

Impact of Women Entrepreneurship on Women Empowerment in Bangladesh

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Abstract

Women empowerment is the positive decision making power of their own, access to the information and control over resources and also increases economic strengthens of a country and this research is conducted to find out how entrepreneurship increases empowerment of the women. A structured questionnaire has been used to collect the data by face to face interview and all the target population are women and has been divided by two categories (House wife and Entrepreneur as well as house wife) and data is collected through Khulna region. To conduct the research I use percentile, mean, standard deviation and this research exposes women entrepreneurship has increased their decision taking ability most of the aspects compare to the house wife. So if they were provided with easy payable loans with general terms and condition they will be more confident, give a hand to the family, control over resources like man.

Keywords: Women, house wife, entrepreneurship, empowerment, decision taking ability

1. Introduction

Women's participation in the workplace, leadership role in the political and social arenas and access to credit is regarded as empowerment of women. It is a process that enables women to gain access to and control over the physical resources as well as in the power structure. It is a mechanism of awareness and capacity building leading to greater participation in the decision making process (M.A. Awwal Sarker, 2006). Globally women's empowerment has recently gained considerable importance as an area for policy and policy interventions in most of the organizations of the world. They have recognized the benefits of the empowerment that can be achieved through effective participation of women. And of course, promotion of entrepreneurship plays a vital role in empowering the womenfolk. In the US economy, Women owned businesses are the fastest force, prompting President Clinton to call women business owners 'the new face of our economy.' And this paper is based on the hypothesis on the empowerment of women through business or entrepreneurship development. There is no denying the fact that developing countries of the world are reclining under the brunt of acute shortage of capital and alarming problems of underemployment. Small entrepreneurs with their built attributes of low capital intensiveness and enormous employment generation potential can serve as propelling agents to break the vicious circle of poverty and can strike the engine of economic development (Srivastva, 1994).

Practically, women brings motivation, they have a vision which is different, realistic, modern and enthusiastic. When civil society and social structures leave them on possibility for evolving their careers, women take their own initiative. They are quite naturally drawn to initiative, to creation and to management of businesses. So, promoting women's empowerment through skill and entrepreneurship the government of any developing country can ensure freedom of choice and a better quality of social living for men and women. However, about 52 percent of the populations of Bangladesh are in absolute or moderate poverty and about 76 percent of them live in rural areas (Mohiuddin; Moniruzzaman; Mahmud, 1998). Here, about 50% of the total populations (140.0 million) are women, according to the 2001 census. Women's participation in business was conspicuously insignificant for a very long period because there was little opportunity for women to participate in genuine decision making at any level or in any area of life. However, there has been a rise in the number of women starting business in the developed and developing countries in recent years since a new generation of highly educated and motivated women is emerging, and they are creating businesses through their own choice. According to the US Small Association, female business owners accounted 37% of new business establishment in 1988. In United Kingdom between 1981-87 women business owners had increased by 70% (Rahman, 1988). In India and other South Asian countries women are increasingly entering into the field of entrepreneurship by starting small venture. As mentioned earlier, such a trend is also observed among the women community in Bangladesh. Here, the approach of women's empowerment through entrepreneurship development is gaining momentum since women have become aware of their existence, their rights and work situation and their power. A few number of studies on the role of women have focused on various areas such as women's role in family,

polity, national wealth, and generation, legal and social rights of women [Jahan, 1995; Adnan, 1993; Barakat, 1994; Islam, 1994]. From the angle of women empowerment through development, some findings of these studies will be helpful to guide the nation for future direction; especially to identify the areas where active intervention is required.

2. Statement of the Problem

Mainstreaming women in industrial activities can substantially contribute towards economic growth and their empowerment. In order to support women to release their creative potentials as entrepreneurs innovative and specialized support services are needed. Although some specialized funds and programs have been undertaken to facilitate credit towards small businesses with more relaxed conditions but in practice, in most of the cases, entrepreneurs are required to offer collateral to guarantee loan repayment. Majority of the women do not possess any assets and cannot formally offer the necessary securities against loans. Due to the complexities in the social environment and administrative structure, women's entrepreneurship in Bangladesh is more challenging. Many social and operational constraints continue to restrict women from starting and running economic enterprises. But the development of women's entrepreneurship can offer excellent opportunities for development of one half of the population and for overall socio-economic progress of the country. The need for a comparative study to be conducted on the extent of empowerment of women based on entrepreneurship and non-entrepreneurship activities becomes relevant.

Objective of the study

The objective of this research is to compare the extent of empowerment between enterprises and non-enterprises.

3. Scope of the Study

In Khulna city, Bangladesh there are a huge number of NGO and Banks and that is why the respondents can easily be got.

4. Methodology

The nature of the study is descriptive research and study area for enterprises and non enterprises is Khulna region, Bangladesh.

4.1 Sampling Technique

In this research snowball sampling method has been used and it is under a non-probability sampling technique. Sample size of the research is 40 half of them are full time house wives and rest are housewife as well as entrepreneur.

4.2 Data collection

Data has been collected from women of Khulna Region. Data collection period of all the respondents required one month. The interview took 30 minutes and 35 minutes takes for non-enterprises and enterprises respectively for the completion of the questionnaire.

4.3 Instrument

An interview schedule has been developed based on a theoretical framework from the previous literatures. This study was done through on primary data. Questions were set based on 5 points likert scale ranging from 0 to 4.

- 0=women who can't make decision/has not power in decision making.
- 1=they have little power to take decision/she want to take a decision but not supported from her family.
- 2=Having average decision making power side by side husband and wife takes decision combined.
- 3=she consults with her family/husband and her decision is accepted.
- 4=She strongly herself can take decision and more power.

For data collection face to face interview is conducted.

4.4 Data Analysis

Data has been analyzed by SPSS version 21.0. Here different statistical tools have been used e.g. Mean, Percentile, Frequency, Standard Deviation.

5. Limitation

My respondents will be limited to only Khulna region and work with large sample may vary result and for resource constraints is not able to conduct. Data from other division might change the results.

6. Literature Review

Many economists, sociologists, psychologists and behavioral scientists have made attempt to define entrepreneurship in their respective fields. The concept in the field of entrepreneurship could be classified into two disciplines: Economic concepts and behavioral concepts. Schumpeter, 1967 clarified entrepreneur as an innovator with potentialities of doing new things, as an economic leader, as a chief conducive function in the process of economic development. McClelland, 1965 views that the supply of entrepreneurship is highly dependent upon the intensity of overachievement motivation, called the “need for achievement” (n ACH motive). Rahman, 1997 said that, entrepreneurship is the function that is specific to the entrepreneurs’ ability to take the factors of production – land, labor and capital and use them to produce new goods or services. Entrepreneurship is defined as a kind of behavior of a person that includes perceiving economic opportunities, initiative taking, creativity and innovation, organizing social economic mechanism to turn resources and situation to practical account and is the acceptance of risk to failure. Women entrepreneurs: A woman entrepreneur is defined as a woman who has alone or with one or more partners, started, bought, or inherited a business, is assuming the related financial, administrative, and social risks and responsibilities, and is participating in the firm’s day-to-day management. Such women are also known as women business owners or women entrepreneurs or self-employed women (LFS, 1996). More recently, a new trend has emerged where women are venturing as entrepreneurs and are contributing to the economic development. Women entrepreneurs in Bangladesh represent a group of women who have broken away from the broken track and are exploring new vistas of economic participation. Their task has been full of challenges (Begum 2000). More recent American research examines in great depth both by motivation by female start-up and the problems faced by a woman when starting a business (Hisrish and Brush, 1984). Motivations for business start-up as Bangladeshi were identified as a desire for job satisfaction, independence and achievement (Begum, R 2000). The major problems, identified by the female respondents in this study, were under capitalization and a lack of knowledge and training in business skills. A majority of the respondents reported difficulties in “overcoming some of the social beliefs that women are not serious as men about business.” A later study (Hisrish and Brush, 1996) focused on different types of female-owned business and confirmed the lack of support offered to female proprietors in non-traditional sectors. In a more recent study, Goffee and Scase (1999) use a sample of 54 female proprietors to identify a typology of female entrepreneurs. Four types of female entrepreneurs were identified: a) Conventional entrepreneurs; b) Innovative entrepreneurs, c) Domestic entrepreneurs and d) Radical entrepreneurs. Chowdhury (1988) classified ten types of women entrepreneurs in her study as follows: - a) Self-made women individual entrepreneurs, b) Trained women industrial entrepreneurs, c) Women entrepreneurs who as wives of business people are involved in production, d) Women are share-holder of commercial firms, e) Women as administrative executives of enterprises, f) Women as inheritor of parents or husbands firms, g) Women as partners in business, h) Researchers turned entrepreneurs, i) Rural women entrepreneurs and j) Industrialists cum traders. In spite of women taking entrepreneurship in many challenging fields, the present women entrepreneurial activities in Bangladesh is not very high. Women are participating in starting small-scale industries in the country, out of which only 8% of the industries are run exclusively by women entrepreneurs (LFS, 1996). Entrepreneurial Quality: Entrepreneurial qualities are same for men and women to succeed as entrepreneurs. The major entrepreneurial qualities seen in Bangladeshi women entrepreneurs are that they have confidence, commitment, innovative and creative knowledge, need for achievement, profit oriented, hard work driving energy and risk taking ability (Begum R.2000). Empowerment: Empowerment is a highly powerful and revolutionary technique to get the best from people with the development of an ownership feeling (UNDP1994). Empowerment is a process that enables individuals or groups to change balance of power through exchange of experience, expertise, technology and know-how as well as diffusing innovative technique for strengthening the self-reliance. One of the most important instruments for empowering women is to allow them equal access to and control over productive resources such as land, capital, technology, credit as well as marketing outlets, information, education, training etc. without any discrimination (GOB 1994). Women need for effective enterprise management, a large quantity of co-operation and encouragement in the sphere of activity, at all levels home and in society and from governmental organisations. (Rajani & Sarada, 2008). Training approach is important for helping women in non-traditional, high skill, male dominated activities and also to build-up the confidence among women to meet their requirements (Kirve and Kanitkar, 1993). Training to develop good entrepreneurial skills is useful and essential to women (Padmavati, 2002; Sathyasundaram, 2004). Entrepreneurial innovation is considered a key factor in business survival and success (Schumpeter, 1934). According to Drucker (1994, p 17), ‘innovation is a specific instrument of entrepreneurs, the means by which they exploit change as an opportunity for a different business or a different service’. Successful innovation procedures can be learned and practiced. Thus entrepreneurs need to understand and apply the principles of successful innovation because there are plenty of entrepreneurial opportunities within the areas of change (Drucker, 1994). Innovations are ‘the outcome of the innovation process, which can be defined as the combined activities leading to new, marketable products and services and/or new production and delivery system’ (Burgelmann and Maidique, 1996). Women Entrepreneurs need encouragement and support

from their families, social circles and most importantly the government. Government should make initiations to provide financial supports to women entrepreneurs. (Shashtri and Sinha, 2010). Entrepreneurs develop new products and services for a market niche, or confront established firms with better quality, additional features or lower prices. These activities are identified with the process of creative destruction and defined as entrepreneurship (Schumpeter, 1947). The innovation advantage of large firms tends to be in industries that are capital-intensive, advertising-intensive and highly unionized. On the other hand, industries that are highly innovative, small firms have the advantage (Audretsch, 2004). Therefore, innovation in small firms can be more efficient and effective (Vossen, 1998). The literature stresses several barriers for small firms to innovate successfully. The lack of financial resources, shortfall in marketing and management expertise, and weaknesses in external information and linkages are factors that limit their competitiveness (Freel, 2000; Rothwell, 1994). By contrast, smaller firms have several advantages. Because of their smaller size, they are more flexible and have closer contact and relationships with their customers. This enables them to respond faster to developments in the market, especially to technical changes (Scozzi and Garavelli, 2005). A crucial factor contributing to the occurrence of networking opportunities was based on attendance at social functions such as conferences. Conferences are identified as an effective mechanism in terms of getting to meet potential customers, keeping up to date with the latest developments and analyzing competitors' activities (McAdam and McAdam, 2006). In the early stages of new firm creation, information networks represent an important resource for the entrepreneurial firm. Effective information networks enrich the entrepreneur's environment, thereby enhancing the other networks and processes in which the entrepreneur engages. The information-seeking behavior undertaken by the entrepreneur is very personal and is primarily a social encounter. The entrepreneur will rely on any informal contacts made throughout his/her personal life as well as business career (Johannisson, 1986). Access to capital is crucial to the development of small businesses. The uses of capital are multitudinous and range from investments in fixed assets to the adoption and installation of new and better technology for business enhancement. Access to working capital financing is also necessary to smooth out fluctuations in income due to differences in the timing of production and sales. Lack of sufficient capital tends to affect SMEs' ability to develop new products and services or to grow so as to meet demand (Abor and Biekpe, 2006). Heilbrunn (2004) posited that 90% of business start-ups that failed did so because of the lack of management skills of the owners. Similarly, the lack of financial resources, shortfall in marketing and management expertise, weaknesses in external information and linkages are factors that limit their competitiveness (Freel, 2000). Another barrier is related to financing the further development of the idea, the manufacturing, and the marketing. With sufficient capital, they would be able to develop the idea and the marketing plan in parallel. Failure to do so would lengthen the time to market and adversely affect income. Also, with sufficient capital they could advertise heavily and build up stock to offer faster delivery and meet larger orders (Larsen and Lewis, 2006). Similarly, there might be a role for government support agencies to develop mechanisms for introducing innovative small and medium-sized enterprises to venture capital (Freel, 2000). Although the traditional image of the entrepreneur as intrinsically made has been broken to a certain extent, it is still strong enough for some women to find it hard to be taken seriously, which has an adverse impact on applications for funding and finding clients (Brush, 1997). This discrimination against women seems to be even worse in Sub-Saharan African countries such as Ghana, where the financial sector is male dominated (90% of staff in most institutions in Ghana are men). Illiteracy or semi-literacy among the majority of women in Ghana creates a further barrier to processing paperwork. Women's lack of control over resources, such as land and labor, also limits their eligibility for loans. Banks' ability to lend is often constrained by inflation-induced de-capitalization, resulting mainly in insufficient funds available to finance loan request. In such cases, it is the women who receive lowest priority (IFAD, 2000).

7. Data Analysis & Interpretation

Type of Income Generating Activities

From table 1 it is found that, highest 30 percent of the women having enterprise are engaged in handicrafts, following 25 percent fish cultivation and 20 percent tailoring.

Table- 1 Type of Income Generating Activities

Income generating activities	Number(f)	Percent
Fish cultivate	5	25.0
Tailoring	4	20.0
Handicrafts	6	30.0
Small business	5	25.0
Total	20	100.0

Place of Borrowing the Micro-credit

Table 2 shows that highest 25 percent of the women borrowing the micro-credit from the (Grammen Bank, Islami Relief and Trust Bank). Whereas 15 percent of the women borrowing the micro-credit from the (CNRS) and the

lowest (10%) of the women borrowing the micro-credit from (CSS).

Table-2 Place of Borrowing the Micro-credit

Micro-credit	Number(f)	Percent
CNRS	3	15.0
CSS	2	10.0
Grameen .Bank	5	25.0
Islamic Relief	5	25.0
Trust Bank	5	25.0
Total	20	100.0

Paying System of Installments

Table 3 reveals that highest 45 percent of the women paying installments monthly, whereas (40%) of the women having playing installments weekly, and (10%) of the women paying installments quarterly and almost (5%) lower women paying installments daily.

Table-3 Paying System of Installments

Paying System	Number(f)	Percent
Daily	1	5.0
Weekly	8	40.0
Monthly	9	45.0
Quarterly	2	10.0
Total	20	100.0

Pay the Installments Regularly

The findings from the table 4 demonstrate that three-fifth (60%) of the women are able to pay the installment regularly and two-fifth (40%) of the women is not able to pay the installment regularly.

Table-4 Pay the Installments Regularly

Pay the Installments	Number(f)	Percent
Yes	12	60.0
No	8	40.0
Total	20	100.0

Measuring women empowerment

Indices of Control over Resources

Table 5 reveals that highest 65 percent of the enterprise women have highest indices of control over resources, whereas all of the non-enterprise women have low indices of control over resources. So, it is clear that the enterprise women have more indices of control over resources than the non-enterprise women.

Table- 5 Indices of Control over Resources

Control over Resources	Enterprise		Non-enterprise	
	Number(f)	Percent	Number(f)	Percent
Low (≤ 7)	0	0.0	20	100.0
Medium (8-15)	7	35.0	0	0.0
High (16 \geq)	13	65.0	0	0.0
Total	20	100.0	20	100.0

Indices of Social Mobility

Data, presented in the table 6, reveals that highest 65 percent of the enterprise women have medium indices of social mobility, whereas majority (85%) of the non-enterprise women has low indices of social mobility.

Table- 6 Indices of Social Mobility

Social Mobility	Enterprise		Non-enterprise	
	Number(f)	Percent	Number(f)	Percent
Low (≤ 10)	2	10.0	17	85.0
Medium (11-21)	13	65.0	3	15.0
High (22 \geq)	5	25.0	0	0.0
Total	20	100.0	20	100.0

Indices of Participation in Social Activities

Table 7 reveals that highest 60 percent of the enterprise women have highest indices of participation in social activities, whereas almost all (95%) of the non-enterprise women have low participation in political activities. So, results clarify that the women having enterprise have more participation in social activities than the non-enterprise women.

Table- 7 Indices of Participation in Social Activities

Participation of Social Activities	Enterprise		Non-enterprise	
	Number(f)	Percent	Number(f)	Percent
Low (≤ 11)	0	0.0	19	95.0
Medium (12-24)	8	40.0	1	5.0
High ($25 \geq$)	12	60.0	0	0.0
Total	20	100.0	20	100.0

Indices of Participation in Political Activities

The results, from the table 8, reveal that highest 60 percent of the enterprise women have medium indices of participation in political activities, whereas all the non-enterprise women have low participation in political activities. So, it clear that the women having enterprise have more participation in political activities than the non-enterprise women.

Table- 8 Indices of Participation in Political Activities

Participation of Political Activities	Enterprise		Non-enterprise	
	Number(f)	Percent	Number(f)	Percent
Low (≤ 8)	4	20.0	20	100.0
Medium (9-17)	12	60.0	0	0.0
High ($18 \geq$)	4	20.0	0	0.0
Total	20	100.0	20	100.0

Indices of Participation in Household Decisions

It is clear, from the data presented in the table 9, that most of the women of enterprise (75%) have high participation in household decisions, whereas highest 90 percent of the non-enterprise women have low participation in household decisions.

Table- 9 Indices of Participation in Household Decisions

Participation in Household Decisions	Enterprise		Non-enterprise	
	Number(f)	Percent	Number(f)	Percent
Low (≤ 20)	1	5.0	18	90.0
Medium (21-40)	4	20.0	2	10.0
High ($41 \geq$)	15	75.0	0	0.0
Total	20	100.0	20	100.0

Indices of Participation in Health Related Decisions

Data in the table 10 illustrates that most of the women of enterprise (65%) have high participation in health related decisions, whereas highest 65 percent of the non-enterprise women have medium participation in health related decisions.

Table- 10 Indices of Participation in Health Related Decisions

Participation in Health Related Decisions	Enterprise		Non-enterprise	
	Number(f)	Percent	Number(f)	Percent
Low (≤ 7)	3	15.0	4	20.0
Medium (8-15)	4	20.0	13	65.0
High ($16 \geq$)	13	65.0	3	15.0
Total	20	100.0	20	100.0

Indices of Knowledge about Women's Rights

Table 11 shows that most of the women of non-enterprise (70%) have medium knowledge about women's rights, whereas highest 90 percent of the enterprise women have high knowledge about their rights.

Table- 11 Indices of Knowledge about Women’s Rights

Knowledge about Women’s Rights	Enterprise		Non-enterprise	
	Number(f)	Percent	Number(f)	Percent
Low (≤ 7)	0	0.0	3	15.0
Medium (8-15)	2	10.0	14	70.0
High ($16 \geq$)	18	90.0	3	15.0
Total	20	100.0	20	100.0

Indices of Women Empowerment

The results, from the table 12, reveal the women having enterprise are more empowered than the non-enterprise women, as three-fourth (75%) of the enterprise women has high indices of empowerment, following almost all of the non-enterprise women (90%) having low level of empowerment.

Table- 12 Indices of Women Empowerment

Women Empowerment	Enterprise		Non-enterprise	
	Number(f)	Percent	Number(f)	Percent
Low (≤ 75)	0	0.0	18	90.0
Medium (76-129)	5	25.0	2	10.0
High ($130 \geq$)	15	75.0	0	0.0
Total	20	100.0	20	100.0

Observation

- The Enterprise owned women have more control over resources than the housewives
- The women entrepreneurs have more social mobility power than that of the housewives.
- The women entrepreneurs have more participation in the social activities
- The women entrepreneurs are more likely to participate in the political activities
- The participation in household decision is more by the enterprise owned people
- The women entrepreneurs have more knowledge about women’s rights
- The enterprise owned women are more empowered than the housewives.

Conclusion

In the conclusion it has been found from the study that there is a huge difference between the decisions of the enterprise owned women and the housewives. The study has shown that the women entrepreneurs have more control over resources, social mobility, social activities, participation in household decision, participation in health related decision, knowledge about women’s right etc than that of the housewives. The empowerment of the women lead them to go ahead on the decision making power in the family. So, if a woman gets opportunity to be an entrepreneur, she will gain more power in every decision making in the family and this help to empower the women in every sector.

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