding of this research is that most of the women had more participation in decision making process in their families.

¹ Mohammad Zulfikur Hossain, "Women Empowerment Through the Micro Credit Program of NGO's in Rural Bangladesh" (PhD Dissertation, Department of Politics and Public Administration, Islamic University, Kushtia, Bangladesh, 2012), p. 278.

6.2.2.1 Decision Making Person in Family

A general scenario of decision making persons in the respondents' family is presented in Table 6.5.

Table 6.5
Percentage Distribution of Person's Decision Making

Decision making person	Number of Respondents	Percentage
Father	2	3.8
Husband	4	7.5
Jointly with husband	40	75.5
Self	4	7.5
Others	3	5.7
Total	53	100

6.2.2.2 Participation in Decision Making

Our analysis shows that 75.5% of the respondents were not able to take part in family decision making before becoming SME. But after joining SME 83% them confirmed that at the time of taking any decision for family affairs their opinion was taken. They actively took part in the decisions such as children's schooling, marriage, shopping, land or property purchasing etc. Certainly it can be said that there is a close relationship between joining SME and participation in decision making process. Our statistical analysis shows that the difference between the two period was statistically significant ($\chi^2 = 36.44$; $df = 1$; level of significance = 0.001, see Table 6.6).

Table 6.6
Respondents Participation in Decision Making

Whether participate or not Period	Yes	No	Total
Before Becoming SME	13 24.5%	40 75.5%	53 100%
After Becoming SME	44 83%	9 17%	53 100%

$\chi^2 = 36.44$; $df = 1$; level of significance = 0.001

6.2.3 Access to Family Wealth

Access to family wealth is an indicator of women empowerment. In Table 6.7 the analysis reveals that SME engagement increased the percentage of property ownership of the respondents. Before becoming SME only 9.4% of the respondents owned property and after joining SME it is found that 58.5% had property in their name. It is an improvement in the status of women and proved to be statistically significant also ($\chi^2 = 28.40$; $df = 1$; level of significance = 0.001, see Table 6.7).

Table 6.7
Access to Family Wealth

Whether had/has access to family wealth or not Period	Yes	No	Total
Before Becoming SME	5 9.4%	48 90.6%	53 100%
After Becoming SME	31 58.5%	22 41.5%	53 100%

$\chi^2 = 28.40$; $df = 1$; level of significance = 0.001

6.2.3.1 Types of the Property

The respondents who had a share in their family wealth were asked to mention the name of the wealth. The detailed picture about the respondents' wealth is given in Table 6.8.

Table 6.8
Types of the Property

Types of property	Number of Respondents	Percentage
Cash	3	9.7
Cash & gold	2	6.5
Flat	1	3.2
Gold	2	6.5
Land	18	58.0
Land, cash & gold	3	9.7
Shop	2	6.5
Total	31	100

6.2.3.2 Amount of Property

In order to draw a complete picture of the respondents' financial standing we tried to know about the amount of their resources. Based on their amount of wealth the respondents were classified in to five categories. These are ≤ 200000 , 200001-10,00000, 10,00001-30,00000, 30,00001-76,00000 and $\geq 70,0000$. There is another category of no response. The percentage distribution of respondents' wealth is given in Table 6.9.

Table 6.9
Amount of Property

Amount of property (worth in Taka)	Number of Respondents	Percentage
0-2,00,000	5	16.1
2,00,001-10,00,000	8	25.9
10,00,001-30,00,000	5	16.1
30,00,001-70,00,000	4	12.9
70,00,001 above	3	9.7
No answer	6	19.3
Total	31	100

6.2.3.3 Freedom in Using Property as Per Own Wish

Table 6.10 shows that 83.9% of the respondents could use their wealth/property as per their wished. It means that they much control over their resources.

Table 6.10
Freedom in Property Using

Level of Independence	Number of Respondents	Percentage
Fully independent	26	83.9
Not fully independent	5	16.1
Total	31	100

6.2.3.4 Respondents' Savings

A considerable change has been made in regarding the savings status of the respondents. Before entering SME activities only 18.9% of the respondents had personal savings. But after joining SME 83% of the respondents had some savings in a bank. It indicates that SME intervention increased their power to earn, spend and save. The increase in saving capacity of the respondents was statistically significant too ($\chi^2 = 37.16$; $df = 1$; level of significance = 0.001, see Table 6.11).

Table 6.11
Respondents Savings

Whether Respondents could save money or not Period	Yes	No	Total
Before Becoming SME	10 18.9%	43 81.1%	53 100%
After Becoming SME	44 83%	9 17%	53 100%

$\chi^2 = 37.16$; $df = 1$; level of significance = 0.001

6.2.4 Mobility of Women Entrepreneurs

With a view to assess the level of women entrepreneurs' empowerment through their mobility the respondents were asked the following questions-

- Do you move independently outside home?
- Do you have the right to take decision whether you go any social festivals or not?

- Do you feel compulsion in going anywhere by your husband?
- Are you able to go to Dhaka or anywhere else if needed for your business?

The detailed responses of the respondents are given in the next section.

6.2.4.1 Independence to Move

The findings showed that before becoming SME 37.7% of respondents had enjoyed independency at movement. It means they were able to go outside home to visit relatives to go for personal needs. But after SME intervention it increased at 77.4%. The change was positive and significant. The difference between the two periods was statistically significant ($\chi^2 = 17.02$; $df = 1$; level of significance = 0.001, see Table 6.12).

Table 6.12
Independence to Move

Whether Respondents could move Independently or not Period	Yes	No	Total
Before Becoming SME	20 37.7%	33 62.3%	53 100%
After Becoming SME	41 77.4%	12 22.6%	53 100%

$\chi^2 = 17.02$; $df = 1$; level of significance = 0.001

6.2.4.2 Independence to Attend Ceremony

Our analysis shows that only 28.3% of the respondents were independent in taking decision about attending a ceremony or not ‘before’ becoming SME. They independently decided whether they would go to a relative’s ceremony such as birthday party, wedding, marriage anniversary etc. But after becoming an SME owner their power to decide it has increased. Almost 68% of them felt free to go to any programme or ceremony after joining SME. The difference between the two periods was statistically significant ($\chi^2 = 16.64$; $df = 1$; level of significance = 0.001, see Table 6.13).

Table 6.13
Independence to Attend Ceremony

Whether had/has independence or not Period	Yes	No	Total
Before Becoming SME	15 28.3%	38 71.7%	53 100%
After Becoming SME	36 67.9%	17 32.1%	53 100%

$\chi^2 = 16.64$; df = 1; level of significance = 0.001

6.2.4.3 Compulsion to Attend Ceremony

‘Are you compelled to attend any ceremony by your husband?’ In response to this question 58.5% said ‘yes’. They said if the programme belongs to in-laws house, their husband forced them to go. But in case of women’s paternal house related ceremony in most of the cases they felt free. In this issue the change was not statistically significant ($\chi^2 = 3.21$; df = 1; level of significance = 0.10, see Table 6.14).

Table 6.14
Compulsion to Attend Ceremony

Whether had/has compulsion or not Period	Yes	No	Total
Before Becoming SME	38 79.2%	10 20.8%	48 100%
After Becoming SME	31 64.6%	17 35.4%	48 100%

$\chi^2 = 3.21$; df = 1; level of significance = 0.10

6.2.4.4 Ability to Move for Business Purposes

Business is usually not a home based task. Entrepreneurs are bound to go to different places for different purposes. If anybody operates business from home, she also needs go out for purchasing her raw materials. So, ability to move for business purposes is an indicator for women empowerment. In this regard 64.2% of respondents said that they were free to move for business purposes. Even they could go to for Dhaka if necessary. Some women said that they were free but they had some limitations. Their husbands told them “do not stay outside home after Maghrib (evening prayer of Muslims), do anything during the day time but come home before evening”. Nineteen (35.8%) of respondents were not independent in this regard. It means that they did their business dealings outside home with a male member of their family.

Table 6.15
Independence at Business Move

Independency at business move	Number of Respondents	Percentage
Yes	34	64.2
No	19	35.8

6.2.5 Ability to do Things as they Wish

The fifth variable, ability to do things as they wish was measured by observing two issues-independence in work and control over own lives.

6.2.5.1 Independence in Work

‘Before’ joining SME 34% of the respondents were able to do any work as per their wish. Figure 4.12 showed that 26.4% of the respondents were engaged in income generating activities ‘before’ becoming SME. So, there is a close relationship between income generating activities and work independence. After entering SME activities 77.4% of the respondents got the power to work as per their wish. The change is positive but not at desirable rate. Seventeen (22.6%) women were still far from the work of independence but difference between the two periods was statistically significant also ($\chi^2 = 20.20$; $df = 1$; level of significance = 0.001, see Table 6.16).

Table 6.16
Independence in Work

Whether had/has Independence or not Period	Yes	No	Total
Before Becoming SME	18 34%	35 66%	53 100%
After Becoming SME	41 77.4%	12 22.6%	53 100%

$\chi^2 = 20.20$; df = 1; level of significance = 0.001

6.2.5.2 Control Over Own Lives

‘Before’ involving themselves in income generating activities only 8.3% of the respondents had control over their own lives. But ‘after’ becoming involved in to business, their ability increased. ‘After’ joining SME 92.5% of the respondents had control over their own lives. Table 6.17 shows the findings more clearly. Regarding control over own lives the change was statistically highly significant ($\chi^2 = 45.58$; df = 1; level of significance = 0.001).

Table 6.17
Control over own lives

Whether had/has control or not Period	Yes	No	Total
Before Becoming SME	15 28.3%	38 71.7%	53 100%
After Becoming SME	49 92.5%	4 7.5%	53 100%

$\chi^2 = 45.58$; df = 1; level of significance = 0.001

6.2.6 Ability to Set Own Agenda

The other empowerment indicator is ability to set own agenda. In this section we tried to discover the extent to which SME helps women to set their own affairs or agenda. Four questions were asked to know about the women’s situation in this regard. The ‘before’ and ‘after’ strategy was also applied here to make the comparison.

6.2.6.1 Ability to do Shopping for Self

Among the interviewed women entrepreneurs 32.1% were able to do shopping for themselves ‘before’ joining SME activities. But after joining SME 90.4% of the respondents said that now they were able to do shopping for themselves. So, it is clear that SME intervention increased their capacity. The difference between the two periods was statistically significant ($\chi^2 = 38.20$; df = 1; level of significance = 0.001, see Table 6.18).

Table 6.18
Ability to do Shopping for Own

Whether able to do shopping or not Period	Yes	No	Total
Before Becoming SME	17 32.1%	36 67.9%	53 100%
After Becoming SME	48 90.6%	5 9.4%	53 100%

$\chi^2 = 38.20$; df = 1; level of significance = 0.001

6.2.6.2 Ability to Offer Gifts to Relatives

Our analysis shows that the women’s ability to offer gifts to relatives increased significantly. ‘Before’ joining SME only 28.3% of the respondents were able to offer any gift or presentation to their relatives. ‘After’ joining SME 94.3% of the respondents gained the ability. It was statistically significant ($\chi^2 = 47.71$; df = 2; level of significance = 0.001, see Table 6.19).

Table 6.19
Ability to Offer Gifts to Relatives

Whether had/has ability or not Period	Yes	No	Total
Before Becoming SME	14 29.2%	38 70.8%	48 100%
After Becoming SME	47 97.9%	1 2.1%	48 100%

$\chi^2 = 47.71$; df = 2; level of significance = 0.001

6.2.6.3 Ability to Spend for Husband and Children

The study results reveal that 32.1% of the respondents were able to spend their own money for husband and children before becoming an SME. But ‘after’ initiating their income generating activities through SME this criterion of empowerment also improved. ‘After’ becoming an SME 98.1% of the respondents gained the ability. The difference between their ability was significantly associated also ($\chi^2 = 50.84$; df = 1; level of significance = 0.001, see Table 6.20).

Table 6.20
Ability to Spend for Husband and Children

Whether had/has ability or not Period	Yes	No	Total
Before Becoming SME	17 32.1%	36 67.9%	53 100%
After Becoming SME	52 98.1%	1 1.9%	53 100%

$\chi^2 = 50.84$; df = 1; level of significance = 0.001

6.2.6.4 Freedom to Use Own Income

‘Before’ becoming SME 22.6% of the respondents were engaged in various income generating activities (Fig 4.9). It means they had own income. Among these 22.6% of the respondents, 18.9% told that they were free to use their own income. After joining SME 100% of respondents had own income (see Table 6.2). Among them 90.6% enjoyed the freedom to spend own money as per their wish. Five (9.4%) of the respondent did not have full freedom. They used their income in the consultation with their husbands or family members. In this case the change was statistically significant also ($\chi^2 = 54.96$; df = 1; level of significance = 0.001, see Table 6.21).

Table 6.21
Freedom to Use Own Income

Whether had/has freedom or not Period	Yes	No	Total
Before Becoming SME	10 18.9%	43 91.1%	53 100%
After Becoming SME	48 90.6%	5 9.4%	53 100%

$\chi^2 = 54.96$; df = 1; level of significance = 0.001

6.3 Rating of Empowerment Level Before and After Joining SME.

In this section an attempt has been made to present the empowerment level of the respondent before and after joining SME activities in a rating table. This effort has been done in order to understand the empowerment level at a glance. With a view to measure the empowerment level of the respondents a rating sheet was prepared. There were six scales on the rating sheet under six variables or indicators. Under each indicator, different issues were considered that were discussed in the section 6.2 of this chapter. That means each indicator was divided by some sub-indicators. For each of the issues, an indicator was quantified on the basis of the nature of the responses. The respondents were given score 1 for each positive answer and score 0 for negative answer. The responses of the respondents were taken individually and it was calculated manually to measure their level of empowerment. From Table 6.22 the impact of SME can also be seen.

Table 6.22
Rating of Women Empowerment Level Before and After Joining SME

Rating of empowerment	Before Joining		After joining	
	Number of Respondents	Percentage	Number of Respondents	Percentage
≤ 1*	6	11.3	0	0
1–2	14	26.4	2	3.8
2–3	16	30.2	2	3.8
3–4	10	18.8	6	11.3
4–5	5	9.5	25	47.2
5–6	2	3.8	18	34

* In the rating scale '≤ 1' means no empowerment, '1–2' means one or two indicator(s) positive, '2–3' means low level of empowerment, '3–4' means moderate level of empowerment and '4–5' high level. '5–6' means highest level of empowerment.

Table 6.22 shows that before joining SME 11.3% of the respondents were in the 'no empowerment' section. For every indicator their responses were 'no'. Before entering in their business they had no monthly income, no ability to make any contribution to family expenditure, no financial solvency, they had no capacity to participate in any kind of decision making activities in their family. They were totally dependent on their husband. They had no share in property, no savings, no bank account in their name. Their mobility was strongly restricted by their husband's or family members. They were completely unable to do anything as per their wish and did not possess the capacity to set their own agenda. Among 53 respondents 6 were in this category. That means, they had no empowerment before joining SME. But after joining SME no one belonged to this category. After starting SME activity all the respondents at least got the power to earn some money. One statement of a respondent who belonged in the no empowerment category before joining SME is quite remarkable in this regard:

Babosha korar age ami kichui chilam na. Akhon ami shob peyechi. Ami women chamber er natritto peyechi, akhon shobai amar kotha shunte baddho. Zokhon kothao darai thokon onek manush darie jai amar kotha shunar jonno. Taka ase bole akhon ami shobkichu pari.

"I was nothing before. I got everything now. I got the leadership of women chamber (a woman organisation). Now everybody is compelled to listen to me. When I stood somewhere a number of people stood by me for listening to me. All these I got only from my business venture. I have money and I have everything."

Before joining SME 14 out of 53 (26.4%) respondents empowerment level was between '1-2', which means that one or two indicator(s) was/were positive for them. But after entering in to SME business only 2 women belonged to this category. Before joining SME 16 women had 'low level of empowerment'. They got 2-3 score in the rating scale. But 'after' situation was radically different from the 'before' situation. After entering into SME activities only 2 women (3.8%) had low level of empowerment. While comparing the 'before' situation and 'after' situation of SME women, it is apparent that 10 (18.8%) respondents were found in the 'moderate level of empowerment' before joining SME and after joining SME 6(11.3%) of the respondent belonged this category. 'Before' there were only 5

women with high level of empowerment. In the 'after' situation it increased up to 25. In the last category, 'before' there were only 2 women now there are 18. From this example we could understand the real impact of SME. Such empowerment has become possible only through their business. Out of 53, 50 women thought that through doing business, they are in a better condition than before. Though their work and responsibility has increased, but their liberty and respect has increased too. Earlier they had to depend on their father or husband regarding all important matters; now they could do many important things on their own. Women may become more skilled and qualified when they have economic liberty. At every level, women's poverty was reduced, they were benefited, and they got equal rights to take decision in family. Economic freedom brought to them other freedoms too. They could spend money according to their ability. They could satisfy the needs of their children and close ones. Their mobility also increased. The most important thing was that women were feeling that they were much better than before. As they had almost nothing before, a slight change seemed to be great to them.

From the preceding discussion, we can infer that women's involvement in entrepreneurial activities increase their position in the family and in the society. This kind of involvement gives the women enough courage to take any decision regarding their own lives. Financial solvency provides them a relief from tension and uncertainty.

An independent (financially) woman can help her husband and parents financially. They can think better for their children. Money helps them to think of a better future. Money helps them to face a situation in which their husbands are financially inactive. So in the end, we may say that SME plays a positive role to empower women.

Chapter Seven

Problems and Prospects of Women SME in the Study Area

7.1 Introduction

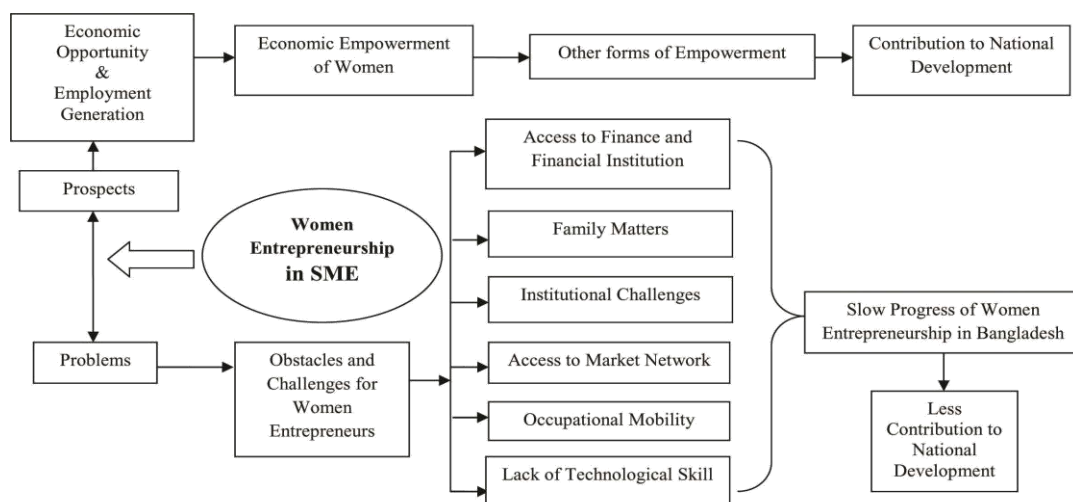
The Purpose of this chapter is to discuss the problems and prospects of the women entrepreneurs in the study area. Apart from the questionnaire survey, two FGD sessions and seven concerned persons were interviewed to know the problems and prospects of the women entrepreneurs in the study area. The findings using these tools have been presented in the later part of this chapter. But before we proceed through the discussion on the problem and prospects of the women entrepreneurs in the study area, it is important to discuss some existing problems and prospects identified in other studies.

7.2 Problems and Prospects of Women Entrepreneurs in Bangladesh

7.2.1 Meherun Nesa

Meherun Nesa (2015) in her study identifies that women entrepreneurs of Bangladesh have to face different types of obstacles in starting and running a business. These obstacles include lack of confidence, scarcity of funding, low access to business network, family hostility, culture of masculine advantage and challenges of ethnicity etc. She has designed a framework to understand the problems and prospects of women SME in Bangladesh at a glance.

Table 7.1
Problems and Prospects of Empowerment of Women through Entrepreneurship in Bangladesh



Source: Adopted from Nesa (2015)

7.2.2 MIDAS

MIDAS' (2009) study identifies two types of problems that the women entrepreneurs face:

- Major problems faced in family
 1. Parents did not want them to be in business;
 2. Husband did not approve their profession as an entrepreneur;
 3. In-laws did not like their free movement outside homes;
 4. The women did not spend for family purpose
- Major problems faced in society
 1. Back biting of the society/bad comments about women's free movement as businesswomen
 2. Can not move alone at night safely
 3. Teasing by men & hoodlums
 4. Transport problem for marketing and movement
 5. Religious leaders did not approve of women in business/religious barrier by people
 6. Women could not participate alone in social work/ social functions
 7. Security problems faced in business and at work
 8. Non-cooperation of the community people regarding development of business and out-door activities
 9. Could not move freely in the society
 10. Negative attitude of social leaders
 11. Conservative society did not allow women in business/ work out side at night
 12. The women were not equally accepted as male entrepreneurs
 13. Male domination of the society
 14. Family head does not like women to work out side

7.2.3 Mojibur Rahman

Md. Mojibur Rahman (2010) identified a series of barriers that women Entrepreneurs encountered while managing their businesses. According to him the barriers of women entrepreneurs were-

- Lack of capital (financial problem):
 - Women have no landed property, so they have no documents of landed property to submit for mortgage.
 - Banks want a lot of particulars, which is not possible for women to provide
 - Lack of information regarding loan
 - Lack of cooperation of bank officials
 - Complicated loan application form.
- Price discrimination (Pay less to women):
- Lack of knowledge and skill for advocacy campaign;
- Lack of women leadership
 - Lack of education
 - Less confidence of women entrepreneurs
 - Lack of opportunity due to patriarchal mind set.
 - Dependence on male members.
- Lack of professional skill
- Corruption
 - Pay bribe to different public and private institutions
- Lack of mass-media involvement
- Social obstacles/social mind set
- Lack of knowledge and skill for design and product development and
- Marketing,
- Violence against women
 - Have no access to decision making process in their family
 - Physical and mental torture
 - Throwing acid
 - Have to pay dowry for daughters' marriage
 - Sexual harassment

- ICT (knowledge and skill)
 - Lack of information
 - Lack of knowledge on how to use the information
- Capacity building and training
 - Lack of training of women entrepreneurs
 - Lack of quality training
 - Lack of quality trainer
 - Lack of post training facilities
 - Lack of need based training
 - Lack of need based technical training
 - Lack of skill on product designing
- Lack of information
- Lack of modern technology
- Bureaucracy
- Difficulty in finding right contacts for business
- Lack of knowledge on taxation and registration
- Domestic violence and negative attitude of the society.

7.2.4 Aminul Islam

In a recent study Aminul Islam compiles the problems or constraints of women SME marked by different researchers.

Table 7.2
Summary of the Constraints of Women Entrepreneurs of Small and Medium Enterprise Proposed by Different Researchers and Organizations.

Studies	Area of Constrains
Nabi and Salahuddin (1989); Moyeen and Haq (1994); Freel (2000); Chowdhury (2001); Singh and Belwal (2008); Parvin et al. (2012); Anis and Hasan (2013)	Paucity of capital

Chowdhury (2007); Roomi et al. (2009)	Lack of training facilities
Chowdhury (2007)	Absence of clear policy decision
Chowdhury (2007); Riyadh and Uddin (2008)	Lack of technology
Parvin et al. (2012); Chowdhury et al. (2013); Khatun and Kabir (2014)	Lack of collateral
Roomi et al. (2009)	Marketing problem
Freel (2000); Chowdhury (2007); Riyadh and Uddin (2008); Lovely et al. (2012); Khatun and Kabir (2014)	Inadequate information
Chowdhury (2007); Zaman and Islam (2011); Khatun and Kabir (2014); Khandker (2014)	Lack of education
Chowdhury (2007)	Inadequate telecommunication services
Singh and Belwal (2008)	Deficiency of technological knowledge
Chowdhury (2007); Zaman and Islam (2011)	Lack of research
Khatun and Kabir (2014)	Complex banking procedure/ Religious prejudication
Chowdhury (2007); Anis and Hasan (2013)	Lack of financial assistance
Begum (1993); Chowdhury (2007)	Lack of government support and assistance
Chowdhury (2007); Khandker (2014)	Lack of control of corruption
Chowdhury (2007)	Fear of failure / Hartal (strikes)/ poor management
Zaman and Islam (2011)	Bank considers that SME financing is not profitable/Women entrepreneurs in SME to be high-risk borrowers
Chowdhury et al. (2013)	Inexperience in the process for getting loans/ Lengthy process for getting initial finance from banks
Zaman and Islam (2011)	Hostile environment for trade and business / Inability to maintain product quality

Chowdhury (2001); Zaman and Islam (2011); Anis and Hasan (2013)	Lack of Skilled technicians and workers
Singh and Belwal (2008)	Limited organizational support/ Limited participation facilities
Hegde and Hegde (2013); Itani et al. (2011)	Inadequate technical and managerial skill
Hegde and Hegde (2013)	Lack of proper infrastructure facilities
Parvin et al. (2012); Anis and Hasan (2013); Hegde and Hegde (2013)	Inadequate supply of power
Akhtaruddin (1999); Parvin et al. (2012); Anis and Hasan (2013)	Lack of proper gas supply
Abidin (2009)	Rich businessmen get more opportunity than small entrepreneurs
Begum (1993); Abidin (2009)	Both illegal import and non-tariff barriers are threats to our SME sector
Chowdhury (2001); Anis and Hasan (2013)	Difficulty in procurement of raw materials
Anis and Hasan (2013); Khandker (2014)	Transport problem
Khatun and Kabir (2014)	No accurate knowledge about the market condition, pricing and regulations related to their business
Nabi and Salahuddin (1989)	Unequal co9mpetition with the domestic large enterprise
Rahaman(1981)	Inadequate awareness of facilities
Anis and Hasan (2013)	Lack of fuel supply/ Lack of water supply/ Religious / Misinterpretation and Misrepresentation/ Lack of Public Private Initiatives
Khandker (2014)	Access to land/ Business licensing and permits/ Crime/Customs and trade regulation/ Political instability/Practices of competitors

Source: Adopted and modified from Islam (2014)

7.3 Problems of Women SME in the Study Area-

Women entrepreneurship is not an easy task. Women have to face various problems at every stage of their business. In this section the problems encountered by women as observed in different research works are presented systemically.

7.3.1 Problems Identified in FGD Sessions-

7.3.1.1 Start up Problem

Most of the respondents of the FGD sessions stated that at the very beginning of their business they faced a lot of challenges. Family and society have not been in their favour. Finance has been a major problem in the start up phase.

7.3.1.2 Marketing

The female entrepreneurs found that the main problem was marketing. They said that at present a lot of women are coming into the business. They produce a variety of goods. But they do not get a proper channel for marketing their products. Most of the cases, women entrepreneurs need to depend on other people to market their products as they do not have enough social networks to market their products on their own. Besides, these women entrepreneurs need to do various kinds of activities in order to market their products. Such as taking part in SME fair, taking their products in children's school or coaching center or other places where there is a chance to get some customers. But this kind of marketing is not appropriate for all women. It is not possible for all women to go everywhere to sell their products. SME fair is not a regular phenomenon. It takes place one or two times in a year and most of those are held in Dhaka. When they want to participate in this kind of fairs they have to go to Dhaka which requires extra transport and living cost which creates extra burden for the SME women.

7.3.1.3 Availability of Foreign Products

As most of the women are engaged in boutique related business in the study area, they say that availability of foreign clothes is a major obstacle for them. Bangladeshi market is overflowed by Indian, Pakistani and China products and these are comparatively cheaper than the products they produced. So, local products produced by local women entrepreneurs should be promoted more by the government of the country to overcome this problem.

7.3.1.4 Bank loan

Most of the respondents of FGD session said that they needed loan from banks but they do not get it because they are much concerned about the risks involved in taking loan. They felt that a handsome amount of money will be very helpful for their business, but what will they do in case of any failure— it is their main concern.

So, they did not take bank loan because of the huge risk related to it. Some of the participants say that the loan disbursing procedures of banks are complex. Bank requires the signature of three guarantors for women entrepreneurs. Some private banks want signatures of two established women entrepreneurs' as guarantors from new women entrepreneurs. It is very hard for a new business woman to get two woman entrepreneurs as guarantors. One woman said that the interest rate is high and bank allows a very short period of time to pay the installment. Another thing is that banks are interested to give loan to those who have two years of experience or established business. So, there is no scope to take loan from bank at the very initial stage.

7.3.1.5 Business Place

Women in SMEs have to rent a land if they do not have any land to set up a shop on their own. In the study area it is found that in most of the cases women entrepreneurs rented a land or shop, as they did not have any land of their own. The women who were engaged in beauty parlor business stated that it was a big problem to run their business as they did not have their own land. Beauty parlor business needs a huge range of decoration. Shifting from here and there is a costly issue. One respondent stated that she was to change her business venue three times because she did not have her own land. The land owner increased the rent every year; wanted security money. Sometimes they did not allow to run the machines that were a part of beauty parlor business. So, she was compelled to shift her business venue. Another problem uttered by the respondents was that in some cases, after setting up a business in a rented house, the landlord suddenly gives a notice to leave the house. It creates uncertainty to continue that business because managing another place within a short time is very difficult for the business women.

7.3.1.6 Competition

In the study area most of the respondents were engaged in boutique and beauty parlor business. So competition in business has increased.

7.3.1.7 Delay in Product Delivery

In boutique business a major challenge is that the workers sometimes cannot deliver the products timely. For that reason in some cases business women cannot produce the product timely. Sometimes at the last moment faults are detected and the products are rejected.

7.3.1.8 Less Profit

At present there are many options in the market. So, the entrepreneurs should limit the price of their product at a reasonable level. The amount of profit derived from the business is not good. At the beginning, they got approximately 50% profit, but now they get only 10-20%. Sometimes they are compelled to sell their products without any profit.

7.3.1.9 Workers' Movement

In case of beauty parlor business, a threat is that when a worker becomes a skilled one, she leaves the parlor. She opens a new business venture of her own or otherwise join another parlor with a higher salary.

7.3.1.10 Lack of Training

Most of the women entrepreneurs state that they had no training at their initial stage to start their business.

7.3.1.11 Political Influence

The respondents informed that those who are politically influential, get all the advantages in business. They get the opportunity to participate any trade fair or SME fair, get the opportunity to take part in training programmes, get showroom in market etc.

7.3.2 Problems Identified through the Questionnaire Survey

- Women entrepreneurs lack access to necessary information.
- Social attitude is not positive towards women entrepreneurs.
- Restricted social mobility is hindering the development of women entrepreneurship.
- Law and order situation is not positive for women entrepreneurship.
- Public policy and programmes are not properly implemented in our country.
- There is a lack of coordination among different institutions working for women entrepreneurship development.
- A number of women entrepreneurs do not have own showroom or display center to sell their products.
- Most of the women entrepreneurs do not have the necessary knowledge on proper marketing system and techniques.
- In case of wholesale business most of the women complained that they do not get the payment timely.
- The RCCI is not playing any significant role regarding the promotion of women entrepreneurs.
- Sometimes it happens that an upper class woman SME exploits the lower class ones.

7.3.3 Experts' Views on Problems

Rojeti Naznin, Chairperson of DWBF says, “actually there are no serious problems for women entrepreneurs at all. The real problem is the mind set of the women. Now a days if anybody wants to work she has a lot of opportunity to work. Many public and private organizations are now ready to help the women. Obviously there are some family and social constraints, but if someone wants to be an entrepreneur, she should have the capacity to minimise them.”

In the words of Dilara Ahmed, Chairperson of Women Chamber of Rajshahi: “In the context of Bangladesh, a woman has to overcome the barrier of her own

family, in-law's family and the community. Women need help from the male members of their family for running their business successfully. In most cases it has been seen that at the very beginning of the business, the attitudes of the male members are not helpful. Lack of enough support from relevant organization, lack of finance and lack of training are also some major problems for women entrepreneurs' development."

Md. Golam Zakir Hossain, Assistant Secretary, Rajshahi Chamber of Commerce and Industry points out some basic problems of women entrepreneurship, in the study area. He said, "regarding women entrepreneurship the first and foremost problem is our mental set up. Still Bangladeshi society is not ready to see women doing business. The second barrier is that most of the women SME are involved in the boutique business. There is no diversification in the business type. Getting loan from bank is also a vital problem for women entrepreneurs. The environment of Rajshahi city is not business friendly. So, marketing is a major obstacle for women. Another problem marked by Md. Golam Zakir Hossain is that the family members want to get the profit return very quickly and sometimes it becomes a mental pressure for the women."

Alhajj Dr. Md. Faisal Kabir Choudhury, Director, RCCI told, "lack of enough bank loan, lack of support services from different organizations, lack of training are the major hindrances for women entrepreneurship development. He expresses that though most of the banks have the help desk for women entrepreneurs in SMEs, their attitude is neither pleasant nor co-operative at all. Bank officials are not available at the desk. He also thinks that there is a lack of co-ordination among the organizations who are engaged in the process of women entrepreneurship development in Bangladesh."

Tania Sultana, Principal officer, Pubali Bank, Rajshahi branch opined: "the real problem is that women are not actually engaged in business. In their wives' names husbands take loan because the interest rate is lower for women SME than the men."

Same opinion is also expressed by Rojina Parveen, Manager in Operation of Prime Bank, Rajshahi branch. She says that they are not getting real business women. "If

we get someone who is interested to do business of her own, we are ready to give any amount of loan to her.”

According to Mrs. Jeni,¹ “the main barrier for Bangladeshi women entrepreneurs is our social context. In Bangladesh most of the parents (educated or uneducated) do not want to see their children doing business, because business is risky. There is a possibility of incurring loss. So parents even do not inspire or allow their sons to do business and most of the parents even cannot believe that their daughters could shoulder the risk of business. So, parents want to see their children as doctor, engineer, teacher, lawyer administrator etc.”

7.4 Prospects of Women Entrepreneurship

- A positive sign regarding women entrepreneurship is that the outlook of the society has changed now. People are now ready to see a woman as an entrepreneur. So, at present women have much more opportunity than before.
- Now a days women can get bank loan more easily than before.
- The support from family members has increased.
- In the recent times there are a lot of opportunities to get training.
- Apart from that some personal initiatives are also significant in promoting women entrepreneurship in the study area. FBCCI president Mr. Abdul Matlub Ahmed has declared loan facilities for the women members of RCCI. At the first stage, he has offered a loan of BDT 25 lac only at 5% interest rate to the women entrepreneurs. At the second phase it will be 2 crore and at the third phase it will be 25 crore.

In a study, Md. Anis and Hasan (2013) identify some easily maintainable sectors for women entrepreneurs in Rajshahi area. They also have made a list of financial support providing institutions to women in the Rajshahi area.

¹ An woman entrepreneur who was not included in the FGD session or questionnaire survey.

Table 7.3
Easily Affordable Industry Sectors for Woman Entrepreneurs of SMEs in Rajshahi Area

Names of SMEs easily maintainable by women entrepreneurs
<p>Textile industries</p> <p>Silk enterprise</p> <p>Leather factories</p> <p>Packaging and packing</p> <p>Pulse mills</p> <p>Rice mills</p> <p>Plastic factories</p> <p>Auto flour mills</p> <p>Cold-storage factories</p> <p>Soap factories</p> <p>Poultry farming and</p> <p>Cattle rearing etc.</p>

Source: Adopted from Anis and Hasan (2013)

Table 7.4
The Financial Aid Providing Institutions to Women Entrepreneurs of SMEs in the Study Area

Name of financial aid providing institutions	Name of financial aid providing institutions
General Commercial Banks	Specialized Banks
<ul style="list-style-type: none"> • AB Bank • Janata Bank • Agrani Bank • BASIC Bank • BRAC Bank • Prime Bank • Rupali Bank • Dutch-Bangla Bank • Sonali Bank-BD • Exim Bank • Islami Bank 	<ul style="list-style-type: none"> • Bangladesh Rural Development Bank • Grameen Bank • Ansar-VDP Unnayan Bank • Bangladesh Krishi Bank • Rajshahi Krishi Unnayan Bank • Bank of Small Industries and Commerce • Bangladesh Limited • Other specialized banks

Non-Bank Financial Institutions	Other NGOs and Institutions
<ul style="list-style-type: none"> • Industrial Promotion and Development Company of Bangladesh Ltd (IPDC) 1981 • Saudi-Bangladesh Industrial and Agricultural Investment Company Ltd (SABINCO) 1984 • Industrial Development Leasing Company of Bangladesh Ltd (IDLC) 1985 • The UAE Bangladesh Investment Company Ltd 1989 • United Leasing Company Ltd (ULCL) 1989 • Phoenix Leasing Company Ltd 1995 • Uttara Finance and Investment Ltd 1995 • International Leasing and Financial Services Ltd (ILFSL) 1996 	<ul style="list-style-type: none"> • Bangladesh Rural Advancement Committee • Thangamara Mohila Sobuj Songgho • Bangladesh Small and Cottage Industries Corporation • Association of Social Advancement • SACHETAN

Source: Adopted from Anis and Hasan (2013)

7.5 Story of Three Successful Women Entrepreneurs in the Study Area

Story-I

Name Majeda Khanam (pseudonym)

Age: 39 years

Majeda Khanam is a successful entrepreneur in Rajshahi city. She has different types of business. Mainly she deals in transport contracting business. It was her father's business venture. After her father, she looks after the business. She also works as a food supplier. Besides these, she is running a school of autistic children named 'Prayash'. She has two autistic children aged 14 years. As she wants to do something for the autistic children, she has started the school.

After her father's death Majeda has faced many difficulties. She is a graduate, but she did not want to join any job and there was nobody to look after their family business.

So she decided to handle the business. In 2005, with a capital of 15 lacs, she started the contracting business. Now she has 30 permanent staff. Her husband is very helpful. Her monthly net profit from her business is BDT 60,000. She has to give a lot of time to her children and she called them special children. Her future plan is to do something more worthy for autistic children. In her words, *Amar babar mrirtur por babosha dekhashonar keu na thakai amake daitto nite hoy. Prothom prothom kharap lagleo akhon enjoy kori. Baboshar pashapashi shamajik daybodhota o baktigoto proyojon theke akti school chalai. Bobisshote babosha boro korar shathe shathe protibondhi baccader jonno aro valo kichu korte cai.*

At the rating scale Majeda got 5.75 score which indicates means highest level of empowerment. She earns handsome amount in every month. Her business has given her more economic freedom and self confidence. She has full control over her own life. She could move everywhere according to her own will. She has full freedom over daily expenditure and children issue. Her husband does not interfere on her life. She can go Dhaka or elsewhere for her business if necessary. Her opinions are valued in the family. Her business has raised her status in her family and in the society. So, it can be said that, small and medium entrepreneurship has a positive impact on the empowerment level of Majeda Khanam.

Story II

Name: Fatema Akter (pseudonym)

Age: 34 Years

Fatema Akter had a struggling life. Her father had died when she was 14 days old. She is the only child of her mother. Her maternal uncle took the responsibility of her mother. After SSC she took tailoring training from Jubo Unnyayan Adhidapter (Youth Development Directorate). After completing her training she made dresses at home and sold these to various shops and boutiques in Rajshahi. In 2004 she started a shop at Shaheb Bazar, Rajshahi taking another person as a partner. Now she has a showroom of her own at RDA Market Rajshahi named, 'Fashion House'. Initially her investment was Taka fifteen thousand, but now it is forty lac. She has taken loan from

BRAC and Islami Bank. She faced many problems in her life but conquering all obstacles Fatema is now successful as an entrepreneur. According to her, *Ami anek kosto kore boro hoyechi. Takar ovabe valo pora lekha korte parini. Choto theke kosto kore atodur ashechi. Akhon amar shob kichu ase. Baboshar maddome shobkichu orjon korechi.*

At the rating scale Fatema got 5 score means high level of empowerment. Fatema got married three years ago. Before marriage she was able to do anything according to her wish. But after marriage her mobility is sometimes prohibited by her husband. She got 0 score regarding mobility issue. Except mobility she has got full score in other issues. She is self sufficient, her confidence level is high. Before becoming SME she had a struggling life. SME gives her economic relief. She can take part in every family decision. She has full control over her income. Regarding mobility she has said that, "I am trying to compromise with my husband."

Story-III

Name: Prioshi Dev (pseudonym)

Age: 45 Years

Prioshi Dev was a simple house wife, busy with the household chores of the family. She could never imagine that she could start a business and contribute to her family and also assist the people of the society. Her husband was a salesman and with his limited income they were happy. But after her child's birth the expenditure was increased and she was forced to do something in order to earn for her family. In 1990, she somehow managed to purchase a sewing machine and started her tailoring business, receiving orders from her neighbours, relatives and friends. Through her tailoring, Taposhi saved some money and set up a boutique shop at her home. Her first investment was only taka five thousand, but now she has an investment of Taka five lacs. She makes children's dresses, three-piece, garments for ladies, punjabis, sari and bedcovers. Now she has five permanent and sixty to seventy order basis staff. She is independent and self sufficient now. She has no want of money. With the help of her business she raised her son and daughter and built a house. Her son is now well established. At present Taposhi's

monthly turn-over is thirty thousands Taka. The income increased during festivals and religious occasions like Eid, Puja and Pahela Baishakh. Today she is a successful entrepreneur and has earned a good will as a fashion designer in the district. In her words, *Purbe kichui chilona, akhon shob kichu hoyeche. Keu samanno somman tukuo kortona, kintoo akhon shob jaygai joar sujog pai. Poribar charao bivinno nari songgothone natritto dei. Purbe char ana thakle akhon sholo anai ase. Ar er shobkichui hoyeche SME er maddome.*

At the rating scale Prioshi got 4.75 means high level of empowerment. Now she is empowered enough and takes part in every decision of her family. But before joining SME she had nothing. She had no money and no status in family and society. SME has raised her status in family and society. She strongly believes that income increases women's 'self respect'. Earlier if she were 25% empowered, now she is 100% percent empowered. SME is a great blessing for her.

7.6 Story of three Unsuccessful Entrepreneurs

Story-I

Name: Begum Shamsunnahar (pseudonym)

Age: 50 years

Begum Shamsunnahar (50) was always interested in business and it was her dream to become a successful entrepreneur. Cooking was her hobby and she wanted to do something with her cooking ability. She got married at the early stage of her life. Her husband did not want her to work outside home. So, she started to make pickles of various fruits and vegetables and supplies these to the confectionary beside her house. She is very good in preparing pickles and bakery foods. Her food items received a positive response from the consumers. The shopkeepers wanted more items from her but she was not able to supply because of her husband. She said that she was doing the business without informing her husband. So it was impossible for her to expand the business. Her monthly turn over was only taka five to seven thousand. She wanted to establish a confectionary of her own but due to her husband's unwillingness she could not do it. She has all the qualities and ability to become successful but it was not utilized.

In our rating scale Shamsunnahar got 2.5 that means lower level of empowerment. Shamsunnahar expressed that at her early age, she was not able to do anything according to her wish. She had no participation in decision making process of family. She had no money. Her husband was a banker. So her family status is not bad. But she had no freedom. After enjoying SME she enjoys little more freedom. She can go outside without informing her husband. Her position is now better than the past. SME gives her some relief regarding money. She believes that the changes in her life though very little have become that possible due to SME. Earlier her purse was empty. So she could not buy things of her choice. Now she can help herself and help her close ones. In her words, *Shami valo chakri korto tai shamajik obostha valo chilo, kintoo nijer kono sadhinota chilona. Bortomane kischuta shadinota ashece tobe sompurnno noi. Purber theke akhon atai parthokko je akhon shamir shathe kotha bole kichu kichu bishoy nijer moto korte pari.*

Story-II

Name: Toufika (pseudonym)

Age: 49 years

Toufika also wanted to be a successful entrepreneur but she could not be due to her family constraints. She lived in a joint family of seven members. Her father-in-law was a patient of paralysis for five years and she had to perform all the responsibilities of looking after him. She started a business with boutique but due to time constraints she closed the business.

In the rating scale Toufika got 2.5 score that means lower level of empowerment. Although Toufika was unsuccessful as an Entrepreneur but she believed that women's income generating activities can enhance women's power and position in family and society. She has said that every women could empower herself by involving in some kind of income generating activities. She said, "I could not succeed well in SME because of my family problem and personal limitation but I wish other women may succeed in SME". In her words, *Ami amar paribarik shomossha abong baktigoto shimaboddotar jonno shofol hote parini kintoo onno*

mohilader jonno babosha kora posonddo kori. Mohilader obosthar unnotir jonno taka poisha dorkar ase.

Story-III

Name: Momena Begum (pseudonym)

Age: 35 years

Momena Begum along with her husband and three children lived on meagre means where it was hard to meet the requirements of her family. Due to low income of family, Momena decided to start a business of her own in order to make her both ends meet. At first she decided to start a boutique business along with beauty parlor, as these types of businesses are more appropriate for women. She took a loan of taka seventy five thousand from relatives and started her business. But after one year she lost all her investments due to the exploitation of the buyer. Later she again invested taka twenty thousand and got some profit. She now joined an NGO school as her business is not going well. Today, her monthly turn over is only taka four thousand. She wants to start the business afresh. She wanted to take loan from bank but her husband and relatives did not support her.

Momena got 4, at the rating scale that means moderate level of empowerment. Momena started the business to support family income. She had some negative experience regarding business, but in family now her position is quite good. Her husband is cooperative enough and discuss everything with her. She has faced some restriction in mobility related issues. Her monthly income is only taka four thousand from her business. She said, "As our society does not approve of women's business, so it is tough for women to carry on. She thinks SME has a positive impact in her life." According to her, *Jehetu amader shomaje akhono narider barir baire jaoa valo chokhe dekha hoina, tai narider jonno babasha korata akhono besh kothin. Jodi shami opossondo kore tahole akhono ami barir baire jete parina.*

Chapter Eight

Summary and Conclusion

8.1 Introduction

This chapter presents the summary, conclusion and recommendations of the study. At the beginning of this chapter, summary of the results of the study has been discussed and in the later part, a conclusion is drawn and finally recommendations for policy implications and future research have been presented.

8.2 Summary

This research was designed to find out the impact of small and medium entrepreneurship of women on their empowerment level in Rajshahi Metropolitan City. Respondents' levels of empowerment were measured by using six variables—women's income, participation in the decision making process, access to family wealth, women's mobility, ability to do things as they wish and the ability to set their own agenda. A number of questions were set under each variable. The levels of empowerment of the respondents were measured by asking them a specific set questions and comparing the answers of the respondents 'before' becoming SME and 'after'.

The methods used in order to achieve the objectives of the study were both quantitative and qualitative in nature. Primary data for this research have been collected by means of in-depth interview with the respondents with the help of a semi-structured questionnaire, and FGD and interviews with persons related to the women SME. Rajshahi Metropolitan city has been selected as a study area. Among three business organizations (e.g. Women Chamber of Rajshahi, Women Entrepreneurs Association of Bangladesh, District Women Business Forum), the members of DWBF has been selected purposively. There were 60 members of DWBF at the time of data collection (2013). But, due to some unavoidable circumstances the researcher could reach 53 of them. In order to evaluate the impact of small and medium entrepreneurship on empowerment level of the

respondents the ‘before and after’ strategy has been adopted. By comparing the ‘before’ situation with the ‘after’ situation of the respondents, the impacts of SME have been identified.

Findings of the study have been presented in the chapters titled “Background and Characteristics of Women SME,” “Negative and Positive Experiences of the SME,” “Level of Empowerment Before and After being Engaged in SME,” and “Problems and Prospects of the SME in the Study Area.” Major findings that have been discussed in these chapters are described below.

8.2.1 Personal Characteristics of the Respondents

The study reveals that among the respondents, there were three age groups such as: 21 to 40 years, 41 to 50 years and 51 to 60 years. Majority of the respondents (58.5%) belonged to the age group of 21-40 years. Mean age of the respondents was about 37 years which indicates that entrepreneurial work requires more physical and mental strength. The present study observes that most of the women entrepreneurs in the study area were well educated (54.7% had bachelor’s degree). Among the respondents it is seen that a vast majority (86.8%) were married, 9.4% were widows and 3.8% were spinsters. In terms of type of family, majority of women entrepreneurs (79.2%) in the study area lived in a nuclear family. Regarding religious identity of the respondents 96% were Muslim and only 4% were Non-Muslims. Most of the respondents (75.5%) had 3 to 5 members in their families with their family structure being either nuclear or conjugal. The study reveals that most of the women entrepreneurs (73.6%) lived in their own houses.

8.2.2 Income and Occupation-related Characteristics

The findings show that 47% of the respondents earned more than their husbands. These women were the main income earners for their families. Based on monthly income the respondents were classified into six categories (Fig.- 4.11). The figure shows that a large Number of respondents (54.7%) earned BDT 10,000 to 40,000 per month from their businesses. The figure also shows that 28.3% women earned

below BDT 10,000 and 5.7% earned BDT 40,000-50,000 and the rest (11.3%) of the respondents earned above BDT 50,000. The study results reveal that more than 66% of the respondents' monthly expenditure remained between BDT 10,000 to 40,000. It is seen from the results that almost 95% of the business were owned by the respondents alone. The present study reveals that almost 75% of the respondents had no job before becoming SME. The rest (25%) were engaged in some other income generating activities. The present study reveals that 66% of the respondents' first job was business and they had no secondary occupation and the remaining 34% were engaged in some other occupations apart from business.

8.2.3 Business-related Characteristics

In SME sector most women dealt in boutique or beauty parlor business. It is a common finding from studies carried out earlier. But regarding this aspect, the present study added some new observations in the study area. It was found that women entrepreneurs were entering into non-traditional sectors, although the percentage was low (34%). Two thirds of the respondents (66%) dealt in boutique and beauty parlor related businesses. The study reveals that the motivating factors for women entrepreneurs differed from one another. Most of the women entrepreneurs started their business from their own inspiration. It is seen from the study that the amount of starter capital of the women entrepreneurs ranged between BDT 200 to 68,000.00. In the study area lowest amount of present investment is BDT 50,000 and highest is 1,50,000.00. Among the women entrepreneurs 72% had own showroom in market and 28% did not have any. It is seen from the study results that 42% of the enterprises were established after 2008 and 58% were established in between 1995 and 2007. The study results also show that women entrepreneurs had two types of employees- on wage basis and on order basis. All the women SME had at least some wage basis employees but 43.4% had both types of employees. About 62% of the women entrepreneurs were aware of the Bangladesh Bank circular and 38% did not have any idea about the circular relating to opportunities for the women SME.

8.2.4 Experience in Business

This study reveals that 34% of the women entrepreneurs had less than five years of experience and 66% had experience of five to twenty-four years and above. Among the respondents 43.4% received co-operation from their husbands at the starting stage of their business and 26.4% received help from family members and relatives, 26.4% from local organization and 3.8% received help from government organization(s).

About 82% of the respondents said that they had special privileges through their business such as familiarity, honour, social recognition, access to various social institutions etc. About 8.7% of the respondents said that they did not get any help from Rajshahi Chamber of Commerce and Industries. About 80% of the respondents received good responses from the society. Regarding business decision, 78% of the respondents said that they independently took decisions about their business.

The study unfolds that the women SME started their businesses for several reasons- to help poor women, to meet the needs of their own family, as personal hobby or interest, unwillingness to work as someone else's subordinate, to avoid compulsion etc. were the causes, which brought the women SME to do business in the study area. About 91% of the respondents said that they had trade license. They got it from RCCI.

In the study area 60.4% of the respondents had tax ID number and 34.6% did not have it. Regarding VAT 24.5% opined that they had knowledge about it and 75.5% had no knowledge. Among the respondents 52.8% informed that they took loan from Banks. Of them 46.5% faced problems in getting loan. The study reveals that 96.2% of the respondents had a bank account. About 40% respondents said that they took part in trade fair. Of them 5.6% took part in international trade fairs, 20.8% in local fairs, 9.4% in special fairs for women and 3.8% took part in all types of trade fairs. Among 53, 4 women entrepreneurs took part in trade fairs abroad.

8.2.5 Experience in Family Life

Only 9.4% of the respondents' families were headed by the respondents themselves and 81.1% of the families were headed by the respondents' husbands. About 78% of the respondents played the main role in their business and at the same time about 87% played the main role in family affairs. About 95% of the respondents opined that their family members encouraged them to do business. About 82% of the respondents said that they got help from their husbands.

About 87% of the respondents said that their children's attitude towards their business was quite good. Nine out of fifty three respondents said that they faced objections from their family members for giving time in business. About 95% of the respondents said that they were able to contribute to their family expenditure. A Number of respondents (18.9%) experienced some negative issues in their family life for their business. Deception from relatives, bad impact on children, problem in marriage, conflict with husband were the main negative impacts experienced in their family life.

8.3 Level of Empowerment

8.3.1 Women's Income

Before joining SME none of the women were the main income earner of their families. But after starting SME almost 50% of the respondents had become the principal earner of their families. Before becoming SME 26.4% of the respondents were able to earn money but after becoming SME 100% of the respondents have got the capacity to earn money. Before starting SME activities only 22.6% of the respondents had the capacity to expend for their families, but after becoming SME 94.3% had acquired the ability to contribute to their family expenditure. Before joining SME 32.1% of the respondents had financial solvency but after joining SME 94.3% had acquired financial solvency.

8.3.2 Participation in Decision Making

Before their involvement in SME activities 24.5% of the respondents were able to take part in family decision making process but after joining SME 83% of the respondents were able to take part in making family decisions.

8.3.3 Access to Family Wealth

Before joining SME only 9.4% of the respondents had personal property such as gold, cash, landed property etc., but after joining SME 58.8% had property in their name. Regarding savings before joining SME, only 18.9% had savings but after becoming SME the percentage increased up to 83%.

8.3.4 Women's Mobility

Before becoming SME 37.7% of the respondents were able to move independently but after becoming SME 77.4% were able to move on their own. Before becoming SME 28.3% of the respondents were able to attend different ceremonies on their own, but after becoming SME 70% of the respondents were able to attend ceremonies by themselves. On this issue the change is not significant enough. Our analysis shows that before joining SME 38 (79.2%) of the respondents were compelled to attend some ceremonies by their husband and after joining SME 31 (64.6%) of the respondents felt the same compulsion from their husbands. About 64% of the respondents were free to move for their business purposes; however, 35.4% were not free. They had many restrictions on their movement.

8.3.5 Ability to do Things as they Wished

‘Before’ joining SME only 34% of the respondents were able to do any work as per their wish. But ‘after’ joining SME the percentage has risen to 77.4%. ‘Before’ entering into SME activities only 28.3% women had control over their own lives but ‘after’ joining SME around 93% women acquired the power to have control over their own lives.

8.3.6 Ability to Set Own Agenda

Before joining SME 32% of the respondents were able to do their own shopping and after becoming SME the percentage rose up to 90.4%. Only 28.3% of the respondents were able to offer gift to relatives before starting SME business. But after beginning their SME activities, around 95% were able to do the same. 'Before' joining SME 32.1% respondents were able to spend own money for family. But after becoming SME 98.1% of the respondents acquired that ability. 'Before' becoming an SME 18.9% of the respondents were free to use their own income. But 'after' becoming an SME 90.6% of the respondents gained the ability to use their own income.

8.4 Problems and Prospects of the Women SME in the Study Area

A wide range of problems of the women SME have been identified through the study. The major problems faced by women entrepreneurs were start up problem, marketing related problem, availability of foreign products, problem regarding bank loan, business place related problem, same type of business pursued by many, being late in product delivery, less profit, workers shifting, lack of training, political influence, peoples' mindset, lack of co-ordination, lack of co-operation from the RCCI etc.

The attitude of the people towards women entrepreneurs in the study area was changing positively. Society is now ready to see women as entrepreneurs. Bank loan facilities, training facilities support services has been increased. Many public and private organizations are ready to provide services to the women who are interested in business. Apart from that, economically well established persons are also interested to provide loan and other facilities to the women entrepreneurs as a part of their corporate social responsibility.

8.5 Conclusion

From the study, it becomes clear that the involvement of the respondents in SME activities has improved their position in family and society. At least SME gives the women the opportunity to earn some amount of money which helps them to be empowered economically. Although it is true that only change in economic condition does not mean total empowerment but economic empowerment is essential to ensure women's social and political empowerment. Findings show that in most of the cases the women SME were able to improve their condition, which they could not even imagine before they became SME.

8.6 Recommendations for Further Study and Policy Implication

- The study has covered only one metropolitan area of Bangladesh. These findings need to be validated by carrying out similar research in other metropolitan areas of the country.
- The present study identified some problems of women entrepreneurship development in the study area. But the study could not focus much on why the women SMEs could not be develop themselves up to their desired level. So, a study can be undertaken for identifying the factors that are responsible for the slow growth of women SMEs in Rajshahi and in Bangladesh.
- Regarding the empowerment level of the respondents, only their 'before' and 'after' situations have been unfolded here. But no comparison of empowerment level has been shown between the women who were involved in SME and those who were not engaged in SME activities. So, a study can also be undertaken where the empowerment level of SME respondents and their matched pairs can be identified.

Policy Implications

- In a male dominated society like Bangladesh women empowerment is not possible only by enacting laws or policies. Implementation of laws is necessary.

- Local administration should have special initiatives to help women entrepreneurs.
- Improvement in law and order situation is necessary in order to ensure fear-free environment for the business community, especially for the women entrepreneurs.
- Application forms for getting different services should be made user friendly.
- There is an ambiguity regarding the definition of SME. A uniform definition of SME has to be developed for the proper implementation of all the programmes of SME.
- Co-ordination among the organisations– those who are working to develop women entrepreneurship– are necessary, so that all programmes can be implemented properly.
- Since the level of education directly or indirectly influences the level of performance, specialized and technical education should be imparted to women entrepreneurs for their success in business.
- The capacity of RCCI should be increased.
- Marketing problems should be solved by taking appropriate actions by the relevant authorities.
- As a business zone, Rajshahi is lagging behind for some specific reasons. Special attention should be given to improve the conditions of Rajshahi region as a whole.
- Availability of foreign made garments should be restricted.

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Appendix-1

Questionnaire

Questionnaire for In-depth Interview

Title: Women Empowerment through Entrepreneurship: A Study of Small and Medium Enterprises in Rajshahi City.

(The questions were asked to the respondents in Bengali)

Researcher: Sharmin Sultana, PhD Fellow (2010-2011), Institute of Bangladesh Studies, University of Rajshahi

[Respondents are assured that data collected for the study would be kept confidential and used only for the purpose of the study.]

A. Respondents personal Information

1. Name of the respondent:
2. Age of the respondent:
3. Religion:
1. Muslim 2. Hindu 3. Christian
4. Address:
5. Mobile No.:

B. Information Regarding Socio-Economic Background

1. Respondent's educational qualification:
1. Illiterate 2. Can Sign only 3. Primary 4. Secondary 5. Higher Secondary
6. Graduate 7. Post Graduate
2. Marital Condition:
1. Unmarried 2. Married 3. Widow
3. Type of Family:
1. Nuclear 2. Joint
4. Number of family members:

Serial no.	Relationship with respondents	Name	Age	Educational Qualification	Profession	Monthly Income (If applicable)
1.						
2.						
3.						
4.						
5.						
6.						
7.						

5. Who is the main income earner of your family?
1. Husband 2. Father 3. Son 4. Self 5. Others (Please specify.....)
6. What is the amount of your monthly income?
7. What is the amount of your monthly expenditure?
8. Nature of ownership.
1. Individual 2. Partnership 3. Joint family partnership
4. Others (please specify.....)
9. Do you live in your own house?
1. Yes 2. No
10. If it is rented a house, then what is the amount of monthly rent?
1. Rent 2. Not applicable
11. Do you have any school going child?
1. Yes 2. No
12. If 'Yes', then please tell me the name of the school.
.....

C. Information about the business

1. What is the type of your business?
2. Where did you get the inspiration of being an entrepreneur?
3. What was your previous occupation?
a. Name of the profession b. Not applicable
4. Do you have any secondary or other occupation?
1. Yes 2. No
5. If 'Yes', then name of the occupation:.....
6. What was the amount of your primary investment?
7. What is the amount of your present investment?
8. Do you have any formal enterprise?
1. Yes 2. No
9. If 'Yes', when did you establish it?
10. If 'No', how do you manage your business?
11. How many employees do you have?
12. Do you have any knowledge about Bangladesh Bank Circular?
1. Yes 2. No

D. Information regarding experience

1. When did you start your business? ----- (year of starting)
2. Sources of co-operation
1. Local Organisation 2. From husband 3. Other family member
4. Government Organisation 5. Others (Please specify)
3. Did you get any special privileges for business?
1. Yes 2. No

4. If 'Yes', please mention the type of the privileges.
 1. Social recognition and familiarity
 2. In getting loan
 3. Financial solvency
 4. Others.....
5. Did you receive help form RCCI?
 1. Yes
 2. No
6. If 'Yes', then what is type of help?
 1. Participation in trade fair
 2. Cooperation in getting loan
 3. They call for meetings and programmes
 4. Training
7. Do you have any prior experience in business?
 1. Yes
 2. No
8. From where did you get the primary capital for business
 1. SME loan
 2. From husband
 3. Own savings
 4. Borrowing from relatives
 5. Others (please specify.....)
9. Do you have trade license?
 1. Yes
 2. No
10. If 'No', then what is the reason?
 1. Not aware of trade license
 2. Aware but do no know the process of getting it
 3. Applied for the license but did not get yet.
 4. Others (Please confirm)
11. From where did you get the license?
 1. City corporation
 2. Others (please confirm)
12. Did you pay any money for trade license?
 1. Yes
 2. No
13. If 'Yes', what is the amount?
14. Do you pay income tax?
 1. Yes
 2. No
15. Do you know what VAT is?
 1. Yes
 2. No
16. What kind of responses did you get from society as a business woman?
 1. Good
 2. Moderate
 3. Bad
 4. It was bad before but now good
17. Who took the decision regarding your business?
 1. Self
 2. Others (Please specify.....)
18. What are the reasons for your doing business?
.....
19. Did you take bank loan?
 1. Yes
 2. No
20. If 'Yes', what is the amount?
 1. Amount
 2. Not applicable
21. From which Bank did you take loan?
 1. Name of the bank
 2. Not applicable
22. Did you face any problem in getting loan?
 1. Yes
 2. No
23. If 'Yes', please describe your experience?
.....

24. What do you think about the interest rate of bank loan?
1. Rational 2. Its high 3. Not applicable
25. Are you satisfied with the services provided by bank?
1. Satisfied 2. Not satisfied 3. Moderately satisfied 4. Not applicable
26. Do you have any bank account?
1. Yes 2. No
27. Did you take part in any trade fair?
1. Yes 2. No
28. If 'Yes', name the types of the trade fair?
1. International trade fair 2. Local fair 3. Special fair for women entrepreneurs
4. All of the above
29. Did you take part in fairs held abroad?
30. If 'Yes', what is the name of the country you went to?
.....
31. Who is the head of your family?
1. Self 2. Others (please specify.....)
32. Who plays the main role in your family?
1. Self 2. Husband 3. Self and Husband 4. Others (please specify.....)
33. Who plays the main role in your business?
1. Self 2. Husband 3. Self and Husband 4. Others (please specify.....)
34. What is the response of your family members regarding your business?
1. Encouraging 2. Discouraging
35. Do your husband cooperate with you in carrying your business?
1. Yes 2. No
36. What type of attitude do your children's hold regarding your business?
1. Good 2. Not good
37. Do you face questions for spending time in business?
1. Yes 2. No.
If 'Yes', who raise the questions?
1. In laws 2. Husband 3. Others (please specify.....)
38. Who shops (regarding food) for your family?
1. Me 2. Husband/father 3. Others (please specify.....)
39. Do you like to do grocery and other food related shopping?
1. Yes 2. No
40. Who does the shopping for other necessities of your family?
1. Self 2. Others (please specify))
41. Do you shop for your children?
1. Yes 2. No
42. Do your husband accompany you while shopping?
1. Yes 2. No
43. Who decides the choices?
1. Self 2. Others (Please specify.....)

44. Who prepare the daily meal for your family?
1. Self 2. Others (Please specify.....)
45. Can you contribute to your family expenditure?
1. Yes 2. No
46. Do you have to encounter any negative situations for your business?
1. Yes 2. No
47. If 'Yes', please describe your experience.
.....

E. Information regarding Impact of SME

1. How was your social status before becoming SME?
1. Good 2. Good but not like now 3. Same as present 4. bad
2. What positive changes did SME bring to your life?
1. Familiarity increased 2. It made me financially solvent 3. It increased decision making power 4. It increased my self confidence 5. Others (please specify-----)
3. What negative changes did SME bring to your life?
1. Deceived by relatives 2. Bad impact on children 3. Problem in marriage 4. Conflict with husband and others
4. What is the impact of SME on your family?
1. Good 2. Not good
5. Do you think SME made your life better than before?
1. Yes 2. No.

F. Information about the level of empowerment

1. What do you understand by women empowerment?
1. Competition with male counterparts
2. Financially independent
3. Others (Please specify-----)
2. Can you spend your own money according to your own will?
1. Yes 2. No
3. If 'No', what is the reason?
.....
4. Do your husband/father/son try to exert influence regarding spending your money?
1. Yes 2. No
5. Did you have money before starting your business?
1. Yes 2. No
6. If 'Yes', mention the source please-
1. From husband 2. From father 3. From brother
4. From job 5. From family expenditure
7. Can you offer presentation to your relatives?
1. Yes 2. No
8. Can you help your parents?
1. Yes 2. No
9. Who generally takes decision in your family?
1. Father 2. Husband 3. Jointly with husband 4. Self 5. Others (Please specify---)

10. What is your role in decision making in your family?
1. I take all decisions. 2. I take most of decisions 3. I take some decisions
4. We all together take decisions 5. I have no access in making any decision
11. Do you own any share of your family property?
1. Yes 2. No
12. If 'Yes', mention the name of the wealth.
.....
13. Mention the amount of wealth.
.....
14. Can you use your property independently?
1. Yes 2. No
15. Did you get any property from your husband or father.
16. If 'No', mention the cause please.
17. To what extent can you move independently?
1. All the time 2. Most of the time
3. Sometimes 4. Never
18. Do you move independently outside home?
1. Yes 2. No
19. Do you make decisions regarding attending different ceremonies independently?
1. Yes 2. No
20. Do you feel any compulsion certain attending ceremonies?
1. Yes 2. No
21. Can you move independently for business purposes?
1. Yes 2. No
22. Does your husband create any barrier regarding your movements?
1. Yes 2. No
23. Can you go outside if your husband forbids you?
1. Yes 2. No
24. Are you capable of taking decisions independently?
1. Yes 2. No

G. Information regarding the situation before joining SME

1. Who was the main income earner of your family before joining SME?
1. Husband 2. Self 3. Son/Daughter in law 4. Others (please specify.....)
2. Did you have any monthly income before joining SME?
1. Yes 2. No
3. Were you able to contribute to your family expenditure before joining SME?
1. Yes 2. No
4. Did you have financial solvency before joining SME?
1. Yes 2. No
5. Could you participate in family decision making before joining SME?
1. Yes 2. No

6. Did you have any property before joining SME?
1. Yes 2. No
7. Did you have any savings before joining SME?
1. Yes 2. No
8. Could you move independently before joining SME?
1. Yes 2. No
9. Could you decide independently about attending different ceremonies before joining SME?
1. Yes 2. No
10. Did you feel any compulsion regarding attending certain ceremonies before joining SME?
1. Yes 2. No
11. Could you work independently before Joining SME?
1. Yes 2. No
12. Could you control your own life before joining SME?
1. Yes 2. No
13. Could you go shopping independently before joining SME?
1. Yes 2. No
14. Could you offer gifts to relatives before joining SME?
1. Yes 2. No
15. Could you spend money for husband and children before joining SME?
1. Yes 2. No
16. Did you feel free to use own income before joining SME?
1. Yes 2. No

H. Information regarding the situation after joining SME

1. What differences do you feel after joining SME?
1. I feel more freedom 2. I feel more solvency 3. I can take decision independently
4. I can move independently 5. I got self confidence 6. All of the above
7. Others (Please specify.....)
2. What bad experiences did you have after joining SME?
1. I have been deceived by others 2. Society does not treat me well
3. Hierarchically upper women exploit the lowers 4. Nothing bad
3. Describe is the attitude of your family towards you:
1. It was better before 2. It is good now
4. Are you solvent now?
1. Yes 2. No
5. If 'No', mention the reason please.....

I. Information regarding future plan.

1. What is your future plan regarding your business-----

Thank you for your co-operation

Appendix 2

Questionnaire for FGD

1. What do you understand by women empowerment?
2. Do you feel you have to compete with the male counterparts as a business woman? If 'Yes', which problems arises from it?
3. Have you received any formal training?
4. Do you face any problem in your family life?
5. Do you think you need any kind of support regarding your business from the prescribed authority?
6. What problem do you face in operating your business?
7. What is the prospect of your business?
8. What is the impact of SME on the empowerment levels of the women?

Appendix 3

Questionnaire for Interviewing the Person Concerned

1. What is the problem and prospects of women entrepreneurship development in the study area?
2. What is your opinion about the women entrepreneurs in Rajshahi area?
3. Do you feel women entrepreneurs need special support for their business?
4. What is the impact of SME on the empowerment level of the respondents according to you.

Appendix 4

Bangladesh Bank Circular

(৫০০৮০) তারবার্তাঃ বাংলা ব্যাংক দুরালাপনীঃ ৭১২৬১০১-২০	বাংলাদেশ ব্যাংক প্রধান কার্যালয় ডাকবাংল নং ৩২৫ ঢাকা। www.bangladeshbank.org.bd	এসএমই এন্ড স্পেশাল প্রোগ্রামস্ বিভাগ
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সূত্র নং এসএমইএসপিডি সার্কুলার নং -০১

তারিখঃ ০৫ আষাঢ় ১৪১৮ বঙ্গাব্দ
১৯ জুন ২০১১ খ্রীষ্টাব্দ

ব্যবস্থাপনা পরিচালক/প্রধান নির্বাহী
বাংলাদেশের সকল তফসিলী ব্যাংক/আর্থিক প্রতিষ্ঠান
প্রধান কার্যালয়
ঢাকা।

প্রিয় মহোদয়,

বিষয়ঃ কুটির, মাইক্রো, ক্ষুদ্র ও মাঝারি শিল্প / উদ্যোগের (Cottage, Micro, Small and Medium Industry/Enterprise) সংজ্ঞা প্রসংগে।

উপরোক্ত বিষয়ে ২৬/০৫/২০০৮ তারিখে জারীকৃত এসিএসপিডি সার্কুলার নং ০৮ এর প্রতি দৃষ্টি আকর্ষণ করা যাচ্ছে। বর্ণিত সার্কুলারের মাধ্যমে জারীকৃত ক্ষুদ্র ও মাঝারি উদ্যোগের সংজ্ঞা সংশোধনপূর্বক গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের শিল্প নীতি ২০১০ এ প্রদত্ত কুটির, মাইক্রো, ক্ষুদ্র ও মাঝারি শিল্পের সংজ্ঞার আলোকে বাংলাদেশের সকল ব্যাংক ও আর্থিক প্রতিষ্ঠানের অনুসরণের জন্য কুটির, মাইক্রো, ক্ষুদ্র ও মাঝারি শিল্প/উদ্যোগ এর সংজ্ঞা নিম্ন বর্ণিতভাবে নির্ধারণ করা হ'লঃ

মাঝারি শিল্প/উদ্যোগ

- ১.১ ম্যানুফ্যাকচারিং ক্ষেত্রে “মাঝারি শিল্প/উদ্যোগ” (Medium Industry/Enterprise) বলতে সেসব শিল্প প্রতিষ্ঠানকে বুঝাবে যেসব প্রতিষ্ঠানে জমি এবং কারখানা ভবন ব্যতিরেকে স্থায়ী সম্পদের মূল্য প্রতিস্থাপন ব্যয়সহ ১০ কোটি টাকার অধিক এবং ৩০ কোটি টাকার মধ্যে কিংবা সেসব শিল্প প্রতিষ্ঠানে ১০০-২৫০ জন শ্রমিক নিয়োজিত রয়েছে।
- ১.২ সেবামূলক শিল্পের ক্ষেত্রে “মাঝারি শিল্প/উদ্যোগ” বলতে সেসব শিল্প প্রতিষ্ঠানকে বুঝাবে যেসব প্রতিষ্ঠানে জমি এবং কারখানা ভবন ব্যতিরেকে স্থায়ী সম্পদের মূল্য প্রতিস্থাপন ব্যয়সহ ১ কোটি টাকা থেকে ১৫ কোটি টাকা পর্যন্ত কিংবা সেসব শিল্প প্রতিষ্ঠানে ৫০-১০০ জন শ্রমিক নিয়োজিত রয়েছে।
- ১.৩ ব্যবসার ক্ষেত্রে “মাঝারি শিল্প/উদ্যোগ” বলতে সেসব প্রতিষ্ঠানকে বুঝাবে যেসব প্রতিষ্ঠানে জমি এবং ভবন ব্যতিরেকে স্থায়ী সম্পদের মূল্য প্রতিস্থাপন ব্যয়সহ ১ কোটি টাকা থেকে ১৫ কোটি টাকা পর্যন্ত কিংবা সেসব প্রতিষ্ঠানে ৫০-১০০ জন শ্রমিক নিয়োজিত রয়েছে।

- ১.৪ কোনো একটি মানদন্ডের ভিত্তিতে একটি কর্মকাণ্ড মাঝারি শিল্পের/উদ্যোগের অন্তর্ভুক্ত হলেও অন্য মানদন্ডে সেটি বৃহৎ শিল্পের/উদ্যোগের অন্তর্ভুক্ত হতে পারে। সেক্ষেত্রে এ কর্মকাণ্ডটি বৃহৎ শিল্পের/উদ্যোগের অন্তর্ভুক্ত বলে বিবেচিত হবে।
- ১.৫ ম্যানুফ্যাকচারিং/সেবা/ব্যবসা ক্ষেত্রে প্রতিস্থাপন ব্যয়সহ স্থায়ী সম্পদের (জমি ও কারখানা ভবন ব্যতিরেকে) মূল্যের ক্ষেত্রে যেখানে মাঝারি শিল্প/উদ্যোগের সীমা শেষ, এর পর থেকে বৃহৎ শিল্প/উদ্যোগের নিম্ন সীমা শুরু হবে।

ক্ষুদ্র শিল্প/উদ্যোগ

- ২.১ ম্যানুফ্যাকচারিং ক্ষেত্রে “ক্ষুদ্র শিল্প/উদ্যোগ” (Small Industry/Enterprise) বলতে সেসব শিল্প প্রতিষ্ঠানকে বুঝাবে যেসব প্রতিষ্ঠানে জমি এবং কারখানা ভবন ব্যতিরেকে স্থায়ী সম্পদের মূল্য প্রতিস্থাপন ব্যয়সহ ৫০ লক্ষ টাকা থেকে ১০ কোটি টাকা কিংবা যেসব শিল্প প্রতিষ্ঠানে ২৫-৯৯ জন শ্রমিক কাজ করে।
- ২.২ সেবামূলক শিল্পের ক্ষেত্রে “ক্ষুদ্র শিল্প/উদ্যোগ” বলতে সেসব শিল্প প্রতিষ্ঠানকে বুঝাবে যেসব প্রতিষ্ঠানে জমি এবং কারখানা ভবন ব্যতিরেকে স্থায়ী সম্পদের মূল্য প্রতিস্থাপন ব্যয়সহ ৫ লক্ষ টাকা থেকে ১ কোটি টাকা কিংবা যেসব শিল্প প্রতিষ্ঠানে ১০-২৫ জন শ্রমিক কাজ করে।
- ২.৩ ব্যবসার ক্ষেত্রে “ক্ষুদ্র শিল্প/উদ্যোগ” বলতে সেসব প্রতিষ্ঠানকে বুঝাবে যেসব প্রতিষ্ঠানে জমি এবং ভবন ব্যতিরেকে স্থায়ী সম্পদের মূল্য প্রতিস্থাপন ব্যয়সহ ৫ লক্ষ টাকা থেকে ১ কোটি টাকা কিংবা যেসব প্রতিষ্ঠানে ১০-২৫ জন শ্রমিক কাজ করে।
- ২.৪ কোনো একটি মানদন্ডের ভিত্তিতে একটি কর্মকাণ্ড ক্ষুদ্র শিল্পের/উদ্যোগের অন্তর্ভুক্ত হলেও অন্য মানদন্ডে সেটি মাঝারি শিল্পের/উদ্যোগের অন্তর্ভুক্ত হতে পারে। সেক্ষেত্রে এ কর্মকাণ্ডটি মাঝারি শিল্পের/উদ্যোগের অন্তর্ভুক্ত বলে বিবেচিত হবে।
- ২.৫ ম্যানুফ্যাকচারিং/সেবা/ব্যবসা ক্ষেত্রে প্রতিস্থাপন ব্যয়সহ স্থায়ী সম্পদের (জমি ও কারখানা ভবন ব্যতিরেকে) মূল্যের ক্ষেত্রে যেখানে ক্ষুদ্র শিল্প/উদ্যোগের সীমা শেষ এর পর থেকে মাঝারি শিল্প/উদ্যোগের নিম্ন সীমা শুরু হবে।

মাইক্রো শিল্প/উদ্যোগ

- ৩.১ “মাইক্রো শিল্প/উদ্যোগ” (Micro Industry/Enterprise) বলতে সেসব শিল্প প্রতিষ্ঠানকে বুঝাবে যেসব প্রতিষ্ঠানে জমি এবং কারখানা ভবন ব্যতিরেকে স্থায়ী সম্পদের মূল্য প্রতিস্থাপন ব্যয়সহ ৫ লক্ষ টাকা থেকে ৫০ লক্ষ টাকা কিংবা যেসব শিল্প প্রতিষ্ঠানে ১০-২৪ জন বা তার চেয়ে কম সংখ্যক শ্রমিক কাজ করে।
- ৩.২ সেবামূলক শিল্পের ক্ষেত্রে “মাইক্রো শিল্প/উদ্যোগ” বলতে সেসব শিল্প প্রতিষ্ঠানকে বুঝাবে যেসব প্রতিষ্ঠানে জমি এবং কারখানা ভবন ব্যতিরেকে স্থায়ী সম্পদের মূল্য প্রতিস্থাপন ব্যয়সহ ৫ লক্ষ টাকা এর কম কিংবা যেসব শিল্প প্রতিষ্ঠানে ১০ জন এর কম শ্রমিক কাজ করে।
- ৩.৩ ব্যবসার ক্ষেত্রে “মাইক্রো শিল্প/উদ্যোগ” বলতে সেসব প্রতিষ্ঠানকে বুঝাবে যেসব প্রতিষ্ঠানে জমি এবং ভবন ব্যতিরেকে স্থায়ী সম্পদের মূল্য প্রতিস্থাপন ব্যয়সহ ৫ লক্ষ টাকা এর কম কিংবা যেসব প্রতিষ্ঠানে ১০ জন এর কম শ্রমিক কাজ করে।
- ৩.৪ কোনো একটি মানদন্ডের ভিত্তিতে একটি কর্মকাণ্ড মাইক্রো শিল্পের/উদ্যোগের অন্তর্ভুক্ত হলেও অন্য মানদন্ডে সেটি ক্ষুদ্র শিল্পের/উদ্যোগের অন্তর্ভুক্ত হতে পারে। সেক্ষেত্রে এ কর্মকাণ্ডটি ক্ষুদ্র শিল্পের/উদ্যোগের অন্তর্ভুক্ত বলে বিবেচিত হবে।

৩.৫ ম্যানুফ্যাকচারিং/সেবা/ব্যবসা ক্ষেত্রে প্রতিস্থাপন ব্যয়সহ স্থায়ী সম্পদের (জমি ও কারখানা ভবন ব্যতিরেকে) মূল্যের ক্ষেত্রে যেখানে মাইক্রো শিল্প/উদ্যোগের সীমা শেষ তার পর থেকে ক্ষুদ্র শিল্প/উদ্যোগের নিম্ন সীমা শুরু হবে।

কুটির শিল্প/উদ্যোগ

৪.১ কুটির শিল্প/উদ্যোগ” (Cottage Industry/Enterprise) বলতে পরিবারের সদস্যদের প্রাধান্য বিশিষ্ট সেসব শিল্প প্রতিষ্ঠানকে বুঝাবে যেসব প্রতিষ্ঠানে জমি এবং কারখানা ভবন ব্যতিরেকে স্থায়ী সম্পদের মূল্য প্রতিস্থাপন ব্যয়সহ ৫ লক্ষ টাকার নিচে এবং পারিবারিক সদস্য সমন্বয়ে সর্বোচ্চ জনবল ১০ এর অধিক নহে।

৪.২ কোনো একটি মানদণ্ডের ভিত্তিতে একটি কর্মকাণ্ড কুটির শিল্পের অন্তর্ভুক্ত হলেও অন্য মানদণ্ডে সেটি মাইক্রো শিল্পের অন্তর্ভুক্ত হতে পারে। সেক্ষেত্রে এ কর্মকাণ্ডটি মাইক্রো শিল্পের অন্তর্ভুক্ত বলে বিবেচিত হবে।

নারী শিল্পোদ্যোক্তা

৫.০ যদি কোন নারী ‘ব্যক্তি মালিকানাধীন বা প্রোপ্রাইটরী প্রতিষ্ঠানের ক্ষেত্রে স্বত্বাধিকারী বা প্রোপ্রাইটর হন’ কিংবা ‘অংশীদারী প্রতিষ্ঠান’ বা ‘জয়েন্ট ষ্টক কোম্পানীতে নিবন্ধিত প্রাইভেট কোম্পানীর পরিচালক বা শেয়ার হোল্ডারগণের মধ্যে’ অন্যান্য ৫১% (শতকরা একান্ন ভাগ) অংশের মালিক হন তাহলে তিনি নারী শিল্পোদ্যোক্তা হিসেবে পরিগণিত হবেন।

কুটির ও মাইক্রো শিল্প/উদ্যোগের অন্তর্ভুক্তি

৬.০ এখন থেকে বাংলাদেশ ব্যাংকের এসএমই ঋণ নীতিমালা ও কর্মসূচির আওতায় ক্ষুদ্র ও মাঝারি উদ্যোগ/শিল্পের ন্যায় কুটির ও মাইক্রো উদ্যোগ/শিল্পকে অন্তর্ভুক্ত করা হবে।

এ সার্কুলার অবিলম্বে কার্যকর হবে।

অনুগ্রহপূর্বক প্রাপ্তি স্বীকার করবেন।

আপনাদের বিশ্বস্ত,
স্বাক্ষরিত/-
(সুকোমল সিংহ চৌধুরী)
মহাব্যবস্থাপক
ফোনঃ ৭১৬৫৩২২

Appendix 5

Photographs



Photo board of DWBF



Photo captured by the researcher during FGD session



Woman entrepreneur is receiving award



Women entrepreneurs with awards



A respondent receiving award from Sabina Yeasmin a famous singer



A shop owned by a respondent at RDA market



A beauty parlor operated by a respondent



A garment shop owned by a respondent



A respondent used her drawing room as business venture



A stall at SME fair 13-16 January 2016, Rajshahi



A stall at SME fair 13-16 January 2016, Rajshahi



A stall at SME fair 13-16 January 2016, Rajshahi



Poster presented at SME fair, 13-16 January 2016, Rajshahi



Poster presented at SME fair, 13-16 January 2016, Rajshahi



Poster presented at SME fair, 13-16 January 2016, Rajshahi



Poster presented at SME fair, 13-16 January 2016, Rajshahi