

**Small and Medium Enterprises and Women Empowerment:
A Study of Women Entrepreneurs in Dhaka City**

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ABSTRACT

Small and Medium Enterprises (SMEs) plays a cardinal role in any economy through the generation of income and employment especially in developing countries like Bangladesh. Existing gender ratio in demographic structure of Bangladesh indicates that the ratio of male and female is 100.3:100. Women being half of the population, it is impossible to think of a country's sustainable development without improving women's situation and incorporating women in development efforts. The main objective of this study is to show how the involvement of women in small and medium enterprise has contributed to their empowerment in Dhaka city. To make the attempt a successful one, this study first of all, reviewed the existing relevant literature along with some theoretical ideas in relation to mark the women's empowerment regarding small and medium enterprises. Then constructing three indices specifically the following dimensions i.e. Haque et al. (2011) namely household decision making, economic decision making, and physical movement in the Bangladesh context. It formulates the conceptual framework and later constructs its methodology. The study followed the mixed method both quantitative and qualitative approaches. For the quantitative data collection, non-probability purposive sampling was selected. Total respondents were 120 who were selected purposively from various areas in Dhaka city. A Semi- structured questionnaire was prepared to collect primary data and the questionnaire consisting of nine sections: both close-ended and open-ended questionnaire were included. The analysis was based on primary data collected through personal interviews from May 3 to June 28, 2014. The data were analyzed by using Statistical Package for Social Sciences (SPSS). It was then presented in tables, graphs, and pie chart and cross tabulations and chi square were employed to systematically present the information, and to develop the relationship between independent and dependent variable. For quantitative analysis, eleven variables were taken as independent variables and women household, economic, social empowerment as dependent variables. Hypothesis testing was done by taking three hypotheses out of that all hypotheses have been accepted. So chi-square p value is $p < .05$ revealed that small and medium enterprise significance have positive impact on women's empowerment in the sector of household, economic and social. In addition to the questionnaire based quantitative data collection, the study also made use of Case studies to complement the qualitative data which includes both the empowerment

issues and the challenges faced by the women entrepreneurs. The study clearly indicates that limited capital is still the main problem. The other problems include lack of space and financial assistance, husband's negative attitude and children's complain of inadequate time form mother, competition, marketing problem and lack of publicity and so on. The majority (17.5%) women entrepreneurs are involved in beauty parlor 19 (15.8%) are involved in Boutique items which are traditionally seen as women's arenas, not challenging sectors. The study is in line with the Liberal Feminist perspective that women's access to income generation and employment to empower women. The study ends with a summary of findings and a number of suggestions.

Lists of Acronyms

SMEs	-	Small and Medium Enterprises
PGT	-	Post Graduate Women Teacher
IFAD	-	International Fund for Agricultural Development
BDHS	-	Bangladesh Demographic and Health Survey
WMI	-	Women's Microfinance Initiative
GEM	-	Gender Empowerment Measure
ICT	-	Information and Communication Technologies
PFA	-	Platform for Action

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

Every society imposes some rules, regulations, responsibilities, and rights of men and women depend on the biological (sex) differences, most of which are discriminatory. This discriminatory behavior is responsible for creating difference between men and women, which in the long run gives a lower status to women socially, culturally, religiously, economically and legally than men (Haque et al. 2011).

“Half of the brainpower on Earth is in the heads of women” (Bhuiyan and Abdullah 2007:135). However, women make nearly half of the population; half of our development depend on them (Rahman et al. 2013). Latest indicator population and housing census 2011 reveal that the total population (adjusted) of Bangladesh is 14,97,72,364 with male 7,49,80,386 and female 7,47,91,078 almost half of them are women (male and female is 100.3: 100) (Bangladesh Bureau of Statistics 2011). Which means huge potential to be utilized for socio- economic development of the country. In recent years, the developing countries of the world including Bangladesh have been focusing attention on the most disadvantage group in the society- specially the women (Siddique 2008).

Nowadays, women are giving their full attempt to come out from this miserable situation. SMEs help women to develop their condition (Khatun and Kabir 2014). Providing Small and Medium Enterprise with proficient financing will permit developing countries Small and Medium Enterprise to reach their potential and be sustainable contributors to local development (Deshpande 1982 cited in Singh and Janor 2013:316).

Women who face the prohibition to go outside can also run their business inside their home like, making cake, tailoring, gardening, poultry, fishing in their family ponds and so on. Many of women have started with low investment or with their household materials to start the business. They are trying to be successful entrepreneurs in the SME sector. SME sector is an innovative sector where women can show their potentiality and can run their business easily with low labor cost and low investment. Women

empowerment depends on their involvement in different income generating activities (Khatun and Kabir 2014).

Women's entrepreneurship has a remarkable possibility in empowering women (Rahman et al. 2013). "Women empowerment is a steady process of women achieving more access to income and economic power or security" (Malhotra et al. 2002 cited in Dangol 2010: 3). Women's economic empowerment is usually about increased access of women to financial resources, income-generating activities, savings, increased economic decision-making power and more economic freedom (Mayoux 2000 cited in Dangol 2010: 3).

For the development of SME and encouraging women to be SME entrepreneurs recently the Government of Bangladesh has also taken some steps like, loan with low interest, training for capacity and knowledge development, awareness programs as well as SME policy strategy-2005 where women entrepreneurship development and women empowerment has been given the priority. Because of this facilities provided by both the Government and non-government organizations. The number of women SME entrepreneurs is increasing gradually and they also contributing in economic growth and employment. But their empowerment faces complication again and again for the inadequate education, business data, collateral requirements and complex banking procedures (Khatun and kabir 2014).

"SMEs play a vital role in development of an underdeveloped economy" (Little and Majumdar 1987 cited in Quader and Abdullah 2009: 334). Different research-based on writing has shown that the contribution of different women Small and Medium Enterprise entrepreneurial functions has empowered women (Khatun and Kabir 2014).

Majority of the studies on SME thus indicate the involvement of women in SMEs have contributed to their empowerment.

1.2 Statement of the problem

Traditionally, women's roles are confined to household chores and farming activities, which, in general engage them for a longer hours than men considering 14-16 hours compared to men's 7-9 hours each day (UNDP 2004; ADB 1999 cited in Dangol 2010:5).

Center for Policy Dialogue (2014) conducted the survey titled "Estimate of the Women Contribution in National Economy: Perspective Bangladesh" where they found a female person (aged 15 years and above) on unpaid activities is about three times higher than that of a male person of the same age on an average in a day that is not considered in the calculation of national income. On an average, a female person spends 7.7 hours on unpaid activities a day while a male spends 2.5 hours. A female member of a household undertakes 12.1 unpaid chores daily while a male does only 2.7 chores (Prothom Alo 2014).

Fahmida Khatun (2014) argued that, a capacious number of women's unpaid activities remain unaccounted in the economy. She also argued that, for this reason macroeconomic policymaking can be baffling and discriminatory towards women (cited in Prothom Alo 2014).

Men get more opportunities than women for education and employment. By ensuring the taking part of women in skills and ability development programs, it is possible to make more women bring to light and use of maximum utilization of our human principle and women empowerment (Khatun and Kabir 2014).

Women activities within family homesteads, where they are consider as a commodity necessary for bearing and rearing children. But over the past two decades, women situation has been changing. Many women are contributing to develop our economy sector by taking profession as entrepreneurship in developing country as Bangladesh. Women entrepreneurship is a new arena for exploration in the sector of socio economic environment of Bangladesh (Chowdhury 2007).

To reduce poverty of this country mainly poverty of women it is necessary to make them well of economically and achieving self-reliance and increase consciousness. To do that there is no way but established huge employment. But in our country there is not much opportunity of employment. In this regard only way is to create the opportunity of self-employment and to do so their need training over many topics and make them interested in established small and cottage industry by giving loan in easy way. But as woman they are facing many types of problems which need rapid solution (Nabi 1989).

Many social and operational obstacles continue to confine women from inception and running economic enterprises efficiently which also hinders women empowerment. Through SMEs new ideas are being recognized, to start new job diverse exportable good and services are needed and this increases the opportunities of women for this reason they are capable of playing special role in family and social life. Basically, in SMEs and this entrepreneurs women contributing to women's empowerment (Khatun and kabir 2014).

In Bangladesh, Small and Medium Enterprises (SMEs) is more suitable economic arena for women because of it needs less capital investment than large enterprises for creating job and therefore it promotes equitable income distribution and removes the regional disparity. It focuses the obstacles to the implementation of information and communication technologies in Bangladesh and provides some information so that the government of Bangladesh and other relevant agencies can initiate e-business in SMEs to achieve competitive market (Riyadh and Uddin 2008).

1.3 Rationality of the study

At present world particularly in Bangladesh as well as other developing countries women have experienced the rapid rate of poverty. Economic opportunity and self-dependency land ownership and inheritance, education and supportive services scopes are little and participation in decision making process these result increasing poverty among women in the society. If though women are the first provider of food and in every face of economy they have great contribution even though they are kept out of economic decision. In most society including land, capital and technology the instrument of production have less

opportunity of using for them and their works value and wages both are low. But through experience it has been seen that if women have given property, technology and training women have given good leadership in the development of production (PFA 1995). In this term we can mention BRAC, Grameen Bank, BSCIC's 'women industrial entrepreneurs developmental tasks where women has made up bamboo and cane industry, garments industry, cattle and poultry farm, food processing industry has built and the processing of production is continuing (Begum 1993).

To reduce poverty of this country mainly poverty of women it is necessary to make them well of economically and achieving self –reliance and increase consciousness. To do that there is no way but established huge employment. But in our country there is not much opportunity of employment. In this regard only way is to create the opportunity of self-employment and to do so their need training over many topics and make them interested in established small and cottage industry by giving loan in easy way . But as woman they are facing many types of problems which need rapid solution (Nabi 1989).

Men get more opportunities than women for education and employment. By ensuring the taking part of women in skills and ability development programs, it is possible to make more women bring to light and use of maximum utilization of our human principle and women empowerment. Through SMEs new ideas are being recognized, to start new job diverse exportable good and services are needed and this increases the opportunities of women for this reason they are capable of playing special role in family and social life. But women's entrepreneurship is a hard task. Becoming entrepreneur women faces obstacles like assessing, and reacting to a series of experiences, situations and events happened through political, economic social and cultural changes. Many social and operational obstacles continue to confine women from inception and running economic enterprises efficiently which also hinders women empowerment. Detached from the family and social barriers against the dynamics ideas of women, the operational barriers such as (a) lack of access to capital (b) lack of training facilities for skills development (c) lack of business services (d) lack of business data (e) complex banking procedures (f) collateral requirements and so on are considered for disrupting their progress. Despite all the bottlenecks, as few examples has given, women are capable of making

meaningful contribution in business criteria and leadership, basically in SMEs and this entrepreneurs women contributing of women empowerment (Khatun and Kabir 2014).

This study seeks to investigate SMEs factors that influence women to empowerment and constrains of this sector along with what types of business that women are involved. This research will contribute to shading lights on the problems and probable solving measures of women entrepreneurs through creating consciousness among related institutions. Moreover some strategy may be given the priority to solve the problem of industrial entrepreneurs in perspective of creating the opportunity for women's self-employment. And what type of plan and policy may be taken in this term; hopefully the present research can also give direction about this subject matter.

1.4 Significance of the study

The findings of this research work are significant for several reasons. The study will be very much helpful for SME entrepreneurs as well as SME stakeholders. It is expected that knowledge of success factor in women empowerment may lead to gender sensitive policies to redress and promote women enterprises. The findings could also assist in promoting projects and other interventions that facilitate the transition of female entrepreneurs from low earned to higher return sub-sectors.

The result of this study can help women entrepreneurs who are seeking information on how to handle their business. This study can have greatly impact on the people who are involved for the development of Small and Medium Enterprises in Bangladesh. It will also be grateful for women development related working people especially for the policy makers as well as students who think about building their future in this perspective.

Finally, for the entire society it will hasten the spirit of an enterprise culture because Small and Medium Enterprise sector in Bangladesh is viewed as a major generator for employment and economic growth.

1.5 Objective of the study

The objective of the research project has been divided into two criteria. These are as follows:

Broader objective:

To find out how the involvement of women in SMEs have contributed to their empowerment

Specific objectives:

1. To assess current challenges for women in SME
2. To find out the type of business the women entrepreneurs are involved

1.6 Research Questions

1. How has the women involvement in Small and Medium Enterprises contribute to their empowerment?
2. What are the current challenges for women in SME?
3. What type of business women are involved?

1.7 Hypothesis

The following null hypotheses are considered in this study:

Hypothesis No. 1- Null hypothesis (Ho): There is no significant relation between income and women's household decision making

Hypothesis No. 2- Null hypothesis (Ho): There is no significant relation between income and women's economic decision making

Hypothesis No. 3- Null hypothesis (Ho): There is no significant relation between income and women's physical movement

1.8 Organization of the Study

The work is divided into eight chapters:

- Chapter 1:** Chapter one is focused on introduction
- Chapter 2:** Chapter two is the review of some related literature
- Chapter 3:** Theoretical Approach
- Chapter 4:** Conceptual Framework of the study
- Chapter 5:** Methodology of the study
- Chapter 6:** Data presentation, analysis and interpretation of result
- Chapter 7:** Overview of case study
- Chapter 8:** Summary and conclusion

CHAPTER TWO

LITERATURE REVIEW

2.1 Literature Review

The review of literature helps by providing knowledge and guideline for the researchers in respect of their research topic. It focuses on the previous published work of scholars and researchers in the related area (Sekaram 1992 cited in Khan 2010:12). In this chapter focuses on the summary of literature published in the field of Small and Medium Enterprises (SMEs) and women empowerment specifically to understand different dimensions that is how the involvement of women in SMEs have contributed to their empowerment, current challenges for women in SMEs, type of business of women. The review of literature includes review of research paper, professional journal articles, Newspapers, dissertations, theses, Blog, conference, working papers, Government documents, website, Occasional paper, working paper, online newspaper article the review of such literature is extracting a deep understanding on the subject matter, identify the missing gaps that the researcher will be helpful to conduct this study.

2.2 Empowerment

The term empowerment was first used by Brazilian educator Paulo Freire in his book *Pedagogy of the Oppressed* in which empowerment has been discussed in a formal way for the first time in 1970s (Hossain 2010). “The empowerment of women has gradually become a widespread concept within the discourse on development” (Parpart 2002 cited in Hossain 2012:20). Empowerment generally confers rising the spiritual, political, social and economic force of individuals and community levels. It often involves the empowered developing confidence in their own capacities (Behal 2011).

The term empowerment is connected with internal change (Mayoux 1998). Empowerment creates the opportunity for making choices and it is a process of social change (Kabeer 1999). Empowerment is also the capacity and right to make decisions (Kabeer 2005). In the feminist perspective, empowerment means economic betterment and well-being to artistically gender interests (Bali-Swain 2006 cited in Kulkarni 2011:11).

Swiss Agency for Development and Cooperation (2004) argued that empowerment as an emancipation process in which the disadvantaged are empowered to practice their rights, achieve access to resources and partake actively in the process of shaping society and making decisions (cited in Luttrell et al. 2009:2).

A structure developed by Longwe (1991) gives some necessary distinctions between various dimensions of empowerment as First the welfare 'degree': where basic needs are satisfied. Second the access 'degree': where equal access to education, land and credit is assured. Third the conscientisation and awareness-raising 'degree': it refers structural and institutional discrimination. Fourth the participation and mobilization 'degree': where the equal receiving of decisions is enabled. Fifth the control 'degree': where individuals can take decisions. The Longwe structure emphasis the importance of achieving control over decisions and resources (cited in Luttrell et al. 2009:5).

Krishna (2003) focuses that empowerment means increasing the capacity of individuals or groups to make workable development and life choices and to transform these choices into desired actions and outcomes (cited in Kulkarni 2011:17). Barakat (1994) stated that concept of empowerment is a process of development which brought vast change by techniques and local problem solving efforts (cited in Nawaz 2010:64).

2.3 Women

“A women is an adult female human being, as contrasted to men, an adult male. The term woman is used to indicate biological sex distinctions, cultural gender role distinctions, or both” (Wikimedia 2005 cited in Khan and Ara 2006: 75).

2.4 Women empowerment

“Women's empowerment is a relatively new and complex concept which is difficult to define and assess” (Rowlands, 1997; Mayoux, 1997; Friedmann, 1992 cited in Islam et al. 2014: 17). “There is no straight forward definition of women empowerment, because the concept of power cannot be streamlined internationally as it differs from societal context” (Snijders 2009 cited in Dangol 2010: 3). In the late 1980s and early 1990s, non-governmental organizations (NGOs) have taken on an increased role in the area of women's empowerment (Sadik 1988 cited in Islam et al. 2012).

Third world country like Bangladesh women in power and access in taking decisions has increased than before in household and economic matters, which has made them more autarky than previous time. Besides political participation is the important indicator which is not widely seen among Bangladeshi women entrepreneurs (Nawaz 2010).

Women empowerment is a condition that helps women to organize themselves to increase their own autarky, to assert their independent right to control over resources and make which will support in eliminating and challenging their own subordination (Keller and Mbwewe 1991).

Empowerment of women is a process of women achieving more access to unperturbed income and economic power or security (Malhotra et al. 2002 cited in Dangol 2010:3). Women's economic empowerment is usually about increased access of women to economic resources, income-generating activities, savings, increased economic decision-making power and more economic freedom (Mayoux 2000 cited in Dangol 2010: 3). The concept of women's decision-making power as a dimension of women empowerment (Snijders, 2009 cited in Dangol 2010:3). Women empowerment articulated goal of development strategies (Ackerly 1995).

2.5 Women empowerment indicators

IFAD (International Fund for Agriculture Development) investigate the major indicator empowerment of women such as (a) ability to make decision (b) self-confidence and (c) self-esteem (cited in Kulkarni 2011:16).

Bangladesh Demographic and Health Survey (BDHS) 2004 conceptualization of empowerment of women such as namely (a) economic decision making, (b) household decision making and (c) physical movement (cited in Haque et al. 2011:20). Women's Microfinance Initiative (WMI) investigate the major indicator empowerment of women such as (a) participation in household decision making (b) control over income and (c) access to assets (cited in Parvin et al. 2004).

Gender Empowerment Measure (GEM) investigate the major indicator empowerment of women such as (a) political participation and decision-making (b) economic participation and decision-making and (c) power over economic resources (HDR: 2003 cited in Handy and Kassam 2004:9).

Hashemi, Schuler and Riley (1996) conceptualization of empowerment of women as (a) mobility (b) economic security (c) ability to make small purchases (d) ability to make larger purchases (e) involvement in major decisions (f) relative freedom from domination by the family (g) political and legal awareness, and (h) involvement in political campaigning and protests (cited in Meenai 2012:86).

Women empowerment indicator refers one of the important concept is women's decision-making power (Snijders 2009 cited in Dangol 2010:3). Gender and Development policy makers and practitioners see control of assets and freedom to earn income as crucial elements in the 'empowerment'. NGOs have been facilitating women's access to income, through Income-Generation Programmes, which are widely possessed as the first step in the process of assure women's control over resources and decision-making (Endeley 2001 cited in Dangol 2010:4).

Empowerment of women conceptualization in multiple indicators (a) economic (b) sociocultural (c) familial/interpersonal (d) legal (e) political and (f) psychological (Malhotra et al. 2002 cited in Kulkarni 2011:11).

Schuler and Hashemi (1994) conceptualization of empowerment of women as six elements in Bangladesh which includes (a) a sense of self and vision of a future (b) mobility and visibility (c) economic security (d) decision-making power within the household (e) ability to interact successfully in the public sphere and (f) participation in non-family groups (cited in Khan et al. 2011:333). Friedmann (1992) conceptualization of empowerment of women such as (a) economic (b) social (c) political and (d) psychological (cited in Khan et al. 2011:333).

In Bangladesh, GOs and NGOs conceptualization of empowerment of women such as (a) movements outside the home (b) improve access to material resources (c) raise awareness of their own rights (d) increase participation in household decision making and (e) participation in economic activities outside the home (cited in Parvin et al. 2004:52).

Mason and Smith (2003) the particular dimensions of empowerment as (a) women's economic decision-making power (b) their household decision-making power (c) their physical freedom of movement (cited in Varghese 2011:44).

Amin et al. (1998) stated the term of women's empowerment consist of 3 ingredients (a) husbands discuss their wives in household matter (b) physical movement outside the house and in matters of spending money and (c) decision-making power (cited in Islam et al. 2012:39).

Kumar and Sreedhara (2004) conceptualization of empowerment of women such as (a) economic and (b) social empowerment (cited in Malik and Luqman 2005). Fayyaz (2002) investigate the major indicator empowerment of women such as (a) economic (b) social and (c) political (cited in Malik and Luqman 2005).

Mayoux (2001) conceptualization of empowerment of women in Cameroon. The indicators of the study were (a) control over income and (b) development of collective social and economic activities (cited in Varghese 2011:40-41).

Sridevi (2005) studied in post graduate women teachers (PGT) in Chennai, India. the indicators of empowerment as (a) family type (b) age (c) education, (d) time spend in household work (e) freedom of mobility (f) spouse age differences (g) educational difference with spouse (h) number of children (I) control over personal salary and (j) supporting natal home (cited in Varghese 2011:41).

Conceptualization of empowerment considering six indicators. The indicators are (a) socio-demographic indicators (b) bodily integrity and health (c) literacy and educational attainment (d) economic participation and rights (e) political participation and rights (f) cultural participation and rights (Moghadam and Senftova 2005).

Acharya and Bennet (1983) carry out their research on Nepal women empowerment in different dimensions but they came to a finishing by , bringing women into the market economy affects their influence in two ways such as (a) resource allocation and (b) domestic decision- making (cited in Varghese 2011:40).

Towfiqia et al. (2007) studied on Bangladeshi women in three degrees of domestic empowerment (a) financial decision –making power, (b) role of household decision making power and (c) physical liberty of movement. (cited in Varghese 2011:41).

Atiur Rahman stated that empowerment is a process which refers a woman can establish her control on various assets. The concept of empowerment indicate power on controlling the wealth and taking decision (cited in Nawaz 2010:64). Chen (1997) conceptualization of empowerment as (a) material change (b) cognitive change (c) perceptual change and (d) relational change (cited in Kato and Kratzer 2013:36).

Parvin et al. (2004) conceptualization of women empowerment as (a) child Education (b)son's and daughter's marriage (c) buying household items (d) buying personal items (e) buying household assets (f) buying agricultural inputs (g) use of contraceptives (h) avail treatment (i) avail recreational facilities (j) visiting parents or relatives (cited in Dangol 2010:25).

Malhotra and Schuler (2005) conceptualization of empowerment of women such as (a) economic (b)social (c) cultural (d) legal (e) political and (f) psychological (Cited in Kato and Kratzer 2012:37). According to Kabeer (1999) analysis of women's empowerment identified three dimensions (a) resources (b) agency that refers decision-making and less-measurable expression of agency such as negotiation, deception and manipulation (c) achievements that include well-being outcomes (cited in Kulkarni 2011:12).

Table1: Summary of the women empowerment indicators proposed by different researchers and organizations

Friedmann (1992); Mayoux (2001); Fayyaz (2002); Malhotra et al. (2002); Mason and Smith (2003); Bangladesh Demographic and Health Survey (2004); Kumar and Sreedhara (2004); Malhotra and Schuler (2005); Moghadam and Senftova (2005); Towfiqua et al. (2007)	Economic decision making
Acharya and Bennet (1983); Schuler and Hashemi (1994); Mason and Smith (2003); Bangladesh Demographic and Health Survey (BDHS) (2004); Towfiqua et al. (2007); Women's Microfinance Initiative (WMI); GO and NGOs of Bangladesh	Household decision making
Gender Empowerment Measure (GEM); Friedmann (1992); Hashemi et al. (1996); Malhotra et al. (2002); Fayyaz (2002); Malhotra and Schuler (2005); Moghadam and Senftova (2005)	Political decision making
Friedmann (1992); Hashemi et al (1996); Amin et al.(1998); Malhotra et al.(2002); Mason and Smith (2003); Bangladesh Demographic and Health Survey (BDHS) (2004); Malhotra and Schuler (2005); Towfiqua et al.(2007)	Physical freedom of movement
Friedmann (1992); Mayoux (2001); Fayyaz (2002); Kumar and Sreedhara (2004)	Social empowerment
Endeley (2001); Endeley (2001); Gender Empowerment Measure (GEM); Women's Microfinance Initiative (WMI)	Access to Assets
Schuler and Hashemi (1994); Hashemi et al (1996); Sridevi (2005)	Mobility
Women's Microfinance Initiative (WMI); Mayoux (2001); Sridevi (2005)	Control over Income
Moghadam and Senftova (2005); Malhotra and Schuler (2005)	Cultural Participation
Malhotra and Schuler (2005); Malhotra et al. (2002); Hashemi et al (1996)	Legal
IFAD(International Fund for Agriculture Development)	Self Confidence, Self Esteem

Hashemi et al. (1996)	Ability to Make Small Purchas
	Ability to make large Purchas
IFAD(International Fund for Agriculture Development); Towfiqua et al. (2007)	Ability to make decision
Hashemi et al. (1996); Gender Empowerment Measure (GEM)	Political campaigning and protests/ political participation and decision making
Malhotra et al. (2002)	Sociocultural
Chen (1997); Moghadam and Senftova (2005); GO and NGOs of Bangladesh	Raising consciousness / Knowledge/ right
GO and NGOs of Bangladesh	Movement outside the home/Access to material resources
Amin et al (1998)	Husband consult their wives in household matter
Parvin et al. (2004)	Buying personal items/ Buying household items /Buying household assets, Use of contraceptives/ Avail treatment/ Avail reversion facilities
Parvin et al. (2004)	Visiting parents or relatives
Hashemi et al (1996); Amin et al (1998); Endeley (2001); Snijders (2009); Atiur Rahman	Involvement in decision making
Schuler and Hashemi (1994)	Ability to interact in the public sphere/Participation in non-family group
Sridevi (2005)	Supporting natal home
Moghadam and Senftova (2005)	Literacy and education attainment
Gender Empowerment Measure	Power over economic resources
Hashemi et al. (1996)	Economic security/ involvement in major decisions

Source: Constructed by the researcher 2014

In my particular study I am using the indicator of women empowerment according to Haque et al. (2011) work name of the title is “Women empowerment or Autonomy : A comparative View in Bangladesh Context”

1. Household decision making- (Household empowerment)
2. Economic decision making - (Economic empowerment)
3. Physical movement - (Social empowerment)

Household decision making power refers household empowerment, women’s economic decision making power refers economic empowerment and physical freedom of movement refers social empowerment according to the Varghese (2011) work name of the title is “Women Empowerment in Oman: A study based on Women Empowerment Index”. Following this work I am using those term for my research purpose.

2.6 The involvement of women in SMEs and their empowerment

Women of this country do not get same opportunity in education, employment and so on which are main factors for their backwardness. Nowadays, women are working hard to come out from this pathetic situation. Many of them have begun their business with low investment or with their household things. They want to set up themselves as entrepreneurs in the SME sector. It is an innovative sector where women can show their potentiality and can run their business easily with low labor cost and low investment. Women who are not permitted to go outside can also run their business inside their home like, making cake, tailoring, gardening, poultry, fishing in their family ponds and so forth (Khatun and Kabir 2014).

Third world country like Bangladesh, the involvement of general mass in income generating activities is required at all levels, especially home-based and village-based entrepreneur-ship development. It is evident that the entrepreneurship development program and empowerment are correlated, and women empowerment depends on taking part in different development activities (Nawaz 2010).

SMEs help women to develop their condition. Their role can be viewed from different perspectives, empowerment of women depend on their involvement in different income generating activities (Khatun and Kabir 2014). By providing opportunities to develop knowledge and skills empowerment increase wellness and solves problems (Perkins and Zimmerman 1995 cited in Dangol 2010:22).

women entrepreneurs in Bangladesh are enjoying more empowerment because they are doing various businesses as well as they also can take decisions concerning their children's education, food, health, security, marriage etc which increases welfare and trim down subordination (Nawaz 2010).

2.7 Decision making power

Some aspects of household decision making are indicted to have changed as a result of women's contribution in family income. The respondents reported that most of the men now consult their wives in important family matters (Naved 1994). Khanum (2001) gives a opinion in her research that, economic contribution qualify females to acquire decision-making power (cited in Nawaz 2010:65).

2.8 Power to spend money

Though sometimes the women entrepreneurs need to seek permission of their husbands about their savings and income but they have the power of decision making such as buying goods, cloths shoes and other necessary things for children and other family members and taking care of guests because they have their own incomes (Nawaz 2010).

2.9 Economic Solvency and New Economic Position

Women income primarily in meeting some crisis or on children's education, but even when women spend most of their income on necessities rather than luxuries they value not having to ask their husbands for money (Naved 1994).

By engaging themselves in various income generating activities which increase the family income and uphold family costs now women entrepreneurs are financially solvent, so they are no more dependent on their husbands and also can help family members when it is necessary (Khanum 2001 cited in Nawaz 2010:70).

2.10 Family Members' Perception towards Women

Now women entrepreneurs can now give guidance to their children at any situations and also have the power to take any decision at home or outside as a consequence of their new position in the family. They are now given more importance than past by their family members because they have the earning power (Nawaz 2010).

2.11 Access to assets

The women entrepreneurs are trying to become confident and strong by engaging themselves in different commercial activities because they understand that only the earning of male member is not sufficient for the development of the family (Nawaz 2010).

2.12 Increasing awareness

At present women who are involved in different financial activities are more aware about various family issues and also can share their opinion with their working partners (Khanum 2001 cited in Nawaz 2010:72).

2.13 Freedom of movement

When women are involved in income generating activities they are usually responsible for the part that can be managed within the boundaries of home while men maintain linkages with the outside world such as buying raw materials and marketing products (Naved 1994).

It is shown in a research finding that from the women's point of view in the pre-NGO period a minor number of women had independence in the family but in the post-NGO period a greater percentage of women have independence in the family (Ullah 2003 cited in Nawaz 2010:70).

2.14 Small and Medium Enterprise

Since early 1980s with the requirements of the economy the SME sector of Bangladesh has developed. The definition of SMEs is not universal but varies country to country and in some countries the definition differs from sectors to sectors. To classify enterprises into micro, small and medium number of employee, size of capital, sales, assets, etc. are

used. In the Industrial Policy of 1991, small enterprises were first defined in Bangladesh (Quader and Abdullah 2009).

Small and medium enterprise in the case of manufacturing sector according to industrial policy 2005:

In the case of manufacturing sector small enterprise means an industry in which the fixed asset value other than land and factory building in under BDT 50 thousand to BDT 1.5 Crore or working person topmost 50. In the case of manufacturing sector medium enterprise means an industry in which the fixed asset value other than land and factory buildings is between BDT1.5 Crore to BDT 20 Crore or working person topmost 150 (industrial policy 2005).

Small and Medium Enterprise in the case of non-manufacturing (trading/ Service) sector according to industrial policy 2005:

In the case of non – manufacturing (trading/ Service) sector small enterprise means an industry in which the fixed asset value other than land and factory buildings is under BDT 50 thousand to BDT 50 lakh or an enterprise should be treated as small if it has less than 25 workers. In the case of non -manufacturing sector Medium enterprise means an industry in which the fixed asset value other than land and factory buildings is between BDT 50 lakh to BDT 1.5 Crore or working person topmost 100 (Industrial policy 2005).

Table- 2 the above criteria of Small and Medium enterprise according to industrial policy 2005 can be summarized

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

Source: Adopted from Industrial policy, 2005

Table- 3: According to the latest circular of Bangladesh bank (Date – 26/05/2008), the definition of Small and Medium Enterprise sector is given below:

Industry Types	Attributes	Trading/ Service	Business	Industrial
Small Industry	Fixed Asset other than Land and Building (Tk.)	BDT 50 thousand to BDT 50 lakh	BDT 50 thousand to BDT 50 lakh	BDT 50 thousand to BDT 1.5 crore
	Number of Staffs (Not Above)	25	25	50
Medium Industry	Fixed Asset other than Land and Building (Tk.)	BDT 50 lakh to BDT 10 crore	BDT 50 lakh to BDT 10 crore	BDT 1.5 crore to BDT 20crore
	Number of Staffs	50	50	150

Source: (Bangladesh Bank cited in Chowdhury et al. 2013)

We consider definition of industrial policy 2005 non-manufacturing activities and Bangladesh bank service sector definition to select our target population.

2.15 Constrains of Small and Medium Enterprise

Different types of problems faced by Small and Medium Enterprises as lack of entrepreneurship education and training, financial assistance, lack of adequate investment, hartal (strikes), law and order situation, lack of control of corruption, lack of government support and assistance, lack of research and development, inadequate information, frequent power failure, inadequate telecommunication services, fear of failure, lack of technology (Chowdhury 2007).

Becoming entrepreneur women faces obstacles like assessing, and reacting to a series of experiences, situations and events happened through political, economic social and cultural changes. Because of the complexities in the social environment and administrative structure, women entrepreneurship has fallen in challenge in Bangladesh. Many social and operational obstacles continue to confine women from inception and running economic enterprises efficiently which also hinders women empowerment. Detached from the family and social barriers against the dynamics ideas of women, the operational barriers such as (a) lack of access to capital (b)

lack of training facilities for skills development (c) lack of business services (d) lack of business data (e) complex banking procedures (f) collateral requirements and so on are considered for disrupting their progress (Khatun and Kabir 2014).

Lack of investment finance and working capital finance where bank consider that SME financing is not profitable activity and Small and Medium Enterprises export sector face problem of access to working capital. Enabling environment for trade and business where it still falls short of present day needs. Besides low productivity of labor, infrastructure support basically power, widespread tariff anomalies, lower quality of technology, lack of research, development and low level of education of SME entrepreneurs in general. Banks generally take into account women entrepreneurs in SME to be high –risk borrowers. Lack of collateral like land and building makes women entrepreneurs unable to access institutional finance. And poor management skills of entrepreneurs where Bangladesh are very much lacking in managerial skills and insufficient strategic planning (Helal uz Zaman and Islam 2011).

A research findings focuses on problem of SMEs startup stage they faced economical obstacles. Many of them told their personal problems (Moyeen and Haq 1994). SMEs in the inability to use information and communication technologies (ICT) in Small and Medium Enterprise sector. It focuses the obstacles to the implementation of information and communication technologies (Riyadh and Uddin 2008).

The burning problems which are faced by women entrepreneurs of SMEs in Ethiopia are scarcity of financing source, scarcity of management exposures; limited organizational support, limited participation facilities, deficiency of technological knowledge and so on (Singh and Belwal 2008). There are many factors which are creating impediment to the outgrowth of SMEs in Bangladesh. Such as scarcity of infrastructure facilities and insufficient government endeavor and incentives (Begum 1993).

Women entrepreneurship, they face barriers in many ways, limitations exist in the form of economic problems and social hazards. Some tips for heading for research problems are various (a) Inadequacy of capital is still the main problems and where available the high interest rates discourage investment (b) non-availability of efficient or skilled labor

(c) absence of marketing facilities for women (d) the absence of proper seals Centre (e) products are sometimes put up for sale on credit basis creating problems in the collection of seal money (f) inadequate storing facilities and space (g) the prices of products are often kept low because of competition (h) difficulty in procurement of raw materials (i) transport and marketing (Chowdhury 2007).

Women entrepreneurs face different types of problems in Bangladesh of which inadequate starting capital is consider as the main problems for the women entrepreneurs in Bangladesh. Collateral is considering another problem in Bangladesh. Lack of information about domestic and international market is the other problem. The lack of adequate infrastructure facilities in the urban and rural areas. Lack of supply of electricity and proper gas supply on time affect the production process (Parvin et al. 2012).

Women faced many problems. The overall situation can be drawn as follows (a) isolated (b) disadvantaged (c) believe in fate and luck (d) little scope of educational opportunities (e) having no employment opportunities (f) have no savings (g) out of supporting niches of the NGOs (h) too much poor standing keep them away from edges and so forth (Nawazesh 2007).

Women empowerment is disrupted because of deficiency of education, lack of business data, complicated banking procedures and collateral requirements (Khatun and Kabir 2014). Minto (2006) in his article "SME's in Bangladesh" mentioned that lack of adequate training is a great barrier for women entrepreneurs to display their capability in different sectors. There is no alternative but proper training and skill development facilities which lead women entrepreneurs to the path of development (cited in Khatun and kabir 2014:63).

A research finding focuses problems of SMEs sector those are (a) poor infrastructure (b) inadequate of working capital (c) irregular supply of raw materials (d) frequent power failure (e) inadequate transport facilities, (f) limited marketing scope (g) skilled labor and turnover of skilled laborers is found to hamper the normal operation of the units (Akhteruddin 1999).

A research findings focuses on problem of SMEs as lack of economic support, imbalanced contest with the domestic large enterprise, barrier of capital, lack of job security of the workers as the major problem faced by the entrepreneurs (Nabi and Salahuddin 1989). Another problem for women entrepreneurs is lack of administrative skills (Itani et al. 2011). Inadequate basic training and lack of market related knowledge is also regarded as the most significant obstacle to run a business scheme. Lack of skilled labor is also considered as a major concern (Roomi et al. 2009).

Some tips for heading for research women entrepreneurs face major problems in Bangladesh (a) Access to finance (b) Access to land (c) Business licensing and permits (d) corruption (e) crime (f) customs and trade regulations (g) Inadequate education workforce (h) electricity (I) Political instability (J) Practices of competitors (K) Tax administration (l) tax rate (m) Transport (n) access to finance (Khandker 2014).

Table 4: Summary of the constrains on women entrepreneurs of Small and Medium Enterprise proposed by different researchers and organizations

Studies	Area of Constrains
Nabi and Salahuddin (1989); Moyeen and Haq (1994); Freel (2000); Chowdhury (2001); Singh and Belwal (2008); Parvin et al. (2012); Anis and Hasan (2013)	Paucity of capital
Chowdhury (2007); Roomi et al. (2009)	Lack of training facilities
Chowdhury (2007)	Absence of clear policy decision
Chowdhury (2007); Riyadh and Uddin (2008)	Lack of technology
Parvin et al. (2012); Chowdhury et al. (2013); Khatun and Kabir (2014)	Lack of collateral
Roomi et al. (2009)	Marketing Problem
Freel (2000); Chowdhury (2007); Riyadh and Uddin (2008); Lovely et al. (2012); Khatun and Kabir (2014)	Inadequate information
Chowdhury (2007); Zaman and Islam (2011); Khatun and Kabir (2014); Khandker (2014)	Lack of education
Chowdhury (2007)	Inadequate telecommunication services
Singh and Belwal (2008)	Deficiency of technological knowledge
Chowdhury (2007); Zaman and Islam (2011)	Lack of research
Khatun and Kabir (2014)	Complex banking procedure/ Religious prejudication
Chowdhury (2007); Anis and Hasan (2013)	Lack of financial assistance
Begum (1993); Chowdhury (2007)	Lack of government support and assistance
Chowdhury (2007); Khandker (2014)	Lack of control of corruption
Chowdhury (2007)	Fear of failure / Hartal (strikes)/ poor management
Zaman and Islam (2011)	Bank considers that SME financing is not profitable/ Women entrepreneurs in SME to be high – risk borrowers
Chowdhury et al. (2013)	Inexperience in the process for getting loans/ Lengthy process for getting initial finance from banks
Zaman and Islam (2011)	Lack of enabling environment for trade and business / Inability to maintain product quality
Chowdhury (2001); Zaman and Islam (2011); Anis and Hasan (2013)	Lack of Skilled technicians and workers

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

Source: Constructed by the researcher 2014

2.16 Overview of Entrepreneurs and Entrepreneurship

Entrepreneurs are those who establish an economic activity or enterprises (Begum 1993). Envick and Langford (2000) defined an entrepreneur as “someone who owns and operates his/her own business”. Otherwise entrepreneurship means the general trend of establishing new enterprises in a society (Begum 1993).

Entrepreneurship means changing personal ideas into action which includes innovation, sense of initiative, creativity and risk acceptance and the ability to plan and manage projects for achieving success (Jesselyn 2004). Entrepreneurship is considering the development issue of small business. A country may have resources but the constrain of development is resources into the process of production. Some people or organization the first steps for made possible (Hossain and Rahman 1999).

2.17 Women entrepreneurs

A woman entrepreneur is defined as a woman who has alone or with one or more partners started or inherited a business, and is eager to take financial, administrative, and social risks and responsibilities, and participate in the day-to-day management activities (UNDP 2004 cited in Zaman 2013: 177).

The ILO (1984) defines an entrepreneur who contains some characteristics such as (a) self-confidence (b) risk-taking (c) future-oriented (d) leadership and originality. So, those women who innovate, imitate or adopt a business activity are considering women entrepreneurs (cited in Nawaz 2010:63).

Female entrepreneurs are inspired by different types of things. Such as security and circumstances of their families. They also inspired by the notion of independence which include economy and other things. Women entrepreneurs along with men are contributing to meet economic demand of the families. We can see this sight in several Asian countries like Indonesia and Singapore (Mitchell 2004).

2.18 Women entrepreneurs and their socio economic Background

A research finding focus that the mean age of women entrepreneurs lies between 25 to 40. Sixty percent attend college or university of whom 27 percent had master degree. Seventy percent of them were married with children (Moyeen and Haq 1994).

It is evident from a research that, almost all of them were from non-business family backgrounds who started their businesses after the age of 35 and their highest educational qualification was the Bachelor degree. they were able to obtain sensible knowledge in decision making process, managing workers, handling accounts and dealing with the bureaucracy because they had earlier job experience (Rahman 2013).

Another research reveals that, most of the entrepreneurs (60%) started their business at their teen age and (90%) of the entrepreneurs have education less than SSC, (90%) entrepreneurs earned their technical knowledge from working with different footwear enterprise before starting their own business (Nabi and Salahuddin 1989).

A research finding focuses that, 75 percent of the respondents are in the age category of 30 to 45 years, only 5 percent have primary education. 20 percent secondary education and the rest 75 percent have graduate or master degrees. Only (35%) entrepreneurs have job experience before starting their own business (Saleh 1995).

A research finding focuses that, the average age of the entrepreneurs is 40.6 years and 80 percent of them have experience more than 5 years. The overwhelming majority (78%) have education below higher secondary level (Abdullah 1996). It is evident from a research that, the entrepreneurs have education below SSC (50%) and fall in 30-45 age group (40%) (Ahmed and Sikder 1997).

Momen and Rahaman (1990) explore that most of the entrepreneurs are basically in the age group of 36-45 and 58.33 percentage entrepreneurs are in this category who are generally educated person. Only 8.33 percent are non -matric; and 75 percent are graduates or post graduates. Almost 90 percent had working experience before starting their own enterprise.

Bakht (1984) explore that, the average age of entrepreneurs was 29.3 years. A research finding focuses that the average age 20-30 is 30 percent and 40-50 is 32 percent of them were married 64 percent and unmarried 16 percent and widow / divorced is 20 percent. Almost HSC complete 36 percent, SSC complete 24 percent and below SSC 20 percent. 100 percent have working experience (Huq 2005).

Table 5: Summary of the profile women entrepreneurs in SME sector proposed by different researchers and organizations

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

Source: Constructed by the researcher 2014

2.19 Women's business operational style and growth of their business

Micro, Small and Medium Enterprises of Bangladesh refers (a) crops (b) fisheries (c) livestock (d) poultry (f) agro processing farms (g) handlooms and handicrafts (h) wood (i) steel furniture (j) cartwheels (k) footwear (l) plastic products (m) textile dyeing (n) block printing (o) computer software (p) information technology (q) silk weaving (r) small grocery stores and so on (Zaman 2013:177). Women who are not permitted to go outside can also run their business inside their home like, making cake, tailoring, gardening, poultry, fishing in their family ponds and so forth (Khatun and Kabir 2014).

Bakht (1984) explore that illiterate or less educated entrepreneurs are more involved in the traditional activities, such as fish drying, mastered oil, Molasses making, carpentry, cane and bamboo products, handloom, silk products etc. On the other hand, the entrepreneurs with more than high school education are found to be involved in activities like jute baling, bakery products, grain milling, cloth printing, metal furniture and fixture, indigenous drug, soap and cosmetics, nylon and plastics, electrical goods repairing, most of which are non – traditional activities.

A research finding focuses that women are involved in different kinds of activities as restaurants (Production of snacks , meals , tea and confectionary) , tailoring , home based shop keeping (Bhuiyan and Abdullah 2007). A research finding focuses that women are involved different kinds of activities as manufacturing sector- readymade garments , handicrafts , fast food , poultry and livestock, tailoring (sewing and embroidering) . Trade and business sector- hotel and restaurants, hair dressing, stationary shops, clothing shops, distributing agency, franchising as store type. Service and consulting sector-transport, engineering and architect, school coaching and daycare center, insurance (Huq 2005).

A research finding focuses that women are involved different kinds of activities as Cattle rearing, Poultry, Pisciculture, Grocery, Basket/ Rope making , Leather goods making , vegetables / fish selling, saree/ utensil selling , rice husking / muri making , tailoring, paper packet making , Bakery (Parvin et al. 2004).

The above women business area can be summarized in the table

Table-6: Summary of the women business sector of Small and Medium Enterprise proposed by different researchers and organizations

Studies	Women business sector of Small and Medium Enterprise
Zaman (2013)	(1) crops (2) fisheries (3) livestock (4) poultry (5) agro processing farms (6) handlooms and handicrafts (7) wood (8) steel furniture (9) cartwheels (10) footwear (11) plastic products (12) textile dyeing (13) block printing (manual) (14) computer software (15) information technology (16) silk weaving (17) small grocery stores
Khatun and Kabir (2014)	(1) making cake (2) tailoring (3) gardening (4) poultry, (5) fishing in their family ponds
Bakht (1984)	(1) Fish drying (2) mastered oil, (3) Molasses making, (4) carpentry (5) cane and bamboo products (6) handloom (7) silk products (8) jute baling (9) bakery products (10) grain milling (11) cloth printing (12) metal furniture and fixture (13) indigenous drug, (14) soap and cosmetics (15) nylon and plastics (16) electrical goods repairing
Bhuiyan and Abdullah (2007)	(1) Restaurants (Production of snacks , meals , tea, and confectionary) (2) Tailoring (3) Home based shop keeping
Huq (2005)	Manufacturing sector- (1) ready-made garments (2) handicrafts (3) fast food (4) poultry and livestock (5) tailoring (sewing and embroidering). Trade and business sector-(1) hotel and restaurants (2) hair dressing (3) stationary shops (4) clothing shops (5) distributing agency (6) franchising as store type. Service and consulting sector-(1)transport (2) engineering and architect (3) school coaching (4) daycare center, insurance
Parvin et al. (2004)	(1) Cattle rearing (2) Poultry (3) Pisciculture, Grocery (4) Basket/ Rope making (5) Leather goods making (6) vegetables / fish selling, (7) saree/ utensil selling (8) rice husking / muri making (9) tailoring (10) paper packet making (11) Bakery

Source: Constructed by the researcher 2014

CHAPTER THREE

THEORETICAL APPROACH

3.1 Theoretical orientation of the study

Sociological implication plays an important role in any social research. Women empowerment in SMEs sector can be better understand by looking at the feminist theories. Feminist theory is focused around the concept of change; change in organization, society and the transformation of understanding (Sarri and Trihopoulous 2005).

3.2 Liberal Feminism

Mary Wollstone Craft, John Stuart Mill, and Harriet Taylor are the advocate of liberal feminism. The main characteristic of this theory is the struggle to achieve woman equal rights as like men by keeping existing social structure intact. Basically they believe in change (Ali 2013). Liberal feminism believes that if women are given the opportunities and status as men to participate in economic developmental issues only then the social and economic restructuring can be possible (Hossain 2010).

3.3 Radical feminism

Radical feminist thought that, patriarchy is such a condition where women are oppressed. It is system of creating social inequality and violence against women. It is essential to restructure the family system for women better status. Radical feminists argued that, fundamental changes in women's thinking is needed to defeat the patriarchy by which they will be able to understand their importance and power that will help to challenge patriarchy. Radical feminist argued that women should for the development of the mutual cooperation and they should understand the causes behind their backwardness (Tong 1998).

3.4 Marxist Feminism

Karl Marx and Friedrich Engels is the founder of this theory. Lenin, August Bebel, Clara Zetkin and Alexandra Kollontai played crucial role to continue this theory (Ali 2013). Their main subject matter was social class oppression but later they concentrate on gender oppression (Hossain 2010). They mark class inequality as the cause of woman oppression. To them, the movement of woman emancipation is not against male but it is against capitalist system and patriarchal capitalist social relation (Ali 2013).

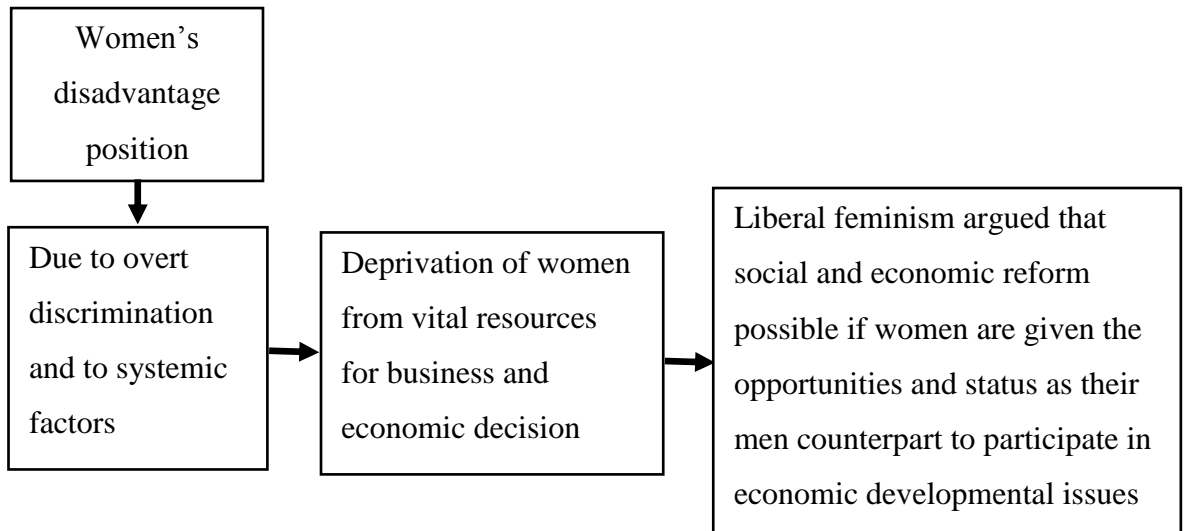
Since it is a social study we need to relate the field knowledge to sociological theories. In this study, the researcher has tried to relate Liberal Feminism because it is more relevant for my study.

3.5 Discussion of liberal feminism

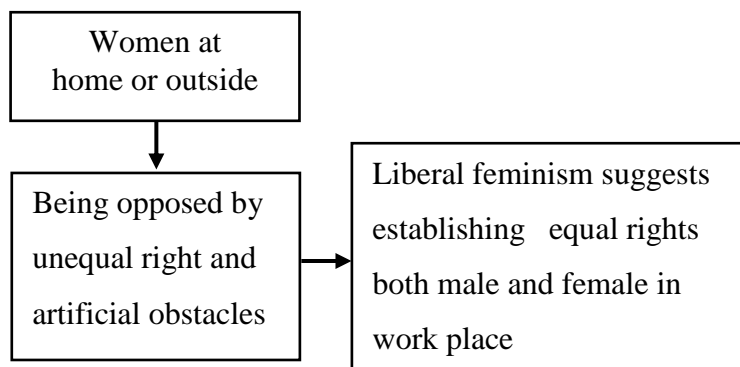
Liberal feminism believes that if women are given the opportunities and status as men to participate in economic developmental issues only then the social and economic restructuring can be possible (Hossain 2010).

“The liberal feminist theory argues that women have the same inalienable rights as men” (Abbot and Wallace 1997: 32 cited in Muhibbu-Din 2011: 2). “As a feminist theory, liberal feminism concentrates on rights in the public sphere such as equal educational opportunities, equal pay for equal work etc.” (Crompton et al. 1990: 330-347 cited in Muhibbu-Din 2011:2).

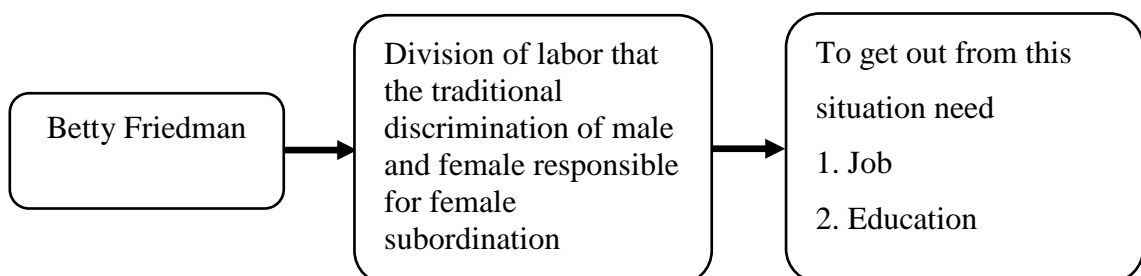
Liberal feminism believes that if women are given the opportunities and status as men to participate in economic developmental issues only then the social and economic restructuring can be possible. The dealing of liberal theory is conservative in terms of established feminist theory, which suggest that both male’s and female’s ways of knowing and coping with the world are basically the same, so that the main task of feminism is to remove the explicit or systemic forms of discrimination against women by allowing women’s attempt to reach a state of similarity with men’s (Hossain 2010).



The main theme of liberal feminism is gaining the women public citizenship and achieves the equal rights of male in work place. Here the subject matter is that to establish sameness between male and female. This feminism gets more emphasis on social reform rather that revolutionary change (Hossain 2010).



Betty Friedan argued that, the woman does not realize their main fulfillment they cannot be aware of their position still then their rank will remain lower. She thinking that the only one way to get out from this situation is to educate and involve them in to job (Hossain 2010).



Employment discrimination and lack of facilities also create barrier in the freedom of woman. They think that this situation cannot be changed until female will try to get out from this situation individually and for this all women effort is needed (Hossain 2010).

At present in Bangladeshi women have achieved some democratic right, such as education, employment, voting right etc. Although we have got some powerful female political leader and some diverse professional sectors such as –diplomatic, doctors, engineer, advocates and professors, yet we need feminism because women play an effective role in our labor force and many of them have been able to achieve economic freedom (Hossain 2010).

So finally it can be said that, liberal feminist thought that, it is crucial to established equality male and female. They also added that, it is possible through job and education. Where Small and Medium Enterprise (SMEs) can play a major role for women to work like the man. That will enhance the women income to run the SME which support the liberal feminism.

CHAPTER FOUR

CONCEPTUAL FRAMWORK OF THE STUDY

4.1 Conceptual Framework of the Study

“Conceptual framework is generally developed in the perspective of the literature and theoretical framework. Conceptual framework rationally developed relationship between the variables related to the research” (Sekaram 1992 cited in Khan 2010:4). In this section I have tried to build a relationship between the dependent and independent variables.

4.2 Household decision making- (Household empowerment)

Small and Medium Enterprise helps to women for development of income generating activities through access to income which enable women taking decision individually or joint decision with husband. For considering household decision in my study I am using four variables following Haque et al. (2011) such as- decision on own health care, decision on children health care, decision on food to be cooked each day, decision on family planning.

4.3 Economic decision making – (Economic empowerment)

Small and Medium Enterprise helps to women for development of income generating activities through access to income which enable women taking decision individually or joint decision with husband. For considering economic decision in my study I am using three variables following Haque et al. (2011) such as – decision on how to spend money, decision on large purchases for the household, decision on purchase for the daily household need.

4.4 Physical movement- (Social empowerment)

Small and Medium Enterprise helps to women for development of income generating activities through access to income which enable women taking decision individually or joint decision with husband. For considering physical movement in my study I am using four variables following Haque et al. (2011) such as- decision on visit to family or relative, decision on visit outside the town/ city, decision on visit the local health center or hospitals, decision on shopping.

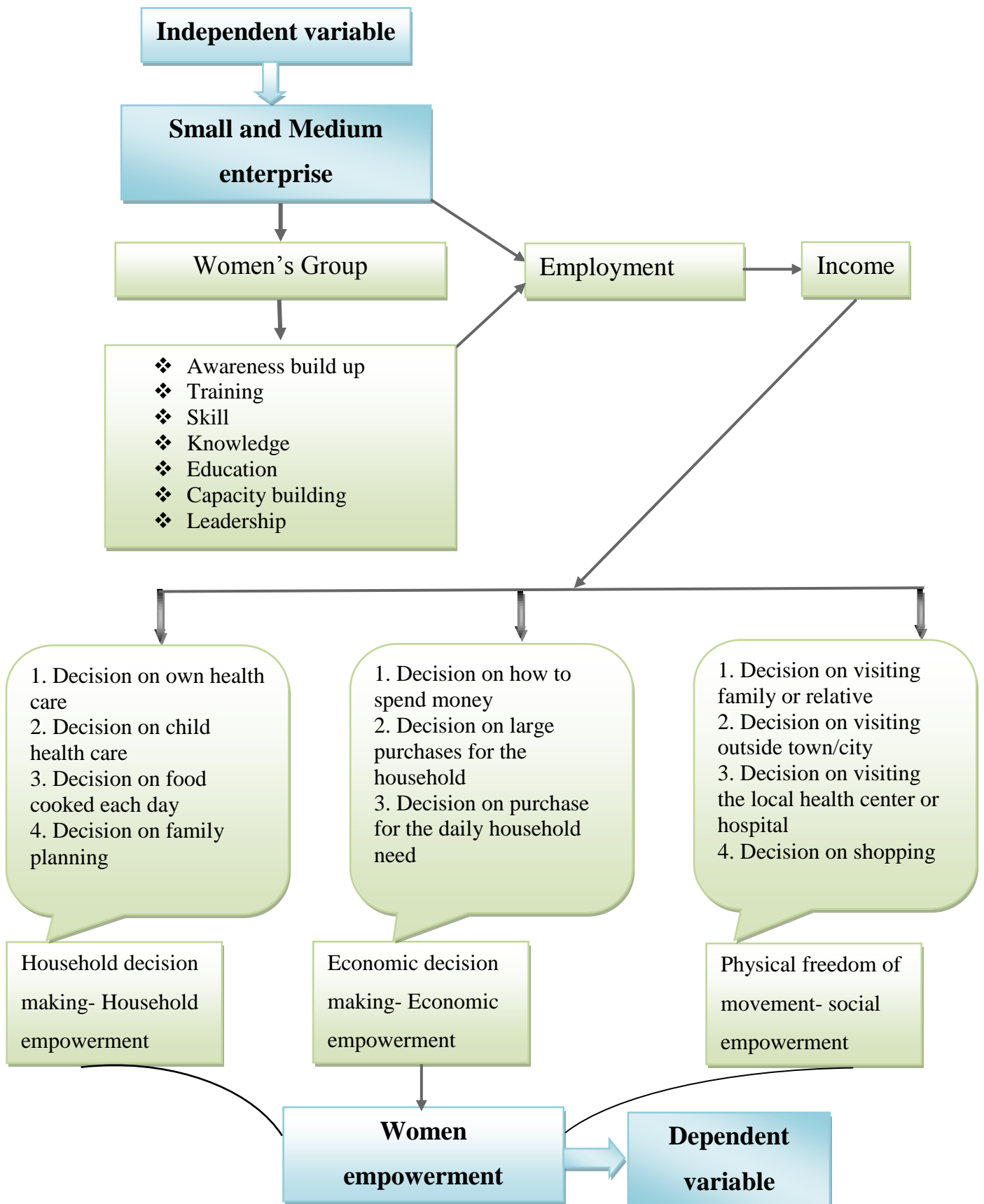


Figure-1: Small and Medium Enterprise and women empowerment

Source: Adopted from Haque et al. (2011); and Khatun and kabir (2014); modified by the researcher

CHAPTER FIVE

METHODOLOGY OF THE STUDY

5.1 Methodology

Methodology is generally concerned with data processing and data analysis. In this regard, the question that first comes to mind is whether are should use a quantitative or qualitative approach for the collection and analysis of data. This study uses both quantitative and qualitative data.

The aim of using both methods that “bring together the differing capability and non-overlapping weaknesses of quantitative methods with those of qualitative methods” (Creswell and Plano Clark 2007; Johnson and Onwuegbuzie 2004; Kelle 2006; Sechrest and Sidani; 1995 cited in Kato and Kratzer 2013:41). “There is no universally approved standard for measuring women empowerment due to its context specific nature” (Khan 2010:13). Rahman et al. (2008) measuring women empowerment by quantitative approach (cited in khan 2010:14-15). The nature of empowerment process is qualitative (Sen cited in Dangol 2010:28). Jejeebhoy and Sathar (2001) conducted quantitative study in two neighboring countries Pakistan and India for measuring women empowerment (cited in khan 2010:15). Sridevi (2005) used for measuring women empowerment by both qualitative and quantitative approach (cited in khan 2010: 15). The process of empowerment is hard to measure quantitatively (Gupta and Yesudian 2006). Women empowerment is dependent variable and qualitative, while the independent variables considered as quantitative study (Varghese 2011).

5.2 Mixed methods design

The mixed method approach (triangulation) is basically the combination of both quantitative and qualitative approach (Nachmias and Nachmias 1992 cited in khan 2010: 43). “The important thing is the matching of question with method using quantitative methods for quantitative questions and qualitative methods for qualitative question” (Punch 1998:244). Mixed method research helps to formulate good design for both qualitative and quantitative data and provide a better understanding for realize research problem than either type by itself (Creswell 2003). The data collection and

gathering data two ways numeric information as well as text information so that the final result represents both quantitative and qualitative information (Creswell 2003:18-20). This study draws upon the triangulation .Triangulation is used for getting or strengthens the validity of research finding.

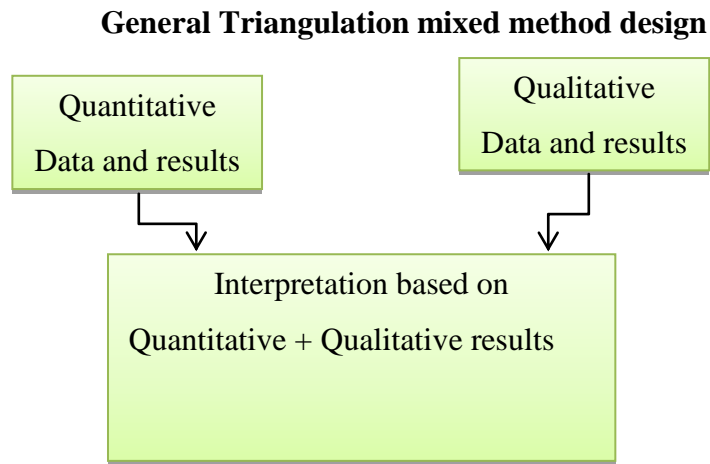


Figure -2: General triangulation mixed method design

Source: Adapted from (Creswell and Plano 2007:63).

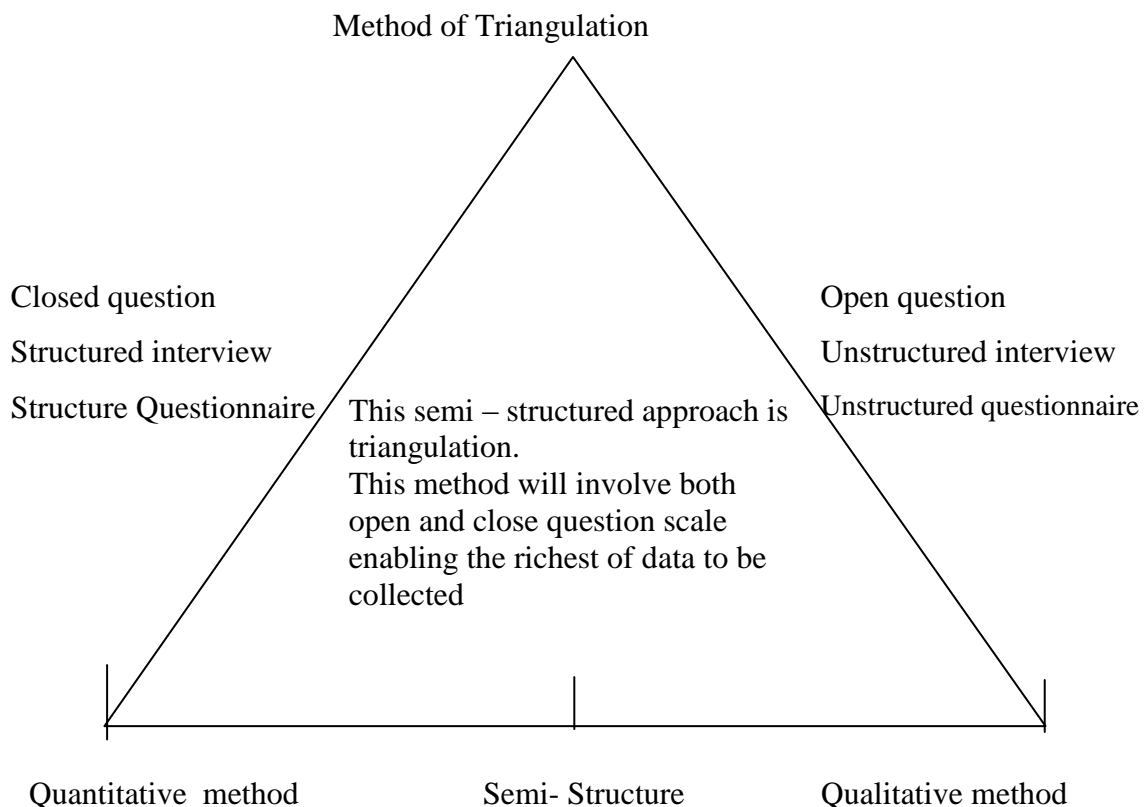


Figure- 3: Method of triangulation

Source: Adopted from Lewis Tillyer (2011) modified by the Researcher.

5.3 Quantitative and Qualitative method

Quantitative research refers “A research design that emphasizes the numbers and statistics to analyze and explain social events and human behavior” (Ty Ray 2009: 40 from You Tube). Qualitative research refers “A research design that uses systematic observation and focuses on the meanings people give to their social actions” (Ty Ray 2009:42 from You Tube). Qualitative analysis of problem faced by different women entrepreneurs is quite common, so the main analysis of this study would include quantitative analysis.

5.4 Area of the study

The present study has been conducted in Dhaka city. Dhaka is the commercial heart of Bangladesh. Historically, the city of Dhaka had been a major industrial center of eastern India during the pre-British time. Dhaka’s industrial structure was based on traditional handicrafts industries, cotton goods such as Muslin, silk cloths etc. Despite the rich industrial heritage, the entrepreneurship was not emphasized in Dhaka city for long time. The city has a moderate sized middle class population, driving the market for modern consumer and luxury goods. The city has historically attracted large number of entrepreneurs and it has a high potential to encourage women entrepreneurship (Siddique 2008).

Women SME entrepreneurs and workers have been selected for my study to collected primary data. But it is difficult to undertake study covering the entire Dhaka city to find out the real scenario of the women entrepreneurs and their condition because their organizations are scattered. So I conducted the research with purposive sampling. The study areas covered under the research are several markets in Dhaka city in various parts of the city to capture highest possible level diversity. The study areas include: Dhanmondi (Rapa plaza), Rampura (Aftab Nagar), Azimpur , New market (3rd floor, 4th floor), Gausia Market (3rd floor), Mirpur-1(Bagdad Shopping complex, Mukto Bangla Shopping complex,) Mirpur-2, Mirpur-10 (Shah Ali plaza), Elephant road, Gulshan(Suvastu Nazar Valley), Ramna (Grand plaza). Though for the constraints of time and financial crisis it was not possible for to conduct my research by interviewing all women entrepreneurs of my study area but I tried to capture the diversity to be able to generalize women entrepreneurs’ problem as a whole.

5.5 Population of the Study

The total women SME entrepreneurs who are working under them of Dhaka city area are considered as the population of the study.

5.6 Sampling technique

As time and budget was limited and there is no special directory for women entrepreneurs, researcher used non-probability purposive sampling technique in selecting respondents from the study site, thus purposive sampling is used as some studies did so such as Khatun and Kabir (2014).

5.7 Sample unite

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

5.8 Sampling size

The very small sample does not serve the desired purpose properly (Khan 2010). “There is seldom justification sample sizes of less than 30 or larger than 500. Samples larger than 30 ensure the researcher the benefits of central limit theorem” (Roscoe 1975:163, Abranovic 1997:307-308 cited in Hill 1998: 4). The total respondents were 120 who were selected purposively to make the study a significant one with the given limitation.

5.9 Data collection instrument:

“Structured questionnaires and semi-structured interviews are often used in mixed method studies to generate confirmatory results despite differences in methods of data collection, analysis, and interpretation” (Harris and Brown 2010:1). “Semi-structured interviews contain both open-ended and closed-ended questions. The majority of interviews are of the semi-structured type” (Nieswiadomy 2009:258). The Role of women SME entrepreneurs in women empowerment is enormous. The design of the questionnaire semi-structured involves a combination of both open-ended and close-ended questions.

5.10 Data collection procedure

The researcher has employed semi structure questionnaire. “The semi-structured interview ensures that information is captured from respondents’ perspectives rather than being imposed by the researcher” (Burns and Bush 2000 cited in Azam 2014: 72). There are nine sections of questionnaire and are as follows:

Section A- Respondents Personal Information

Section B- Information about the Business

Section C: Constraints of Small and Medium Enterprises

Section D-Information regarding Staff

Section E- Information regarding future plan of the business

Section F- Household decision making -Household empowerment

Section G- Economic decision making -Economic empowerment

Section H- Physical freedom of movement-Social empowerment

Section I- Summary and Conclusion

A pilot study was also conducted on twenty women entrepreneurs who are involved in SME sector of the nine areas. Nachmias and Nachmias (1996) notes that pilot-testing is an important step in the research process because it reveals vague questions and unclear instructions (cited in Nyang’ori 2010:28). According to Czaja (1998) “researchers optimized their research results by specifying clearly and precisely pre-testing objectives” (cited in Fatile 2011: 132). After the pilot study, questions were constructed and clarified for the final interview. All of the 120 respondents were personally face to face interviewed on the basis of the questions. Both the quantitative and qualitative data have been collected from June 3 to June 28, 2014.

Methodological framework of the study

Quantitative tools:

Semi – structured interview questionnaire

Qualitative tool:

Case study

5.11 Data processing and analysis:

“Methods for the analysis of data need to be systematic, disciplined and able to be seen (and to be seen through, as in ‘transparent’) and described” (Punch 1998:195). In this research, data collected through semi-structured interview. The data was analyzed using a statistical package for social science (SPSS) version 18 to enhance the accuracy of the result. Statistically, the researcher was able to utilize Chi-square analysis in testing stated hypotheses. The other qualitative data gathered from case studies is analyzed manually.

5.12 Reliability and Validity:

Reliability and validity are central issues in all scientific measurements (Neuman 1997:138). Validity of research instruments ensure scientific usefulness of the findings arising thereof (Serakan 2003; Nachmias and Nachmias 1996 cited in Nyang’ori 2010:28). Reliability tells us about an indicator’s dependability and consistency. If you have a reliable indicator or measure, it gives you the same result each time the same thing is measured (Neuman 1997:138). Validity is helpful for the instruments will capture what they essence to measure (Dooley 2003 cited in Nyang’ori 2010:28). Validity on the other hand, tells us whether an indicator actually captures the meaning of the construct in which we are interested (Neuman 1997:138). In order to improve the reliability and validity of measures for the present study, the following steps were undertaken:

- The constructs were clearly conceptualized so that each measure could indicate one and only one concept. Otherwise, it would be impossible to determine which concept was being indicated.

Finally, a pilot test was conducted through which the draft questionnaire was tested by asking respondents the questions and checking to see whether these were clear.

5.13 Ethical consideration

I was also given information to the respondents about this research potential values and their information how much important to prepared my research study.

5.14 Operational definition of the variables

Variables	Indicator	Operational definition	Measurement
Demographic variables	Sex	Female	Nominal
Demographic variables	Age structure	The age of respondents	Interval
Socio-economic variable	Education	The rate of literacy	Interval
Socio-economic variable	Occupation	The professions in which a person is engaged for his/her livelihood.	Nominal
Socio-economic variable	Income	Total amount of money earned by entrepreneurs from own business it means the monthly earning money.	Interval
Empowerment Variables (Decision making)	Household decision making-Household empowerment	Household empowerment level consider 1. Decision on respondent health care 2. Decision on child health care 3. Decision on food to be cooked each day and finally 4. Decision on family planning	Nominal
Empowerment Variables (Decision making)	Economic decision making- economic empowerment	Economic empowerment level are consider- 1. Decision on how to spend money 2. Decision on large purchase for the household And finally 3. Decision on purchase for the daily household need	Nominal
Empowerment Variables (Decision making)	Physical freedom of movement –Social empowerment	1. Decision on visits to family or relatives 2. Decision on goes to outside the village/town/city alone 3. Decision on goes to health centre or hospital and 4. Decision on shopping	Nominal

5.15 Limitations of the Study

The limitations of the study are mentioned in the following:

1. It was very difficult to find out the number of women SME entrepreneurs where most of these are not register as many women run their business in their home without taking any registration.
2. In fear of giving income tax many of them were reluctant to answer about their income.
3. Conducting a research requires a substantial amount of resources which I lacked.
4. Some potential respondents flatly refused to cooperate.
5. Being an inexperienced researcher, the researcher faced lot of problems to elicit real information.
6. The study was only limited to women entrepreneur in Dhaka. So generalization about their situations cannot be made based on the findings for this study alone.
7. Extracting information from the women entrepreneurs was sometimes very difficult.
8. Respondent did not give proper time for the data collection.
9. Sometimes respondents became irritate to give answer.
10. In some cases, the respondent did not cooperate with the interview and gave incomplete information.
11. They were not ready to answer some of the questions.
12. Sometimes respondent become hesitate to express their personal information.
13. Most of the respondents in the study areas did not have any idea about a research study and it was therefore required to explain the purpose of this research to convince them.
14. To earn the confidence of the respondents a great deal of time was spent.
15. Being a male, researcher could not directly interview the some of the female.

CHAPTER SIX

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULT

6.1 Data presentation, analysis and interpretation

This is study based mainly on the primary data. A sample of 120 women entrepreneurs had been selected purposively from Dhaka city.

Cross tabulation and chi-Square table: 1

Decision on own health care * Average income per month					
Decision on own health care	Average income per month			Total	Chi- Square value (P – Value)
	below 30,000	30,001-60,000	above 60,000		
Respondent alone	16 22.2%	44 61.1%	12 16.7%	72 100.0%	***P=.001 ***p<.05 (99.9%) level for statistical significance
Husband	21 61.8%	12 35.3%	1 2.9%	34 100.0%	
Respondent and husband	7 70.0%	3 30.0%	0 .0%	10 100.0%	
Respondent and other	3 75.0%	1 25.0%	0 .0%	4 100.0%	
Total	47 39.2%	60 50.0%	13 10.8%	120 100.0%	

Source: Data analysis, 2014

n=120

The cross tabulation, table-1, revealed that, (22.2%) respondents who have average income per month below BDT 30,000 can take decision lonely about their own health care. (61.1%) respondents who have average income per month between BDT 30,001-60,000 are most can take decision lonely about their own health care. (16.7%) respondents who have average income per month above BDT 60,000 are somewhat take decision lonely about their own health care. Again for (61.8%) respondents' decisions on health care are taken only by their husband whose wife's average income per month below BDT 30,000. For (35.3%) and (2.9%) respondents health care, decisions are taken only by their husband whose wife's average income per month between BDT 30,001-60,000 and above BDT 60,000 respectively. Again for (70.0%) respondents' health care, decisions are taken jointly by the respondent and their husband whose wife's average income per month below BDT 30,000. For (30.0%) respondent's health care, decisions

are taken jointly by the respondent and their husband whose wife's average income per month between BDT 30,001-60,000. Lastly (75.0%) respondents who have average income per month below BDT 30,000 are taking decisions jointly by the respondent and other. (25.0%) respondents who have average income per month between BDT 30,001-60,000 are taking decisions jointly by the respondent and other.

The Pearson Chi-Square value shows P-Value is .001 and the level of significance is .05, $P < .05$; that means have expected count less than 5. So, it indicates that there is a very strong evidence of a relationship between the two variables [income and respondent health care].

Cross tabulation and chi-Square table: 2

Decision on child health care * Average income per month

Decision on child care	Average income per month			Total	Chi- Square value (P – Value)
	below 30,000	30,001-60,000	above 60,000		
Respondent along	33 47.1%	32 45.7%	5 7.1%	70 100.0%	P=.031 *p< .05
Husband	7 53.8%	5 38.5%	1 7.7%	13 100.0%	
Respondent and husband	7 18.9%	23 62.2%	7 18.9%	37 100.0%	
Total	47 39.2%	60 50.0%	13 10.8%	120 100.0%	

Source: Data analysis, 2014

n=120

The cross tabulation table-2 portrays that, (47.1%) respondents decision on child health, are taken respondent only who have average income per month below BDT 30,000. (45.7%) respondent decision on child health are taken respondent only ,who have average income per month between BDT 30,001-60,000 and (7.1%) respondents decision on child health, are taken respondent only who have average income per month above BDT 60,000. Again for (53.8%) child health care, decisions are taken only by their husband whose wife's average income per month below BDT 30,000. Again for

majority (62.2%) child- health care, decision are taken jointly for child health care whose wife's average income per month BDT 30,001-60,000 .

The Pearson Chi-Square P-Value of this crosstab is .031 and the level of significant is .05, $P < .05$. It indicates that there is a significant relationship between the two variables [income and women's child health care]

Cross tabulation and chi-Square table: 3

Decision on food cooked each day * Average income per month

Decision about food cooked each day	Average income per month			Total	Chi- Square value (P – Value)
	below 30,000	30,001-60,000	above 60,000		
Respondent along	37 40.7%	47 51.6%	7 7.7%	91 100.0%	P=.041 *p<.05
Husband	7 53.8%	5 38.5%	1 7.7%	13 100.0%	
Respondent and husband	3 18.8%	8 50.0%	5 31.3%	16 100.0%	
Total	47 39.2%	60 50.0%	13 10.8%	120 100.0%	

Source: Data analysis, 2014

n=120

It is clearly observed from the cross tabulation table-3 that, (40.7%) respondents decision on food cooked each, are taken respondent only, who have average income per month below BDT 30,000. (51.6%) respondent who have average income per month between BDT 30,001-60,000 are most can take decision lonely about food cooked each day and (7.7%) respondents who have average income per month above 60,000. Again for (53.8%) respondent's decisions on food cooked each day are taking only by their husband whose wife's average income per month below 30,000. (38.5%) and (7.7%) respondents decision on food cooked each day are taking only by their husband whose wife's average income per month 30,000-60,000 and above 60,000. Lastly (18.8%) respondents decision on food cooked each day are taken jointly by the respondent and their husband whose wife's average income below 30,000. (50.0%) and (31.3%) respondents decision on food cooked each day, are taken jointly by the respondent and their husband whose wife's average income per month 30,000-60,000 and above 60,000.

The Pearson Chi-Square value P-Value is .041 and the level of significant is .05, $P < .05$. It indicates that there is a significant relationship between the two variables [income and food cooked each day]

Cross tabulation and chi-Square value : 4

Decision on family planning * Average income per month

Decision about family planning	Average income per month			Total	Chi- Square value (P – Value)
	below 30,000	30,001-60,000	above 60,000		
Respondent along	4 23.5%	12 70.6%	1 5.9%	17 100.0%	P= .029 *p< .05
Husband	9 75.0%	3 25.0%	0 .0%	12 100.0%	
Respondent and husband	29 36.3%	39 48.8%	12 15.0%	80 100.0%	
Total	42 38.5%	54 49.5%	13 11.9%	109 100.0%	

Source: Data analysis, 2014

n=120

It is evident from tabulation table-4 that, (23.5%) respondents decision on family planning, are taken respondent only who have average income per month below BDT 30,000. (70.6%) respondent decision on family planning are taken respondent only whose average income per month 30,001-60,000 and (5.9%) respondents who have average income per month above 60,000. Again (75.0%) respondent decision on family planning, are taken husband only whose wife's average income per month below 30,000. (25.0%) respondents decision on family planning husband only whose wife's average income per month 30,000-60,000. A large plurality of couples (36.3%) respondents decision on family planning are taken jointly by the respondent and their husband whose wife's average income below BDT 30,000. And large proportions of couples (48.8%) and (15.0%) respondent decision on family planning, are taken jointly by the respondent and their husband where respondent average income per month 30,000-60,000 and above 60,000.

The Pearson Chi-Square value P-Value of is .041 and the level of significant is .05, $P < .05$. It indicates that there is a significant relationship between the two variables [income and family planning]

In my particular study the first hypothesis is - Null hypothesis (HO): There is no significant relation between income and women's household decision making (Household empowerment)

Above the four cross tabulation table -1, table- 2, table- 3 and table- 4 where the chi-square p value is less than 5 where the level of significant is .05, $P < .05$. So the null hypothesis is rejected and alternative hypothesis is accepted. Alternative Hypothesis (HA): There is significant relation between income and women's household decision making (Household empowerment)

Cross tabulation and chi-Square table: 5

Decision on how to spend money * Average income per month

Decision on how to spend money	Average income per month			Total	Chi- Square value (P – Value)
	Below 30,000	30,001-60,000	Above 60,000		
Respondent alone	15 25.4%	37 62.7%	7 11.9%	59 100.0%	.011 *p< .05
Husband	18 62.1%	10 34.5%	1 3.4%	29 100.0%	
Respondent and husband	14 43.8%	13 40.6%	5 15.6%	32 100.0%	
Total	47 39.2%	60 50.0%	13 10.8%	120 100.0%	

Source: Data analysis, 2014

n=120

The cross tabulation table-5 digs out that, (25.4%) respondents decision on how to spend money are taken respondent only who have average income per month below BDT 30,000. (62.7%) respondent decision on how to spend money are taken respondent only whose average income per month BDT 30,001-60,000 and (11.9%) respondents who have average income per month above 60,000. Again (62.1%) respondent decision on

how to spend money, are taken only by their husband whose wife's income per month below 30,000. (34.5%) and (3.4%) take decision husband only on how to spend money whose wife's average income per month 30,000-60,000 and above 60,000. Lastly (43.8%) respondents decision on how to spend money, are taken jointly by the respondent and their husband where respondent income below BDT 30,000. (40.6%) and (15.6%) respondent decision on how to spend money, are taken jointly by the respondent and their husband where the respondent average income per month BDT 30,000-60,000 and above BDT 60,000.

The Pearson Chi-Square value p-value is .011 and the level of significant is .05, $P < .05$. That means have expected count less than 5. So, the result revealed that there is a significant relationship between the two variables [income and women's decision on how to spend money]

Cross tabulation and chi-Square table: 6

Large purchases for the household * Average income per month

Decision on large purchases for the household	Average income per month			Total	Chi- Square value (P – Value)
	Below 30,000	30,001-60,000	Above 60,000		
Respondent alone	9 31.0%	17 58.6%	3 10.3%	29 100.0%	.027 *p< .05
Husband	11 78.6%	3 21.4%	0 .0%	14 100.0%	
Respondent and husband	27 35.1%	40 51.9%	10 13.0%	77 100.0%	
Total	47 39.2%	60 50.0%	13 10.8%	120 100.0%	

Source: Data analysis, 2014

n=120

Cross tabulation table-6 indicates that, (31.0%) respondents who have average income per month below BDT 30,000 can take decision on large purchases for the household respondent alone. (58.6%) respondent who can take decision on large purchases for the household respondent lonely whose average income per month 30,001-60,000 and (10.3%) respondents who have average income per month above 60,000. Again (78.6%)

respondent decision on large purchases for the household, are taken only by their husband where respondent income per month below BDT 30,000. (21.4%) respondent decision on large purchases for the household, are taken by their husband only whose wife's average income per month 30,000-60,000 and above 60,000. Lastly a large plurality of couple (35.1%), (51.9%) and (13.0%) respondents decisions on buying major items for the household are taken jointly by the respondent and their husband where the respondent average income respectively below 30,000; 30,000-60,000 and above 60,000.

The Pearson Chi-Square value P-Value is .027 and the level of significant is .05, $P < .05$. That means have expected count less than 5. So, the result revealed that there is a significant relationship between the two variables [income and women's decision on large purchase for the household]

Cross tabulation and chi-Square table: 7

Decision on purchase for daily needs * Average income per month

Decision on household purchase for daily need	Average income per month			Total	Chi- Square value (P – Value)
	below 30,000	30,001-60,000	above 60,000		
Respondent alone	27 39.1%	36 52.2%	6 8.7%	69 100.0%	.017 *p < .05
Husband	13 68.4%	5 26.3%	1 5.3%	19 100.0%	
Respondent and husband	7 21.9%	19 59.4%	6 18.8%	32 100.0%	
Total	47 39.2%	60 50.0%	13 10.8%	120 100.0%	

Source: Data analysis, 2014

n=120

It is clearly observed from table-7 that, (39.1%), (52.2%) respondent's decision on household purchase for daily need are taken respondent only who have average income per month below BDT 30,000 and BDT 30,001-60,000. Again (68.4%) respondent decision on household purchase for daily need, are take husband only whose wife's income per month below 30,000. Lastly (21.9%), (51.9%) and (18.8%) respondents decision on household purchase for daily need, are taken jointly by the respondent and

their husband where respondents average income respectively below BDT 30,000; BDT 30,000-60,000 and above BDT 60,000.

The Pearson Chi-Square value p-value is .017 and the level of significant is .05, $P < .05$. That means have expected count less than 5. So, the result revealed that there is a significant relationship between the two variables [income and women’s decision on household purchase for daily need]

In my particular study the second hypothesis is - Null hypothesis (HO): There is no significant relation between income and women’s economic decision making- (economic empowerment)

Above the table 5, table- 6 and table- 7 cross tabulation and chi-square p value is less than 5 and the level of significant is .05, $P < .05$. So the null hypothesis is rejected and alternative hypothesis is accepted. Alternative Hypothesis (HA): There is significant relation between income and women’s economic decision making - (economic empowerment)

Cross tabulation and chi-Square value : 8

Decision on visit to family or relatives * Average income per month

Decision on visit to family or relatives	Average income per month			Total	Chi- Square value (P – Value)
	below 30,000	30,001-60,000	above 60,000		
Respondent alone	10 33.3%	14 46.7%	6 20.0%	30 100.0%	P=.002 *p< .05
Husband	12 85.7%	2 14.3%	0 .0%	14 100.0%	
Respondent and husband	25 32.9%	44 57.9%	7 9.2%	76 100.0%	
Total	47 39.2%	60 50.0%	13 10.8%	120 100.0%	

Source: Data analysis, 2014

n=120

The cross tabulation table-8 digs out that, (33.3%) decision on visit to family or relatives are taken respondent only who have average income per month below BDT 30,000. (46.7%) respondent decision on visit to family or relatives, are taken respondent only, who have average income per month BTD 30,001-60,000 and (20.0%) respondents who have average income per month above 60,000. Again (85.7%) respondent decision on visit to family or relatives, are taken husband only whose wife’s income per month below BDT 30,000. (14.3%) respondent decision on visit to family or relatives husband only whose wife’s average income per month 30,000-60,000 and above 60,000. Lastly (32.9%), (57.9%) and (9.2%) respondents decision on visit to family or relatives, are taken jointly by the respondent and their husband where respondent average income respectively below 30,000; 30,000-60,000 and above 60,000.

The Pearson Chi-Square value p-value is .002 and the level of significant is .05, $P < .05$. That means have expected count less than 5. So, the result revealed that there is a significant relationship between the two variables [income and women’s decision on visit to family or relatives]

Cross tabulation and chi-Square table: 9

Decision on goes outside the town/ city * Average income per month

Decision on goes outside the town / city	Average income per month			Total	Chi- Square value (P – Value)
	Below 30,000	30,001-60,000	Above 60,000		
Respondent alone	32 31.4%	57 55.9%	13 12.7%	102 100.0%	***P=.001 ***p<.05 (99.9%) level for statistical significance
With husband	9 75.0%	3 25.0%	0 .0%	12 100.0%	
With children	6 100.0%	0 .0%	0 .0%	6 100.0%	
Total	47 39.2%	60 50.0%	13 10.8%	120 100.0%	

Source: Data analysis, 2014

n=120

The cross tabulation table-9 depicts that, (31.4%) respondents decision on goes outside the town/ city, are taken respondent only who have average income per month below

BDT 30,000. (55.9%) respondents decision on goes to outside the town/ city, are taken respondent only, who have average income per month 30,001-60,000 and 13 (12.7%) can take decision on goes outside the town/ city respondent alone, who have average income per month above 60,000. Again (75.0%) respondents decision on goes outside the town/ city, with husband whose wife's average income per month below BDT 30,000. (25.0%) take decision on goes outside the town/ city with husband where respondent average income per month 30,000-60,000. Lastly 6 (100.0%) can take jointly decision on goes outside the town/ city with children whose average income respectively below 30,000;

The Pearson Chi-Square value p-value is .001 and the level of significant is .05, $P < .05$. That means have expected count less than 5. So, it indicates that there is a significant relationship between the two variables [income and women's decision on goes outside the town/ city]

Cross tabulation and chi-Square table: 10

Decision on goes to health Centre or hospital * Average income per month

Decision on goes to health Centre or hospital	Average income per month			Total	Chi- Square value (P – Value)
	Below 30,000	30,001-60,000	Above 60,000		
Respondent alone	22 26.2%	49 58.3%	13 15.5%	84 100.0%	P=.000 **p< .01
With husband	19 63.3%	11 36.7%	0 .0%	30 100.0%	
With children	6 100.0%	0 .0%	0 .0%	6 100.0%	
Total	47 39.2%	60 50.0%	13 10.8%	120 100.0%	

Source: Data analysis, 2014

n=120

The cross tabulation table-10 indicates that, 22(26.2%) respondents decision on goes to health Centre or hospital are taken respondent only, who have average income per month below BDT 30,000. 49 (58.3%) respondent decision on goes to health Centre or hospital, are taken respondent alone whose average income per month BDT 30,001-

60,000 and 13 (15.5%) respondent decision on goes to health Centre or hospital, are taken respondent lonely who have average income per month above BDT 60,000. Again 19 (63.3%) respondent decision on goes to health Centre or hospital, are taken with husband whose wife's average income per month below BDT 30,000. 11(36.7%) respondents decision on goes to health Centre or hospital, are taken with husband where respondents average income per month BDT 30,000-60,000. Lastly 6 (100.0%) respondent decision on goes to health Centre or hospital, are taken jointly by the respondent with child where respondent average income below BDT 30,000.

The Pearson Chi-Square value P-Value is .000 and the level of significant is .05, $P < .05$. That means have expected count less than 5. So, it indicates that there is a very strong relationship between the two variables [income and women's decision on goes to health Centre or hospital]

Cross tabulation and chi-Square table: 11

Decision on goes to Shopping * Average income per month

Decision on goes to shopping	Average income per month			Total	Chi- Square value (P – Value)
	Below 30,000	30,001-60,000	Above 60,000		
Respondent alone	33 32.4%	56 54.9%	13 12.7%	102 100.0%	P=.008 *p<.05
with husband	9 81.8%	2 18.2%	0 .0%	11 100.0%	
with children	5 71.4%	2 28.6%	0 .0%	7 100.0%	
Total	47 39.2%	60 50.0%	13 10.8%	120 100.0%	

Source: Data analysis, 2014

n=120

The cross tabulation table-10 portrays that,(32.4%), (54.9%), (12.7%) respondents decision on goes to shopping are taken respondent alone, who have average income per month respectively below BDT 30,000, BDT 30,001-60,000 and above BDT 60,000. Again 9 (81.8%), 2(18.2%) respondents decision on goes to shopping are taken with husband whose wife average income per month below BDT 30,000 and BDT 30,000-60,000.

The Pearson Chi-Square value p value is .008 and the level of significant is .05, $P < .05$. That means have expected count less than 5. So, it indicates that there is a significant relationship between two variables [income and women's decision on goes to shopping]

In my particular study the third hypothesis is- Null hypothesis (HO): There is no significant relation between income and women's physical movement- (Social empowerment). Above table 8, table-9, table-10, table-11 cross tabulation where the chi-square p value is less than 5 and the level of significant is .05, $P < .05$. So the null hypothesis is rejected and alternative hypothesis is accepted. Alternative Hypothesis (HA): There is a significant relation between income and women's physical movement (Social empowerment)

6.2 Demographic variables

In this study, each women from below 20 to above 60 years old is considered as a unite of analysis. At the beginning of each interview the researcher had collected social background of women entrepreneurs. The objective of this section is to know about their age, education level, marital status, religion.

Table 1: Age of the respondents

Age group	Frequency	Percent
21-30	25	20.8
31-40	47	39.2
41-50	46	38.3
60+	2	1.7
Total	120	100.0

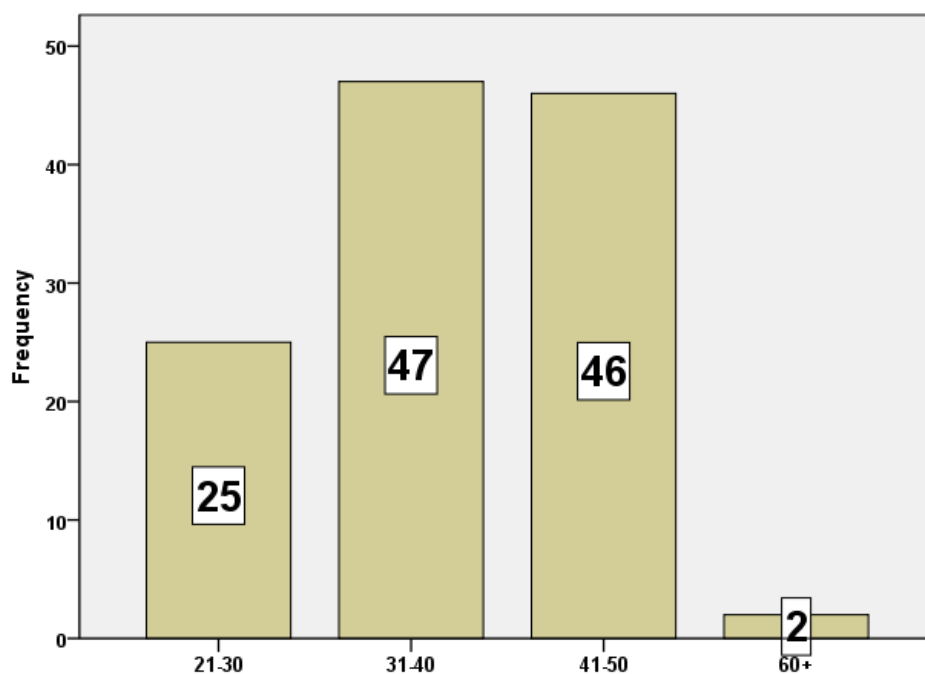
Source: Field work, 2014

n=120

This data gathered on the above table indicates that, highest (39.2%) numbers of respondents were in the age group 31-40. Followed by (38.3%) respondents in the age group 41-50. Around one fifth (20.8%) respondents were from age group 21-30 years old. The very few (1.7 %) women entrepreneurs were from age above 60. According to these distributions, it shows that the highest representation of data is found from the age group 31-40. Where Rahman et al. (2013) shows their study (82%) of the entrepreneur's

age between 26-45 years, of them (42%) were between 26-35 years and (40%) were between 36-45 years. So my research findings are closely resembled with previous study.

Figure -4: Age of the respondents



Source: Fieldwork, 2014

n=120

Table -2: Educational level of the entrepreneurs

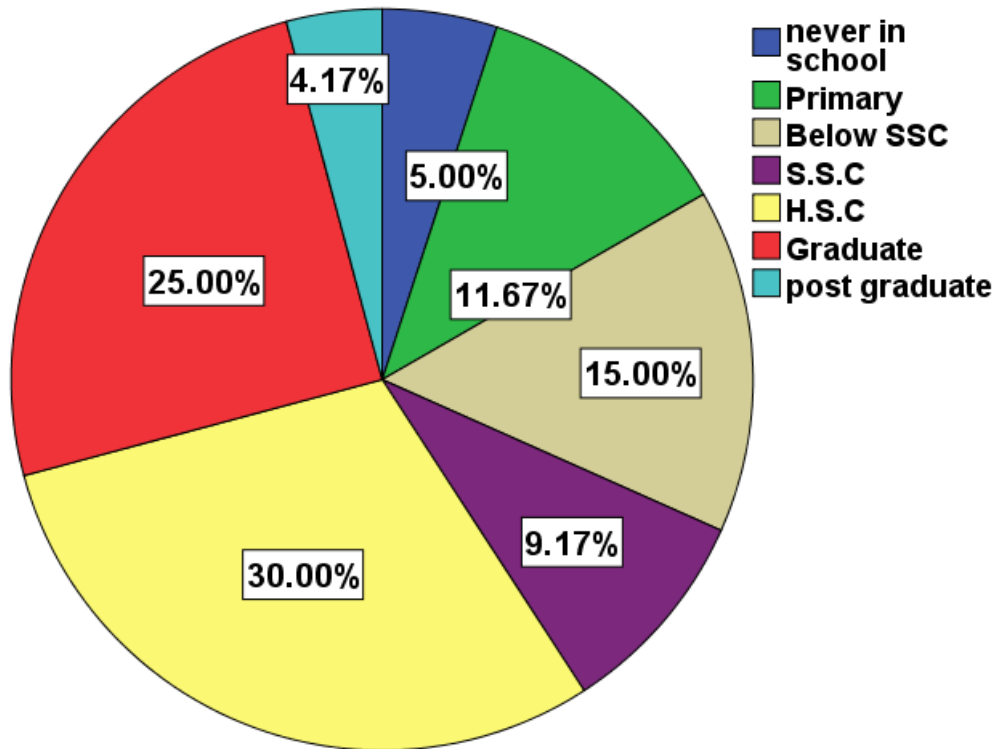
Education level of the entrepreneurs	Frequency	Percent
Never in school	6	5.0
Primary	14	11.7
Below SSC	18	15.0
S.S.C	11	9.2
H.S.C	36	30.0
Graduate	30	25.0
Post graduate	5	4.2
Total	120	100.0

Source: Field work, 2014

n=120

From my study it is seen that, Graduate (25.0%) , and (4.2 %) is post graduate , (30.0 %) HSC, (15%) below in S.S.C. Where Khatun et al. (2014) shows their study that (4.5%) have post-graduation degree and (31.8%) is graduates. So my research is nearly related previous study.

Figure -5: Educational level of the entrepreneurs



Source: Fieldwork, 2014

n=120

Table 3: Marital status of the entrepreneurs

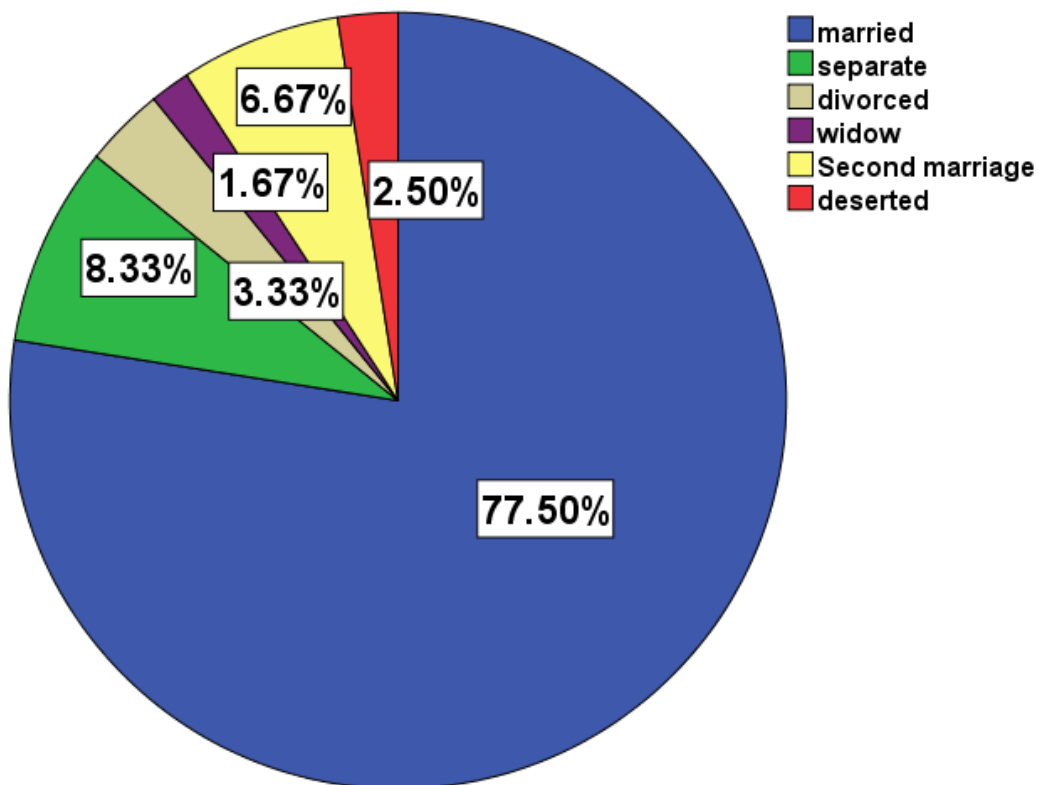
Marital status	Frequency	Percent
Married	93	77.5
Separate	10	8.3
Divorced	4	3.3
Widow	2	1.7
Second marriage	8	6.7
Deserted	3	2.5
Total	120	100.0

Source: Field work, 2014

n=120

Table- 3 illustrates the marital status of the women entrepreneurs of the dhaka city. It may be seen majority of the respondents are married persons (77.5 %). Few percent (8.3%) separate. (3.3%) divorced, (1.7%) widow, (6.7%) second marriage, (2.5%) deserted. According to MIDAS work 2009 (82.90%) were married . So my study is nearly realted previous work.

Figure -6: Marital status of the entrepreneurs



Source: Fieldwork, 2014

n=120

Table -4: Religion of the respondents

Religion	Frequency	Percent
Islam	118	98.3
Hindus	2	1.7
Total	120	100.0

Source: Field work, 2014

n=120

For the above table, it is clear that among my respondent only (1.7 %) are hindous and the rest of the responds 98.3 % are Muslims. According to the MIDAS work 2009

Religions of Respondents: The majority of the respondents were found to be Muslims by religion (89.76%). Hindus was (6.96%) which is closely related to my study.

6.3 Information about the business of small and medium enterprise

Table- 5: Types of business run by women entrepreneurs

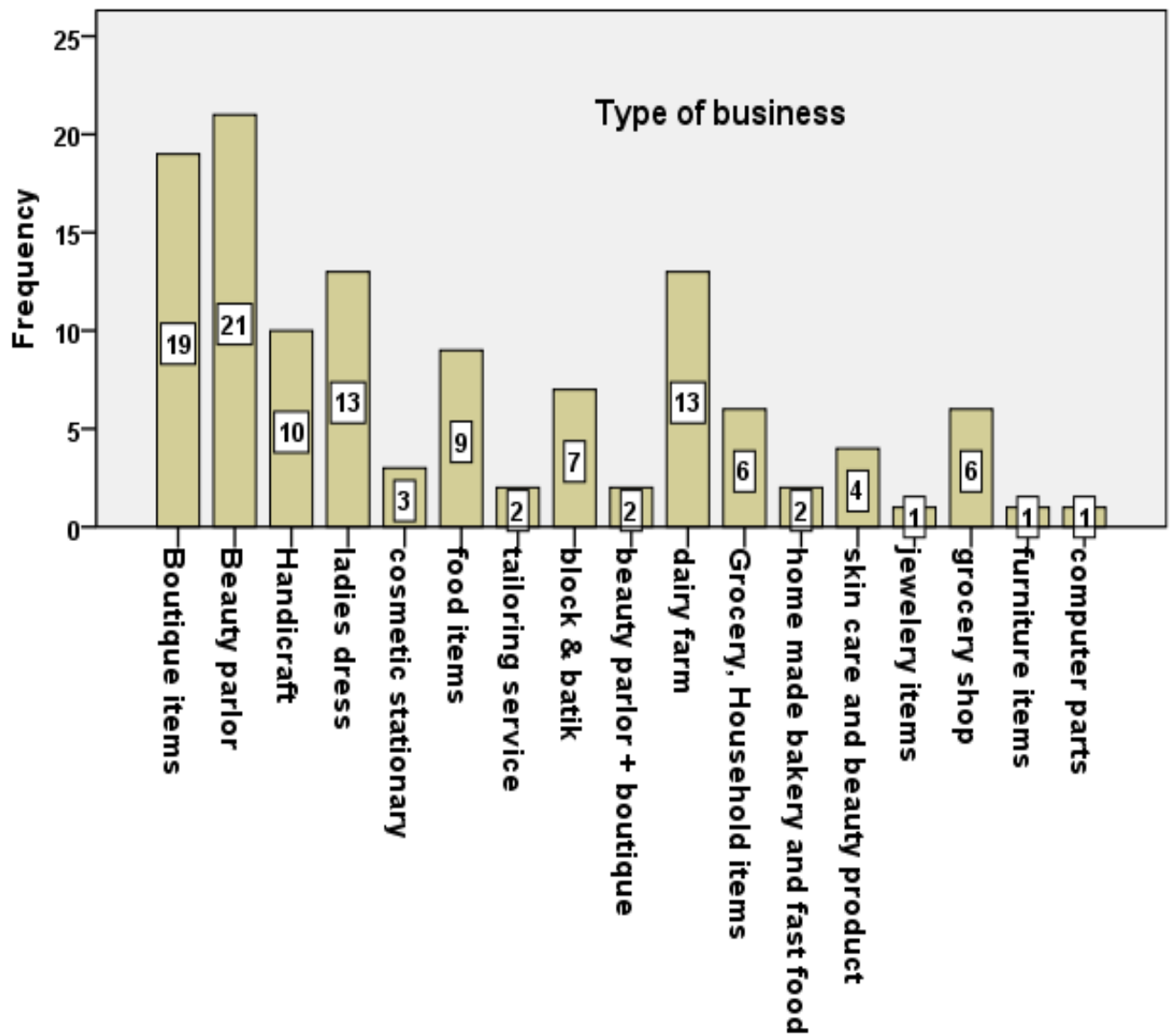
Types of business	Frequency	Percent
Boutique items	19	15.8
Beauty parlor	21	17.5
Handicraft	10	8.3
ladies dress	13	10.8
Cosmetic stationary	3	2.5
food items	9	7.5
Tailoring service	2	1.7
Block & batik	7	5.8
Beauty parlor + boutique	2	1.7
Dairy farm	13	10.8
Grocery, Household items	6	5.0
Homemade bakery and fast food	2	1.7
Skin care and beauty product	4	3.3
Jewelry items	1	.8
Grocery shop	6	5.0
Furniture items	1	.8
computer parts	1	.8
Total	120	100.0

Source: Field work, 2014

n=120

Table 5 shows that out of 120 respondents, the majority 21 (17.5%) women entrepreneurs are involved in beauty parlor 19 (15.8%) are involved in Boutique items which are traditionally seen as women's arenas, not challenging sectors.

Figure-7: Types of business run by women entrepreneurs



Source: Fieldwork, 2014

n=120

Table- 6: Causes of involvemem in small and medium enterprise

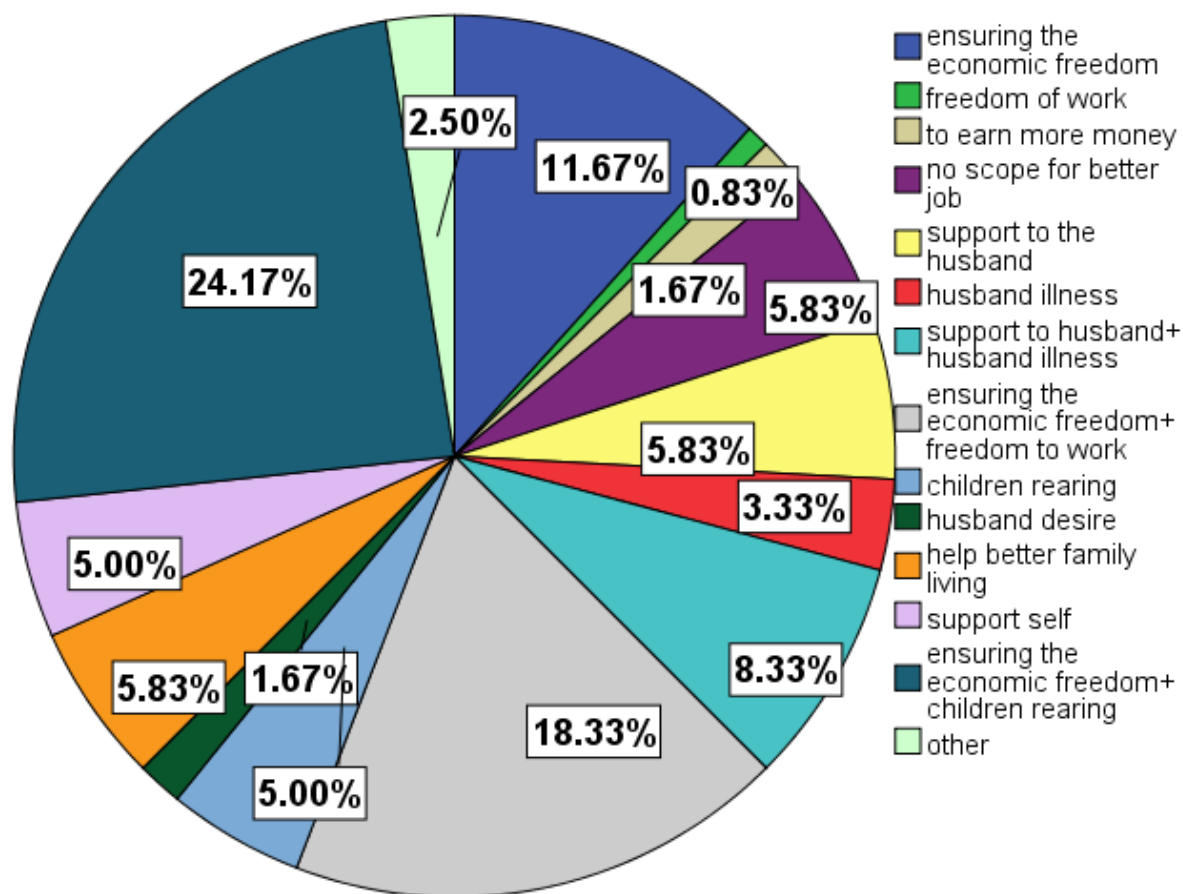
Causes of business	Frequency	Percent
Ensuring the economic freedom	14	11.7
Freedom of work	1	.8
To earn more money	2	1.7
No scope for better job	7	5.8
Support to the husband	7	5.8
Husband illness	4	3.3
Support to husband+ husband illness	10	8.3
Ensuring the economic freedom+ freedom to work	22	18.3
Children rearing	6	5.0
Husband desire	2	1.7
Help better family	7	5.8
Living support self	6	5.0
Ensuring the economic freedom+ children rearing	29	24.2
Other	3	2.5
Total	120	100.0

Source: Field work, 2014

n=120

From the above table it is observed that majority are involved in this sector for the reason of ensuring the economic freedom and children rearing and second highest are involved for the reason of ensuring the economic freedom and freedom to work.

Figure-8: Causes of involvement in small and medium enterprise



Source: Fieldwork, 2014

n=120

Table -7: Duration of business run by women entrepreneurs

Duration of business	Frequency	Percent
less than 5 years	33	27.5
6-10 years	54	45.0
11-15 years	26	21.7
16-20 years	5	4.2
above 20 years	2	1.7
Total	120	100.0

Source: Field work, 2014

n=120

Table 7 revealed that, (45%) were established between 6-10. And (27.5 %) were established less than 5 years. and 21.7 % were functioning for the last 11-15 years. Where MIDS work 2009 shows that, From the survey it was revealed that the highest numbers of Associations (52%) were established before 10 years, while

(29%) informed that they were established between 6-10 years . So my research findings are closely related with previous work.

Figure – 9: Duration of business run by women entrepreneurs



Source: Fieldwork, 2014

n=120

Table- 8: Training by women entrepreneurs before starting business

Training before business	Frequency	Percent
Yes	63	52.5
No	57	47.5
Total	120	100.0

Source: Field work, 2014

n=120

It is to be remembered that training is critically important for doing any job or business efficiently. Table 8 shows the, (52.5%) women entrepreneurs received training in business before starting business after they have started their business and (47.5%) have not taken any training. Where MIDAS work 2009 shows that, training before business

(53.7%) of the respondents informed that they had received training before business, so my research findings is closely related with previous work.

Table- 9: Training by women entrepreneurs after business

Training after business	Frequency	Percent
yes	22	18.3
no	98	81.7
Total	120	100.0

Source: Field work, 2014

n=120

Table- 9 shows the, (81.1%) women entrepreneurs did not received training in business after started their business and (18.3%) have taken training.

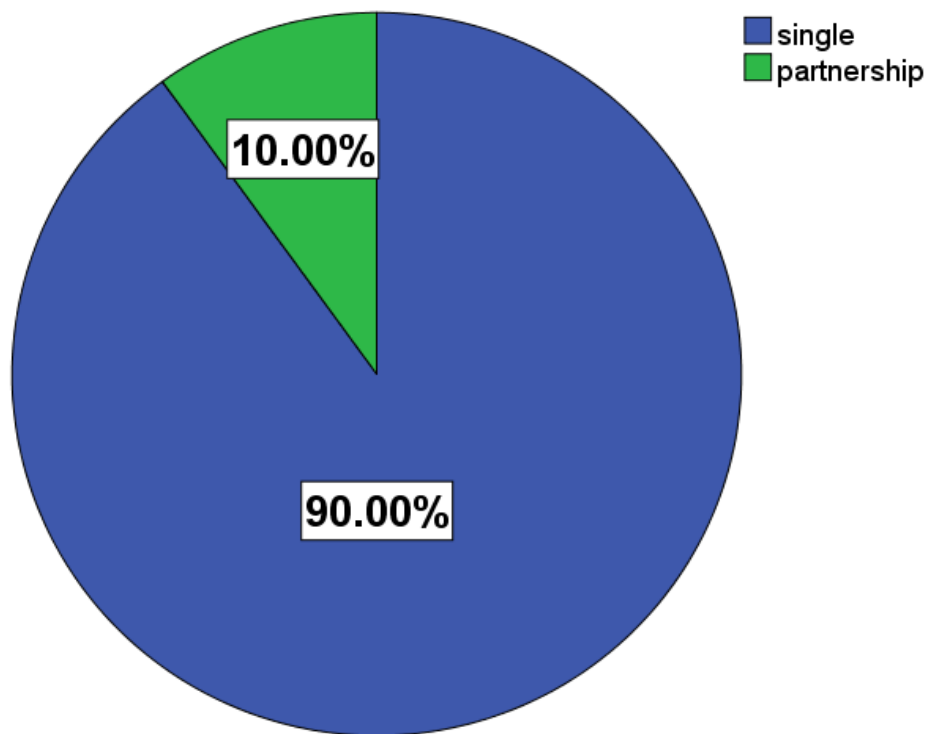
Table -10: Type of ownership

Type of ownership	Frequency	Percent
Single	108	90.0
Partnership	12	10.0
Total	120	100.0

Source: Field work, 2014

n=120

Table 10 represents the type of ownership of the enterprise. The majority 108 (90.0%) are run by single ownership. Only 12 (10.0%) of the enterprise are managed through partnership. Where Rahaman et al. (2013) shows their study 94% of the respondents have the ownership of their own enterprises. So my research finding closely resemble with previous study.

Figure -10: Type of ownership

Source: Fieldwork, 2014

n=120

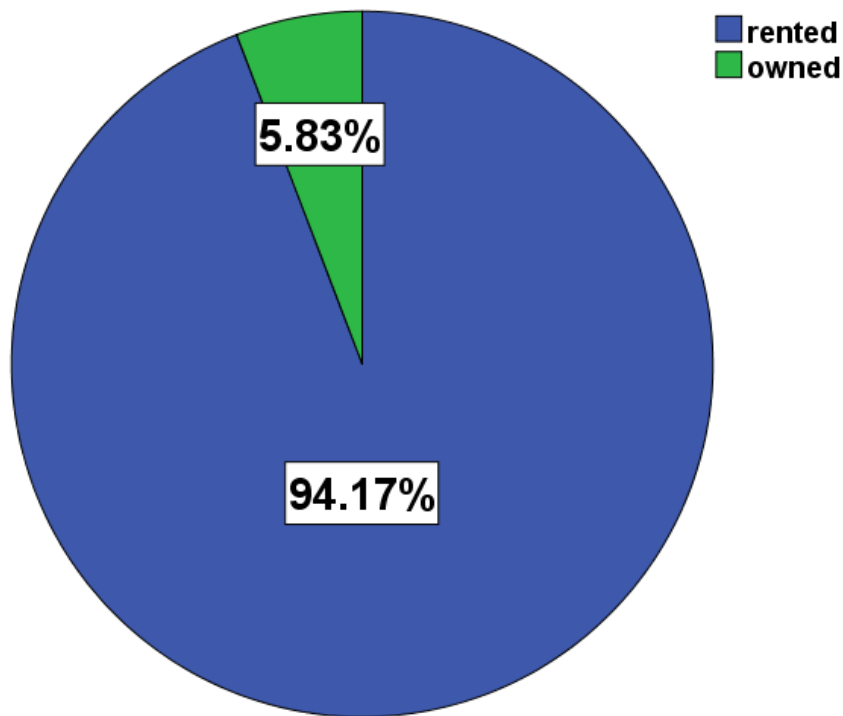
Table- 11: Type of setup

Type of setup	Frequency	Percent
Rented	113	94.2
Owned	7	5.8
Total	120	100.0

Source: Field work, 2014

n=120

In my study most of the entrepreneurs are rented 113 where only 7 women entrepreneurs have their own establishment. According to the MIDAS work 2009 shows that, numbers of show-rooms were owned by (12%) women entrepreneurs in the district of Dhaka.

Figure- 11: Type of setup

Source: Fieldwork, 2014

n=120

Table -12: Role of members in business

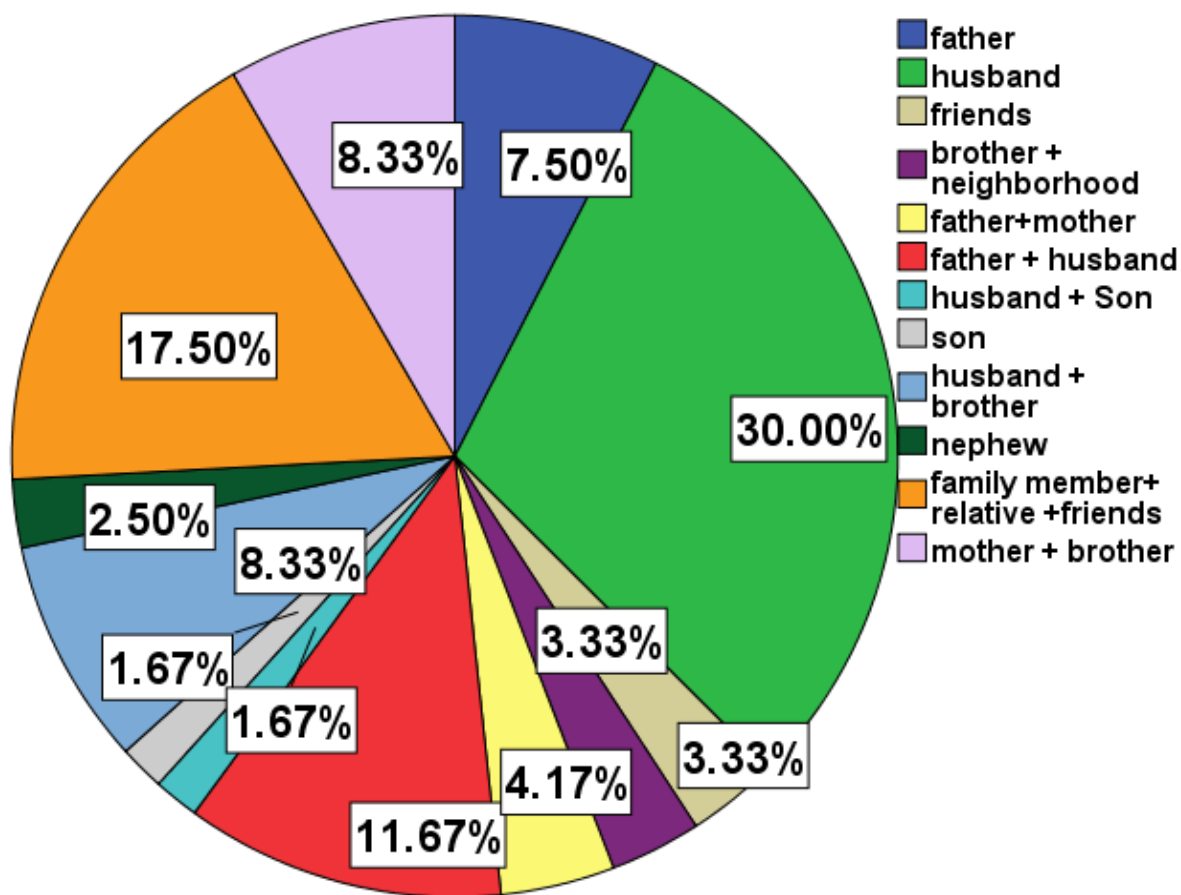
Members role	Frequency	Percent
Father	9	7.5
Husband	36	30.0
Friends	4	3.3
Brother + Neighborhood	4	3.3
Father +mother	5	4.2
Father + husband	14	11.7
Husband + Son	2	1.7
Son	2	1.7
Husband + brother	10	8.3
Nephew	3	2.5
Family member+ Relative +friends	21	17.5
Mother + brother	10	8.3
Total	120	100.0

Source: Field work, 2014

n=120

MIDAS work 2009 shows that , (17.8%) mentioned that their husbands played the main role. fathers of (0.8%) respondents, by brothers of (0.9%), by mother of (0.7%), by sisters of (0.3%), by in-laws of (0.1%) and by uncles of (0.1%). Where my study shows that husband role (30.0 %), father (7.5%) , father + husband (11.7%), family member+ relative +friends (17.5%) , father + mother (4.2%), Husband + son (1.7 %) , son (1.7%) .

Figure -12: Role of members in business



Source: Fieldwork, 2014

n=120

6.4 Constraints of Small and Medium Enterprise

Table- 13: Current investment in this business

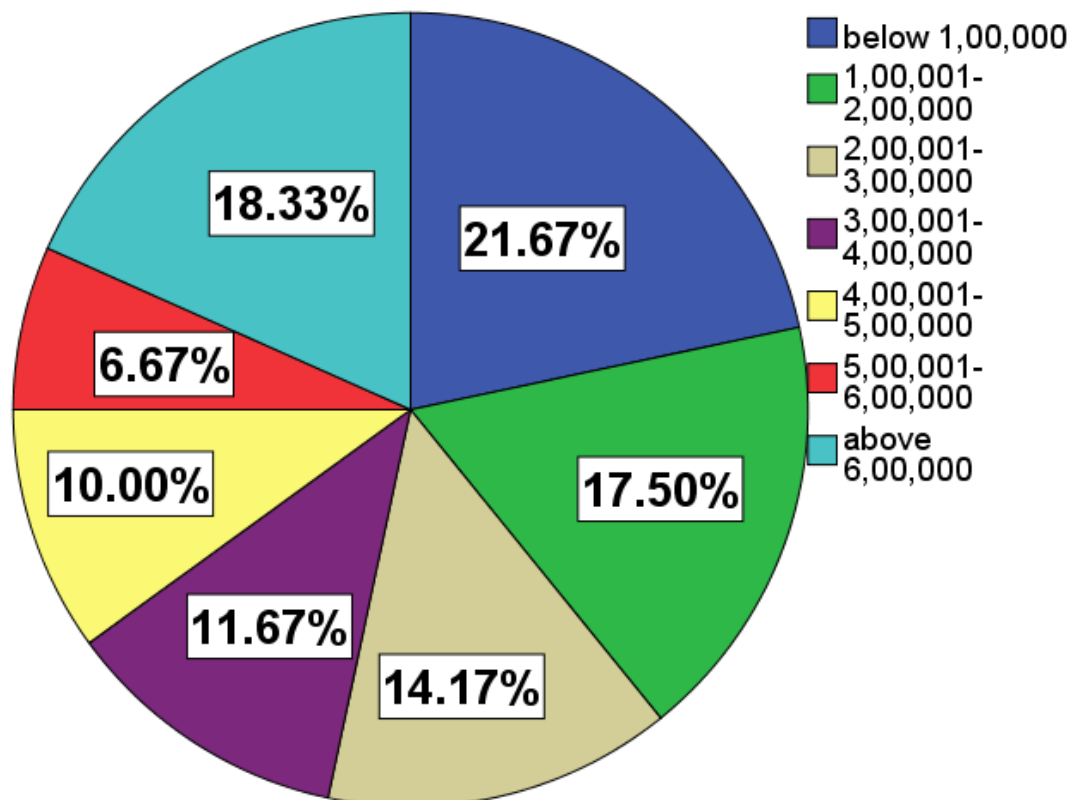
Range	Frequency	Percent
below 1,00,000	26	21.7
1,00,001-2,00,000	21	17.5
2,00,001-3,00,000	17	14.2
3,00,001-4,00,000	14	11.7
4,00,001-5,00,000	12	10.0
5,00,001-6,00,000	8	6.7
above 6,00,000	22	18.3
Total	120	100.0

Source: Field work, 2014

n=120

MIDAS work (2009) shows that, among the 832 women entrepreneurs who responded, the current investment of women entrepreneurs (34%) was BDT 50001- 100000. The least number of women (8%) invested BDT 150001-200000. The maximum investment was by 22% women who invested above BDT 200000, and the minimum investment was up to BDT 50,000 by 23% women. Where my study shows that, among the 120 women entrepreneurs who respondent, the current investment of women entrepreneurs (21.7%) was BDT below 1, 00,000. The least number of women (6.7%) invested BTD 5, 00,001-6, 00,000. And (17.5%) of women entrepreneurs who invested 1, 00,001-2, 00,000. (14.2%) of women entrepreneurs who invested BDT 2, 00,001-3, 00,000. (11.7%) of women entrepreneurs who invested BDT 3,00,001-4,00,000. (10.0%) of women entrepreneurs who invested BDT 4, 00,001-5, 00,000. (18.3%) of women entrepreneurs who invested above BTD 6, 00,000.

Figure- 13: Current investment in this business



Source: Fieldwork, 2014

n=120

Table- 14: Average income per month

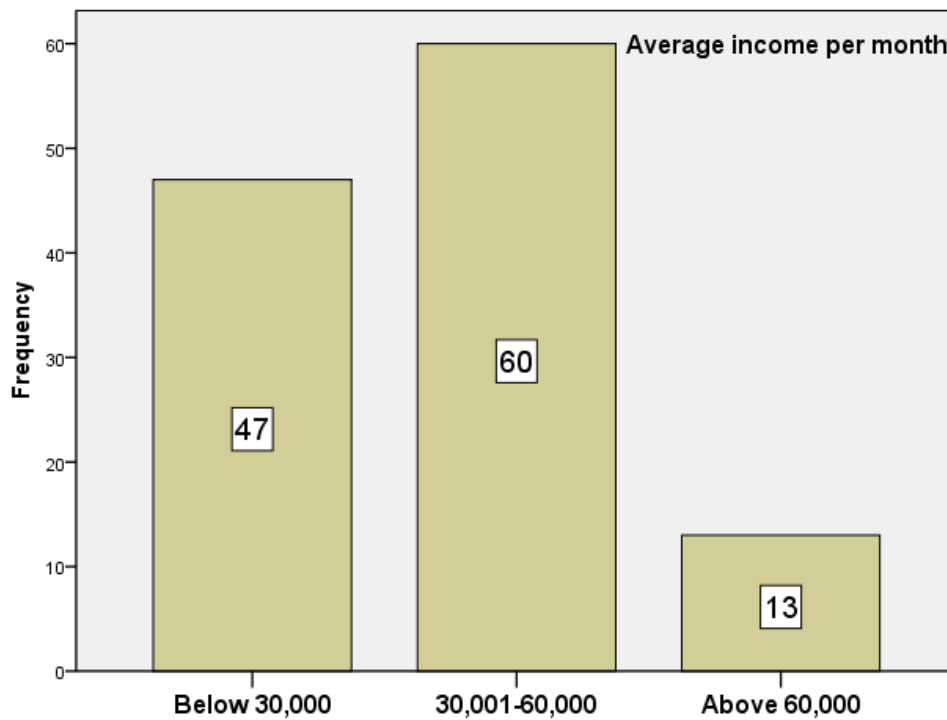
Income range	Frequency	Percent
below 30,000	47	39.2
30,001-60,000	60	50.0
above 60,000	13	10.8
Total	120	100.0

Source: Field work, 2014

n=120

MIDAS work (2009) shows that, the monthly profits of previous year of women entrepreneurs all over Bangladesh varied from BDT 1 lac to BDT 6 lacs. The highest monthly profit of BDT 6 lacs was achieved by 22.90%. The lowest monthly profit of BDT 1 lac was earned by 19.32% women. But my study shows that majority average income per month (50.0%) that range is BDT 30,001-60,000 where (39.2%) and (10.8%) whose average income range below 30,000 and above 60,000.

Figure- 14: average income per month



Source: Fieldwork, 2014

n=120

Table -15: Taken any loan

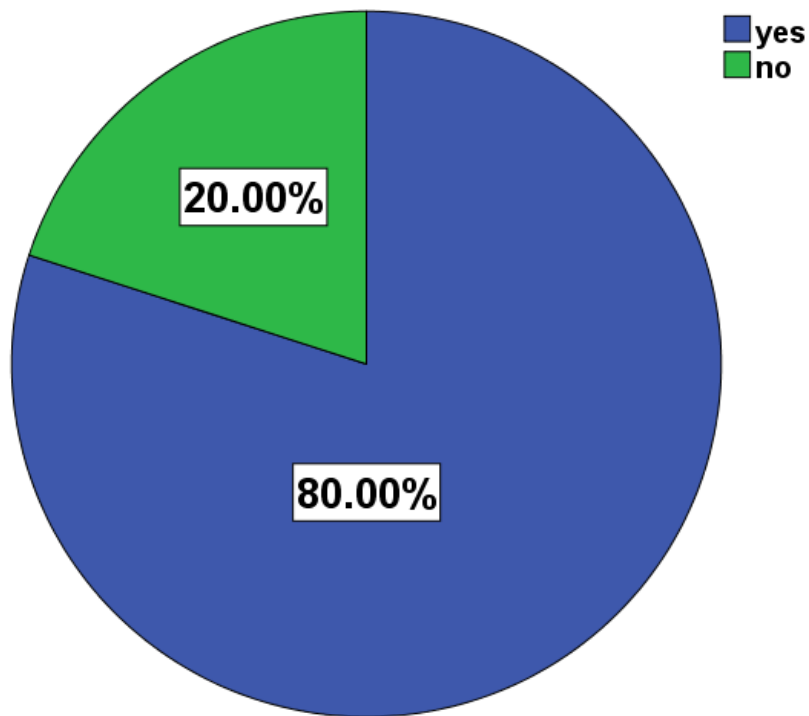
loan	Frequency	Percent
yes	96	80.0
no	24	20.0
Total	120	100.0

Source: Field work, 2014

n=120

From my study it is found that nearly ninety six percent of women are taking loan. And only twenty percent (24) people take his capital from his own capital.

Figure -15: Taken any loan



Source: Fieldwork, 2014

n=120

Table -16: Loan taking institution

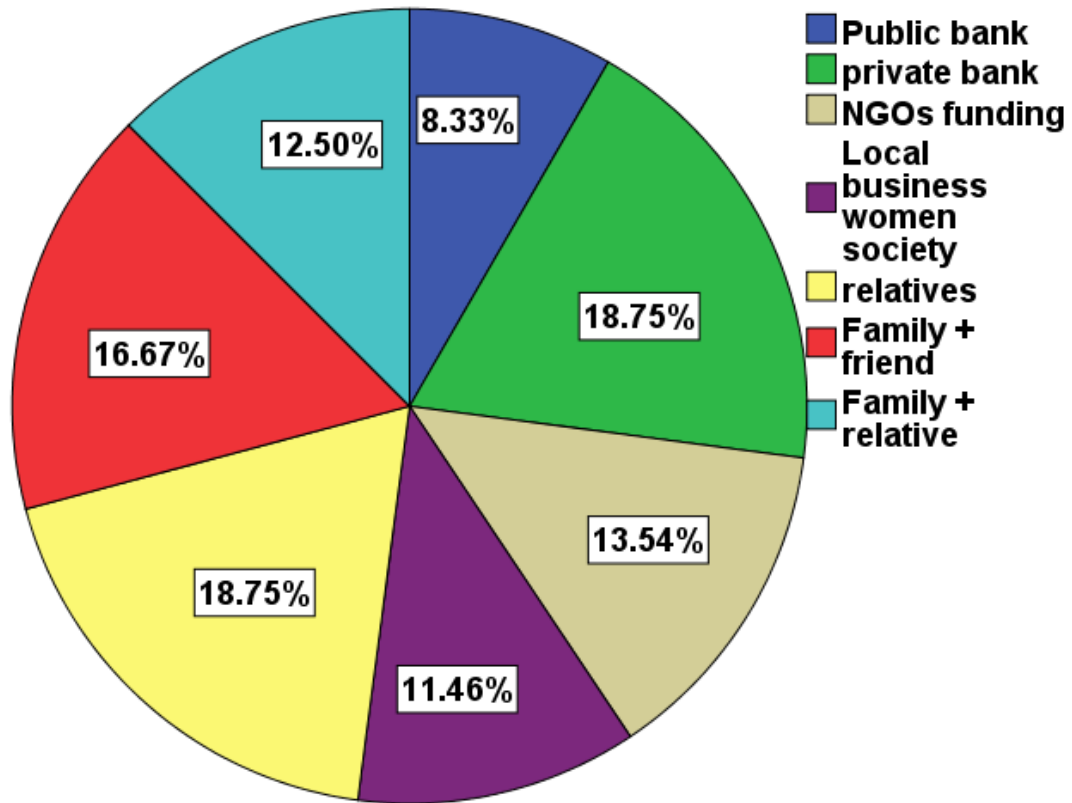
Financial institution	Frequency	Percent
Public bank	8	6.7
private bank	18	15.0
NGOs funding	13	10.8
Local business women society	11	9.2
relatives	18	15.0
Family + friend	16	13.3
Family + relative	12	10.0
Total	96	80.0
Missing System	24	20.0
Total	120	100.0

Source: Field work, 2014

n=96

Table -16 shows that only (6.7%) takes loan from public bank. 15% entrepreneurs take loan from private bank, (15%) takes loan from relative.

Figure -16: loan taking institution



Source: Fieldwork, 2014

n=120

Table -17: Condition for getting credit / loan

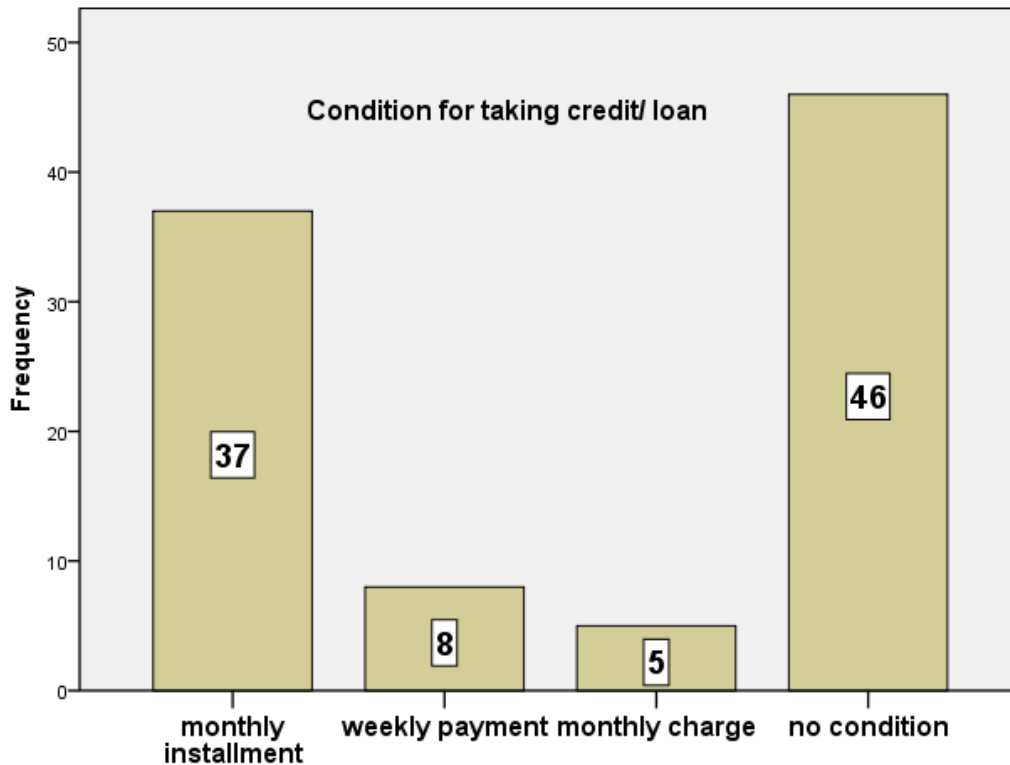
Condition	Frequency	Percent
Monthly installment	37	30.8
Weekly payment	8	6.7
Month charge	5	4.2
No condition	46	38.3
Total	96	80.0
Missing System	24	20.0
Total	120	100.0

Source: Field work, 2014

n=96

Above table 17 shows that (38.3%) of the entrepreneurs who took loan from family members and relatives get credit any condition. But the entrepreneurs who took loan from government and private banks, NGOs, cooperative societies mentioned that do not get loan without any condition. The conditions are very complex. The repayment is mainly installment (30.8%) basis.

Figure -17: Condition for getting credit / loan



Source: Fieldwork, 2014

n=120

Table- 18: Face problem to get loan

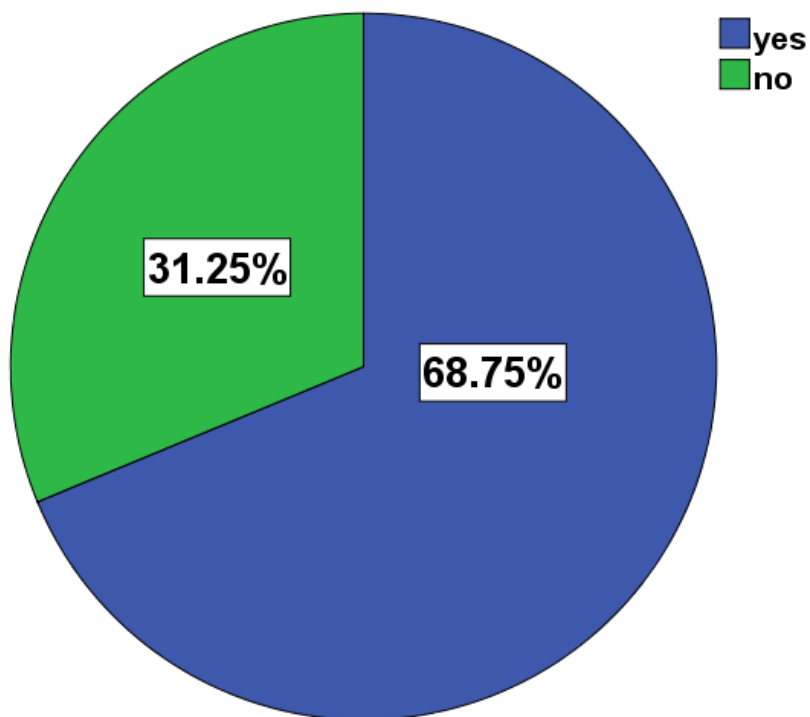
Face problem to get loan	Frequency	Percent
Easy	31	25.8
Tough	65	54.2
Total	96	80.0
Missing System	24	20.0
Total	120	100.0

Source: Field work, 2014

n=96

From the above it is seen that 54.2% (65) respondent said that they face difficulties to get loan and rest 25.8 % (31) respondent replies that they face no major difficulties to get loan.

Figure- 18: Face problem to get loan



Source: Fieldwork, 2014

n=120

Table- 19: Major barriers to get loan

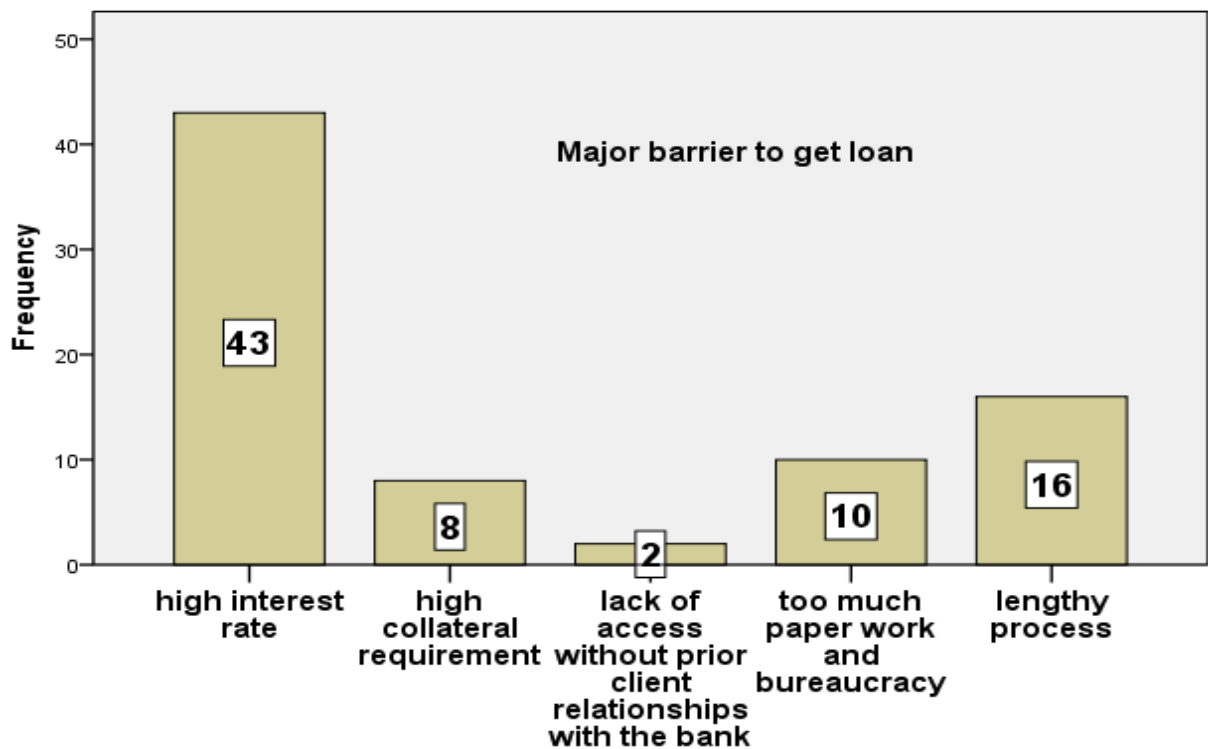
Major barrier	Frequency	Percent
High interest rate	43	35.8
High collateral requirement	8	6.7
Lack of special client relationships with the bank	2	1.7
Too much paper work and bureaucracy	10	8.3
Lengthy process	16	13.3
Total	79	65.8
Missing System	41	34.2
Total	120	100.0

Source: Field work, 2014

n=79

Table 19 shows that major problem is high interest rate (54.43%) , other problem is lengthy process (20.25%). Where Khatun et al. (2014) shows their study that (71.42%) is high interest rate and lengthy procedure is (28.58 %) but my study shows other problem that is need high collateral requirement (6.7 %) lack of special client relationships with the bank (1.7%) , and too much paper work and bureaucracy (8.3 %).

Figure- 19: Major barriers to get loan



Source: Fieldwork, 2014

n=120

Table -20: Problem faced women to direct their business

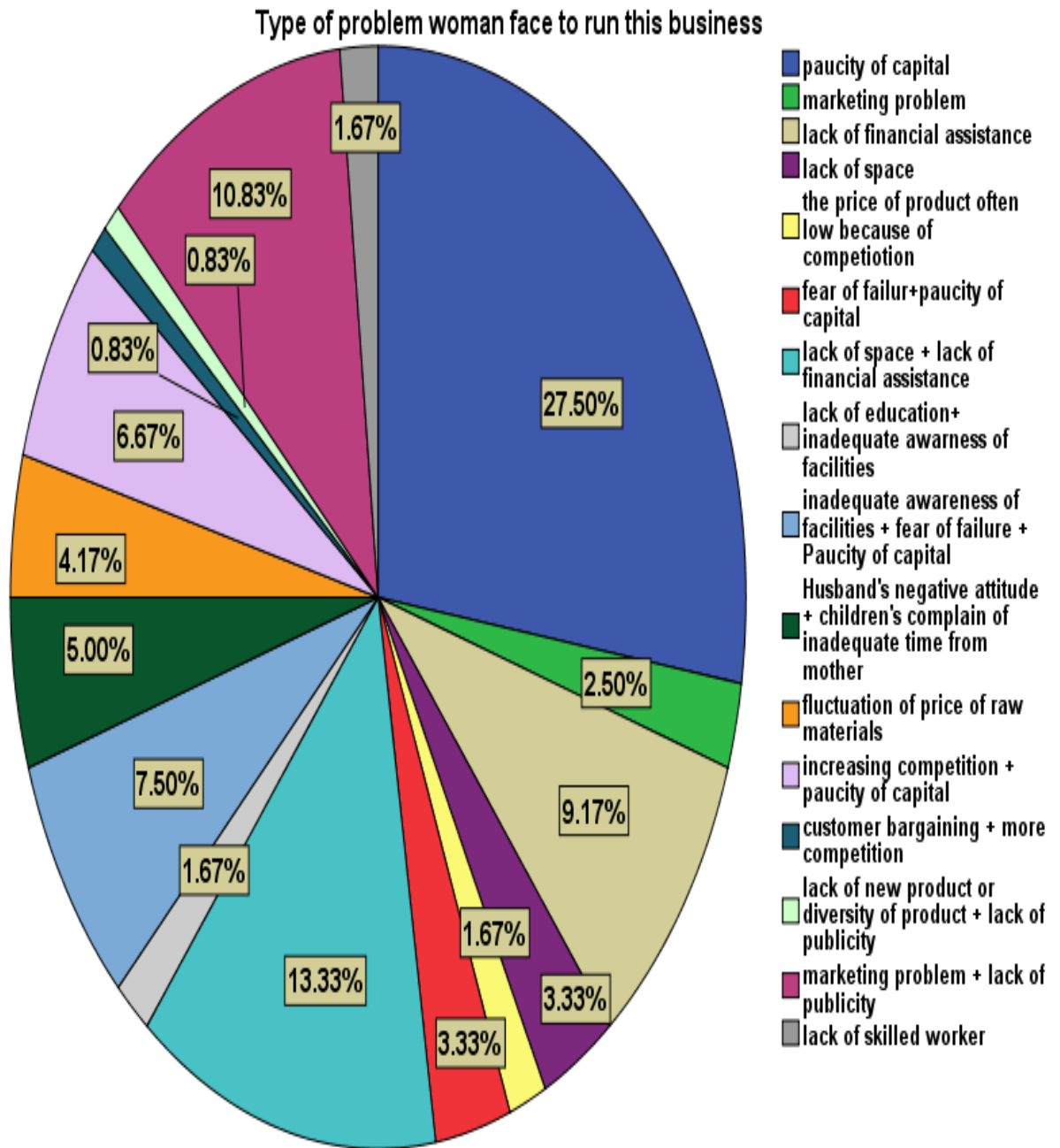
Problem faced women to direct their business	Frequency	Percent
Paucity of capital	33	27.5
Marketing problem	3	2.5
Lack of financial assistance	11	9.2
Lack of space	4	3.3
The price of product often low because of competition	2	1.7
Fear of failure +paucity of capital	4	3.3
Lack of space + lack of financial assistance	16	13.3
Lack of education+ inadequate awareness of facilities	2	1.7
Inadequate awareness of facilities + fear of failure + Paucity of capital	9	7.5
Husband's negative attitude + children's complain of inadequate time from mother	6	5.0
Fluctuation of price of raw materials	5	4.2
Increasing competition + paucity of capital	8	6.7
Customer bargaining + more competition	1	.8
Lack of new product or diversity of product + lack of publicity	1	.8
Marketing problem + lack of publicity	13	10.8
Lack of skilled worker	2	1.7
Total	120	100.0

Source: Field work, 2014

n=120

MIDAS work 2009 shows that, the majority- 87.9% of the women entrepreneurs faced with lack of capital as the greatest problem in running their business. Other problems are: lack of marketing opportunities by (21.3%) lack of raw materials by (20.4%) where my study shows that (27.5%) paucity of capital, and fear of failure +paucity of capital (3.3%) , inadequate awareness of facilities + fear of failure + Paucity of capital (7.5 %) , lack of space + lack of financial assistance (13.3 %) so most of the problem is capital that is closely related to work. In my study other problems are identified: lack of skilled worker (1.7 %), marketing problem + lack of publicity (10.8%) , lack of new product + lack of publicity (.8%) , customer bargaining + more competition (.8 %) , fluctuation of price of raw materials (4.2%), Husband dislike + children complain mother no give enough time (5.0 %), lack of education+ inadequate awareness of facilities (1.7 %) , the price of product often low because of competition (1.7%), lack of space (3.3%).

Figure -20: Problem faced women to direct their business



Source: Fieldwork, 2014

n=120

6.5 information regarding stuff

Table -21: Number of present workers

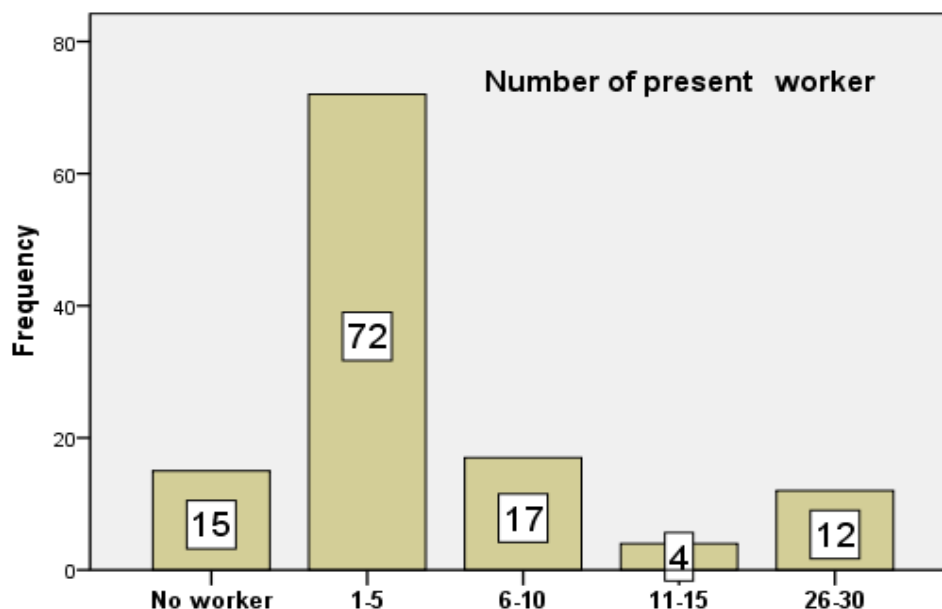
Number of present worker	Frequency	Percent
no worker	15	12.5
1-5	72	60.0
6-10	17	14.2
11-15	4	3.3
26-30	12	10.0
Total	120	100.0

Source: Field work, 2014

n=120

According to MIDAS work 2009, the highest number of personnel currently employed was between 1 and 10 workers in the businesses of 68.1% . Number of workers between 141 and 150 were employed by a few (0.4%) women. Where my study shows that (60.0 %) and (14.2%) currently employed between 1-5 and 6-10. That means my work is closely relate with MIDAS work.

Figure-21: Number of present workers



Source: Fieldwork, 2014

n=120

Table -22: Satisfaction level regarding skill and performance of staff

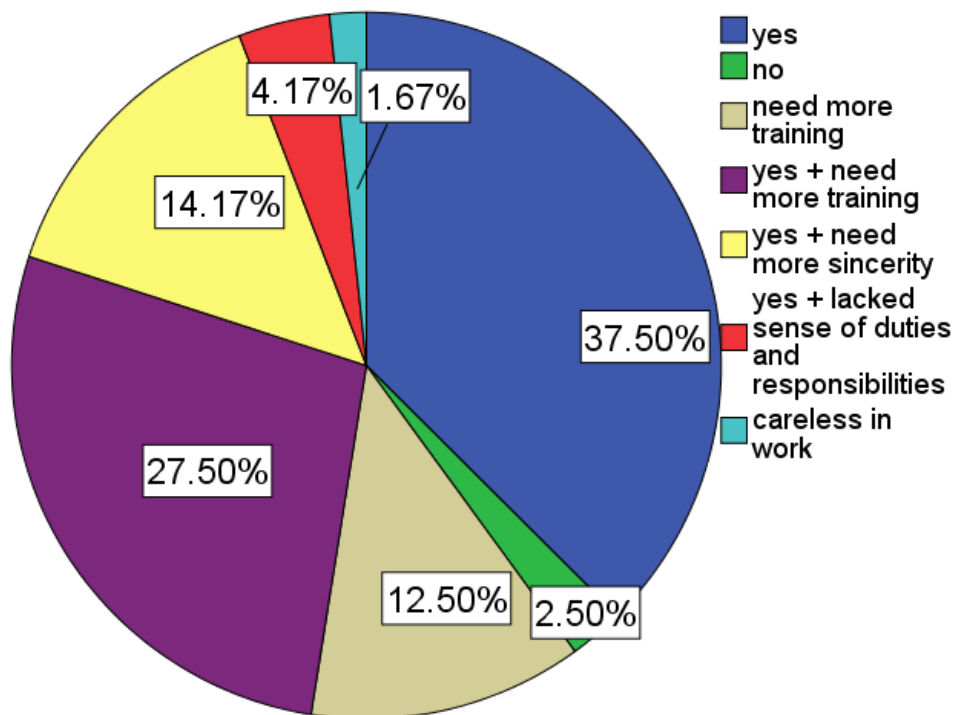
Satisfaction level	Frequency	Percent
Yes	45	37.5
No	3	2.5
Need more training	15	12.5
Yes + need more training	33	27.5
Yes + need more sincerity	17	14.2
yes + lacked sense of duties and responsibilities	5	4.2
Careless in work	2	1.7
Total	120	100.0

Source: Field work, 2014

n=120

MIDAS study in 2009 shows that, (97.2%) of the respondents informed that they were satisfied with their skill and performance where my study found 37.5 percent satisfied other said satisfied but need more training 27.5 percent, yes and need more honesty (14.2 %) , satisfied but lacked sense of duties and responsibility 4.2 percent and carelesin work 1.7% .

Figure -22: Satisfaction level regarding skill and performance of staff



Source: Fieldwork, 2014

n=120

6.6 Household decision making – Household empowerment

Table -23: Decision on respondent health care

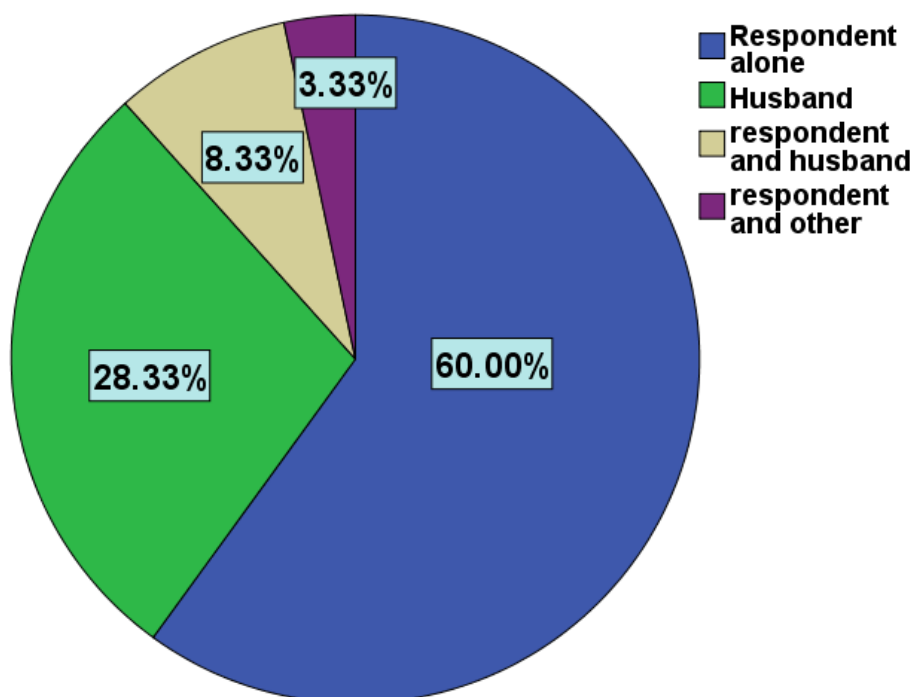
Decision on respondent health care	Frequency	Percent
Respondent alone	72	60.0
Husband	34	28.3
Joint decision	10	8.3
Respondent and other	4	3.3
Total	120	100.0

Source: Field work, 2014

n=120

Table -23 revealed that 60 percent of respondents can take decision on own health care and other 28.3 percent can take decision husband only about respondent. Again (8.3%) can take joint decision about respondent health care. Other (3.3%) can take decision on health care respondent and other. Where Haque et al. (2011) shows that respondent alone can take decision 21.5 percent, can take join decision 22.1 percent and majority 42.9 percent can take decision respondent and other person. But my study shows that majority 60 percent respondent only can take decision on own health care

Figure -23: Decision on respondent health care



Source: Fieldwork, 2014

n=120

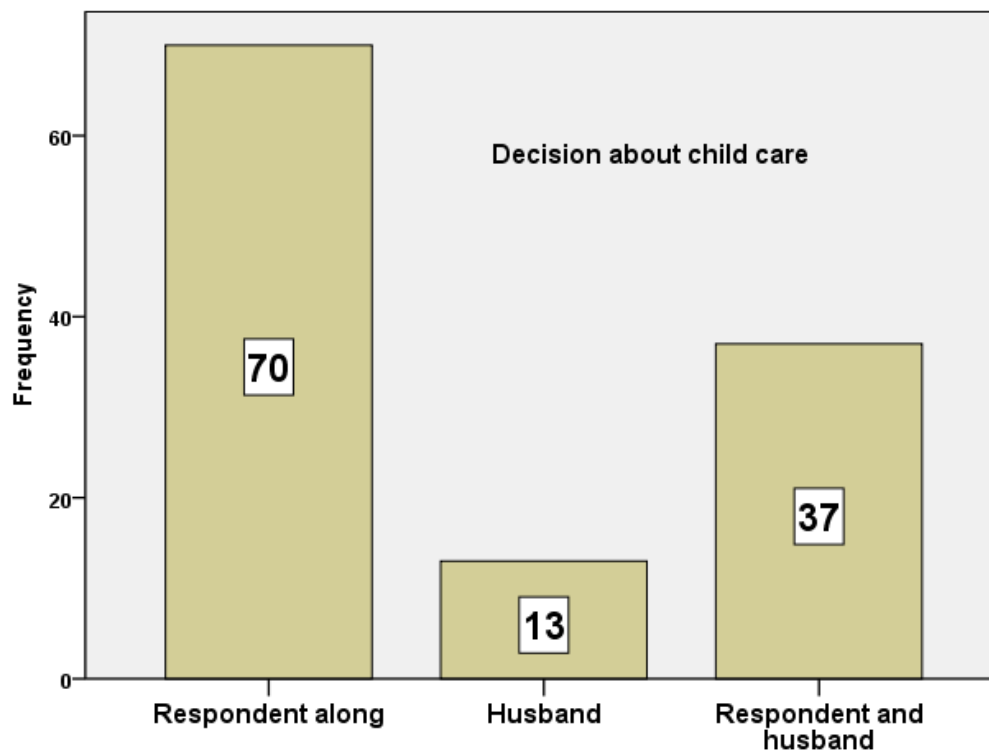
Table -24: Decision on child health care

Decision on child health care	Frequency	Percent
Respondent alone	70	58.3
Husband	13	10.8
Respondent and husband	37	30.8
Total	120	100.0

Source: Field work, 2014

n=120

It is observed from the Table- 24 that, (58.3%) can take decision on child health care respondent along where (10.8%) can take decision on child health care husband only and (30.8%) jointly can take decision on child health care. Where Haque et al. (2011) shows his work that respondent alone can take decision on child health care 20.9 percent and jointly decision 31 percent. In my work jointly decision is nearly but respondent alone decision more than that work.

Figure -24: Decision on child health care

Source: Fieldwork, 2014

n=120

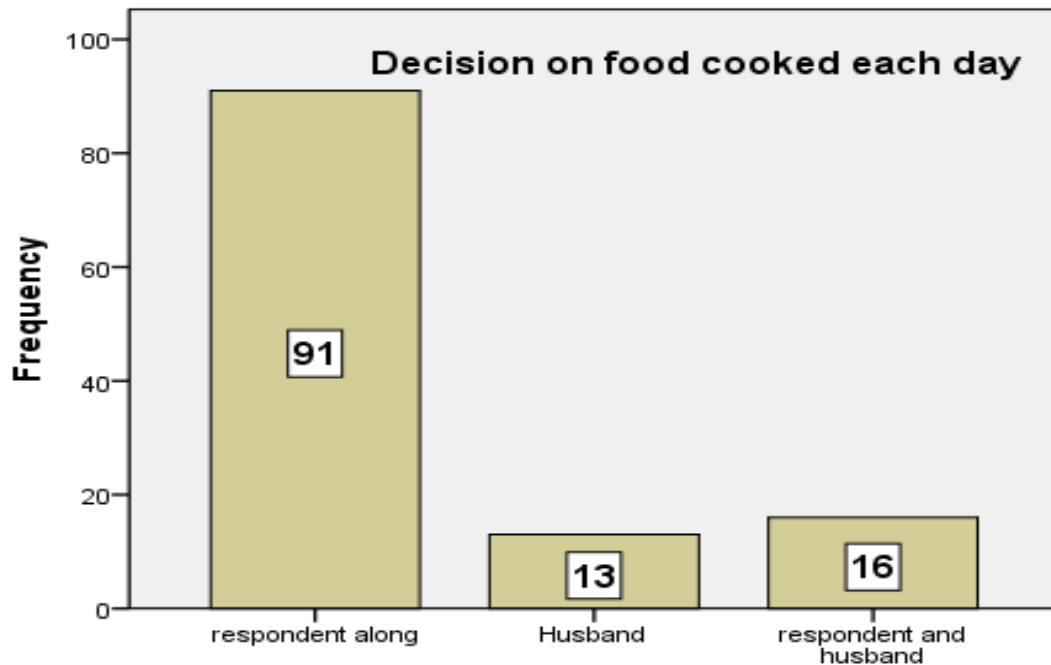
Table -25: Decision on food cooked each day

Decision on food cooked each day	Frequency	Percent
Respondent alone	91	75.8
Husband	13	10.8
Respondent and husband	16	13.3
Total	120	100.0

Source: Field work, 2014

n=120

Table -25 depicts that 91 (75.8%) can take decision on food cooked each day respondent only where (10.8%) can take decision on food cooked each day husband only and (13.3%) can take decision on food cooked each day jointly. Where Haque et al. (2011) in his work shows that, respondent alone can take decision 72.3 percent so it is colsely related previous work.

Figure -25: Decision on food cooked each day

Source: Fieldwork, 2014

n=120

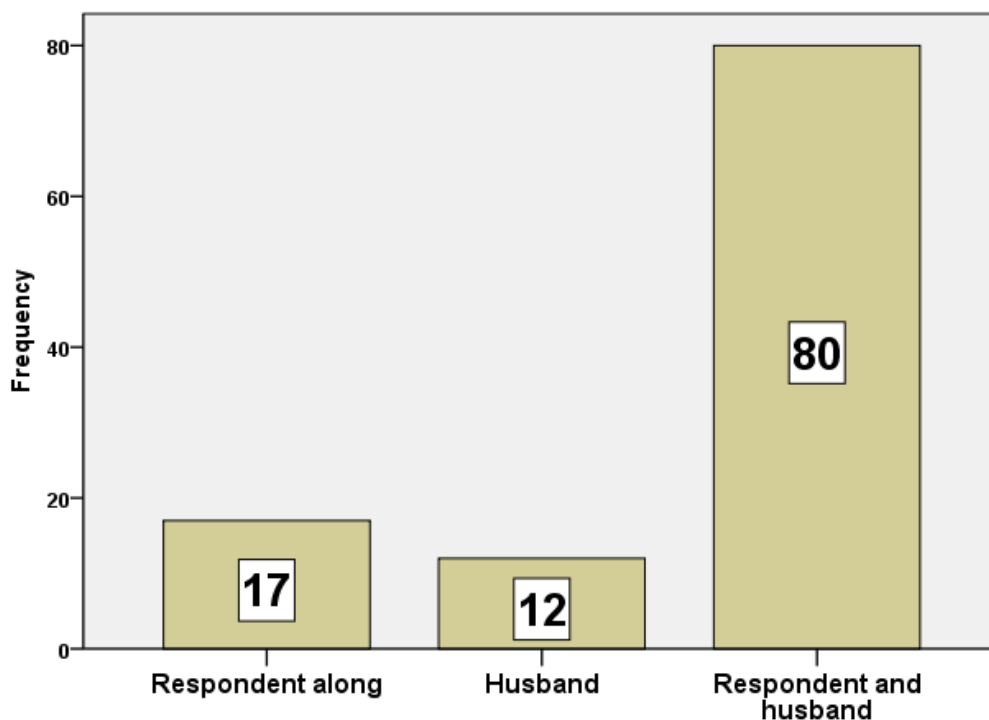
Table -26: Decision on family planning

Decision on family planning	Frequency	Percent
Respondent alone	17	14.2
Husband	12	10.0
Joint decision	80	66.7
Total	109	90.8
Missing System	11	9.2
Total	120	100.0

Source: Field work, 2014

n=109

Table -26 indicates that (14.2%) take decision on family planning respondent only where (10.0%) can take decision on family planning husband only and (66.7%) can take decision on family planning jointly. Where Haque et al. (2011) shows in his work that jointly decision is 76.4 percent so it is nearly related with that work.

Figure -26: Decision on family planning

Source: Fieldwork, 2014

n=120

6.7 Economic decision makin – economic empowerment

Tabel -27: Decision on how to spend money

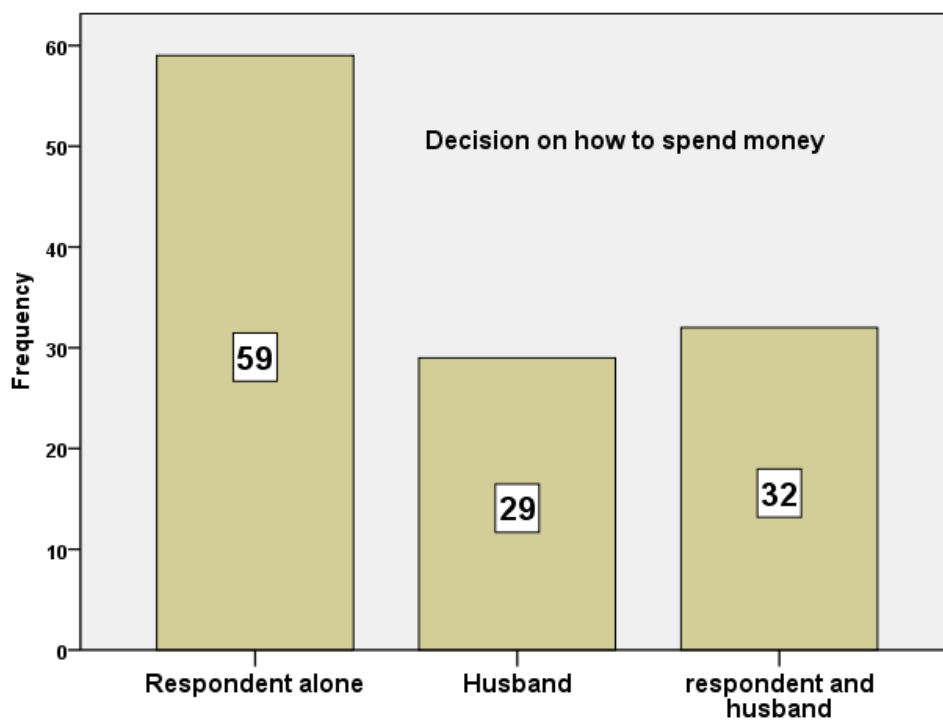
Decision on how to spend money	Frequency	Percent
Respondent alone	59	49.2
Husband	29	24.2
Respondent and husband	32	26.7
Total	120	100.0

Source: Field work, 2014

n=120

Table -27 revealed that (49.2%) take decision on how to spend money respondent only where (24.2%) can take decision on how to spend money husband only and (26.7%) can take decision on how to spend money jointly. Where Haque et al. (2011) shows in his work that , respondently alone can take decision 48 percent . So my work is closely related eith previous work .

Figure -27: Decision on how to spend money



Source: Fieldwork, 2014

n=120

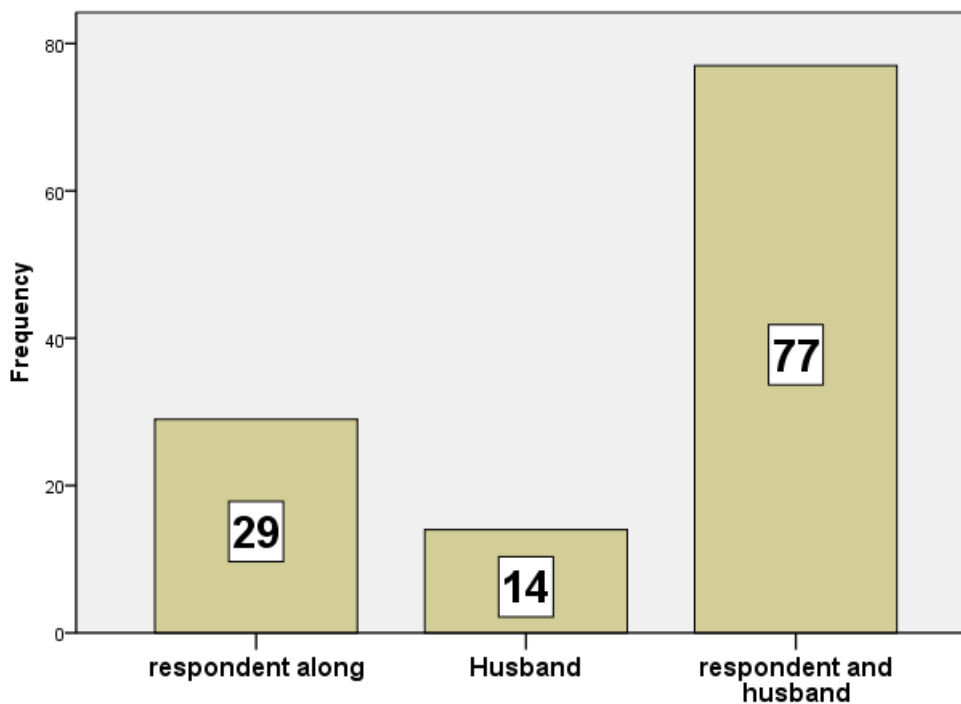
Tabel -28: Decisions on large purchases for the household

Decision on large purchases for the household	Frequency	Percent
Respondent along	29	24.2
Husband	14	11.7
Respondent and husband	77	64.2
Total	120	100.0

Source: Field work, 2014

n=120

Table 28- depicts that (24.2%) take decision on larges for the household respondent only where (11.7%) can take decision on large purchases for the household husband only and (64.2%) can take decision on large purchases for the household jointly. Where Haque et al. (2011) shows in his work that jointly decision is 35.8 percent and rspondent and other 30.5 percent but my study shows that majority is joint decision 64.2 percent .

Figure -28: Decisions on large purchases for the household

Source: Fieldwork, 2014

n=120

Table -29: Decision on household purchase for daily needs

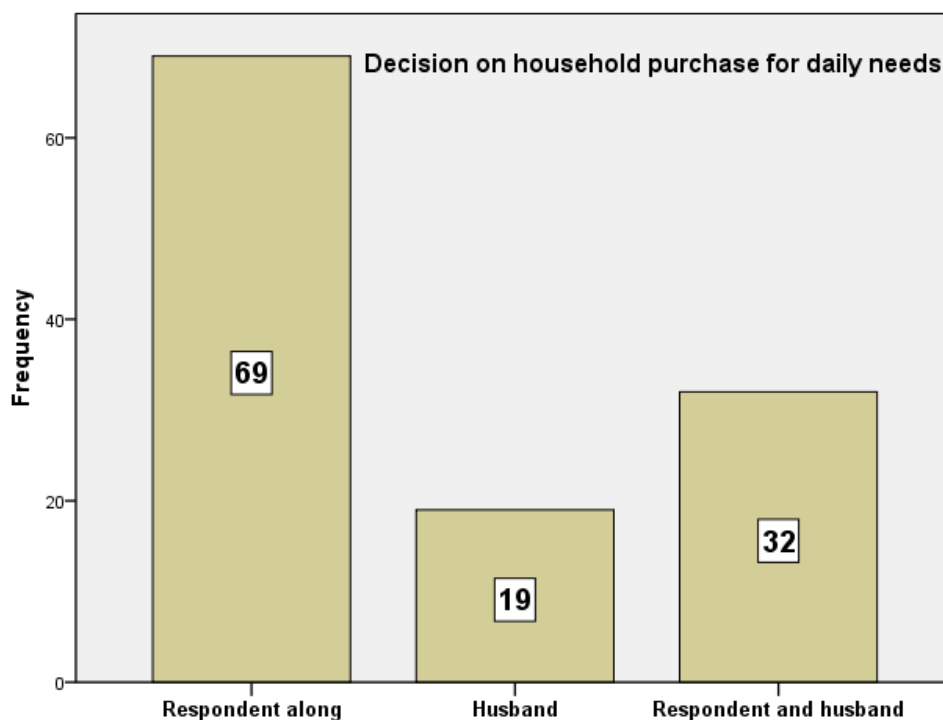
Decision on household purchase for daily needs	Frequency	Percent
Respondent along	69	57.5
Husband	19	15.8
respondent and husband	32	26.7
Total	120	100.0

Source: Field work, 2014

n=120

Table- 29 indicates that (57.5%) can take decision on household purchase for daily needs respondent only where (15.8%) can take decision on household purchase for daily needs husband only and 26.7% can take decision on household purchase for daily needs jointly. Where Haque et al. (2011) shows in his work that jointly decision is 30 percent and respondent alone can take decision 21.4 percent but my study shows majority 57.5 percent can take decision respondent only.

Figure -29: Decision on household purchase for daily needs



Source: Fieldwork, 2014

n=120

6.8 Physical freedom of movement – social empowerment

Table -31: Decision on visiting to family or relatives

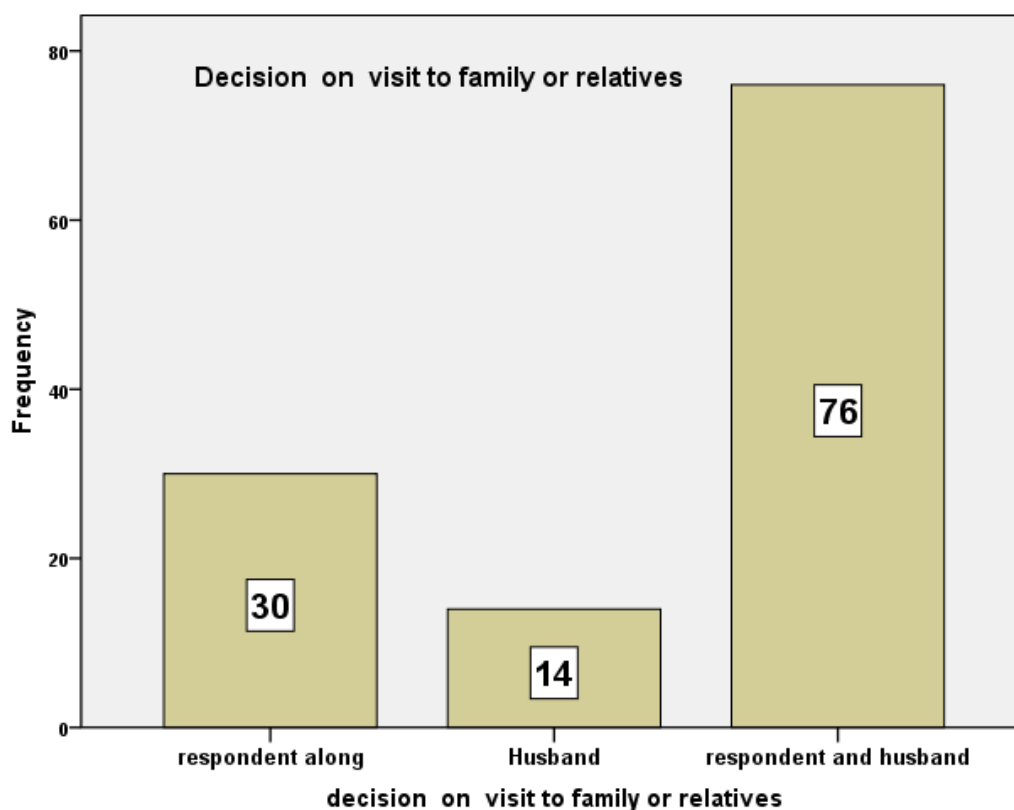
Decision on visit to family or relative	Frequency	Percent
Respondent alone	30	25.0
Husband	14	11.7
Respondent and Husband	76	63.3
Total	120	100.0

Source: Field work, 2014

n=120

From the table -30 we can see that 25 percent can take decision on visit to family or relative's respondent only where (11.7%) can take decision on visit to family or relatives husband only and (63.3%) can take decision on visit to family or relatives jointly. Where Haque et al. (2011) shows his work that jointly decision is 34 percent and respond and other 31.6 percent but my study shows majority 63.3 percent is joint decision.

Figure -30: Decision on visit to family or relatives



Source: Fieldwork, 2014

n=120

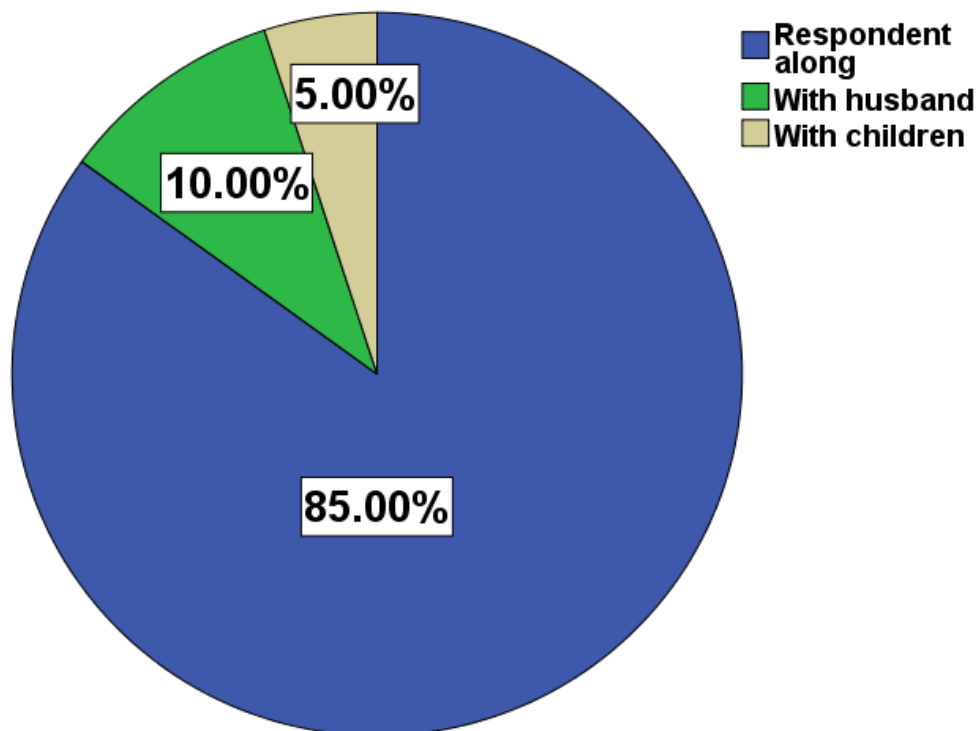
Table -31: Decision on goes to outside the town/ city

Decision on goes to outside the town / city	Frequency	Percent
Respondent alone	102	85.0
with husband	12	10.0
with children	6	5.0
Total	120	100.0

Source: Field work, 2014

n=120

It is observed from tabel- 31 that (85.0%) can take decesion on goes to outside the town/city respondent only where (10.0%) can take decision on goes to outside the town/city with husnand and (5.0%) can take decision on goes to outside the town/city with children. Where Haque et al. (2011) shows his work that majority of the respondent can go with children and respondent only 30.9 percent but my study show majority 85 percent can take decision on goes to outside the town/city.

Figure-31: Decision on visiting the outside the town/ city

Source: Fieldwork, 2014

n=120

Table -32: Decision on goes to health Centre or hospital

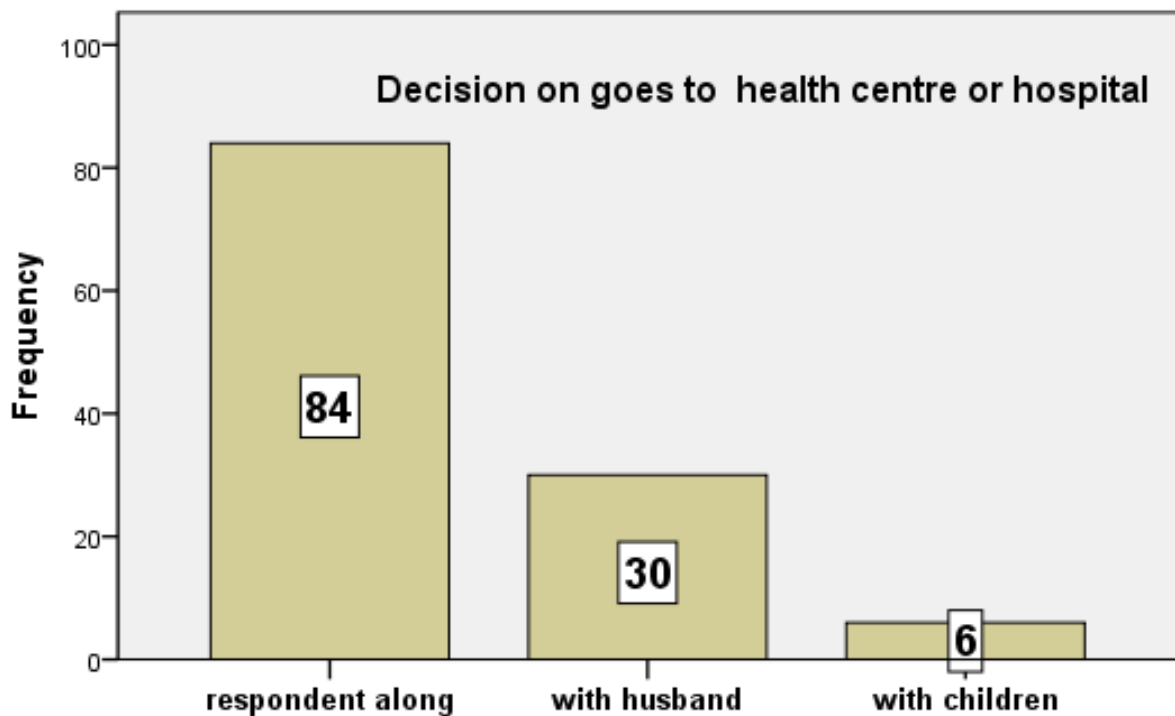
Decision on goes to health Centre or hospital	Frequency	Percent
Respondent alone	84	70.0
With husband	30	25.0
With children	6	5.0
Total	120	100.0

Source: Field work, 2014

n=120

Table- 32 depicts that (70.0%) can take decision on goes to health centre /hospital respondent alone where (25.0%) can take decision on goes to health centre /hospital with husband and (5.0%) can take decision on goes to health centre /hospital with children. Where Haque et al. (2011) shows his work that majority 34 percent can go with husband and respondent alone 30.9 percent can take decision on goes to health centre or hospital. But my study shows that 70 percent can take decision on goes to health centre or hospital respondent alone.

Figure-32: Decision on goes to local health Centre or hospital



Source: Fieldwork, 2014

n=120

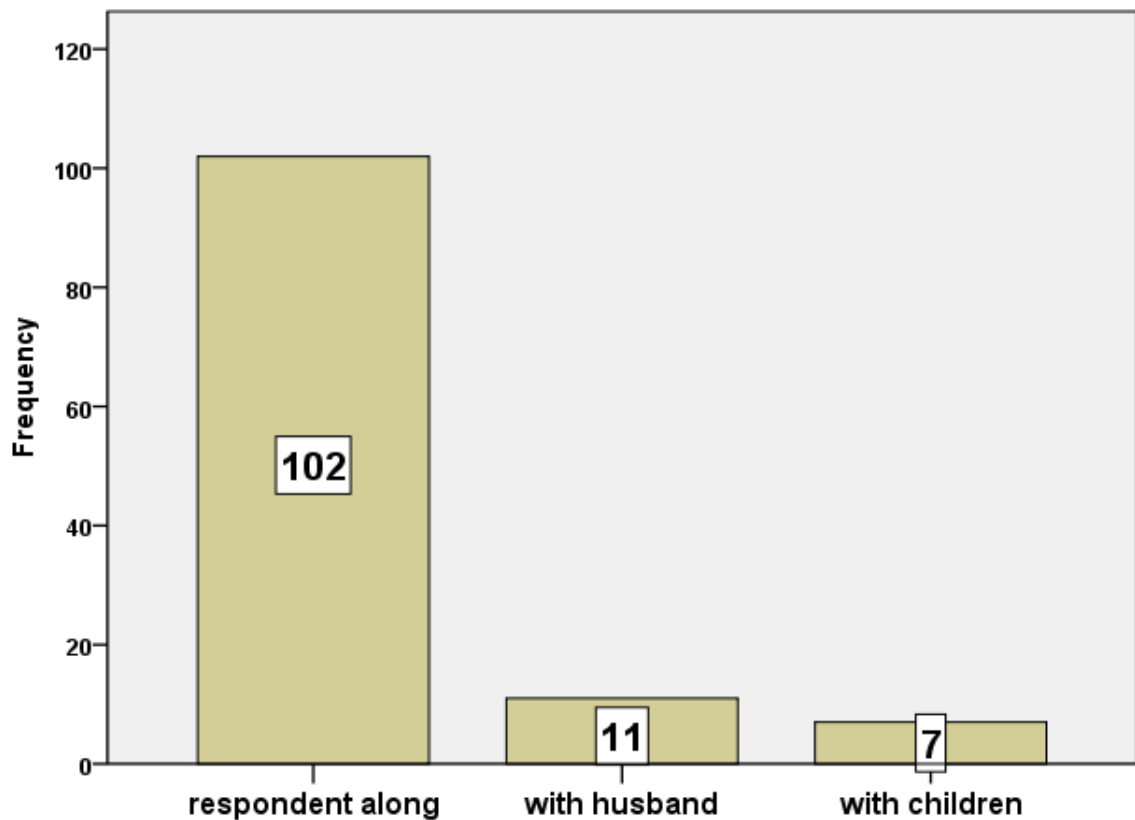
Table-33: Decision on shopping

Decision on goes to shopping	Frequency	Percent
respondent alone	102	85.0
with husband	11	9.2
with children	7	5.8
Total	120	100.0

Source: Field work, 2014

n=120

From above table, my analysis is shown that (85%) respondents decide on going to shopping respondent alone but Haque et al. (2011) shows his work that respondent alone 46.9 percent can take decision on goes to shopping.

Figure-33: Decision on Shopping

Source: Fieldwork, 2014

n=120

Table -1.1: Decision on own health care * educational level of the entrepreneurs**Cross tabulation**

Decision on own health care	Educational level of the entrepreneurs							Total
	never in school	Primary	Below SSC	S.S.C	H.S.C	Graduate	post graduate	
Respondent alone	1 1.4%	4 5.6%	5 6.9%	6 8.3%	23 31.9%	29 40.3%	4 5.6%	72 100.0%
Husband	4 11.8%	5 14.7%	11 32.4%	3 8.8%	9 26.5%	1 2.9%	1 2.9%	34 100.0%
respondent and husband	0 .0%	4 40.0%	2 20.0%	1 10.0%	3 30.0%	0 .0%	0 .0%	10 100.0%
respondent and other	1 25.0%	1 25.0%	0 .0%	1 25.0%	1 25.0%	0 .0%	0 .0%	4 100.0%
Total	6	14	18	11	36	30	5	120
	5.0%	11.7%	15.0%	9.2%	30.0%	25.0%	4.2%	100.0%

Source: Field work, 2014

n=120

Above the cross tabulation table shows that, respondent alone (1.4%), (5.6%), (6.9%), (8.3%), (31.9%), (40.3%), (5.6%) can take decision on own health care whose education level respectively never in school, primary, Below SSC, HSC, Graduate, and post graduate. On the other hand (32.4%), and (26.5%) husbands only out of 120 respondents decide on respondent health care whose wife educational qualification below SSC, HSC respectively. Another 4 person report that decide on own health care jointly whose educational qualification is primary. So above the table shows that (23+29+4) =56 out of 120 whose educational qualification are H.S.C, Graduate and post graduate can take decision respondent only. This analysis shows a positive relation between women educational level and decision on respondent own health care.

Table -1.2: Decision on child health care * educational level of the entrepreneurs**Cross tabulation**

Decision on child health care	Educational level of the entrepreneurs							Total
	never in school	Primary	Below SSC	S.S.C	H.S. C	Graduate	post graduate	
Respondent along	6 8.6%	11 15.7%	11 15.7%	8 11.4%	22 31.4%	10 14.3%	2 2.9%	70 100.0%
Husband	0 .0%	0 .0%	5 38.5%	2 15.4%	5 38.5%	1 7.7%	0 .0%	13 100.0%
Respondent and husband	0 .0%	3 8.1%	2 5.4%	1 2.7%	9 24.3%	19 51.4%	3 8.1%	37 100.0%
Total	6 5.0%	14 11.7%	18 15.0%	11 9.2%	36 30.0%	30 25.0%	5 4.2%	120 100.0%

Source: Field work, 2014

n=120

Above the cross tabulation table shows that, respondent alone (8.6%), (15.7%), (15.7%), (11.4%), (31.4%), (14.3%) (2.9%) can take decision on child health care whose education level respectively -never in school, primary, below SSC, HSC, Graduate, and post graduate. On the other hand (38.5%), (15.4%), (38.5%), and (7.7%) husbands only can take decision on child health care whose wife educational qualification below SSC, SSC, HSC and Graduate respectively. Another 37 respondents report that their (8.1%), (5.4%), (2.7%), (24.3%) , (51.4%) and (8.1%) decide on child health care jointly whose wife's educational qualification are primary, below SSC, SSC, HSC, Graduate and post Graduate respectively. This analysis shows a positive relation between women educational level and decision on child health care making process.

Table -1.3: Decision on food cooked each day and educational level of the entrepreneurs crosstatulation

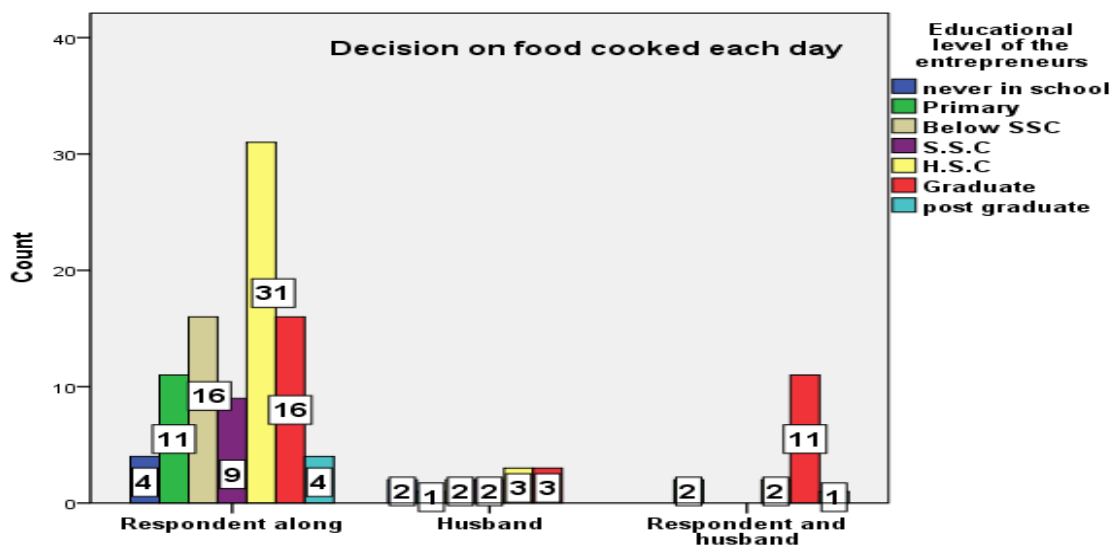
Decision on food cooked each day	Educational level of the entrepreneurs							Total
	never in school	Primary	Below SSC	S.S.C	H.S.C	Graduate	post graduate	
respondent alone	4 4.4%	11 12.1%	16 17.6%	9 9.9%	31 34.1%	16 17.6%	4 4.4%	91 100.0%
Husband	2 15.4%	1 7.7%	2 15.4%	2 15.4%	3 23.1%	3 23.1%	0 .0%	13 100.0%
respondent and husband	0 .0%	2 12.5%	0 .0%	0 .0%	2 12.5%	11 68.8%	1 6.3%	16 100.0%
Total	6 5.0%	14 11.7%	18 15.0%	11 9.2%	36 30.0%	30 25.0%	5 4.2%	120 100.0%

Source: Field work, 2014

n=120

Above the cross tabulation table shows that, respondent alone 91 person can take decision on child health care out of whose education level respectively -never in school(4), primary(11), Below SSC(16), HSC(31), Graduate(16), and post graduate (4). This analysis shows a positive relation between women educational and decision on food cooked each day.

Figure -1.1: Decision on food cooked each day and educational laevel of the entrepreneurs cross tabulation



Source: Fieldwork, 2014

n=120

Table -1.4: Decision on family planning * Educational level of the entrepreneurs cross tabulation

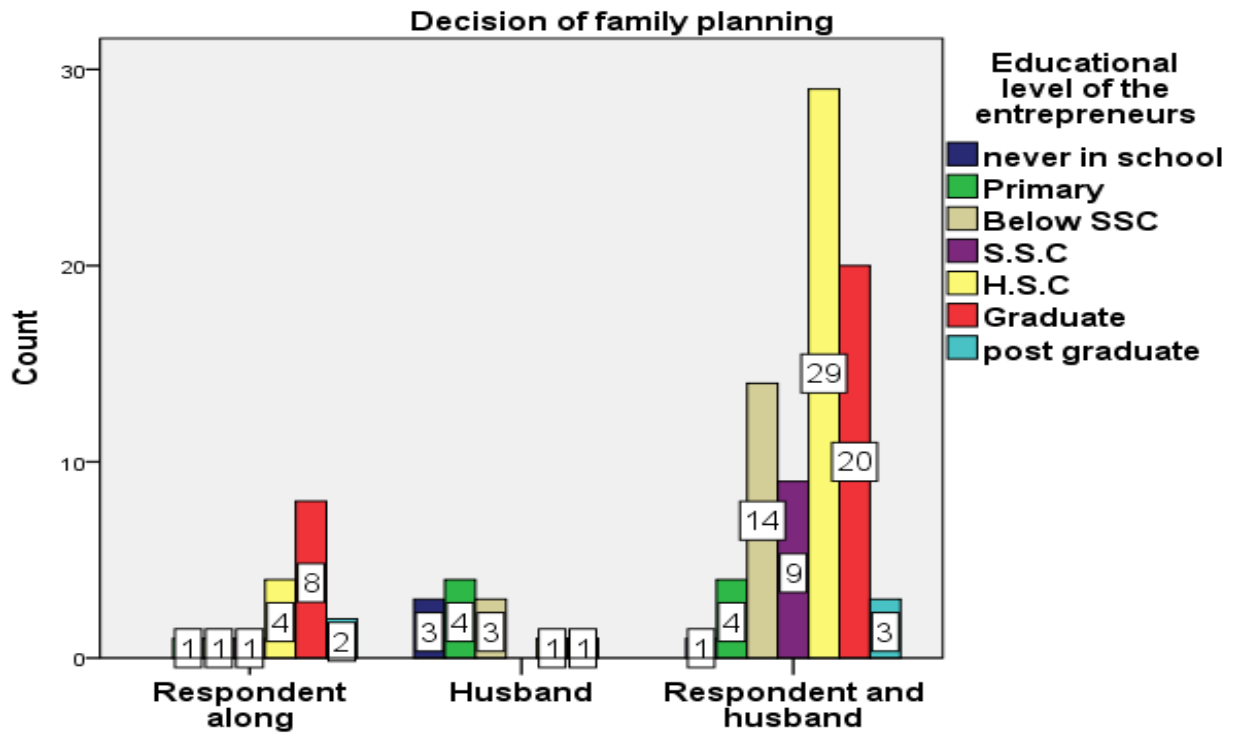
Decision on family planning	Educational level of the entrepreneurs							Total
	never in school	Primary	Below SSC	S.S.C	H.S.C	Graduate	post graduate	
respondent along	0 .0%	1 5.9%	1 5.9%	1 5.9%	4 23.5%	8 47.1%	2 11.8%	17 100.0%
Husband	3 25.0%	4 33.3%	3 25.0%	0 .0%	1 8.3%	1 8.3%	0 .0%	12 100.0%
Respondent and husband	1 1.3%	4 5.0%	14 17.5%	9 11.1%	29 36.3%	20 25.0%	3 3.8%	80 100.0%
Total	4	9	18	10	34	29	5	109
	3.7%	8.3%	16.5%	9.2%	31.2%	26.6%	4.6%	100.0%

Source: Field work, 2014

n=120

From above table the data shows that (5.9%), (5.9%), (5.9%), (23.5%), (47.1%) and 11.8% respondents out of 120 can take decision on family planning alone whose educational level are primary, below SSC, SSC, HSC, Graduate and post Graduate respectively. Another (25%), (33.3%), (25%), (8.3%) and (8.3%) husbands of 120 respondents decide alone on family planning whose wife educational level are never in school, primary, below SSC, SSC, HSC, and graduate respectively. Finally, (1.3%), (5%), (17.5%), (11.1%), (36.3%), (25%) and (3.8%) respondents out of 120 report that they take decision jointly with their husbands whose wife educational level are never in school, primary, below SSC, SSC, HSC, Graduate and post Graduate respectively. This data show that 47.1% respondents can decide alone on family planning whose educational level are graduate. This table shows a positive relation between women educational level and decision on family planning.

Figure -1.2 : Decision about family planning * Educational level of the entrepreneurs cross tabulation



Source: Fieldwork, 2014

n=120

Table -1.5: Decision on how to spend money * educational level of the entrepreneurs cross tabulation

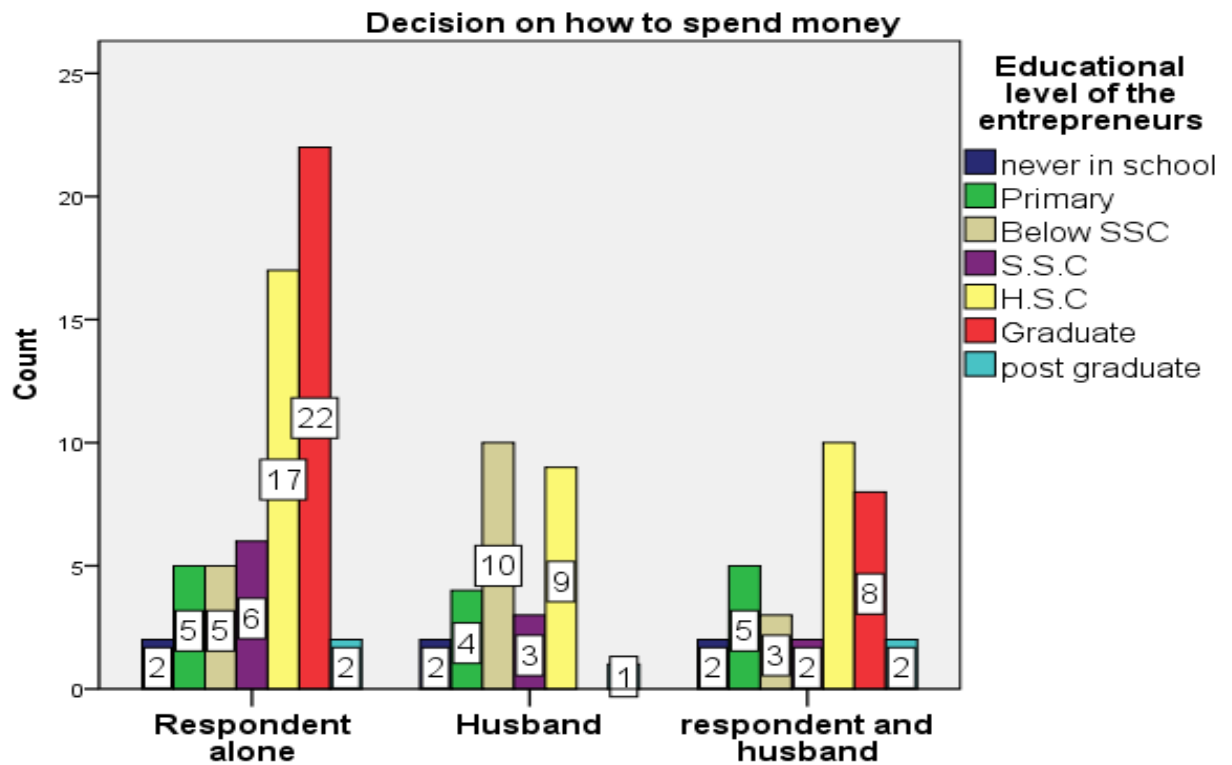
Decision on how to spend money	Educational level of the entrepreneurs							Total
	never in school	Primary	Below SSC	S.S.C	H.S.C	Graduate	post graduate	
Respondent alone	2 3.4%	5 8.5%	5 8.5%	6 10.2%	17 28.8%	22 37.3%	2 3.4%	59 100.0%
Husband	2 6.9%	4 13.8%	10 34.5%	3 10.3%	9 31.0%	0 .0%	1 3.4%	29 100.0%
respondent and husband	2 6.3%	5 15.6%	3 9.4%	2 6.3%	10 31.3%	8 25.0%	2 6.3%	32 100.0%
Total	6 5.0%	14 11.7%	18 15.0%	11 9.2%	36 30.0%	30 25.0%	5 4.2%	120 100.0%

Source: Field work, 2014

n=120

Above table shows that (3.4%), (8.5%), (8.5%), (10.2%), (28.8%), (37.3%),(3.4%) respondent alone can take decision on how to spend money whose education level respectively- never in school, primary, Below SSC, SSC, HSC, Graduate, post graduate. (6.9%), (13.8%), (34.5%), (10.3%), (31.0%), (3.4%) Only husband can take decision how to spend money whose wife education level respectively- never in school, primary, below SSC, SSC, HSC, post graduate. (6.3%), (15.6%), (9.4%), (6.3%), (31.3%), (25.0%), (6.3%) jointly can take decision on how to spend money. This data show that (37.3%) respondents can decide alone on how to spend money. This data shows a positive relation between women educational level and decision on how to spend money.

Figure -1.3: Decision on how to spend money * Educational level of the entrepreneurs cross tabulation



Source: Fieldwork, 2014

n=120

Table -1.6 : Decisions on large purchases for the household * educational level of the entrepreneurs cross tabulation

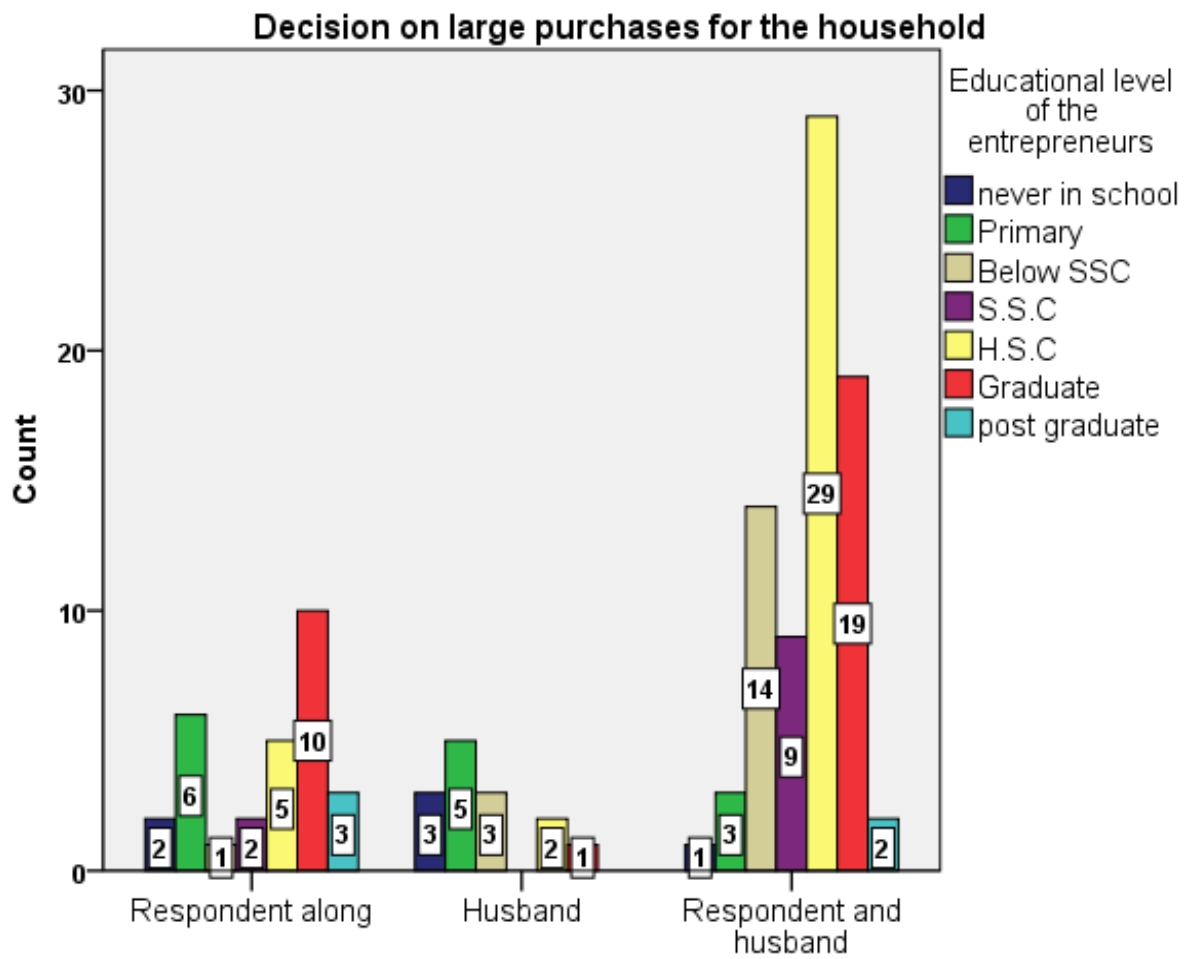
Decision on large purchases for the household	Educational level of the entrepreneurs							Total
	Never in school	Primary	Below S.S.C	S.S.C	H.S.C	Graduate	post graduate	
Respondent along	2 6.9%	6 20.7%	1 3.4%	2 6.9%	5 17.2%	10 34.5%	3 10.3%	29 100.0%
Husband	3 21.4%	5 35.7%	3 21.4%	0 .0%	2 14.3%	1 7.1%	0 .0%	14 100.0%
Respondent and husband	1 1.3%	3 3.9%	14 18.2%	9 12.1%	29 37.7%	19 24.7%	2 2.6%	77 100.0%
Total	6	14	18	11	36	30	5	120
	5.0%	11.7%	15.0%	9.2%	30.0%	25.0%	4.2%	100.0%

Source: Field work, 2014

n=120

Above table shows that (6.9%), (20.7%), (3.4%), (6.9%), (17.2%), (34.5%), (10.3%) can take decision on large purchases for the household respondent alone whose education level respectively- never in school, primary, Below SSC, SSC, HSC, Graduate, post graduate. Again (21.4%), (35.7%), (21.4%), (.0%), (14.3%), (7.1%), (.0%) can take decision on large purchases for the household husband only whose wife education level respectively- never in School, primary, below SSC, SSC, HSC, Graduate, post graduate. lastly. (1.3%), (3.9%), (18.2%), (1.2%), (37.7%), (24.7%), (2.6%) can take jointly decision on large purchases. out of 120 respondent (29+ 77) =106 can take decision respond alone (29) and joint decision (77) so it refers that there is a positive relation between education and decision on large purchase for the household.

Figure -1.4: Decisions on large purchases for the household * educational level of the entrepreneurs cross tabulation



Source: Fieldwork, 2014

n=120

Table -1.7 : Decision on household purchase for daily needs * educational level of the entrepreneurs cross tabulation

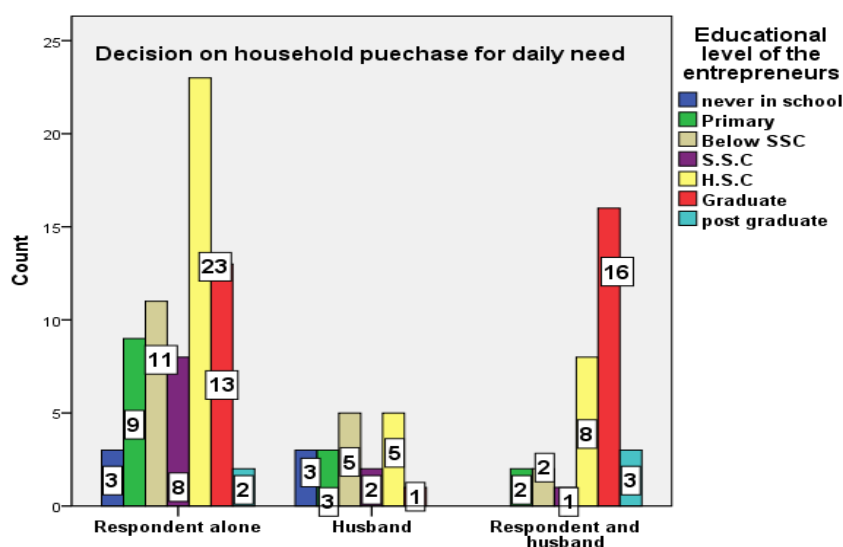
Decision on household purchase for daily needs	Educational level of the entrepreneurs							Total
	never in school	Primary	Below SSC	S.S.C	H.S.C	Graduate	post graduate	
respondent alone	3 4.3%	9 13.0%	11 15.9%	8 11.6%	23 33.3%	13 18.8%	2 2.9%	69 100.0%
Husband	3 15.8%	3 15.8%	5 26.3%	2 10.5%	5 26.3%	1 5.3%	0 .0%	19 100.0%
respondent and husband	0 .0%	2 6.3%	2 6.3%	1 3.1%	8 25.0%	16 50.0%	3 9.4%	32 100.0%
Total	6 5.0%	14 11.7%	18 15.0%	11 9.2%	36 30.0%	30 25.0%	5 4.2%	120 100.0%

Source: Field work, 2014

n=120

Above table shows that respondent alone and jointly decision majority. So this data show education enhance take decision respondent alone and jointly decision. So there is a positive relation between women educational level and household purchase for daily needs.

Figure -1.5: Decision on household purchase for daily needs * educational level of the entrepreneurs cross tabulation



Source: Fieldwork, 2014

n=120

Table -1.8 : Decision on visit to family or relatives * educational level of the entrepreneurs Cross tabulation

Decision on visit to family or relatives	Educational level of the entrepreneurs							Total
	Never in school	Primary	Below SSC	S.S.C	H.S.C	Graduate	post graduate	
Respondent along	2 6.7%	6 20.0%	1 3.3%	4 13.3%	4 13.3%	9 30.0%	4 13.3%	30 100.0%
Husband	3 21.4%	5 35.7%	4 28.6%	0 .0%	2 14.3%	0 .0%	0 .0%	14 100.0%
Respondent and husband	1 1.3%	3 3.9%	13 17.1%	7 9.2%	30 39.5%	21 27.6%	1 1.3%	76 100.0%
Total	6 5.0%	14 11.7%	18 15.0%	11 9.2%	36 30.0%	30 25.0%	5 4.2%	120 100.0%

Source: Field work, 2014

n=120

Above table shows that (6.7%), (20%), (3.3%), (13.3%), (13.3%), (30%), (13.3%) respondent alone can take decision on visit to family or relatives whose education level respectively- never in school, primary, Below SSC, SSC, HSC, Graduate, post graduate. Few percentage husbands only can take decision on visit to family or relatives. Majority (39.5%) and (27.6%) can take decision on visit to family or relative where respondent education level respectively H.S.C and Graduate. This data shows who are involved in SME sector and educated women can take decision jointly so there is a positive relation between women educational and decision on visit to family or relative.

Table -1.9: Decision on goes to outside the town/ city * educational level of the entrepreneurs cross tabulation

Decision on goes to outside the town/city	Educational level of the entrepreneurs							Total
	Never in school	Primary	Below SSC	S.S.C	H.S.C	Graduate	post graduate	
Respondent along	3 2.9%	4 3.9%	17 16.7%	10 9.8%	33 32.4%	30 29.4%	5 4.9%	102 100.0%
With husband	3 25.0%	5 41.7%	1 8.3%	0 .0%	3 25.0%	0 .0%	0 .0%	12 100.0%
With children	0 .0%	5 83.3%	0 .0%	1 16.7%	0 .0%	0 .0%	0 .0%	6 100.0%
Total	6 5.0%	14 11.7%	18 15.0%	11 9.2%	36 30.0%	30 25.0%	5 4.2%	120 100.0%

Source: Field work, 2014

n=120

Above table shows that majority (32.4%), (29.4%) respondent alone can take decision on goes to outside the town/ city whose education level respectively- HSC, Graduate. Few percentage husbands only can take decision on goes to outside the town / city. This data shows who are involved in sme sector and educated women can take decision only about goes outside the town/city. So there is a positive relation between women's educational and decision on goes outside the town /city.

Table -1.10 : Decision on goes to health Centre or hospital * educational level of the entrepreneurs cross tabulation

Decision on goes to health center or hospital	Educational level of the entrepreneurs							Total
	Never in school	Primary	Below SSC	S.S.C	H.S.C	Graduate	post graduate	
respondent alone	1 1.2%	2 2.4%	11 13.1%	8 9.5%	28 33.3%	29 34.5%	5 6.0%	84 100.0%
with husband	5 16.7%	10 33.3%	6 20.0%	0 .0%	8 26.7%	1 3.3%	0 .0%	30 100.0%
with children	0 .0%	2 33.3%	1 16.7%	3 50.0%	0 .0%	0 .0%	0 .0%	6 100.0%
Total	6 5.0%	14 11.7%	18 15.0%	11 9.2%	36 30.0%	30 25.0%	5 4.2%	120 100.0%

Source: Field work, 2014

n=120

Above table shows that majority (33.3%), (34.5%) respondent alone can take decision on goes to health center or hospital whose education level respectively- HSC, Graduate. Few percentage husbands only can take decision on goes to health Centre or hospital. This data shows who are involved in SME sector and educated women can take decision only about goes to health centre or hospital. So there is a positive relation between women's educational and decision on goes to health centre or hospital.

Table -1.11: Decision on goes to Shopping * educational level of the entrepreneurs cross tabulation

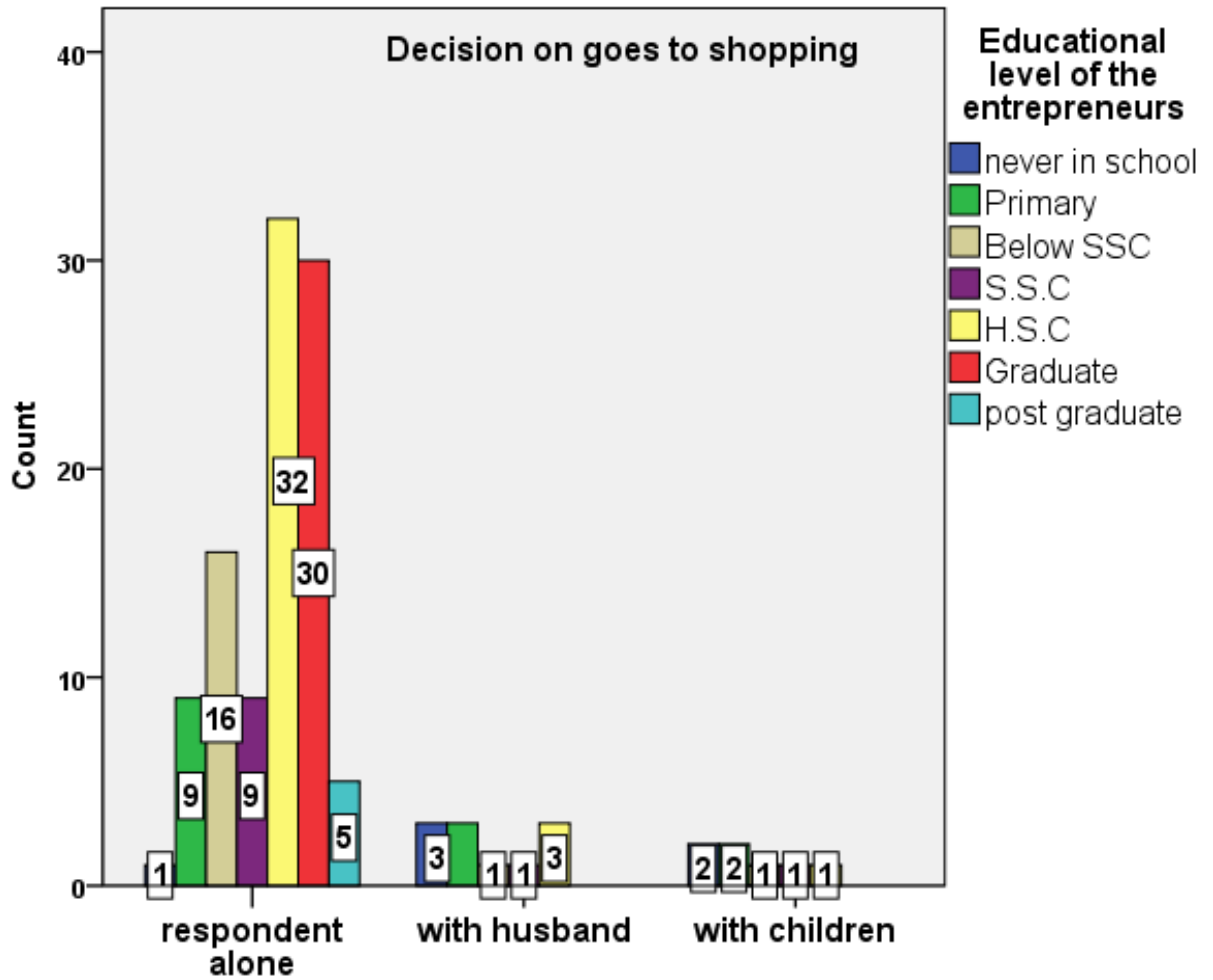
Decision on goes to shopping	Educational level of the entrepreneurs							Total
	Never in school	Primary	Below SSC	S.S.C	H.S.C	Graduate	Post graduate	
Respondent alone	1 1.0%	9 8.8%	16 15.7%	9 8.8%	32 31.4%	30 29.4%	5 4.9%	102 100.0%
with husband	3 27.3%	3 27.3%	1 9.1%	1 9.1%	3 27.3%	0 .0%	0 .0%	11 100.0%
with children	2 28.6%	2 28.6%	1 14.3%	1 14.3%	1 14.3%	0 .0%	0 .0%	7 100.0%
Total	6 5.0%	14 11.7%	18 15.0%	11 9.2%	36 30.0%	30 25.0%	5 4.2%	120 100.0%

Source: Field work, 2014

n=120

Above table shows that majority (31.4%), (29.4%) respondent alone can take decision on goes to shopping whose education level respectively- HSC, Graduate. Few percentage husbands only can take decision on goes to shopping. This data shows who are involved in sme sector and educated women can take decision only about goes to shopping. So there is a positive relation between women's educational and decision on goes to shopping.

Figure -1.6 : Decision on Shopping * educational level of the entrepreneurs cross tabulation



Source: Fieldwork, 2014

n=120

CHAPTER SEVEN

CASE STUDY

A few selected case studies from a short – list of respondents is presented in this section

Case study -01

Shams Tamanna comes from kushtia. His father is a businessman. The family was conservative but well-educated. So there was no restriction for women to work outside the family. She is 37 years old and her education level is Graduate. She is married and lives with her sister's home. She started Boutique business before thirteen years ago. She started her business with a small capital Tk. 60,000/- her father like the business encouraged her and helped her with needed fund. Her husband also encouraged her in the business. Presently her running capital is nearly 6,50,000 lacs. Her average monthly income nearly 40,000-50,000. In this work there were no primary worker but now she has four paid employee who are paid on the basis of amount of work done. Shams Tamanna's business nature is manufacturing. She identified problems as lack of space, lack of financial assistance. She took training from her sister who receives training from Youth Development Training Institute. She seems that need more training for her business. Sometimes she borrowed money from a local women business Society. And she argues that she did not face any problem to get loan. Take this loan on monthly installment. In future she wants to expand this business widely. As a business woman she observed that people looked at her difficulty as women entrepreneur. But this attitude began to change gradually. This business has given her more economic freedom and confidence. Her husband encourage in this sector and assisting in planning and management in business. Her daughter and son try to help their mother work. Now she is successful in her business and this business established her status within the family and also in the business community. She has freedom over daily expenditure and children issue. She believes that such business requires formal training for running it professionally. She also believes that creating new thing training is essential using new technologies will help her to make much innovative designs which help to improvement and expansion of her business. She also thinks that like this business has positively illumined her personal life and career. She also said, "Women's management quality beings from home. Education gives them knowledge and strength. Work is a pleasure /

permanent pleasure. Income increases women's self- respect." It appears from her success story that women can change her fate and can prosper, if she has sincerity determination, will and courage.

Case study -02

Farah Zabeen Shumi started her life as a house –wife. She came from kishoregonj to Dhaka after her marriage. She is 44 years old and a small entrepreneur. She operates clothing business that is manufacturing. Her education qualification is H.S.C. She has been working as small entrepreneurs since 2003. She had three children. Her husband worked for a private company. When she started the business her initial capital was 37,000. Presently her running capital is nearly Tk.7,00000/- lacs. Her average monthly income nearly 40,000- 45,000. She has a monthly saving 4000 taka. Main problem of her business is her husband dislikes this problem. And her children always complain that her mother not given enough time. She is affected by chronic illness it is major constrain for her business. She seems that need more training for operating this business. She starts this business own saving and loan from women's organization. She aspires to promote her own business and side by side create employment opportunities for other women. As a business woman she observed that people looked at her difficulty as women entrepreneur. But this attitude began to change gradually. This business has given her more economic freedom and confidence. She gets support from the family and her neighbors encourage in her business. Her opinion is respected in the family. She also believes that creating new thing training is essential using new technologies will help her to make much innovative designs which help to improvement and expansion of her business. She also thinks that like this business has positively illumined her personal life and career. She said that women in Bangladesh can be economically self- dependent by engaging themselves in small business with micro - credit. She feels that women should do income generating work side by side with men.

Case study -03

Helena Akter, 36 years old is a small entrepreneur. She operates food items (Jam , Jelly , Tomato sauce etc.) business and her business name is Snadhani Food this business nature is service. Her educational qualification is Graduate. She attended a training program in Hotel Sheraton on bakery and fast food items, later on she also received training from Malaysian Embassy on some Malaysian fast food items. She is married and lives with her husband. She is working in this sector last 8 years. She started her business with a capital of Tk. 40,000. Presently her running capital is taka 2,00000 and her average monthly income is nearly 20,00 – 25,000 taka. Primary was no worker now she has two paid worker. She has a saving account. She identify problem of her business is lack of capital. She wants to take training. Once she took a loan of BDT 18,000 from her friends which she has paid back on monthly installment. She hopes to be owner of a large shop in future. As a business woman she observed that people looked at her difficulty as women entrepreneur. But this attitude began to change gradually. She is economically independent woman and her opinions are valued in the family. Her family attitude was always supportive and encouraging. She never faced the problem of conflict between family and business. Her husband and brother help her to purchase raw materials from retail market but criticized by her neighbor. She has control over her business capital and can make decision of family matters jointly with her husband. She also thinks that like this business has positively illumined her personal life and career. Government can provide necessary measures so that working women can move freely from one place to another to carry on their business smoothly and easily.

Case study -04

Fahmida Sultana (43) was a housewife in her early married life. As a housewife she loved to do handwork on household products. Her neighbors liked her work very much with her knowledge and creativity, she started business fashion house this name is Sarah Fashion (three piece, Fatu, saree). Nature of the business is manufacturing. Her education qualification is class eight. She started the business in 2000. She started her business with only seven saris which she brought for credit from one of the supplier. Presently her running capital is nearly 3 lakh. Her average monthly income nearly 30,000-35,000. Primary was no worker, it is joint program she work with Morzina and Rian. Her monthly savings of Tk. 3,000. She identified her business problem as lack of confidence, socio-cultural barriers is the main problem. She took training from TARANGO about sewing and tailoring. She borrowed money from her relatives and used saving of her own saving. She hopes to be owner of a large show room in future. As a business woman she observed that people looked at her difficulty as women entrepreneur. But this attitude began to change gradually. Now she is able to take own decision and do contribute family income and provide support of her two children at home for food nutrition health and education. At present my Husband favor me in every step of our family life. My fellows partner Morzina (apa) and Rina (vhabi) help this work. She does not make independent decisions but discusses all such decisions with her husband. She feels that her children respect her wishes and decision. We need to engage men and boys in order to change family and community behaviors

Case study -05

Sharmin Hasan is 41 years old and completed Graduation degree. She is married and she starts this business 2006. When she stars this business her primary investment was a small capital 20,000 take. Presently her running capital is nearly Tk. 3,00,000/- lacs . Her average monthly income nearly BDT 25,00-30,000 taka . In this job primary was two employs but now she has six employee who are paid on the basis of amount of work done. Her monthly saving of taka 2,000. Her business name Rup labono Beuty Parlour this business nature is servicing. She identified different type of problem as problem of capital , fear of failure and social barrier. She took training from her relatives. She took loan 50,000 thousand from BRAC bank and paid monthly installment. She never faced any type of problem with repayment. She wants to see her children well established in

the society. As a business woman she observed that people looked at her difficulty as women entrepreneur. But this attitude began to change gradually. This business has given her more economic freedom and confidence. Her parents encouraged them to go ahead this business. Her parents are happy, because the income derived from the business made the family economically more solvent than before. She is empowered enough and she can takes part in any family decisions.

Case study -06

Ashura kahatun had a very early marriage. She is 61 years old and education level is class three. She is widow for last 23 years. She started her business with a small capital won saving Tk. 500 and her brother and neighborhood contribute Tk. 2000/- that means total amount is 2500. Her business nature is manufacturing and servicing. Presently her running capital is nearly 13,0000 lacs. Her average monthly income nearly 40,000-45,000. Primary was no worker but presently she has 13 employees who are paid on the basis of amount of work done. She has a monthly savings. Main problem of her business is lack of financial assistance. She never received any training and she also thinks that she has no need training for this business in future. Her son's wife helps for household chores and operating business and also her son do this work. This business has given her more economic freedom and confidence. She can take decision alone about family matters. She also strongly believes that credit facilities are made available , any women can be involved in income generating business and can bring prosperity for the family and the nation.

Case study -07

Yeasmin Ahmed (37) is a graduate and engaged in clothing (Sharee, lungi, Than cloth , three piece , Shalwar –Kamiz, bed sheet) and business nature is manufacturing. She is separated from her husband. To supplement family income she is working in this sector last 17 year. She started her business with a capital 17,000 her own saving and contributes her sister. Presently her running capital is nearly 7 lacs. Her average monthly income nearly 60,000-70,000. Primary was no worker. She has 11 paid employees who are paid on the basis of amount of work done. She has a monthly saving. She seems that rich business men get more opportunity than small entrepreneurs. She took training from

her sister who receive training from Youth Development Training Institute. She seems that need more training for her business. As a business woman she observed that people looked at her difficulty as women entrepreneur. But this attitude began to change gradually. She can take decision in her family independently. Her nephew helps her to collect of raw materials from market. She is economically independent woman and wants to create more opportunity for poor disadvantage women and girls. She seems that women have little power inside and no power outside of the household.

Case study -08

Shamsun Nahar Rani 36 years old is a small entrepreneur. Her education qualification is HSC. She is a married. She operate ladies dress business and her business name is 'Hoor Craft' this is manufacturing business. To support family income before ten years ago she started this business with the primary capital was BDT 23,000 /- from her husband. Her current invest capital is 4 lacs and her monthly income is nearly Tk. 35,000-40,000 /- and monthly saving is Tk. 3,000/-. Her main production is Kushtia. She has no primary worker but now she has eight employees who are paid on the basis of amount of work done. Major problem she face are lack of capital, political unrest. She took training from TARANGO (is a non-government organization working since 1989). She has some future plan main is take steps to training the worker. Her husband encourage in this sector and assisting in planning and management in business. Her daughter and son try to help their mother work. She does not make independent decisions but discusses all such decisions with her husband. She feels that her children respect her wishes and decision.

Case study -09

Shirin Akter, 48 years old and she operate handicraft business this business nature is manufacturing. Her education qualification is class seven. She is married. To support family income before eighteen years ago she started this and her primary capital was BDT 90,000 /- . She borrows this amount from own saving parents and relatives. Her current invest capital is Tk.11 lacs and her monthly income is nearly Tk. 1,00,000 /- and has a monthly saving. Shirin Akter was initial workers two but now she has seventeen paid employee. She face one problem is fluctuating price of raw materials. She wants to take training in future. She took loan from her family and relatives. In future she wants to expand her business. As a business woman she observed that people looked at her

difficulty as women entrepreneur. But this attitude began to change gradually. She uses her income to support own family and parents. All her family members, relatives and friends support her business. She thinks that women must have confidence to succeed in business. She also thinks that women can increase their productivity if they receive training and skill development. She also said that with strong will and determination women can do everything like man. She believes that such business requires formal training for running it professionally. She also believes that creating new thing training is essential using new technologies will help her to create more innovative designs which will lead to improvement and expansion of her business. She thinks that this business has positively enlightened her personal life and career.

Case study -10

Moksedun Nahar Chowdhury, 41 years old it is her second marriage and lives with her husband. Her education level is H.S.C. She operate beauty parlour this business name is confident women nature of this business is service. To provide family income before six years ago she started this business. Her initial capital was BDT 17,000/- her own saving. Her current invest capital is nearly Tk. 1/- lack and her monthly income is nearly Tk. 20,000-25,000 /- and she has no monthly saving. Primarily she has no worker but now she has 2 paid employee on the basis of work. She did not take any institutional loan and she does not get support from her family and also she seems that lack of capital is the main problem. She took loan from her family and some intimate friends. In future she wants to expand her business. She is economically independent woman and her opinions are valued in the family. She is economically independent woman and wants to create more opportunity for poor disadvantage women and girls. She also believes that creating new thing training is essential using new technologies will help her to make much innovative designs which help to improvement and expansion of her business. This kind of income generating activity brought happiness and economic self reliance. She also thinks that like this business has positively illumined her personal life and career. She also said, “Women’s management quality beings from home. Education gives them knowledge and strength. Work is a pleasure / permanent pleasure. Income increases women’s self -respect.”

Case study -11

Taslim Rahaman is a 29 years old she is unmarried and complete graduation degree. She operate boutique business name of the business is Ananya Boutique this business nature is manufacturing. To support her family income she started this business with the initial capital was only Tk. 65,000/- . She takes loan from their relatives for business purpose and repays loan on a monthly basis. Her current invest capital is nearly 1,50,000 lacs and her monthly income is nearly Tk.25,000 /- and she has no monthly saving. Main problem in her business is shortage of capital. She wants to extension of her Boutique and expected that establish herself a successful entrepreneur and expand her products all over the country. Taslim Rahaman gets economic freedom. Her mother and brother also assist her in business. She thinks that women must have confidence to succeed in business. She also thinks that women can increase their productivity if they receive training and skill development. She also said that with strong will and determination women can do everything like man. Women can achieve miracle, if the government and NGO's extend credit facilities needed by them. At the same time, government should give necessary protection and security to the women entrepreneurs.

Case study -12

Shayla Shultana Mili, 34 years old she is married. Her education level is master's degree. She operate boutique nature of the business is trading. To support the family income she started this type of business five years ago with the initial capital was only Tk. 60,000/-. She takes loan from her family and relatives and repays loan on a monthly basis. Her current invest capital is nearly 1,50,000 lacs and her monthly income is nearly Tk.30,000-35,000 /- and she has no monthly saving. Main problem in her business is shortage of capital. She did not take any kind of formal training for the business purpose. She wants to continue with this profession throughout her entire life and expand her business by establishing a brand image all over the country. She gets economic freedom. All her family members support her business. She thinks that women must have confidence to succeed in business. She also thinks that women can increase their productivity if they receive training and skill development. She also said that with strong will and determination women can do everything like man. She believes that such business requires formal training for running it professionally. She also thinks that like this business has positively illumined her personal life and career.

Case study -13

Sabina Yeasmin, 36 years old she is married. She operates beauty parlor and boutique business her business name is Lovas spa and beauty solution this business nature is service and manufacturing. Her education level is H.S.C. She has been working in this sector last six years. Six years ago with the initial capital was Tk. 1,00,000/-. She takes loan from her family and relatives. Her current invest capital is nearly Tk. 8,00,000/- lacs and her monthly income is nearly Tk.40,000- 45,000 /- . She already saves 2 lacs. To operate this business her initial worker was 4 but now 13. She think that capital is the major problem for continuing the business. She has taken training from jubo Unnayan Training Center. She wants to continue with this profession through expanding her business. As a business woman she observed that people looked at her difficulty as women entrepreneur. But this attitude began to change gradually. Beauty parlor and Boutique business has made positive impact on her life and career. Sabina Yeasmin can contribute family in family income. All her family members, relatives and friends support her business. She thinks that women must have confidence to succeed in business. She also thinks that women can increase their productivity if they receive training and skill development. She also said that with strong will and determination women can do everything like man. She believes that such business requires formal training for running it professionally. She also believes that creating new thing training is essential using new technologies will help her to create more innovative designs which will lead to improvement and expansion of her business. She thinks that this business has positively enlightened her personal life and career.

Case study -14

Rahima Khatun (35) comes from Rnagpur and moved to Dhaka with her two children. The live in Aftabnagor. Her husband is a poor rikshaw puller who cannot maintain his family with little income. Somehow, they lived from hand to mouth. In fact, they faced enormous difficulties to earn their livelihood. Now she operate dairy farm business this business nature is service. Her education level is five. She does not take any training for this business. She has been working in this sector last seven years. Seven years ago with the initial capital was Tk. 10,000/- . She takes loan from her family for business purpose. Her current invest capital is nearly Tk. 2,00000/- lacs and her monthly income is nearly Tk.20,000-25,000 /-. She has a future plan to buy land and to establish a big firm over

there. She also thinks that such a firm will create enough employment for the unemployed. Her economic condition changed and she has become economically independent. The economic needs of the family met from the income. She argues that income generating activities enhance women power that means women are becoming empowered. Women's empower will also increase if they are involved in money earn activities. Rahima said that women can do better than the male because they are more sincere and hard –working.

Case study -15

Umme Habiba, 37 years old and operate Grocery, household items business, nature of the business is trading. She is married. She is a graduate from a college at Bogra. Her husband works in a private firm. She does not take any formal training for this business. She has been working in this sector last eleven years. She earns a good amount from her business. Umme Habiba thinks that her own business is better than a job. Habiba's parents are happy because the income deriver form the business made the family economically more solvent than before and also she gets economic freedom. She wants to take it as her profession. Her parents are happy because the income deriver form the business made the family economically more solvent than before and also she gets economic freedom. Her husband helps her to buy essential goods and materials for her shop. She thinks that every women can empower herself by involving in some king of income generating activities. She has a future plan to buy land and to establish a big firm over there. She also thinks that such a firm will create enough employment for the unemployed. Women can play vital role to the national economy by contributing to the economic growth. She also thinks that women should get encouraged from the family and society to get themselves involved in such economic activity. She further asserted that women's traditional role should be changed. Gender specific problems discourage a good number of women entrepreneurs to do something should be positive like Bangladesh. To overcome these social prejudices, she attaches great importance to women's education which will eventually strengthen their courage, determination and confidence. Women will be empowered with education and economic independence.

CHAPTER EIGHT

SUMMARY AND CONCLUSION

8.1 Major findings and discussion

From the study, it is evident that Small and Medium Enterprise places a cardinal role to create the opportunity of income for women where women are able to take their own decisions or joint decision with their husbands. The indicators of my research in household decision (household empowerment)- are similar as Haque et al. (2011) major issues regarding women's empowerment are (1) Decision on respondent health care (2) Decision on child health care (3) Decision on food cooked each day (4) Decision on family planning. In my study respondent's health care and average income per month cross tabulation and chi-square shows that P- value is .001 and the level of significant is 0.05, $P < .05$; decision on child health care and average income per month cross tabulation and chi-square shows that P- value is .031 and the level of significant is .05 , $P < .05$; decision on food cooked each day and average income per month cross tabulation and chi-square shows that P- value is .041 and the level of significant is .05 , $P < .05$; finally decision on family planning and average income per month cross tabulation and chi-square shows that P- value is .029 and the level of significant is .05 , $P < .05$. Where my first hypothesis is Null hypothesis (H_0): There is no significant relation between income and women's household decision making. The value of chi- square (P- value) is below .05 and the level of significant 0.05, $P < .05$, so the null hypothesis is rejected and the alternative hypothesis is accepted . So my alternative hypothesis is (H_a): There is significant relation between income and women's household decision making. Haque et al.(2011) showed in their research where the level of women in household decision making is satisfactory. That is very much conformity to my particular research. It is apparent that through cross tabulation that there is positive relation between education and household decision making.

The indicators of my research in economic decision making (Economic empowerment) – are similar as Haque et al. (2011) major issues regarding women's empowerment are (1) decision on how to spend money (2) Decision on large purchases for the household (3) Decision on daily purchases for the household need. My study finds that decision on how to spend money and average income per month cross tabulation and chi-square (p

value) is .011 again decision on large purchases for the household and average income per month cross tabulation and chi-square (P-value) is .027 and finally decision on purchase for daily needs and average income per month cross tabulation and chi-square (p value) is .017 .Where my second hypothesis is Null hypothesis (Ho): There is no significant relation between income and women's economic decision making. The value of chi- square (P- value) is below .05 and the level of significant 0.05, $P < .05$, so the null hypothesis is rejected and the alternative hypothesis is accepted. So my alternative hypothesis is (Ha): There is significant relation between income and women's economic decision making. Haque et al. (2011) showed in their research the level of women in economic decision making is satisfactory. That is similar to my research. It is palpable that through cross tabulation that there is positive relation between women's level of education and their economic decision making.

The indicators of my research in physical movement (Social empowerment)- are similar as Haque et al. (2011) major issues regarding women's empowerment are (1) Decision on visit to family or relatives (2) Decision on going outside the town/ city (3) Decision on going to health center or hospital (4) Decision on going to shopping. Where decision on visit to family or relatives and average income per month cross tabulation and chi-square (p value) is .002, decision on going to outside the town /city and average income per month cross tabulation and chi-square (P-value) is .001, decision on going to health Centre or hospital and average income per month cross tabulation and chi-square (p value) is .000 and finally decision on going to shopping and average income per month cross tabulation and chi-square (P value) is .008 . Where my third hypothesis is Null hypothesis is (Ho): There is no significant relation between income and women's physical movement. But the value of chi- square (P- value) is below .05 and the level of significant 0.05, $P < .05$, so the null hypothesis is rejected and the alternative hypothesis is accepted. So my alternative hypothesis is (Ha): There is significant positive relation between women's income and women's physical movement. Haque et al. (2011) showed in their study that the level of women's physical movement is very low. So comparing with Haque et al. (2011) research, it is my new findings that income enhances women's physical movement. It is apparent through cross tabulation that there is positive relation between women's education and their physical movement.

8.2 Conclusion:

Small and Medium Enterprises is such a business that is innovative sector where women can run their business easily with low labor cost and low investment. Nowadays, women are giving their full attempt to come out from their backward economic situation through SMEs. SMEs help women to improve their economic condition. Women's empowerment depends on their involvement in different income generating activities. It helps them to be economically empowered which the study shows that are essential to ensure women's household and social empowerment. Through SME, women entrepreneurs can contribute much not only for their family but also for the country through participating in various small and medium business activities and generating employment for the poor women. In Bangladesh the number of women entrepreneur are increasing gradually. It is a good sign for ensuring women's empowerment.

Form the study findings this could be suggested that the government could take positive steps to remove all the major barriers or difficulties the women entrepreneurs encounter such as lack of capital, raw materials, enhancing skill of women entrepreneurs for main streaming of their economic activities.

The following steps can be taken in this regard:

1. Since the level of education directly or indirectly influence the level of performance, higher and technical education should be given to the women entrepreneurs for their success in business.
2. An awareness raising campaign should be initiated to motivate women to come forward as entrepreneurs in higher numbers with quality.
3. Special fund should be created for SME.
4. To facilitate exposure of women entrepreneurs to technological innovations, needed workshops, peer learning, tours or visits abroad could be arranged.
5. Technical education for women needs to be expanded for capacity building.
6. To eliminate exploitation of middleman, the relevant business and women's organization such as WBBCI, SME foundation, MIDAS, commercial banks should extend support to women entrepreneurs for marketing facilities and information on possible local and international markets for exports.
7. Collateral requirement of bank should be revised and procedure of taking loan should be made simple for women entrepreneurs.

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Appendix: Questionnaire



Questionnaire

Department of Sociology

University of Dhaka

Research Title

Small and Medium Enterprises and Women Empowerment: A Study on Women Entrepreneurs in Dhaka city

Dear Respondent,

Request to fill the questionnaire for research purpose

I am a student of M.S.S (2nd semester) in Department of Sociology, University of Dhaka. I have a thesis on the title mentioned above, assigned by Department of Sociology as a part of my master's program. The interview will be used only for research purpose. Personal information and respondent's identity will be concealed.

Instruction: **Please give tick (✓) mark where necessary.

Are you willing to provide information for the project?

Yes No

Section A- [Respondents Personal Information]

1.1 Name: ----- (Optional)

1.2 Age: below 20 21-30 31-40 41-50 51-60 60+

1.3 Education level of the Entrepreneurs

Never in school Primary below S.S.C SSC H.S.C Graduate Post Graduate other specialized education

1.4 Marital status

Married Unmarried Separate Divorced Widow second marriage
 Deserted

1.5 Religion:

Islam Hinduism Christianity Buddhism

Section B- [Information about the Business]

- 2.1 What kind of business do you operate?
 Boutique items Beauty parlor handicraft ladies dress cosmetic stationary food items tailoring service block and batik printing beauty parlor and boutique dairy farm Grocery, Household items homemade bakery and fast food skin care and beauty product Jewelry items Grocery shop furniture items computer parts
- 2.2 Why did you start the business?
 Ensuring the economic freedom freedom of work to earn more money No scope for better job Support to husband husband illness support to husband + husband illness ensuring the economic freedom+ freedom to work children rearing husband desire help better family living Support self ensuring the economic freedom+ children rearing Other (Please Specify.....)
- 2.3 How long have you been in business?
Less than 5 years 6-10 years 11-15 years 16-20 years above 20 years
- 2.4 Have you taken any training before starting the business?
 Yes No
- 2.5 If yes, from where?
.....
- 2.6 Have you taken any training after starting the business?
 Yes No
- 2.7 If yes, from where?
.....
- 2.8 Type of ownership
 Single Partnership
- 2.9 Type of setup:
 Rented Owned

- 2.10 Who help you from the startup of your business?
Father Mother Husband Relatives Brother
 Father + Mother Father + Husband Relatives+ Brother Friends +
 Relatives husband + Son husband + son + daughter son husband +
 brother Nephew family member + relative + friend mother + brother
 Friends neighbors

Section C: [Constraints of Small and Medium Enterprises]

- 3.1 Currently invested money in business?
Below 1,00,000 1,00,001-2,00,000 2,00,001-3,00,000 3,00,001-
 4,00,000 4,00,001-5,00,000 5,00,001-6,00,000 above 6,00,000
- 3.2 What is your average income per month?
Below 30,000 30,001-60,000 above 60,000
- 3.5 Have you take any loan?
 Yes No
- 3.6 If yes, from where
 Public Bank Private Bank NGOs funding Local business women
 society family relatives friends family +relative Other (Please
 specify).....
- 3.7 What were the conditions for talking credit/ loan?
 Monthly installment Weekly payment Monthly interest charge
 quarterly deposit No condition
- 3.8 What is your opinion about procedure of current loan application?
 Easy Tough
- 3.9 Did you face any difficulties for getting credit / loan?
Yes No
- 3.10 If yes, what is the major barrier to get loan?
 High interest rate High collateral requirement lack of access without
 prior client relationships with the bank too much paper work and bureaucracy
 other (Please specify):.....
- 3.11 Do you have trade license?
 Yes No

3.12 Is it difficult to get trade license

Yes No

If yes specify problems

3.13 As a woman what type of problem do you face to run this business?

paucity of capital lack of training facilities lack of technology marketing problem inadequate information lack of financial assistance fear of failure hartal lengthy process for getting initial finance from bank rich business men get more opportunity than small entrepreneurs lack of space the price of products are often kept low because of competition inadequate awareness of facilities political instability infrastructural problem social barriers fear of failure + paucity of capital lack of space + lack of financial assistance inadequate awareness of facilities + lack of financial assistance lack of education+ inadequate awareness of facilities inadequate awareness of facilities + fear of failure + Paucity of capital lack of training + lack of capital Husband's negative attitude children's complain of inadequate time from mother fluctuation of price of raw materials increasing competition + paucity of capital customer bargaining + more competition lack of new product or diversity of product lack of publicity Marketing problem + lack of publicity lack of skilled worker other (please specify).....

Section D-[Information regarding Staff]

4.1 Number of initial worker?

No worker 0-5 6-10 11-15 16-20

4.2 At present how many people work in this enterprise?

No worker 0-5 6-10 11-15 16-20

4.3 Do the staff have training?

Yes No Partial

4.4 Are you satisfied with the skill / performance of the staff?

Yes No Need more training Yes+ Need more training yes+ need more sincerity worker lacked sense of duties and responsibilities careless in work frequent mobility and job switch

Section E- [Information regarding future plan of the business]

- 5.1 Do you have future plan about this business?
 Yes No
- 5.2 If yes, what is the future plan of your business?
 Enlarge the business more Create a new one take steps to training the labor Developed the quality of the product Create a new one + Enlarge the business more create a new one + developed the quality of the product Other (Please specify) :

Section F- [Household decision making -Household empowerment]

- 6.1 Who usually decides on your health care?
 Respondent along Husband Respondent and husband Respondent and other person other
- 6.2 Who decide about children health care?
 Respondent along Husband Respondent and husband Respondent and other person other
- 6.3 Who decide about food cooked each day?
 Respondent along Husband Respondent and husband Respondent and other person other
- 6.4 Who decide about family planning?
 Respondent along Husband Respondent and husband Respondent and other person other

Section G- [Economic decision making -Economic empowerment]

- 7.1 Who decides how to spend money?
 Respondent alone Husband Respondent and husband Respondent and other person other
- 7.2 Who makes the decisions on large purchases for the household?
 Respondent along Husband Respondent and husband Respondent and other person other
- 7.3 Who usually makes decision about making purchase for daily household needs?
 Respondent alone Husband Respondent and husband Respondent and other person other

Section H- [Physical freedom of movement-Social empowerment]

- 8.1 Who usually decides on visit to family or relatives?
 Respondent alone Husband Respondent and husband Respondent and other person other
- 8.2 Are you able to visit outside the town / city?
 alone with husband with children with other
- 8.3 Are you able to visit the local health center or hospital?
 No alone with children with husband other
- 8.4 Are you able to do shopping?
 No alone with children with husband other

Section I- [Recommendation]

- 9.2 Do you feel women are becoming more empowered how and why?

(Thank you very much for your valued participation)