# Women Entrepreneurship Development of Bangladesh: Small and Medium Enterprise of Rangpur City

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**Abstract**
This study is related with the women entrepreneurship development issues through the women empowerment at the context of small and medium enterprise of Bangladesh contextually Rangpur City. It has been conducted through structural way of data collection and encoding for the analysis by using different statistical tools and techniques with taking the help of Statistical Package for the social Sciences. It has been reveled 16.7% women motivated to do this from their family, 56.7% women take it as a profession for the livelihood, and innovate working way,31.7% women sourcing investment there to involve this business from home based or family assistance,46.7% women earn monthly taka 10000-taka 20000, and 56.7% women   faced the financial problem for carrying out there business. Women empowerment is the big issues to fro sustainable development, to make ensure a step of development on that sense it is highly required to prove the assistance from root level besides this credit lined program should give highly focus on enhancing the entrepreneurship  development at all angles .
**Keywords:** Women Empowerment, Economical Independence, Sustainable Development.

## 1.  Introduction

Women's involvement in the place of work, leadership character in the political and social arenas and admittance to acknowledgment is experimental as empowerment of women. Globally women's empowerment has recently increased considerable position as a space for policy and policy interferences in most of the organizations of the world. They have known the benefits of the empowerment that can be realized through effective contribution of women .Small entrepreneurs with their built attributes of low capital intensiveness and enormous employment generation potential can attend as compelling agents to break the vicious circle of poverty and can strike the engine of financial development. Essentially, women brings motivation, they have a vision which is different, realistic, modern and enthusiastic. When civil society and social assemblies consent them on possibility for evolving their careers, women take their own inventiveness. So, sponsoring women's empowerment through skill and entrepreneurship the government of any emerging country can ensure freedom of choice and a better quality of social breathing for women. There are about 150 Small and medium enterprises in Rangpur City. Most of the enterprises are very small, small and some are medium. Founding of SMEs in Rangpur City is snowballing day by day. Straightforward detached of the entrepreneur is to create more job opening settled the northern on area of Bangladesh .Nevertheless, Women's involvement in business is evidently insignificant for a very long period because there was little prospect for women to participate in genuine decision making at any level or in any area of life.  Now, the approach of women's empowerment concluded entrepreneurship expansion is ahead momentum since women have become aware of their existence, their rights and work situation and their power. From the angle of women empowerment through development, some findings of these studies will be helpful to guide the country for future bearing; particularly to identify the areas where active interference is prerequisite.

## 2.  literature Review

Expansion and enhancement of women entrepreneurship are the means of encouraging national keenness and sustainability. **Julfikar and Masud(2016),** Women's pecuniary enabling is an inescapable part of economic

expansion sermon in any enlargement undertaking of a country. Women can play imperative role to economies of a country from any derivation of glassy. Bangladesh is a developing country, the women of Bangladesh is deprived and discriminated for many reasons. There need to give supplementary support for entrepreneurship development program. Providing small business logistics support. More training facilities requires for the initiative person for regional progress of Rangpur region[1].**Uddin (2012**), addressed the demographic characteristics of women entrepreneurs and different ways of women entrepreneurship development in Bangladesh.[2]**Mohiuddin; Moniruzzaman; Mahmud, (1998)**, 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 In this paper the author presented various types of businesses handled by woman, the women's educational background, family size, age, occupation, prior experiences and other demographic matters and at length the paper provides some recommendations for the existing problems in the field.[3]**Anjum (1995)**, outlines an overview on the entrepreneurial development in the northern Bangladesh and finding out how women empowerment through entrepreneurship development, suggesting recommendations, outlining the opportunities for the development of entrepreneurs in the area. The proper economic growth of the country is not possible without the involvement of this large portion of women.[4]Mujeri (2005) in his work of small and medium enterprise development and poverty reduction described the development of SMEs and how does it assists in reducing poverty from Bangladesh on the basis of some selected issues.[5] **Nawaz (2009),** analyzes a variety of critical factors of women entrepreneurship development in rural Bangladesh. He depicts an analytical framework based on institutional theory, which focuses on three kinds of factors: regulative, normative, and cognitive. Regulative factors refer to different rules and regulations of the Government that facilitate women entrepreneurship development in rural Bangladesh. Normative and cognitive factors include norms, rules, regulation, and values of society. Based on the analysis of these factors, Nawaz provides various policy implications on how to improve women entrepreneurship development in rural Bangladesh. In the above studies  the researchers focus on different issues regarding growth, development, problems and opportunities of women entrepreneurship but nobody highlights how do women entrepreneurship helps to encourages social status that become women empowerment.[6]The erstwhile studies shown the different aspect of Women entrepreneurship and women empowerment that makes a typical issues at all angels from the above  all senses that study will be the sorted of Rangpur regional issues and   will show the   development by touching  the women by enhancing the empowerment  through entrepreneurship , there considerable  factor is the small and medium enterprise of  Rangpur city

### 3.   Background of the study:
Development of women entrepreneurship is an significant aspect to empower Entrepreneurship has become an important occupation among the women of Bangladesh today at numerous levels of the society, both in the urban and the rural areas. Where women of the poorer pieces of the society, exclusively of the rural areas, have been obligatory into off-house income through entrepreneurship for economic creditworthiness; the women of the middle class families, who have always subsisted circumscribed lives, have today, volunteered into entrepreneurship as a defy and an voyage into a new world of economic activity. Besides, many women have encouraged entrepreneurship and become businesswomen not unavoidably to earn and survive and advance the living values, but to form their careers and become specialists in order to found their rights through the development of a segment and thereby give towards the development of the society and the nation .Women economically and to integrate women into the fiscal development as well as empowerment women of the nations like Bangladesh

### 4.   Objectives of the Study
Objectives are:
- To find the impact of women entrepreneurs in establishing women's right in Rangpur City.
- To find why women entrepreneurs attentive to innovative and creative work.
- To find the factor influences profitability of their business in Rangpur City.

### 5.   Limitation of the study
For conducting project paper we need go collecting information from various enterprises.
This study has covered only tailoring, parlor, boutiques, handicrafts and others among more small and medium enterprises. Small sample size is used for conducting research .Most of the enterprises did not want to provide information at well manner There is no proper valuation method for this reason they oppose to provide information.

### 6.   Methodology of the Study
This is an empirical research to determine the state of empowerment of women entrepreneurs in Rangpur City. This concerning chapter discuss about the selection of study area, sampling technique, sample size, data processing, analysis and presentation. In this study both the qualitative and quantitative approaches will be used to collect and

analyze data. All its broad and specific objectives are fulfilled by this proper research design and method. Primary data will be collected through personal interview with a questionnaire to the respondents. The secondary sources include govt. publications; seminar papers, journals, published and unpublished thesis, and topic reelected various books, Bangladesh Bureau of Statistics, BBS, web site etc. A Close ended has been set from questionnaire case to collect the primary from various concerns and in the Observation method also the issues to collect the data to the study area (Rangpur City) and observed the different activities of women and the different problems and requirements of circumstance it has been collect some of data   through face to face asking the officers. To show the real picture of a backward countryside in Bangladesh where the women are really contributed in all side basically simple and medium enterprise to select those area which are really representative to select such an area so Iit has been selected Rangpur district of Bangladesh particulary Rangpur city .The women entrepreneurs and women workers who are working under them about 100 of Rangpur will be considered as the population of the research.

## 6.1 Sample size
To determine the sample size for both areas the following formulas was applied:

$$n = \frac{N * Z^2 * P * (P-1)}{N * d^2 + Z^2 * P * (P-1)}$$

Where,

    n = Sample size,
    N = population
    d = Sampling error
    P = the largest possible proportion

And    Z = the value of the normal variable (1.96) for a reliability level of .95

For this study the reliability level is 0.95; the allowed sampling error d is .05; and the largest possible proportion for the study P was 0.50

About 60 women entrepreneurs will be selected here as sample.

## 6.2 Hpothesis
$H_1$: There is some impact of monthly profit on educational status.
$H_2$: There is some impact of monthly profit on sector investment.
$H_3$: There is some impact of monthly profit on type of investment.
$H_4$: There is some impact of monthly profit on initial investment.
$H_5$: There is some impact of monthly profit source of capital.
$H_6$: There is some impact of monthly profit reduce poverty.
$H_7$: There is some impact of monthly profit on   year of the business

## 6.3 Data processing and Aanalysis
Statistical Package for the Social sciences, (SPSS-V-22) with the help of compute, Theoretically discourse, processing entails editing, coding, classification and tabulation of composed data so that they are amenable to analysis. For the Coding refers to the process of assigning or other symbols to answers so that responses can be put into limited number of categories or classes, which make the process easier and faster. After editing, the data have been coded in code sheets according to a comprehensive code plan. an orderly arrangement of data in columns and rows.to analyze the data quickly, easily and correctly without computer it has been to select a suitable computer program for data entry and analysis. Entire Computerization of data has been performed by Computer Statistical Package for the Social Science (SPSS) for windows 7 version-22. One of the detached of the study is to provide a brief description of the women empowerment issues for several concerns Erudite statistical tools have been recycled specifying as regression analysis.

## 7.   Findings and Analysis
## 7.1 Frequency Analysis
To find out the results (which are required) using the collected data in this chapter. to construct univariate frequency distribution for several factors. It will get the frequency distribution different variables like age, educational status of respondents, marital status, sector investment, initial investment, source of capital, interested in innovative and creative work, source of inspiration ,monthly profit ,social status of respondents and so on related to information of the study data.

**Women Entrepreneurs "Age":** Followings frequency table for age which is given below.

| Table -1 : Frequency distribution of the Age Age of Respondent | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 20-25 years | 7 | 11.7 | 11.7 | 11.7 |
| | 26-30 year's | 14 | 23.3 | 23.3 | 35.0 |
| | 31-35 year's | 19 | 31.7 | 31.7 | 66.7 |
| | 36-40 year's | 13 | 21.7 | 21.7 | 88.3 |
| | 41-above | 7 | 11.7 | 11.7 | 100.0 |
| | Total | 60 | 100.0 | 100.0 | |

The women were mostly young with nearly 31.7% being 31-35 years of age, 21.7% being 36-40 years old and 11.7% being 41 and above years old.

**Women entrepreneurs "Educational Qualification" :** Using SPSS, we get the flowing frequency table for Educational Qualification which is given below.

| Table -2 Frequency distribution of "Educational Qualification" Educational qualification of respondent | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Illiterate | 6 | 10.0 | 10.0 | 10.0 |
| | Secondary | 12 | 20.0 | 20.0 | 30.0 |
| | higher secondary | 28 | 46.7 | 46.7 | 76.7 |
| | Graduate | 13 | 21.7 | 21.7 | 98.3 |
| | post graduate | 1 | 1.7 | 1.7 | 100.0 |
| | Total | 60 | 100.0 | 100.0 | |

They were fairly well educated with over 46.7 per cent holding higher secondary, 20% holding secondary, 10% holding illiterate 21.7% holding graduate , and 1.7% holding post graduate degree

**Women entrepreneurs "Marital Status":** the flowing frequency table for marital status which is given below.

**Table -3 : Frequency distribution of "Marital Status" of the respondent**

| marital status | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Married | 46 | 76.7 | 76.7 | 76.7 |
| | Unmarried | 4 | 6.7 | 6.7 | 83.3 |
| | Divorced | 7 | 11.7 | 11.7 | 95.0 |
| | Widow | 3 | 5.0 | 5.0 | 100.0 |
| | Total | 60 | 100.0 | 100.0 | |

More than 76.7 percent were married over years, 11.7% were divorced, 6.7% unmarried and 5% women widow. Mean value of marital status 1.45 and std. deviation 0.891.

**Sector investment women Entrepreneurs contribute:**
Most of the women entrepreneurs are engaged in tailoring, beauty parlor, handicrafts, boutiques and other manufacturing business i.e., involved in the manufacturing of garments, leather goods and food items etc.

**Table -4 : Frequency distribution of Sector Investment of the Respondent**

| Sector Investment | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Tailoring | 14 | 23.3 | 23.3 | 23.3 |
| | Boutique house | 12 | 20.0 | 20.0 | 43.3 |
| | Parlor | 12 | 20.0 | 20.0 | 63.3 |
| | Handicrafts | 9 | 15.0 | 15.0 | 78.3 |
| | Others | 13 | 21.7 | 21.7 | 100.0 |
| | Total | 60 | 100.0 | 100.0 | |

It is observed in the graphical presentation that 23.3% women entrepreneurs contribute or run business in tailoring sector, 20% women are run business in boutique house sector, 20% women contribute parlor business, 15% women contribute handicrafts business and finally 21.7% women contribute in other business sector such as poultry firm, fisheries, agriculture, bag collections shop, matching center shop, child view shop etc in my survey in Rangpur City. My survey finds out that in tailoring business women are highest contribute 23.3% then 20% boutique house and parlor business then 15% in handicraft business and 21.7% others may make themselves

independent.

**Women entrepreneurs "Initial investment":**

Following frequency table for women entrepreneur initial investment which is given below.

**Table-5 : Frequency distribution of "Initial Investment" of the Respondent**

| Initial Investment | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | less than tk.100000 | 45 | 75.0 | 75.0 | 75.0 |
| | tk. 200000 – 400000 | 13 | 21.7 | 21.7 | 96.7 |
| | tk.400000-600000 | 1 | 1.7 | 1.7 | 98.3 |
| | tk.600000-above | 1 | 1.7 | 1.7 | 100.0 |
| | Total | 60 | 100. | 100.0 | |

It is observed in the graphical presentation that 75 % women entrepreneurs invested less than 100000tk , 21.7 % women entrepreneurs invested 200000-400000tk ,1.7 % women entrepreneurs invested 400000-600000tk and 600000-above.

**Source of capital of women entrepreneur:**

Figurative view of Source of capital of women entrepreneurs which are given below.

**Table-6 : Frequency distribution of "Source of Capital" of the respondent**

| Source of Capital | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Own savings | 9 | 15.0 | 15.0 | 15.0 |
| | From parents | 19 | 31.7 | 31.7 | 46.7 |
| | Husband | 11 | 18.3 | 18.3 | 65.0 |
| | By selling property | 4 | 6.7 | 6.7 | 71.7 |
| | Bank loan | 14 | 23.3 | 23.3 | 95.0 |
| | NGOs loan | 3 | 5.0 | 5.0 | 100.0 |
| | Total | 60 | 100.0 | 100.0 | |

The following graphical presentation shows that 15% from own savings women used capital, 31.7% from family members collect capital, 6.7% collect capital by selling property,23.3% women collect used capital from bank loan and 5% used capital from NGOs loan in their business. My survey identified that major portion of women used capital source from bank loan and then NGOs loan.

**Women entrepreneurs interested in innovative and creative work:** Using SPSS, we get the flowing frequency table for Women entrepreneurs interested in innovative and creative work which is given below.

**Table-7 Frequency distribution of Women Entrepreneurs interested in innovative and creative work**

| Interested in Innovative and Creative Work | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Hobby | 34 | 56.7 | 56.7 | 56.7 |
| | feels satisfaction in creative work | 11 | 18.3 | 18.3 | 75.0 |
| | have training in this field | 9 | 15.0 | 15.0 | 90.0 |
| | this field is different from others | 6 | 10.0 | 10.0 | 100.0 |
| | Total | 60 | 100.0 | 100.0 | |

It is observed in the following graphical presentation that in my questionnaire there four options i.e. Hobby feels satisfaction in creative work, having training in this field and this field is different from others but my survey finds out those only two options i.e. hobby and feel satisfaction is the main cause of interested in the innovative and creative work. Above graphical presentation shows that 56.7% women's hobby and 18.3% women's feels satisfaction in the innovative and creative work.

**Source of inspiration of women entrepreneur: :**

Frequency table for source of inspiration of women entrepreneurs which are given below.

**Table -8 : Frequency distribution of "Source of Inspiration" of the respondent**

| Source of Inspiration | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Self | 32 | 53. | 53.3 | 53. |
| | Parents | 10 | 16.7 | 16.7 | 70.0 |
| | Husband | 15 | 25 | 25.0 | 95.0 |
| | Friends | 3 | 5 | 5 | 100 |
| | Total | 60 | 100. | 100. | |

It is noteworthy that over 16.7 % of the respondents had inspired from family members for starting enterprise,

53.3% from own inspiration, 5% from friends and 25% from husband.

**Women entrepreneurs "monthly profit":** Frequency table for monthly profit of women entrepreneurs which is given below.

The following graphical presentation  shows that 46.7% women got monthly profit 10000 - 20000tk, 26.7% women got monthly profit 20000-30000tk , 15% women got monthly profit less than 10000tk,8.3% women got monthly profit 30000-40000tk and 3.3% women got monthly profit 40000-above.My survey identified that major portion of monthly profit 10000-20000tk.

**Think Women entrepreneurs "problem facing":** Frequency table for problem facing of women entrepreneurs which is given below.

**Table -9 : Frequency distribution of "Monthly Profit" of the respondent**

| | Monthly Profit | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | less than 10000tk. | 9 | 15.0 | 15.0 | 15.0 |
| | 10000-20000tk. | 28 | 46.7 | 46.7 | 61.7 |
| | 20000-30000tk. | 16 | 26.7 | 26.7 | 88.3 |
| | 30000-40000tk. | 5 | 8.3 | 8.3 | 96.7 |
| | 40000-above | 2 | 3.3 | 3.3 | 100.0 |
| | Total | 60 | 100.0 | 100.0 | |

**Table -10: Frequency distribution of "Problem Facing**

| | Problem Facing | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Technological | 4 | 6.7 | 6.7 | 6.7 |
| | Social | 9 | 15.0 | 15.0 | 21.7 |
| | Economical | 6 | 10.0 | 10.0 | 31.7 |
| | Financial | 37 | 61.7 | 61.7 | 93.3 |
| | Political | 4 | 6.7 | 6.7 | 100.0 |
| | Total | 60 | 100.0 | 100.0 | |

It is noteworthy that over 61.7% of the respondents had faced financial problem, 15% had faced social problem, 10% had faced economical problem and 6.7% had faced technological and political problem.

**Think Women entrepreneurs "Reduce Poverty":** Acquire the flowing frequency table for Reduce poverty of women entrepreneurs which is given below.

**Table -11 : Frequency distribution of "Reduce Poverty"**

| Reduce Poverty | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Yes | 58 | 96.7 | 96.7 | 96.7 |
| | No | 2 | 3.3 | 3.3 | 100.0 |
| | Total | 60 | 100.0 | 100.0 | |

From frequency distribution it is seen that 96.7% respondent said that they reduce poverty to do this business and 3.3% respondent said that they do not reduce poverty to do their business.

**Women entrepreneurs' Social Status:**

It is observed in the graphical presentation that 86.7% women entrepreneurs say yes that indicate women entrepreneurs social status has been increased in total 60 population sample and another 13.3% women entrepreneurs say no that indicate women entrepreneurs social status has not been increased. This study finds out that greater percentage indicates that from the past day by day women entrepreneur's social status has been developed and this turn into become women empowerment.

**Table-12: Frequency distribution of "Social Status" of women Entrepreneurs**

| | Social Status | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Yes | 52 | 86.7 | 86.7 | 86.7 |
| | No | 8 | 13.3 | 13.3 | 100.0 |
| | Total | 60 | 100.0 | 100.0 | |

It is observed in the graphical presentation that 86.7% women entrepreneurs say yes that indicate women entrepreneurs social status has been increased in total 100 population sample and another 13.3% women entrepreneurs say no that indicate women entrepreneurs social status has not been increased. My survey finds out that greater percentage indicates that from the past day by day women entrepreneur's social status has been developed and this turn into become women empowerment.

**7.2 Factor Analysis of Women Entrepreneurship Development**
The purpose of the chapter is to indicate analysis of the effect of several variables on the independent variable and their statistical significance. This chapter also leads to make
Contingency analysis of the selected variables.
**Contingency Analysis and Hypothesis testing**
Exp. frequency under any hypothesis is

$$E_{ij} = \frac{R_i \times C_j}{N}$$

Where:
$E_{ij}$= Exp. frequency of $i^{th}$ row and $j^{th}$ columns.
$R_i$= No. of observation at the ith row the respective contingency table.
$C_j$= No. of data at the $j^{th}$ column of the respective contingency table.
$N$ = Total number of observation.
From each contingency table examination of association between the components and the different segment of the component are made by computing Chi-square and using the formula is given by:

$$\chi^2 = \sum_i \sum_j \frac{o_{ij}^2}{E_{ij}} - N \sim \chi^2_{(r-1)(c-1)}$$

Where:
$o_{ij}^2$ = The Observed number of data in $(i,j)^{th}$ cell
$E_{ij}$ = the Exp. number of data in $(i,j)^{th}$ Cell
Finally comparing the calculated value of $\chi^2$ and tabulated value of $\chi^2$ and we present the comments.
**Cross table**
A cross table of literate and illiterate respondent with several variables is given below:
**Monthly profit and educational status of the respondent** :
The cross table between monthly profit and educational qualification of the respondent in the study area is shown in the following table :
**Tabe**-13: **Cross table between Monthly profit and educational status of the respondent**

| Monthly Profit * Educational Qualification of respondent crosstabulation | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | educational qualification of respondent | | | | | Total |
| | | Illiterate | Secondary | higher secondary | graduate | post graduate | |
| monthly profit | less than 10000tk. | 1 | 3 | 4 | 1 | 0 | 9 |
| | 10000-20000tk. | 3 | 6 | 14 | 4 | 1 | |
| | 20000-30000tk. | 2 | 3 | 4 | 7 | 0 | 16 |
| | 30000-40000tk. | 0 | 0 | 5 | 0 | 0 | 5 |
| | 40000-above | 0 | 0 | 1 | 1 | 0 | 2 |
| Total | | 6 | 12 | 28 | 13 | 1 | 60 |

**Hypothesis testing:**
To test the Hypothesis
$H_0$: There is no impact of monthly profit on educational status.
$H_1$: There is some impact of monthly profit on educational status.

| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 15.540[a] | 16 | .486 |
| Likelihood Ratio | 17.698 | 16 | .342 |
| Linear-by-Linear Association | 2.302 | 1 | .129 |
| N of Valid Cases | 60 | | |

**Result:** Here from the analysis it is seen that Pearson chi square is not significant accept the null hypothesis $H_0$ . So there is no effect of monthly profit on educational status.
**Monthly profit and sector investment of the respondent**:
The cross table between monthly profit and sector investment of the respondent in the study area is shown in the following table.

**Table**-14: **Cross table between Monthly profit and sector investment of the respondent**

| Monthly Profit * Sector Investment crosstabulation | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | sector investment | | | | | Total |
| | | Tailoring | Boutique house | Parlor | Handicrafts | Others | |
| monthly profit | less than 10000 tk | 1 | 2 | 0 | 1 | 5 | 9 |
| | 10000-20000 tk | 8 | 5 | 5 | 5 | 5 | 28 |
| | 20000-30000 tk | 5 | 3 | 4 | 3 | 1 | 16 |
| | 30000-40000tk | 0 | 2 | 1 | 0 | 2 | 5 |
| | 40000-above | 0 | 0 | 2 | 0 | 0 | 2 |
| Total | | 14 | 12 | 12 | 9 | 13 | 60 |

To test the hypothesis

$H_0$: There is no impact of monthly profit  on  sector investment

$H_2$: There is some impact of monthly profit on sector investment .

| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 22.297[a] | 16 | .000 |
| Likelihood Ratio | 23.372 | 16 | .000 |
| Linear-by-Linear Association | .699 | 1 | .000 |
| N of Valid Cases | 60 | | |
| | | | |

**Result:**  : Here  from the analysis it is seen that pearson chi square is significant so reject the null hypothesis Ho . So there are some effect of monthly profit on sector investment.

**Monthly profit and type of investment of the respondent :**

The cross table between monthly profit  and type of  investment of the respondent in the study area is shown in the following table.

**Table**-15: **Cross table between Monthly profit and type of investment of the respondent**

| Monthly Profit * Type of investment Crosstabulation | | | | |
|---|---|---|---|---|
| | | type of investment | | Total |
| | | sole investment | joint venture | |
| monthly profit | less than 10000tk. | 9 | 0 | 9 |
| | 10000-20000tk. | 20 | 8 | 28 |
| | 20000-30000tk. | 14 | 2 | 16 |
| | 30000-40000tk. | 4 | 1 | 5 |
| | 40000-above | 2 | 0 | 2 |
| Total | | 49 | 11 | 60 |

to test the hypothesis

$H_0$: There is no impact of monthly profit  on  type of  investment

$H_3$: There is some  impact of monthly profit on type of  investment .

| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 4.803[a] | 4 | .000 |
| Likelihood Ratio | 6.605 | 4 | .158 |
| Linear-by-Linear Association | .006 | 1 | .940 |
| N of Valid Cases | 60 | | |

**Result** : Here  from the analysis it is seen that *pearson chi* square is significant so reject the null hypothesis Ho . So there is some effect of monthly profit on type of investment.

**Monthly profit and initial investment of the respondent :**

The cross table between monthly profit and initial  investment of the respondent in the study area is shown in the following table.

**Table**-16: **Cross table between Monthly profit and Initial Investment of the respondent**

| Monthly Profit * Initial Investment | | | | | | |
|---|---|---|---|---|---|---|
| | | initial investment | | | | Total |
| | | less than tk.100000 | tk. 200000 - 400000 | tk.400000-600000 | tk.600000-above | |
| monthly profit | less than 10000tk. | 7 | 1 | 1 | 0 | 9 |
| | 10000-20000tk. | 24 | 4 | 0 | 0 | 28 |
| | 20000-30000tk. | 13 | 3 | 0 | 0 | 16 |
| | 30000-40000tk. | 1 | 4 | 0 | 0 | 5 |
| | 40000-above | 0 | 1 | 0 | 1 | 2 |
| Total | | 45 | 13 | 1 | 1 | 60 |

To test the hypothesis

$H_0$: There is no impact of monthly profit on  initial investment

$H_4$: There is some impact of monthly profit on initial investment.

| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 48.528[a] | 12 | .000 |
| Likelihood Ratio | 23.540 | 12 | .023 |
| Linear-by-Linear Association | 9.071 | 1 | .003 |
| N of Valid Cases | 60 | | |

**Result** : Here  from the analysis it is seen  that pearson chi square is significant so reject the null hypothesis Ho . So there are some effect of monthly profit on in.itial investment

**Monthly profit and source of capital of the respondent :**

| Monthly Profit * Source of Capital crosstabulation | | | | | | | |
|---|---|---|---|---|---|---|---|
| | source of capital | | | | | | Total |
| | Own savings | From parents | Husband | By selling property | Bank loan | NGOs loan | |
| less than 10000tk. | 1 | 4 | 1 | 1 | 2 | 0 | 9 |
| 10000-20000tk. | 4 | 10 | 4 | 1 | 7 | 2 | 28 |
| 20000-30000tk. | 3 | 4 | 2 | 2 | 4 | 1 | 16 |
| 30000-40000tk. | 0 | 1 | 3 | 0 | 1 | 0 | 5 |
| 40000-above | 1 | 0 | 1 | 0 | 0 | 0 | 2 |
| Total | 9 | 19 | 11 | 4 | 14 | 3 | 60 |

The cross table between monthly profit  and source of capital of the respondent in the study area is shown in the following table.

**Table**-17: **Cross table between Monthly profit and Source of Capital of the respondent**

| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 14.554[a] | 20 | .001 |
| Likelihood Ratio | 14.830 | 20 | .786 |
| Linear-by-Linear Association | .018 | 1 | .893 |
| N of Valid Cases | 60 | | |

To test the hypothesis

$H_0$: There is no impact of monthly profit on  source of capital.

$H_5$: There is some impact of monthly profit  source of capital.

**Result** : Here  from the analysis it is seen that pearson chi square is significant so reject the null hypothesis Ho . So there are some effect of monthly profit on source of capital.

**Monthly profit and reduce poverty of the respondent :**

The cross table between monthly profit  and reduce poverty of the respondent in the study area is shown in the following table.

**Table-18: Cross table between Monthly profit and Reduce poverty of the respondent**

| Monthly Profit * Reduce Poverty crosstabulation | | reduce poverty | | Total |
|---|---|---|---|---|
| | | Yes | No | |
| monthly profit | less than 10000tk. | 9 | 0 | 9 |
| | 10000-20000tk. | 26 | 2 | 28 |
| | 20000-30000tk. | 16 | 0 | 16 |
| | 30000-40000tk. | 5 | 0 | 5 |
| | 40000-above | 2 | 0 | 2 |
| Total | | 58 | 2 | 60 |

To test the hypothesis

$H_0$: There is no impact of monthly profit on reduce poverty.

$H_6$: There is some impact of monthly profit reduce poverty.

| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 2.365[a] | 4 | .000 |
| Likelihood Ratio | 3.128 | 4 | .537 |
| Linear-by-Linear Association | .331 | 1 | .565 |
| N of Valid Cases | 60 | | |

**Result:** Here from the analysis it is seen that

pearson chi square is significant so reject the null hypothesis Ho . So there are some effect of monthly profit on reduce poverty.

**Monthly profit and years of the business of the respondent :**

The cross table between monthly profit and year of the business of the respondent in the study area is shown in the following table.

**Table-19: Cross table between Monthly profit and year of the business of the respondent**

| Monthly Profit * How Many Year | | | | | | |
|---|---|---|---|---|---|---|
| | | how many year | | | | Total |
| | | less than 1 year | 1 to 3 year | 4 to 6 year | 7 to 9 year | |
| monthly profit | less than 10000tk. | 1 | 4 | 4 | 0 | 9 |
| | 10000-20000tk. | 6 | 8 | 13 | 1 | 28 |
| | 20000-30000tk. | 0 | 3 | 12 | 1 | 16 |
| | 30000-40000tk. | 0 | 1 | 1 | 3 | 5 |
| | 40000-above | 0 | 0 | 0 | 2 | 2 |
| Total | | 7 | 16 | 30 | 7 | 60 |

To test the hypothesis

$H_0$: There is no impact of monthly profit on year of the business

$H_7$: There is some impact of monthly profit on year of the business

| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 37.511[a] | 12 | .000 |
| Likelihood Ratio | 29.533 | 12 | .003 |
| Linear-by-Linear Association | 13.438 | 1 | .000 |
| N of Valid Cases | 60 | | |

**Result** : Here from the analysis it is seen that *pearson* chi square is significant so reject the null hypothesis Ho . So there are some effect of monthly profit on year of the business .

**7.3 Women Entrepreneurship Development**

**Simple Linear Regression**

**Simple linear regression between monthly profit and initial investment :**

In our analysis we count monthly profit as dependent variable and initial investment as independent variable.

Let the regression line

Y =a+bX+U

Where a is the intercept term

b=slope coefficient

Y= dependent variable

X= Independent variable

U=disturbance term

Then we get the result as follows

Model Summary-01

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| **1** | .392[a] | .154 | .139 | .889 |
| **a. Predictors: (Constant), initial investment** | | | | |

**ANOVA[a]**

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 8.331 | 1 | 8.331 | 10.538 | .002[b] |
| | Residual | 45.853 | 58 | .791 | | |
| | Total | 54.183 | 59 | | | |
| a. Dependent Variable: monthly profit | | | | | | |
| b. Predictors: (Constant), initial investment | | | | | | |

**Co-efficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.557 | .279 | | 5.572 | .000 |
| | initial investment | .636 | .196 | .392 | 3.246 | .002 |
| a. Dependent Variable: monthly profit | | | | | | |

**Result :**

Here we get the model with high precision and the intercept and slope two are significant so  the estimated model is here

$$y=1.557+.636x……$$

Now let the new regression line

Y=a+bX+U

Where Y =initial investment as dependent variable

X= source of capital as independent variable

Then we get the result

**Model Summary:02**

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .133[a] | .018 | .001 | .591 |
| a. Predictors: (Constant), source of capital | | | | |

**ANOVA[a]**

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | .366 | 1 | .366 | 1.048 | .310[b] |
| | Residual | 20.234 | 58 | .349 | | |
| | Total | 20.600 | 59 | | | |
| a. Dependent Variable: initial investment | | | | | | |
| b. Predictors: (Constant), source of capital | | | | | | |

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.456 | .170 | | 8.554 | .000 |
| | source of capital | -.051 | .050 | -.133 | -1.024 | .310 |
| a. Dependent Variable: initial investment | | | | | | |

**Result :**

Here we get the model with high precision and the intercept and slope two are significant so  the estimated model

is here   y=1.456-0.050x……

**Multiple regression :**

Refer to the real estimate data, which report information on the enclaves. Use the monthly profit as the dependent variable and determine the regression equation with age, educational qualification , marital status ,which sector invested, type of investment ,source of inspiration ,years of the business ,initial investment ,source of capital.

Now, It Can arrange the model as follows

$$Y=a+ b_1x_1+b_2x_2+b_2x_2+ b_3x_3+ b_4x_4+ \dots\dots\dots\dots\dots\dots\dots +b_nx_n$$

Where Y= monthly profit

a= constant

$x_1$ =age

$x_2$=educational qualification

$x_3$=marital status

But from the analysis it develop that only constant, marital status ,sector investment ,type of investment ,how many year business ,initial investment and source of capital are significant so we get the model as follows

| ANOVAª | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Model | | | | | | |
| 1 | Regression | 22.878 | 9 | 2.542 | 4.060 | .001ᵇ |
| | Residual | 31.305 | 50 | .626 | | |
| | Total | 54.183 | 59 | | | |

a. Dependent Variable: monthly profit

b. Predictors: (Constant), source of capital, age of respondent, educational qualification of respondent, type of investment, initial investment, how many year , source of inspiran, sector investment, marital status

| | | **Coefficients** | | | | |
|---|---|---|---|---|---|---|
| Model | | standardized Coefficients | | Standardized Coefficients | T | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .338 | .641 | | .527 | .600 |
| | age of respondent | .064 | .090 | .079 | .703 | .486 |
| | educational qualification of respondent | -.041 | .120 | -.040 | -.345 | .731 |
| | marital status | -.273 | .137 | -.253 | -1.989 | .042 |
| | sector investment | -.108 | .078 | -.166 | -1.385 | .002 |
| | type of investment | .456 | .290 | .186 | 1.574 | .032 |
| | source of inspiration | -.125 | .115 | -.128 | -1.085 | .283 |
| | how many year | .554 | .133 | .489 | 4.171 | .000 |
| | initial investment | .545 | .184 | .336 | 2.968 | .005 |
| | source of capital | .069 | .081 | .111 | .855 | .007 |

a. Dependent Variable: monthly profit

So the estimated model as follows

Y=.338 - .273 $x_3$ -.108x4+.456x5+…….

**Interpretation:**

The intercept value of (a=-1.2) indicates that the regression equation intersects the Y exist -1.2 When independent variables $X_1$ , $X_2, X_3, X_4, X_5, X_6,\dots\dots,X_{15}$  are zero.

**Age of the respondent:** Coefficient of the age is .064 , that means if the age is  increase by one unit  then on an average monthly profit will increased by .064, holding other constant.

**Educational qualification :**  Coefficient of educational qualification is -.041 ,that means if educational qualification is  decrease by one unit  then on an average monthly profit will decreased by .-.041,holding other constant.

**Marital status:** Coefficient of marital status is -.273 ,that means if marital status is  decrease by one unit then on

an average monthly profit will decreased by -.273,holding other constant**.**

**Sector investment:**  Coefficient of sector investment is -.108 ,that means if sector investment is  decrease by one unite then on an average monthly profit will decreased by -.108  holding other constant**.**

**Type of investment :**Coefficient of type of investment is .456 ,that means if type of investment is  increase by one unit then on an average monthly profit will increased by .456, holding other constant**.**

**Source of inspiration:** Coefficient source of inspiration is -.125 ,that means if source of inspiration is  decrease by one unit then on an average monthly profit will decreased by -.125 ,holding other constant.

**Year of their business:** Coefficient of  the year of their business is .554 ,that means if the year of their business is  increase by one unit then on an average monthly profit will increased by .554 holding other constant.

**Initial investment :**Coefficient of initial investment is .545 ,that means if initial investment is  increase by one unit then on an average monthly profit will increased by .545, holding other constant.

**Source of capital:** Coefficient of source of capital is .069 ,that means if source of capital  is  increase by one unit then on an average monthly profit will increased by .069, holding other constant.

**Determination of the value of  $R^2$**

| Model Summary | | | | |
|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .788[a] | .622 | .733 | .791 |
| a. Predictors: (Constant), source of capital, age of respondent, educational qualification of respondent, type of investment, initial investment, how many year , source of inspiration, sector investment, marital status | | | | |

From the table,$R^2$=SSR/SST=.622=62.2%

Where, SSR=Sum of Square Regression

SST=Sum of Square Total

**Interpretation:**62.2% of the variation in the dependent variable Y(monthly profit) is explained by the variation in the independent variables i.e.; age ,educational qualification , marital status ,which sector invested, type of investment ,source of inspiration ,years of the business ,initial investment ,source of capital.

**Testing the multiple regression models:**

Step-1: $H_o:b_1=b_2 = b_3=b_4=$…………………………$=b_{23}=b_{24}=0$ (That is the model is invalid)

    $H_1$: Not all $b$'s are zero (That is the model is valid)

Step-2: Here the level of significance is, $\alpha$=.05

Step-3: F-test statistic will be used here.

Step-4: Decision rule:   If P-value < $\alpha$-value, $H_o$ will be rejected

If P-value > $\alpha$-value, $H_o$ will be accepted

Step-5: Making calculation &taking decisions:

| ANOVA[a] | | | | | | |
|---|---|---|---|---|---|---|
| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
| 1 | Regression | 22.878 | 9 | 2.542 | 4.060 | .001[b] |
| | Residual | 31.305 | 50 | .626 | | |
| | Total | 54.183 | 59 | | | |
| a. Dependent Variable: monthly profit | | | | | | |
| b. Predictors: (Constant), source of capital, age of respondent, educational qualification of respondent, type of investment, initial investment, how many year , source of inspiration, sector investment, marital status | | | | | | |

**Result:** Since p-value (.001) < $\alpha$-value (.05),$H_o$ is rejected and $H_1$ is accepted. That is at least one variable has significance effect. This means that the regression model is valid; the independent variables have enough capabilities to estimate the monthly profit.


**7.4 Major Findings**

Findings from the field research that discussed in previous section of this study indicate that achieving empowerment through entrepreneurship is a quite difficult task under the purview of rigid and gender biased social structure though majority of women think that they are socially empowered. Besides, initiating and maintaining self-business seem challenging for women as it increases loads of responsibilities for women both in home and workplace. Thus on the way to becoming a successful entrepreneur women face various social challenges derived from their family members and from society.  But my survey finds out that 16.7% women are inspired from their family in Rangpur city, 56.7% women's hobby in creative and innovative work.31.7% women's source of capital from parents. 46.7% women earn monthly 10000-20000tk. Mostly about 56.7% women have financial problem.

**Figuration of Relationship Variable Hypothesis based:**

| | | |
|---|---|---|
| $H_1$: There is some impact of monthly profit on educational status. | $H_0$: There is no impact of monthly profit on educational status. | **Accepted null hypothesis $H_0$** |
| $H_2$: There is some impact of monthly profit on sector investment. | $H_0$: There is no impact of monthly profit on sector investment | **Reject the null hypothesis $H_0$** |
| $H_3$: There is some impact of monthly profit on type of investment. | $H_0$: There is no impact of monthly profit on type of investment | **Reject the null hypothesis $H_0$** |
| $H_4$: There is some impact of monthly profit on initial investment. | $H_0$: There is no impact of monthly profit on initial investment | **Reject the null hypothesis $H_0$** |
| $H_5$: There is some impact of monthly profit source of capital. | $H_0$: There is no impact of monthly profit on source of capital. | **Reject the null hypothesis $H_0$** |
| $H_6$: There is some impact of monthly profit reduce poverty. | $H_0$: There is no impact of monthly profit on reduce poverty. | **Reject the null hypothesis $H_0$** |
| $H_7$: There is some impact of monthly profit on  year of the business | $H_0$: There is no impact of monthly profit on year of the business | **Reject the null hypothesis $H_0$** |

**Statement constriction based on hypothesis testing:**

| | |
|---|---|
| There is some impact of monthly profit on educational status. | Statement is not acceptable |
| There is some impact of monthly profit on sector investment. | Statement is acceptable |
| There is some impact of monthly profit on type of investment. | Statement is acceptable |
| There is some impact of monthly profit on initial investment. | Statement is acceptable |
| There is some impact of monthly profit source of capital. | Statement is acceptable |
| There is some impact of monthly profit reduce poverty. | Statement is acceptable |
| There is some impact of monthly profit on   year of the business. | Statement is acceptable |

## 8.   Summary, Recommendations and Conclusion

Bangladesh is now developing country and the population of this country is near about 20 crores. Although women make up half of the population, their participation in various activities is not the identical as men's even currently. Deprived of the involvement of women in the advance process, society as a whole cannot be said to develop sufficiently. Women entrepreneurs are contributing a lot in rural & economic development in Bangladesh. However, it is potentially empowering and liberating only if it provides women an opportunity to improve their well-being and enhance their capabilities. The major limitation of this study is that it only focuses on the challenges facing by women SME entrepreneurs who are available in Rangpur which indicates a actual small scale investigation. Moreover most of the defendants of this investigation were betrothed with different kind of businesses. Therefore, different kind of experiences from different kind of businesses is misplaced here to comprehend the glitches opposite by women SME businesspersons in Bangladesh. There are some problems identified when conducting my survey. Following are some selected problems that hinder ways of women entrepreneurship development as well as women empowerment .Lacks of supportive network, financial and marketing problems are the major problem zones for pastoral women entrepreneurs and major de-motivator for other women to inductee entrepreneurial activity.To ensure the proper role of women's empowerment through entrepreneurship Development: some rec recommendation may consider; Education policy should be designed so as to expand the economic opportunities for women in Bangladesh. Poverty abolition program will particularly speech the requirements and the difficulties of women at life-threatening level. Consciousness of business chances and sustenance facilities offered by various objects should be targeted towards women. Proper coordination, necessary fund and trained staff should be provided by the GOs and NGOs to improve service delivery mechanisms. Credit programs need to be linked with entrepreneurship development training programs. National Women Development Policy 2008 should be properly implemented. Women , single women in difficult circumstances, women direction families, those expatriate from engagement, wanderers, females who are fatality of substantial ferocity, abandoned ladies .Women entrepreneurship is not only a source of income generation but also a technique of attaining economic individuality. Comprehending the standing of women entrepreneurship, Bangladesh government has taken several ingenuities to inspire women attainment elaborate in various micros, small and medium enterprises.

## 8.1 Conclusions

Contemporary, a better site of women contribution in the field of entrepreneurship is snowballing at a considerable rate, labors are existence taken at the reduced as well as worldwide level to augment woman's involvement in the innovativeness region. At present women have broken the monopoly of men and proved that they are not inferior to men. Micro enterprises had major impact on social and economic life of rural women. The study concludes that

there was an increase in self-confidence, self-reliance and independence of rural women and women take major decisions about their family affairs due to the involvement in the entrepreneurial and other activities. Now women entrepreneurs are aware of opportunities available to them, but there is scope for improvement in it. The financial position of the women is now acknowledged as a pointer of a society's phase of expansion and therefore it converts domineering for the government to frame rules for expansion of entrepreneurship among women. Raised literacy level, well trained could be helpful for members to overcome cognitive restrictions and to comprehend government strategies, technical considerate and ahead obligatory. Concluded that if the family support, experience, education system, production skills, determine own motive, to conscious about duties, increase women participation in social activities can be improved, it is potential to adjustment the drift of women entrepreneurship in Bangladesh.

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