

Rural Women Empowerment through Entrepreneurship: A Study on Two Districts

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1.0 Introduction

Women's economic empowerment is considered to be a prerequisite for attaining the Sustainable Development Goals (SDGs) as well as for establishing right and equitable societies. According to Food and Agricultural Organization (FAO), closing the gender gap in agricultural inputs alone could lift 100-150 million people out of hunger (FAO, 2011). Over the past 25 years, in spite of global economic growth, women's participation in economy centers mostly on low yield activities such as agriculture and informal sectors (World Bank, 2011). The persisting gender disparity in employment will not only hamper short term development but will also influence broader development target of poverty reduction (Lloyd *et al.*, 1993). As a result, the impact of restraining women may be even larger as continuing gender gap could discourage rural parents from investing in girls' education (Brown *et al.*, 2002).

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1.1 Current Scenario of Women Empowerment in Bangladesh

At the back drop of the global situation, Bangladesh is no exception. Historically, women of Bangladesh are reliant on men throughout their life. Their subordinate status is the direct consequence of patriarchal values embedded in the socio-cultural norms which result in social and economic dependence of women upon men (Ferdaush *et al.*, 2011). Women's participation in productive sectors are still limited; among the 36% of female labour, almost 93% are employed in informal sectors of agriculture. There are wide differences across gender in terms of wage rates as well (Bangladesh Labour Force Survey, 2010). According to the Global Gender Index (GGI), composed of economic participation and opportunity, educational attainment, health and survival, political empowerment, Bangladesh stands as the 64th country among 145 with GGI 0.704. Though we succeeded in achieving high scores in education as well as health; however, are lagging behind in attaining parity in both economic participation and political empowerment (The Global Gender Gap Report, 2015).

Evidently, establishment of women's empowerment¹ through gender parity across all spheres cannot be achieved only through the ripple effect of development. Achieving women's economic empowerment is not a "quick fix". It will take to build both agency and opportunity structure encompassing sound public policies, moreover a holistic approach and long-term commitment from all development actors.

1.2 Graduation Approach towards Empowering Rural Women

Apart from the socio-economic co-variants such as health and education, women are set apart even by the geographical setting. Women of rural Bangladesh are far below their urban counterpart in terms of empowerment. The status of rural women in Bangladesh has been ranked as lowest in the world based on twenty indicators related to health, marriage, children, education, employment and social equality (NCBP, 2000: 27). Rural women are relatively more empowered in the

1 The concept 'empowerment' involves correlation of three dimensions which are: 'agency', 'resources' and 'achievement'. Agency implies not only actively exercising choice, but also doing this in ways that challenge power relations. Resources are the medium through which agency is exercised. They are distributed through the various institutions and relationships in a society. Resources and agency make up people's capabilities: that is, their potential for living the lives they want. The term 'achievements' refers to the extent to which this potential has been realised or has failed to be realised; that is, to the outcomes of people's efforts. In relation to empowerment, achievements have been considered in terms of both the agency exercised and its consequences. (Kabeer, 2005)

dimensions of self-esteem and in their decision-making role but fall behind their urban counterpart in the dimensions of freedom of mobility and access to resources (Mahmud et al., 2012).

It has been repetitively signaled by donors that microcredit can be a single-handed solution to empowering women and therefore major policy attention have been drawn toward microcredit schemes with an impression that ‘only money can solve it all’ (OECD, 2012). Undeniably, microcredit programmes indeed has strong positive impact on poverty alleviation through reduced vulnerability, asset creation and thus lead to better women empowerment (Zaman, 2001). However, it has frequently been argued that credit approach is not sufficient to generate empowerment as the societal cluster who requires assistance the most can be excluded by the inclusion criteria for receiving credit (OECD, 2012; Dutta, 2004). Empirical evidence has also suggested that though long term microcredit support led to improved household welfare through higher per capita consumption, greater asset holdings however whether females’ economic participation and opportunity improved or not through intervention has not been mentioned (Khandker et al., 2015). Therefore, it can be asserted that, microcredit support is not being able to empower women to the full extent by creating entrepreneurs from housewives. To become successful entrepreneurs, freedom of movement along with access to resources for women has to be ascertained.

In this paper, we first discussed the essentiality of empowering women, and later the contextual situation of rural Bangladesh has been elaborated on. In the succeeding section, the objective of this research is illustrated followed by research method. Then, research findings are elaborated and discussed. Based on results, further policy has been recommended in the subsequent section and the paper concludes with the final section.

2.0 Objective

As discussed in the previous section, microcredit alone is limited at its achievement of rural women empowerment through entrepreneurship. Henceforth, it is imperative that we explore, apart from financial support, what the other barriers might be to women entrepreneurship. The objective of this paper is to observe the impediments to rural women entrepreneurship.

3.0 Methodology

3.1 Data Collection Method

Here, we rely on two separate data sources to assess the set research objective. The first data, is quantitative in nature and was collected in 2014 from three upazillas of Narayanganj (Araihazar, Rupganj and Sonargaon) which possess relatively more suitable pre-condition for industrial development and at the same time has lower female employment than other upazilas (Bangladesh Bureau of Statistics Population Survey 2011). From this area, data was collected from 1,301 households having ultra-poor women who were eligible as well as had the aspiration to become entrepreneurs². It should be noted that, at the time of data collection no support were given to these women.

As the second data source, we studied data from a qualitative survey collected in 2011 from Pabna district of Rajshahi division. This data was collected as a post-intervention assessment of Bangladesh Agribusiness Development Project (BADP) implemented by BRAC. Among the entrepreneurs who were given credit and technical support under BADP, data have been collected from fifteen beneficiaries who were randomly chosen. Among them, eight of the entrepreneurs were females, and seven were male. The profile of interviewed respondents is listed in Table 1. As noted, the sample entrepreneurs are mostly literate and are involved in livestock or vegetable cultivation.

2 This data was collected by Research and Evaluation Division (RED), BRAC as a pre-assessment for ‘Economic empowerment of the poor and vulnerable women in Narayanganj’- a collaborative development initiative taken by BRAC and European Aid. As intervention location, ten villages of two unions under the three upazilas mentioned were nominated- which were found to be most vulnerable in terms of number of poor and ultra-poor compared to other villages of same unions. To detect the extent of gender vulnerability, BRAC conducted a Participatory Rural Appraisal (PRA)/census in those villages and 3,600 poor/ultra-poor women were selected as the most eligible target group of disabled/widowed/divorced/abandoned women or women from the ethnic minority groups. From this targeted 3,600, a random sample of 1301 women was drawn (95% confidence level; 80% Statistical Power).

Table 1: Profile of participants of BADP beneficiaries

Categories	Male	Female	Total
Age			
20-30	1	2	3
31-40	2	3	5
41-50	2	2	4
51-60	1	1	2
61-70	1	-	1
Education			
Illiterate	1	2	3
Literate	2	2	4
Class 5	2	1	3
Class 7	-	1	1
Class 8	1	2	3
SSC	1	-	1
Business Involvement*			
Layer Poultry	1	2	3
Livestock breeding	4	3	7
Fisheries	-	1	1
Horticulture	-	2	2
Vegetables/Onion	2	2	4
Rice Mill	-	1	1
Agriculture	1	1	2
Transport Business	-	1	1
Total	7	8	15

Source: BADP Survey 2011

Note: * In Business involvement, one participant might be engaged in multiple activities

3.2 Data Management and Quality Control

As both sources of data are primarily collected by Research and Evaluation Division, BRAC hence authors have full confidence over data quality. For both information sources, standard procedure was maintained. At first research assistants were trained which for the case of quantitative data, were trained on an open-ended questionnaire. After completion of data collection, raw data was digitally recorded and cleaned. On the other hand, the qualitative data was obtained by taking rigorous notes during the interviews as well as through digital recording after taking the consent of the participants.

4.0 Data Analysis Method

Combining these two sources of information, we aim to understand the impediments to entrepreneurship for rural women in Bangladesh. To achieve this we first look at the first data set and assess the socio-economic background of the ultra-poor households who are willing to practice business but have not been given any external technical or financial support. The quantitative data holds extensive information on the demographic as well as socio-economic aspects of the households. Therefore, we have observed their demographic situation and educational attainment in addition to the economic status and asset holding. In order to assess their social empowerment, we have further looked at their ownership of social capital as well as access to basic facilities such as electricity. Quantitative data were analyzed by using STATA 13.

Further, we observe the second data to assess the effect on business entrepreneurship development on beneficiaries who have already received technical support under BADP project in BRAC (Shahed, 2015). By linking the findings from both data sources we aim to view the consequences of financial support in case of business entrepreneurship development on poor rural women. To analyze the qualitative data, we have looked at barriers to women entrepreneurship based on their statements. Qualitative data were analyzed by taking the following steps; data familiarization, data reduction and data display. In absence of a pre-assessment of the BADP prior to giving support, we combine information from the quantitative survey to supposedly gain understanding of a typical rural context who were not offered any intervention yet.

5.0 Findings

The findings section begins with the results from the quantitative data followed by narrations from qualitative data source. In the first four sub-sections here we assess the demographic and socio-economic condition of rural women. In the final sub-section we see the result of entrepreneurship development after given support of technical and financial assistance.

5.1 Demographic Characteristics of Rural Women in Narayanganj

High dependency burden

From the household information, we deduce high dependency burden implying economic vulnerability³. Data suggest that, in Narayanganj the demographic

³ Vulnerability in social context can be defined as the diminished capacity of an individual or group to anticipate, cope with, resist and recover from the impact of a natural or man-made

dependency ratio (DDR) is around 67.8 per cent given within each household, about 36.5 per cent were children (aged between 0 and 14 years) and 2.5 percent were aged 65 years and above, The dependency rate implies that per 100 working persons support about 68 members non- working members which is higher than the national rural average of 60 (BBS 2014) (See Table 2)⁴.

Table 2: Percentage distribution of sample households by age and gender

Age group	Percentages of respondent by gender		Total
	Male	Female	
0-4	10.7 (311)	11.4 (349)	11.0 (660)
5-9	12.8 (374)	12.4 (381)	12.6 (755)
10-14	14.2 (413)	11.7 (358)	12.9 (771)
15-44	47.1 (1373)	52.4 (1606)	49.8 (2979)
45-64	12.5 (364)	9.6 (294)	11.0 (658)
65+	2.8 (81)	2.5 (77)	2.6 (158)
N	2916	3065	5981

Source: Baseline Survey of ‘Economic Empowerment of poor and vulnerable women in Narayanganj, 2014’

Looking at within household gender parity, we find that the size of households vary with gender of household head. Larger families are usually found under male headship whereas female head has smaller family to depend on, which exacerbates their responsibilities further. (See Table 3)

Table 3: Distribution of family size by household head gender

Family Size	Gender of household head		Total
	Male	Female	
1-2	2.4 (28)	20.5 (23)	3.9 (51)
3-4	51.6 (614)	59.8 (67)	52.3 (681)
5-7	39.7 (472)	18.8 (21)	37.9 (493)
8>	6.3 (75)	0.9 (1)	5.8 (76)
N	1189	112	1301

Source: Baseline Survey of ‘Economic Empowerment of poor and vulnerable women in Narayanganj, 2014’

Gender ratio

The ratio of men to women was found to be 95.1 per cent (Table 4) indicating that there were fewer male members in across age groups. The gender ratio is a clear imbalance relative to the national average of 100.5 (BBS 2014). As the male earning members in the household were less, this resulted in fewer earning opportunities and consequently a lower household income.

Table 4: Percentage distribution of sample household population by age, gender and group

Age group	Total (N=5981)	
	Male	Female
0-4	10.7 (311)	11.4 (349)
5-9	12.8 (374)	12.4 (381)
10-14	14.2 (413)	11.7 (358)
15-44	47.1 (1373)	52.4 (1606)
45-64	12.5 (364)	9.6 (294)
65+	2.8 (81)	2.5 (77)
N	2916	3065
Gender ratio*	95.1	

Source: Baseline Survey of ‘Economic Empowerment of poor and vulnerable women in Narayanganj, 2014’

Household Headship

Household distribution by gender of household head is a good indicator of welfare status, as female-headed households are less likely to have male member available for productive work. Among the 1,189 (91.4 per cent) male-headed and 112 (8.6 per cent) female-headed households in the sample, we find that women headed households face higher vulnerability. We find that, 36.7 per cent of the female heads are widowed, separated or divorced (Table 5), which restrict their choices and limit access to resources, services and employment opportunities. In rural Bangladesh, this cohort of women, lead a very isolated, powerless and oppressed live as society isolates this group and expects different behavioral patterns, roles and functions from them. To exacerbate the dismalness further, households under women have very low labour capacity except for the head herself. The data strengthens this as the female-headed households had only 30.3 per cent male members of productive age (15-64 years).

hazard. Vulnerability is most often associated with poverty, but it can also arise when people are isolated, insecure and defenseless in the face of risk, shock or stress. (International Federation of Red Cross and Red Crescent Societies).

4 Figure reported in parenthesis gives the absolute number within each category.

Table 5: Distribution of household heads by gender and groups

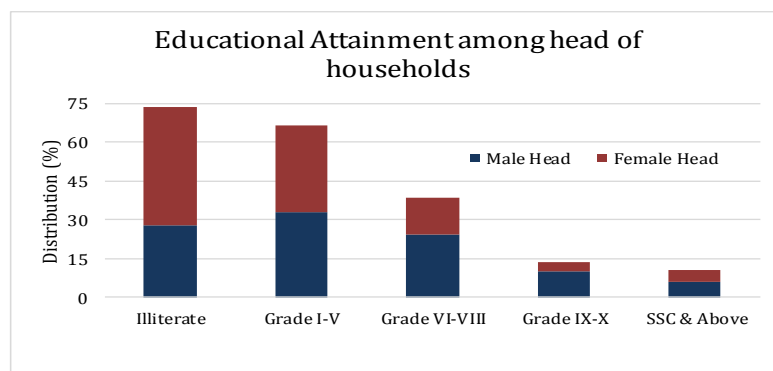
Marital status	Gender of household head		Total
	Male	Female	
Unmarried	4.8 (57)	1.8 (2)	4.5 (59)
Married	92.7 (1102)	61.6 (69)	90.0 (1171)
Divorced	1.3 (15)	5.4 (6)	1.6 (21)
Separated	0.2 (2)	13.4 (15)	1.3 (17)
Widow	1.1 (13)	17.9 (20)	2.5 (33)
N	1189	112	1301

Source: Baseline Survey of ‘Economic Empowerment of poor and vulnerable women in Narayanganj, 2014’

Literacy and Education

Despite numerous government efforts to eliminate gender disparity in education, rural females are still lagging behind as among the household heads, it is the female headed ones who represent higher proportion of illiteracy among household heads. Among the household heads who are female, 45% have no education whereas only 28% of male heads are illiterate.

Figure 1: Educational attainment among household heads



Among male headed households, 33% have studied up to primary level which is the same as female ones. However there exists strong disparity in higher levels of education above this. Around 24% of male heads have managed to pass class 9 whereas only 14.5% of the females have managed to do so. The tendency to go for further education is lower among female heads in comparison to male heads.

Table 6: Education level of household members (age 6+)

Education category	Household members of male headed household	Household members of female headed household
Illiterate	40.1 (1933)	41.2 (132)
Grade I-V	34.3 (1655)	37.2 (119)
Grade VI-VIII	14.7 (708)	14.1 (45)
Grade IX-X	5.8 (282)	2.8 (9)
SSC	2.3 (112)	2.2 (7)
HSC	1.2 (58)	0.9 (3)
Degree/Others	1.6 (75)	1.6 (5)
N	4823	320

Source: Baseline Survey of ‘Economic Empowerment of poor and vulnerable women in Narayanganj, 2014’

Under both categories of households, we have found almost similar proportion of family members who are not educated. However, the data exposes the interesting fact that, despite female heads who had a lower level of education relative to their male counterparts, they had managed to support further education among other family members. Nevertheless, low educational attainment not only hampers growth potential of human capital further but also jeopardizes possibility of involvement in innovative income generating activities (IGA).

5.2 Access to basic facilities

Data further reveals that a high dependency burden and low educational capacity is additionally aggravated by limited access to basic living facilities such as electricity access and sanitation.

Table 7: Access to electricity and sanitation facilities

Utilities	Male Headed Household	Female Headed Household
No electricity access	6.9	15.6
No toilet facilities	0.6	2.2
N	1189	112

Source: Baseline Survey of ‘Economic Empowerment of poor and vulnerable women in Narayanganj, 2014’

Despite electricity and sanitation being publicly available facilities, we found significant variability between genders. Among all households, it can be seen that around 16% of the female headed ones have no electricity whereas among the male headed ones only 7% do so. Incidence of the lack of sanitation facilities are also higher among households headed by females in comparison to those headed by males.

5.3 Economic Status

Involvement in Income Generating Activities

The involvement of rural poor women in income generating activities is not substantial in Bangladesh and the quantitative survey endorses this. Due to lack of safety and security most females prefer earning from home. Among the surveyed group of women, majority i.e. 72% intended to get involved in economic activities and the remaining were engaged, in low paying wage employment. Majority of women prefer working in garment factories because this sector only recruit women having limited education.

Table 8: Involvement of women in business or IGA

Involvement	Per cent of women (Total number)
Business	3.1 (51)
Wage Employment	24.4 (395)
Plan for work	72.5 (1174)
N	1620

Source: Baseline Survey of ‘Economic Empowerment of poor and vulnerable women in Narayanganj, 2014’

Entrepreneurship among rural women is not a common phenomenon as only 3% of the surveyed women have their own business. According to popular belief, men are more capable in handling business compared to women. Data further revealed that 34 % of respondents who took economic initiatives in the past had faced barriers such as limited travel and enormous household responsibility.

Being ultra-poor, the households have to survive on meagre economic resources. The ultra-poor of Narayanganj persist with average income of 3,127.5 each month. Gender relations, like all other aspects, influence earnings as well.

Table 9: Household head with average monthly income (in tk.)

	Women who work under Male Headed Household	Women who work in female headed Household
Average monthly income	2626.65	2518.45
N	316	33

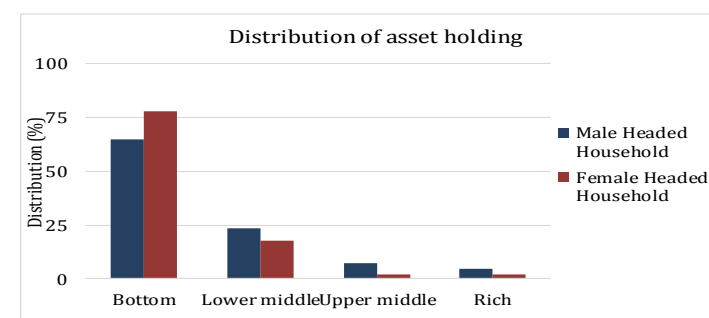
Source: Baseline Survey of ‘Economic Empowerment of poor and vulnerable women in Narayanganj, 2014’

It was found that, female headed households had lower monthly income relative to other households. In table 9, female headed households have been found to earn around 2,518.5 Tk on average.

Asset Holding

It is surely evident that, sex of household headship has strong correlation with asset ownership of the family which is a significant indicator of their socio-economic status. Here the proportion of households falling into the bottom category has almost 78% female headed households whereas among those who are led by male, only 65% falls into these criteria. As asset ownership increases, female headed households are declining at an increasing rate.

Figure 2: Household head with asset category⁵



Financial market participation

Table 10: Reasons for taking loans

Reasons for taking loan	Total
Buy property	28.3
Husband needs	25.2
Meet daily necessities/Treatment/ Marriage/Education	24.1
Invest	16
Pay loan installments	7.2
N	683

Source: Baseline Survey of ‘Economic Empowerment of poor and vulnerable women in Narayanganj, 2014’

⁵ Here bottom poorest refers to the proportion of population who owns at least 100 tk but no more than 20,000 tk worth of asset, lower middle refers to the households who own more than 20,001 tk but no more than 50,000 tk worth of asset, upper middle refers to the households who own more than 50,001 but no more than 1,00,000 tk and rich refers to those ultra-poor who owns asset worth more than 1,00,000 tk.

52.5% of the sampled women were in need of financial assistance for a variety of reasons. It was observed that, among all other necessities, taking loan for investment is not in their priority list.

5.4 Access to social capital

Social capital broadly consists of social organizations (i.e. social trust, norms, cohesion) along with social network which improves the efficiency of society by facilitating coordinated action (Robert, 1992). Social networks refers to a systems of communication which can protect and promote personal relationships. Social capital is considered to be of immense importance for the poor as it can be used as a substitute for other forms of capital (human capital, physical capital etc.). Particularly, social network can play a crucial role in ensuring access of the poor to various public support and local opportunities. Henceforth membership in popular local institutions (Union Parishad, Bank, NGO, health centre) is critical as members can easily derive material and non-material benefits from these institution.

Table 11: Percentages of women mobility in different places by group

Places	Visits regularly (%)
Village market	30.4
Health centre	21.5
Hospital	16.0
NGO office	16.7
Upazila town	10.7
Bank	3.8
Narayanganj sadar	0.7
Union office	0.2

Source: Baseline Survey of ‘Economic Empowerment of poor and vulnerable women in Narayanganj, 2014’

Vulnerabilities

Table 12: Shocks experienced by households

Shock	Household by asset value (Taka)				Total (N=659)
	Lowest	Lower middle	Upper middle	Rich	
Damage to Poultry/ livestock/fisheries	30.3 (123)	32.7 (56)	36.4 (20)	29.6 (8)	31.4 (207)
Damage to only earner	27.1 (110)	21.6 (37)	12.7 (7)	18.5 (5)	24.1 (159)
Crop destruction	20.4 (83)	25.1 (43)	30.9 (17)	37.0 (10)	23.2 (153)
House destruction	17.0 (69)	15.2 (26)	16.4 (9)	14.8 (4)	16.4 (108)
Other miseries	3.4 (14)	2.3 (4)	3.6 (2)	0	3.0 (20)

Source: Baseline Survey of ‘Economic Empowerment of poor and vulnerable women in Narayanganj, 2014’

The rural poor are vulnerable due to several forms of shock such as damage to cattle, death/illness of earning member, damage to crop etc. however they are most frequently hit by the death of livestock, poultry or fish or the death of an earning member. Average loss is higher for households having higher income and most families dig into their savings to cover the damage.

Analysis of the ultra-poor households reveals a set of socio-economic characteristics which is integral for the successful development of empowerment, both at individual and household level. We have found that, the ultra-poor households have limited economic capacity in terms of low human and social capital which is further exacerbated by high dependency burden and poor asset entitlement. Among these ultra-poor households, the female ones are in even more susceptible to challenges as their relative condition is additionally aggravated by gender disparity embedded in our social system.

In the next section, we will observe the situation of rural women entrepreneurship after the support of technical and financial assistance has been provided.

5.5 Barriers to rural women entrepreneurship

In this section, we explore the information from qualitative data previously mentioned which is basically a post assessment of beneficiary entrepreneurs. We will now investigate the development of women entrepreneurship after they received financial and technical support. Following are the major issues which emerged from the findings.

Women seek credit but their husbands manage business

Traditional attitude towards women’s role as child bearers largely affected their access to facilities offered under the BADP program. As a result, despite women originally seeking credit, it is the husband/son who manages the business and she is left to manage household chores.

One of the female beneficiary mentions,

“I borrowed from BRAC because we needed money for our business (poultry and agriculture). However, it is my husband who manages the cash to buy feed and chicks. I help him by watering the chickens and cleaning out the poultry shed.”

Another female member of BADP cited that

“After my husband died and we were facing hardship, I borrowed from BADP upon advice from my sons. Now, my sons are running the business. I manage the business by staying at home. I do all the work such as rear the cattle, chickens etc.”

Regardless of whether it is a man or woman who takes credit, the latter is less involved in business decisions and more involved with taking care of family members and produces.

One of the interviewed livestock farmer pointed out,

“My wife never sits at home, there, can you see, she is washing off the cow shed as we speak.”

Social and religious norms incarcerate women from venturing out

From the community perspective, the key factor inhibiting potential women entrepreneurs is limited social mobility. In rural society, all ladies face substantial hardship in establishing themselves as business women. Research observation connotes that, rural men think it is not proper for women to travel outside their house or talk to strangers.

One of the successful dairy farmers (Male), speaks,

“Usually, it is not popular for women to travel long distances, therefore women can do homestead oriented business only.”

From domestic perspective, it is difficult for women, both as a mother and as wife to spare unique time for venturing outside. As one female livestock entrepreneur mentioned

“When I was invited for a training at BRAC, I did not attend as my daughter was sitting for her final exam.”

Business women who is mother of a teen-age daughter explains,

“I help out my husband as much as I can from staying at the house. My daughter is now at her puberty thus I do not feel safe leaving her alone at home.”

Scope of business possibilities are gender specific

The specific occupation in which village women can get involved without causing any sort of controversy is vegetables/poultry farming or even cattle

breeding which keeps the women within their homestead and does not require them to travel at distance or communicate with strangers.

Regarding female entrepreneurship, one of the vegetable cultivators mentioned

“As we are Muslims, it is not proper for women to work in fields. So, I do not prefer for women to grow vegetables on their own.”

An interviewed women who is the wife of a CNG driver faced social limitations when she became a BRAC beneficiary since her father-in-law did not approve of her talking with strangers. Husbands/society prefers to keep women within/closer to their home, so women can look after household chores along with other activities.

Rural women feel insecure in handling business activities

Social constrictions and responsibility towards the family, pose a barrier for women to commit themselves for working outside. So, when venturing into business decision making, women experience awkwardness due to lack of knowledge reinforced by low level of educational qualification. Women feel more vulnerable as they face difficulty in coping with various practical aspects of business activities and therefore occupy themselves to non-decision making roles mainly.

One successful female cattle breeder and a member of BADP states that

“Though I manage all work of the livestock by myself but when business requires communication with people or travelling far, I always send my husband, because I am not literate.”

Apart from formal education, women in rural region are lagging behind regarding knowledge about business and previous experience as well. One successful female entrepreneur mentions,

“I knew that the training provided by BRAC would be very useful for our productivity therefore I always kept looking for opportunity. But, when I was invited to participate, I asked my husband to go because, it is he who takes care of our produce. So, whatever they teach would be more advantageous for him, rather than for me.”

Parents of daughters do not want to expand business

Expansion of rural enterprises in terms of inter-generational transmission is heavily influenced by sex of children borne by entrepreneurs. Businesses are not profitable in the long run if family contributes as labour, given rural labour is not as low waged as it used to be.

One female poultry farmer, voiced her inability to expand her poultry farm profitably. She said

“Business becomes more profitable when family members work on farms. We find it challenging to hire outside labour as the wage rate has become higher with villages now being more economically developed.”

Thus, having daughters only, with no eligible son, is indirectly a potential hindrance to business expansion. One of the layer poultry farmers stated,

“Look, I am 65 years old now and I don’t have any child to whom my business can be transferred. So, I do not plan on expanding this business.”

To summarize, despite women being the center of project attraction and given all support needed to foster business, they had achieved limited success in becoming entrepreneurs. Results show that, the technical and financial assistance given under the impression of fostering business capacity had a gender biased effect. Though wives are beneficiary but it is the husband to manage the business. Wives are restrained in their development but social restrictions, family responsibility as well as poor human capital. The barriers to entrepreneurship is more complex than financial capability only.

6.0 Discussion

Empowerment of women is a matter of national concern now-a-days. In Bangladesh, national policy has been relatively more effective in encouraging urban empowerment in comparison to rural areas. (Paul et al, 2016). There is no hesitation in admitting the implausibility of the Bangladesh economy moving forward without making full use of women’s participation. Echoing Iori Kato, **Officer-in-Charge, UNFPA**

“It is not just right for the government of Bangladesh to invest in the advancement of rights of women and girls, gender equality, and universal sexual

and reproductive health and reproductive rights, it makes good economic sense too.”ⁱ

Therefore, Bangladesh must move forward with coordinated action plans that are in alignment with the International Conference on Population and Development, Beijing Declaration (1994) as well as unfinished tasks of MDGs. In relation to ‘empowerment’ we need to formulate action plans with an aim to address issues of 3E:s – education, employment and early marriage. Though, government policy has made substantial mark over achieving high enrollment for girls at primary level, however due lower secondary enrolment, early marriage and henceforth low employment still remains a concern.

To achieve women empowerment in all dimensions, economic freedom has to be ensured foremost for which there is hardly any alternative to entrepreneurship. The current study explores this idea and comes up with some findings which requires immediate policy focus.

We find that, despite of relentless attempt by the government along with civil society and private organisations to empower women, so far accomplishment has been limited because of our embedded social culture and gender parity in capital entitlement. Women who belong to the ultra-poor section of rural society, despite their intention to become independent through engagement in business activities are not being able to find complete success. The reasons for females lagging behind are both social as well as individual. Women, culturally dominated by men in the patriarchal society of Bangladesh are given low access to the opportunities essential for flourishing their internal capacity to maximum extent. Their insecurity is further exacerbated due to restrictive social norms. As a result, despite given all sorts of support women are not succeeding as entrepreneurs as much as their male counterpart. Therefore, whatever attempt or approach is taken to attain women empowerment will only be successful if these obstacles are dispensed with. Experimental evidence further reinforces the research findings as mere capital support might be sufficient to foster entrepreneurship among the men but for women capital alone is not adequate (Buvinic and Furst-Nichols, 2014).

7.0 Recommendations

To ensure maximum impact of rural entrepreneurship programmes, the external support of credit and assistance must comprise gender sensitivity. Lack of gender responsive working environment such as inadequate facilities of child care, transport, accommodation, occupational health and safety are some of the major

barriers to women's participation in the job market. Flexible access to credit along with informative skill development needs to be planned in co-ordination with a clear understanding of targeted female social responsibilities.

Apart from raising awareness and bringing gender sensitivity into rural life, institutional governance must also be modified to assure greater sensitivity to gender. When local government resource allocation is decided, then separate provision for the female must be ensured, particularly for improving their social capital.

Group based intervention can be an effective approach to addressing these issues through prioritising raising community awareness and developing adaptations in social norms. Successful implementation of empowering women addressing these constraints is not hard to find. One of the example is *Lijjat*, a social entrepreneurial venture which has been operating for five decades in North India. Being a for-profit women cooperative, comprised of self-participatory membership under private patronage, *Lijjat* has been widely acclaimed for their success in co-operative enabling of a suitable legal and social environment for pro-female accessibility of resources to launch and grow business operations. Participants of *Lijjat*, have graduated to better empowerment by bringing about positive changes to shift behavioral patterns and perceptions in addition to contributing to better solvency status (Datta & Gailey, 2012).

In Bangladesh, BRAC, with support from the European Union (EU), has recently set up a program entitled "Economic Empowerment of Poor and Vulnerable Women" through which BRAC expects to strengthen socio-economic empowerment of vulnerable poor women in the rural areas through training in livelihood skills, infusion of gender awareness across local stakeholders, and strengthening institutional capacity of local service providers. By creating a conducive atmosphere for these women, the program aims to help them to grow and develop sustainably as successful entrepreneurs. As this capacity development program is still being implemented, objective evidence in relation to the intervention effectiveness cannot be validated yet. However, it can be anticipated that, given that this program addresses issues of external governance more skilfully than other skill development programs, it may lead to stronger development of women's entrepreneurship.

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