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Women Empowerment through Entrepreneurship Development : A Case Study on Kushtia District

Md. Humaun Kabir *

ABSTRACT

Women empowerment is the burning question not only Bangladesh but also all over the world. Precondition of proper social and economic development women empowerment is very much needed. But women are neglected in various sectors in Bangladesh. Rural people are in lack of education and employment opportunities and there is low productivity, high population pressure, unemployment problem etc. Still today communication and infrastructure facilities are quite far from their reach. Without development of the remote areas no countrywide progress is possible and breaking up the curse of "vicious circle of poverty". The present study mainly deals with the obstacles of women empowerment of Kushtia District. It reveals the real obstacles of women empowerment in the following indicators like family restriction, socio-religious restriction and socio- economic condition of the women in the study area. This report express about Women Empowerment through Entrepreneurship Development program for self-employment in Bangladesh. The study also suggests some necessary steps should take to remove the existing problems. The data (primary and secondary) has collected within two months.

Keywords: Women Empowerment, Entrepreneurs, Entrepreneurship Development. Socio-economic obstacles, Kushtia, Bangladesh.

Introduction:

Women have been regarded as the nuclei of nation and bolder and molder of its destiny. It is fact that "when there is development of women, family develops, the society develops and the country develops" they are the catalyst of development and with them we prosper. But without them we are poor. Women Empowerment through Entrepreneurship Development involves access to resources and markets actual ownership and active control. These may be the three important factors for the empowering women. Bangladesh is one of the countries which rectified the UN Convention on the Elimination of all forms of Discrimination against Women (CEDAW).

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Lack of firsthand information on the situation of women entrepreneurs is continuously hindering proper inclusion of the issues of women entrepreneurs in the policy measures as well as development program. Lack of information has made women entrepreneurs unable to claim their rights in a justified and structured way. Bangladesh is one of the poorest countries of the world and Bangladeshi socio-economic depends on entrepreneurship development. Literature on entrepreneurship development in Bangladesh is limited.

Review of Related Literature:

Dr. Md. Mizanoor Rahaman, Professor & Chairman, Dept. of Accounting, Islamic University, Kushtia. (1999), In his study named "Grameen Bank Finance and entrepreneurship Development: "A case study of some selected areas". He determinants five components of entrepreneurship development, which are: (a) Expansion of Business means the increase in the amount of capital invested or number of employees employed. (b) Innovation means a new product or new market, or a new technique. An entrepreneur who introduces new product and new methods of production opens new market and reorganizes the enterprise. (c) New Line of Business, when an entrepreneur work more than one activity simultaneously and if he/ she gives up any activity and operates a new business is called New Line of Business. (d) Technological Change, when an entrepreneur used new production technique and changes the production process in the business is called Technological Changes. (e) Employment Generation, when the number of employees is higher at present before starting the business is considered Employment Generation.

K. Lavanya Latha (2006)⁷⁰ suggested that the hard work, self-confidence, self-determination, personality traits and availability of timely financial support were the important factors for success of women entrepreneurs.

Kilby (1969) has mentioned that the socio-cultural factors constrained the development of entrepreneurial characteristics.

Gaikwad and Tripathy(1970) have attempted to bring out the pre-requisites for successful entrepreneurship and found that the

entrepreneurs are persons with initiative drive. They are also hard working by nature. In their opinion, the problems of the industrialists are manifold. They think that industrialists enjoy better status than the tradesmen do.

Shashtri and Sinha(2010) Women entrepreneurs need empowerment and support from their families, social circles and most importantly the government. Government should make initiations to provide financial supports to women entrepreneurs.

Schumpeter (1934), Entrepreneurial innovation is considered a key factor in business survival and success.

Padmavati (2002), Training to develop good entrepreneurial skills is useful and essential to women.

Rationality of the study:

Now a day's women entrepreneurship becomes an important tool for women empowerment. Women entrepreneurs also enhance living standard of their family which in turn help in development of the country. Entrepreneurs are regarded as the backbone of the country. Even-though women are entering into business sectors every day. They are still vulnerable and marginalized. One of the indications of their marginalization is lack of information and statistics about the situation of women entrepreneurs. A number of research works have been undertaken by various research including public institutions on women issues. Apart from a few exceptions most of the mainstream research work bypasses the issue of women entrepreneurs. As a result, Proper data, specially field based data is not available. Most of the financial institutions and public institutions do not maintain gender disaggregated data. Due to lack of adequate information women entrepreneurs are excluded from development policies. It is difficult to address the issues of women entrepreneurs without having sufficient data on the situation of women entrepreneurs. The study will help us to understand the situation of women entrepreneurs living in different areas of kushtia town their problems need services provided for them.

Objectives of the study: The followings are the main objectives of the study

- a) To know the socio- economic condition and decision making power of women entrepreneurs in Bangladesh
- b) To find out the obstacles of "Women Empowerment through Entrepreneurship Development" of selected women entrepreneurs
- c) To know the how education and training play the vital role of Women Empowerment through Entrepreneurship Development"
- d) To provide recommendations for solving these problems

Theoretical and Conceptual Framework:

Different terms that have been used in the study are discussed below:

Women:

Encyclopedia Britannica defines women as; women are the plural form of noun woman. It is a common noun of the opposite sex of male, begetting issues (children). In the present study, by women we mean the adult female population of the country, above 18 years old, having the right to vote and eligible to contest election. They are a large portion of total population and usually deprived of proper education, training and empowerment the national as well as the local level.

Women Empowerment:

Empowerment means giving power and authority and women empowerment we mean giving power and authority to the women. The process of empowerment requires transformation of structure of sub ordinance, control over material and intellectual recourses, gaining decisions, making authority and reduction of gender inequality. This requires that women must recognize their strategic needs, their social position and understand how coercive it is. The women's bargaining capacity, reduce violence against women and make them gain more influence over decision making.

Entrepreneurs: The word "Entrepreneurs" has been comes from French word "Entrepreneur". Entrepreneur means to undertake. 16th century it was used to mean those personnel who were engaged in military expeditions (Cochran, 1965). After 17th century, however its meaning was extended to other types of adventure mainly civil engineering activities like the construction of roads, bridge, harbors and buildings (Cochran, 1968). Oxford English Dictionary (1933) defined entrepreneur

as one who undertakes an enterprise especially a contractor acting intermediary between capital and labor.

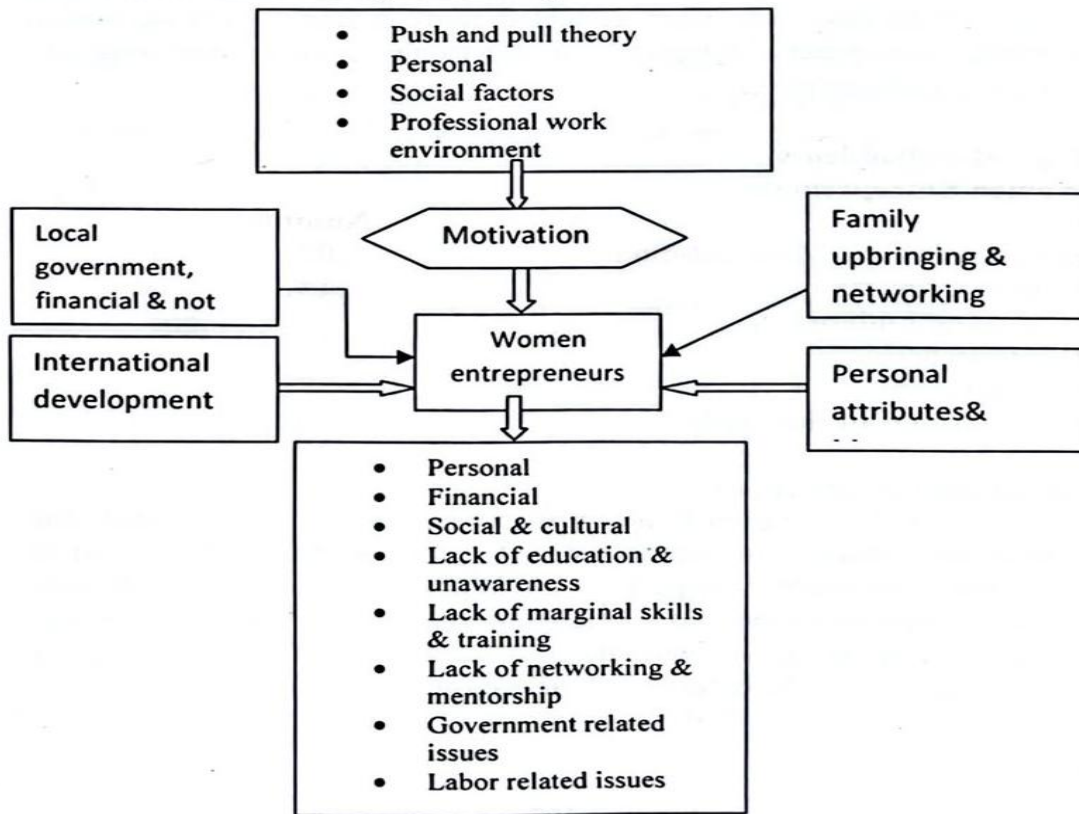
Entrepreneurship development:

Entrepreneurship development was first established in Gujrt in 1979 with a view to promote entrepreneurship in the state. Entrepreneurship means just increasing per capital, out put and income, it involves initiating and constituting change in the structure of business and society. This change is accompanied by growth and increased out put, which allows more to be divided by the various participants.

Model of Women Entrepreneurship:

Based on our review of the literature. We have built a model on women entrepreneurship in the developing world. During the discussion, we have paid special attention to Bangladeshi entrepreneurs.

Model of women entrepreneurship



Methodology of the study:

Research problems tend to be different from one another and so it requires own special emphasis and different approach. Given the nature of the study. The data have been collected both the primary and secondary sources. The data (primary and secondary) have been collected within two months of 2014 (March and April) because the study area and the sample of the respondents are small (30 respondents). The present research is descriptive in nature. Information has been collected from the respondent with the help of a structured questionnaire. The universe of the study is in the different areas of Kushtia town. Data from 30 women's have been collected and analyzed who are engaged in entrepreneurial activities like processing and manufacturing, small business, beauty parlors and tailoring etc. The data collected have been duly tabulated and classified. Thereafter it has been analyzed with the help of MS-EXCEL to study the factors contributing to empowerment of women. Secondary data were collected from research studied, books, journals, newspapers, internet and electronic sources and ongoing academic working papers.

Type of respondents

Women Entrepreneurs

	Number
a) Processing and Manufacturing	02
b) Small business	14
c) Tailoring/Embroidery	11
d) Beauty parlor	3
Sub-total	30

Findings of the Study

Age of the Entrepreneurs:

It is known that entrepreneur must be hardworking, dedicated and committed persons if they are to succeed in their ventures. The age of an individual entrepreneur is perhaps an important factor for motivating his/her accepting a new and challenging venture like entrepreneurship. The picture of age-wise distribution of entrepreneurs is given in table No.-1 to symbolize the extent of participation in entrepreneurship.

Table-1: Age of the Entrepreneurs

Age (in year)	No, of Entrepreneurs	Percentage .
21-30	8	27
31-40	16	53
41-50	05	17
51-60	01	03
Total	30	100

Source: Field survey, 2014

Above the table No.-1 shows that 27% entrepreneur's age between 21-30, 53% entrepreneurs age between 31-40, 17% entrepreneurs age between 41-50 and rest of the 51-60. So we can say that most of the entrepreneurs are young

Educational Background of Entrepreneurs:

Following table No.-2 exhibits the educational background of the entrepreneurs. It can be seen from the table that out of 30 entrepreneurs interviewed, about 7% was illiterate, and about below secondary school certificate 23% and 50% was S S C (Pass) and 20% has completed graduation.

Table-2: Educational Background of Entrepreneurs

Level of education	No, of Entrepreneurs	Percentage
Illiterate	2	7
Secondary	07	23
S S C(Pass)	15	50
Graduation	06	20
Total	30	100

Source: Field survey, 2014

Occupation of the Entrepreneurs:

The results in the following table No.-3 indicate the occupation of the entrepreneurs. It can be observed from the table that out of 30 respondents 56 percent was Tailors. The next come manufacturing, which accounts for 27 percent, 10 percent runs Beauty parlor and only 7 percent does small business.

Table-3: Occupation of Entrepreneur

Occupation	No, of Entrepreneurs	Percentage
Manufacturing	8	27
Small business	2	7
Tailoring/Embroidery	17	56
Beauty parlor	3	10
Total	30	100

Source: Field survey, 2014

Marital Status of the Entrepreneurs:

The Entrepreneurs may be married, unmarried, widow, or divorce. The collected data discloses that 86% of the total respondents were married. 7% of the respondents were unmarried, 4 % to total entrepreneurs were widow. In death of their husband no body were able to earn in their family. As a result, widow stands at the door of NGOs for taking loan. 3% of their respondents were divorce. The divorce female face financial crisis in absence of their husband in the male-ruled society.

Table-5: Marital Status of entrepreneurs

Marital Status	No. of entrepreneurs	Percentage
Married	26	86
Unmarried	2	7
Widowed	1	4
Divorced	1	3
Total	30	100

Source: Field survey, 2014.

Family monthly Income of the entrepreneurs:

Following table shows the families monthly income. From the table it is found that the average monthly income of the sample entrepreneurs before as calculated from data was around Tk. 15,000/-. It can be observed from, the table 60 percent of the entrepreneurs belong to an income bracket of up to Tk. 20,000/-. The highest number of entrepreneurs falls in the income bracket ranging from Tk. 10001-

20000/-. The table also reveals that about 18% of the total respondents earned Tk. 10,001/- and above.

Table-7: Family Monthly Income of the Entrepreneurs

Monthly income	No. of entrepreneurs	Percent
5,000 – 10,000	5	18
10,001- 20,000	18	60
20,001 – 30,000	4	12
30,001 – 40,000	2	7
40,001 – above	1	3
Total	30	100

Source: Field survey, 2014

Nature of the Dwelling: Table No.-8 shows that, 27% were no house of total respondents .They used to live in rental house. 63% of total respondent have brick made house, 10% have tin shading house.

Table-8: Nature of the Dwelling

Nature of house	No of respondent	Percentage
No house (rent)	8	27
House made by bricks	19	63
House made by tin	3	10
Total	30	100

Source: Field survey, 2014.

Obstacles of Women Empowerment through Entrepreneurship Development:

There are some obstacles of women empowerment through entrepreneurship development in the study area. The following obstacles were found against women empowerment.

Obstacles faced by women entrepreneurs:

(a) Family Restriction: Most of the families in the study area are Muslim. So, it is restricted for the women to go out. The rate of victim of

family restriction is very high. So the entrepreneurship is threatened by the family restriction.

(b) Religious Legislation: In the study area some entrepreneurs are victim of religious legislation as well as social legislation. Some guardians consider that women do not need higher education. So, women were victimized of social and religious legislation and their study had been stopped and the women could not achieved higher education for the religious legislation in the study area.

(c) Early Marriage: Early marriage is one of the major obstacles in the study area for women empowerment and education. Guardians think that girls are their burden. So, they always try to marry them.

(d) Lack of Social Awareness: Though some NGOs are arranging awareness Programs of women entrepreneurship. They, in fact, are not getting aware of it. So Social awareness is treated as main obstacles of women entrepreneurs in the study area.

- I. The technological facility is very little for entrepreneurs because of an entrepreneurs not proper use new production technique.
- II. Entrepreneurship development depends mainly upon the innovative qualities but maximum entrepreneurs have no enough innovation power to create a new venture.
- III. Lack of sufficient funds which are needed for creation on employment facilities.
- IV. Lack of proper training for any business creativity.
- V. Lack of infrastructural development of entrepreneurship.
- VI. The women entrepreneurs don't understand the proper business transaction for their lack of education.
- VII. Lack of their production and marketing efficiency.

Recommendations and Conclusion:

Some recommendations of women empowerment in Bangladesh: The recommendations of women empowerment through entrepreneurship development are given below:

- a. From my field investigation, we found that all categories of entrepreneurs have been suffering from shortage of capital for expanding their activities.

- b. We have observed earlier that disorganized market and huge influx of smuggled goods in the local market have been creating problems for expansion of business, new line of business, employment generation and technological changes for all categories of entrepreneurs.
- c. As regards innovation, education and training are needed. Practical need-based training should be provided to the women entrepreneurs to innovate new ideas.
- d. The Government should take necessary initiative to improve the infrastructural facilities such as communication, electricity, utility services such as fuel, gas, etc.
- e. Entrepreneurship courses may be introduced in the informal educational institutes in Bangladesh. So that unprivileged women and men are exposed to possibilities of job creators instead of job seekers. It will empower men and women with entrepreneurship skill.
- f. Seminar & conferences, Interaction with successful entrepreneurs and Policies should be made for empowering women in this field.
- g. Women should be involved in income generating activities and awareness building courses for women.
- h. To create practical training facilities for women.
- i. To increase women participation in health, education, agriculture, industry and development sectors and increase the expenditure on women training and education
- j. To ensure the participation, the security of women and increase the equal partnership of women in local and international forums.

Conclusion:

A new class of women entrepreneurs is increasingly emerging, facing the challenge to work in a male-dominated, competitive and complex economic and business environment. Their involvement in business has improved their economic conditions and respect in the family and the society. In addition, they are contributing towards employment generation, export growth, and economic productivity of the country. Lack of firsthand information on the situation of women entrepreneurs is continuously hindering proper inclusion of the issues of women entrepreneurs in the policy matters as well as in the development programs. A number of research works have been undertaken by various research organizations including public institutions on different issues of women. Apart from few exceptions, most of these research works bypass the issue of women entrepreneurs. Due to lack of adequate information women entrepreneurs are excluded from development policies. The study presents case studies of 30 Women small entrepreneurs.

Most of them are young in their thirties. Majority of them are married. Half of them have secondary school education, six are graduate and two of them are illiterate. Monthly family income varies between Tk.10000.00 to Tk.20, 000.00

Most of the entrepreneurs are engaged in garment related enterprises. Some have innovative projects such as food processing. These entrepreneurs started their business because they have skill and fascination for the enterprise as well as the need to support family income

Now-a-days, women are working at industries especially women feel interest gradually by achieving education. It must be noted that, poverty has a positive influence to break down the social obstacles for women and to take part in economic activities in our society. If the women from poor families become income generated, the family will benefit. The real conditions influence social values and norms very much. Necessity can do what statement can't. This necessity is necessary for the progress of women in Bangladesh. So, it seems to be remained static. The participation of women in entrepreneurs is attracting. Garment factory that is built with the labor of women has become the main source of

foreign currency. Women are contributing their own in the development activities of Bangladesh.

For the development of human resource, women empowerment and education has a great role and it has been cleared from the previous discussion. In the context of Bangladesh, half of the total population is women and most of them are not involved in the development activities and they are responsible for conducting the household chores specially rearing children. Because, children are the future of a nation and a child never becomes literate if the mother is not literate. Women can play a vital role not only in the family level, but also in the national level, if the women are made properly educated and empowered. Through education and entrepreneurship a woman can be conscious of her position in the society. So, if development comes through making women community to human resource, women must be made trained and educated entrepreneurs.

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