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Upliftment of rural women through small entrepreneurship development in some selected areas of Mymensingh district

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Abstract

This study analyzed the performance and role of small entrepreneurship development in socioeconomic development of rural poor women. The selected households for the study divided into three categories of enterprises, namely livestock and poultry, nursery & handicraft making. The sample size for this study was 90. The major findings of the study revealed that the average annual income generation per household of livestock and poultry, nursery, and handicraft enterprise groups were Tk 51645, Tk 36254 and Tk 31923 respectively. Average change in annual income was 110.74 per cent after being involved with different small enterprises. The development indicators revealed that, most of the respondents of all three enterprises reported "high" development in different indicators. The different aspects of health status, sanitation awareness increased to the expected level. Change in housing unit after involvement is quite reverse to that of before involvement. There has been great increase in the number of own tube well (97 per cent) after involvement with enterprise and 100 per cent households used sanitary latrines whereas it was only 24 per cent before involvement. There was 138 per cent increase in working days; this positive change indicates that the small enterprise has generated new self employment activities for the rural poor women. This analysis revealed that participation of the rural women to different small enterprise activities contributed significantly to socioeconomic upliftment of the household in general and increased participation of women in economic activities and household decision making in particular.

Keywords: Rural women, Development, and Small entrepreneurship

Introduction

Bangladesh is an agro based developing country in the south Asian region. It encompasses an area of 1, 47,570 square kilometers with a total population of 129.25 million of which 65.84 million are males and 63.41 million are females. The overall male female ratio is 104:100. The current population growth rate is about 1.47 per cent per annum (population census, 2001).

Women in Bangladesh have always been intimately involved in the agricultural activities. The majorities of the women in Bangladesh work for long hours compared to men and contribute significantly to agricultural production, family income, although this fact is not generally recognized and is not reflected in official's statistics.

In Agrarian and largely subsistence economy of Bangladesh, poultry, dairy, nursery, rice husking, fisheries & handicraft enterprises play a crucial role to supply nutritious food and to generate income and employment. Poultry farming has a great potential for providing additional income to our farming community and educated unemployed persons, widows of the rural areas through creating self employment opportunities (Ahmed and Hamid, 1991).

Most of these programs have emphasized the participation of women in development activities. The aim of the enterprises is to generate income and to create self sustaining employment opportunities. The word "Entrepreneur" is derived from the French word "Entreprendre" which means "to undertake" or enterpriser" (Kent et al. 1998).

It is universally recognized that without women's development, no development can be meaningful. Rural women's participation in the different small enterprise activities is expected to influence their lives in personal, social and economic dimensions by increasing their access to and control over available resources. Besides contribution of women in household earning is supposed to pave their way for decision making in house hold affairs and empower them significantly.

The main objectives of any program to any social unit are to improve the living condition. The status of women in the family and society is important is any consideration of relative power in the family. The participation of house hold is income generating activities employment opportunities provide by different NGOs has made favorable impact on improving the socioeconomic condition of the family in general and women's status in particular.

The result of this study may be helpful to the policy makers and planners in formulating plans for national development. An overall objective of the study is to find out the impact of the small enterprises in income generating activities and overall development of women in rural society.

Materials and Methods

Survey method was followed in order to collect information from the respondents to fulfill the objectives of this study. A preliminary survey was conducted in three enterprises namely livestock & poultry, nursery, and handicraft making under the Mymensingh district to understand the broad socioeconomic characteristics of the respondents. On the basis of preliminary information, some villages namely Bailor, Bashbari, Dhanikhola under Trishal upazila Payari, Bastala, and Rahimganj under Phulpur upazila and Kumarghata, Mantala, and Satrasia under Mucktagachha upazila in Mymensingh district were selected as the study area.

Memory recall method was used to collect data before involvement and after involvement in small enterprise. Ninety women respondents thirty from livestock and poultry, thirty from nursery, and thirty from handicraft were randomly selected as a sample unit.

The author himself collected data through personal interview with the selected women respondents. Data were collected during February-March 2004. The impacts of different enterprises were examined by making 'before' and 'after' comparison. Some statistical measures like average, percentage and ratio were calculated to arrive at expected findings.

Results and Discussion

Income generation: Own income is the sole key to the economic empowerment. Different NGOs provide micro credit to the rural poor women so that they can earn and raise their income level to be economically empowered by using those credits.

The Table 1 reveals that the highest income-earning sector was livestock & poultry enterprise. Average yearly income per respondent was Tk 51644 from this sector. This sector was very gainful and suitable for women entrepreneurs. But handicraft enterprises lagged behind the other two in terms of average yearly income.

Table 1. Average income generation from different enterprises per year

Name of enterprises	Total amount (Tk)	Average amount (Tk)
Livestock & poultry (30)	1549310	51644
Nursery (30)	1087630	36254
Handicrafts (30)	957700	31923
All groups (90)	3594640	39940

Source: Sample Survey, 2004

Change in income: A beneficiary's family income was measured in taka on the basis of her and other family member's total yearly earnings from agriculture and other sources like fisheries, livestock, poultry, nursery plantation, service, handicrafts, business, etc. The change in income was determined by computing percentage of difference of income of the respondent's family between 'before' and 'after' involvement with small enterprises.

Table 2 reveals that for all groups there has been change in income at a rate of 110.74 per cent after being involved with different enterprises. Maximum income change was evident for nursery enterprise, which was at a rate of 117.92 per cent and the minimum change was for handicraft enterprise of 97.35 per cent. Nursery enterprise indicates highest income change because of Government initiative, NGOs participation and people awareness about environment degradation. Although handicrafts are a prospective enterprise but people of this country are not adopted vastly to this sector so annual income change lower in this sector.

Table 2. Changes in average annual income after involvement with different enterprises

Name of the enterprises	Before	after	Change in %
Livestock & poultry	55124	119543	116.86
Nursery	61979	135063	117.92
Handicrafts	58494	115454	97.38
All groups	58532	123353	110.74

Source: Sample Survey, 2004.

Development indicators: The term "development" implies a qualitative growth in the social and economic areas, which ultimately should result in the process of a qualitative change reflecting improvement in the condition of living of the people. That is, development is a process to which both social and economic elements would jointly and/or individually contribute. Seven concepts were considered as important components of development indicators of a respondent's family. Therefore, they were asked to indicate if their conditions in each of these components were 'high' 'medium' and 'low' as a result of their involvement with enterprise activities.

Among the different aspects health status and sanitation awareness increased to the expected level. Most of the respondents received either training consultation or group discussion on the issues like group management, leadership development, awareness on family health care and family planning, family rights, awareness on dowry, micro credit management etc. All these lead them to be empowered economically and socially. These sorts of activities might one-day lead them to earn hand some living in the society.

Table 3 Development indicators

Development indicators	All groups		
	High	Medium	Low
Increased knowledge & skill	59 (65.56)	25 (27.78)	6 (6.67)
Improved food & nutritional condition	63 (70)	18 (20)	9 (10)
Change in food habit	71 (78.89)	17 (18.89)	2 (2.22)
Improved family health and sanitation	63 (70)	24 (26.67)	3 (3.34)
Increased savings	73 (81.11)	12 (13.33)	6 (6.65)
Increased social prestige	56 (61.11)	30 (33.34)	5 (5.56)
Increased recreational facilities	65 (72.22)	18 (20)	7 (7.78)

Figures in the parentheses indicate percentages

Source: Sample survey, 2004

Most of the respondents of all three enterprises reported 'high' development in different indicators. For example 65.56 per cent reported high development in increased knowledge & skill, 70 per cent in improved food and nutritional condition, 78.89 per cent in change in food habit, 70 per cent in improved family health and sanitation, 81.11 per cent in increased savings and 72.22 per cent in increased recreational facilities. But only 61.11 per cent in high category for increased social prestige reveals the fact that change in value system towards women's prestige & status in society does not occur very quickly, as it does in case of health, income nutritional status etc.

Upliftment of socioeconomic condition and women status: The status of women in the family and society is important consideration of relative power in the family. Contribution of women in household earning is supposed to pave their way for decision making in household affairs and empower them significantly.

Changes in socioeconomic status of households: Table 4 reveals nine indicators related with consumption of basic needs, which shows the changes of socioeconomic status of the respondents' families.

Table 4. Average per month per family change in basic needs consumption of the respondent's households

Items	unit	Before	After	% Change
Rice consumption	Kg	51	70	37
Vegetable consumption	Kg	36	56	56
Pulses consumption	Kg	4.3	7.3	70
Meat consumption	Kg	2.02	4.8	137
Fish consumption	Kg	3.5	6.25	78
Eggs consumption	Tk	18	27	50
Milk consumption	Liter	15	26	73
Use of cloths	Tk	150	315	110
Cost of Medicare	Tk	75	187	149

Source: Sample Survey, 2004

The findings imply that consumption of basic need item has increased in sample households. In short, it may be noted that enterprise profit has made crucial impact on having better food, Medicare and health facilities, which can ensure human resource development and economic growth through increasing productivity of the participant households.

Impact on women's contribution to family expenditure: Women's contribution to their family expenditure is an important indicator of economic empowerment. In rural Bangladesh, women generally do not have any direct contribution to family expenditure. Except those who are in service. But the small entrepreneur women contribute to their family expenditure. In the study area all women spent their income on life sustaining articles such as food, clothes, health care and children's education.

Table 5 shows that woman's contribution on food items and clothing increased by 334.57 per cent and 968.82 per cent respectively after involvement with different small enterprises. But contribution on children education and health care had very high increase and total contribution to family expenditure increased from Tk 3241.30 to Tk 18937.35, i.e; increase in expenditure was 484.25 per cent. This expenditure pattern indicates a shift of attitudes towards life and improvement in the standard of living due to contribution to family expenditure. In this connection most of these respondents in the study area expressed their opinion as follows, "we had always a great desire for colored and printed sarees, but at that time we did not have any income, we could not materialize our desires. But after involvement with different enterprises and NGO groups we have our own income, now we can buy sarees, pay children's education fees.

Table 5. Respondent women's contribution to yearly family expenditure

Heads of expenditure.	Before involvement with small enterprises (Tk)	After involvement with small enterprises (Tk)	Change in percent
Basic food items	2860.50 (84.34)	12430.90 (65.56)	334.57
Clothing	380.80 (15.66)	4070.09 (20.60)	968.82
Children's education	0	1540.76 (12.45)	Infinity
Health care	0	895.60 (1.39)	Infinity
Total contribution to family expenditure	3241.30 (100)	18937.35 (100)	484.25

Figure with in the parentheses indicate percentage

Source: Sample Survey, 2004

Change in some basic needs of the respondents households: This is important for women's emancipation to socioeconomic development.

Table 6 reveals that there has been significant change in source of drinking water after involvement with enterprises. There has been great increase in the numbers of own tube well (97 per cent). And there has been a sharp change in sanitation condition while (76 per cent) used katcha latrine and (24 per cent) used sanitary before, there was none in that category after involvement & 100 per cent households used sanitary latrine data after involvement shows is quite opposite to that after involvement (87 per cent) tin and 13 per cent half building with no straw or tale houses.

Table 6. Change in drinking water, sanitation, housing status of household after joining different enterprises

Some basic needs	All groups	
	Before	After
Drinking water		
-Neighbor tube well	77(85)	3(3)
-Own tube well	14(15)	87(97)
Sanitation		
-Katcha latrine	68(76)	0(0)
-Sanitary latrine	22(24)	90(100)
Housing status		
-Straw house	41(46)	0(0)
-Tale house	44(49)	0(0)
-Tin house	4(4)	78(87)
-Half building	1(1)	12(13)

Figure with in the parentheses indicate percentage

Source: Sample Survey, 2004

Impact of employment: Small entrepreneurs are free to select their income earning activities. In this study major factor behind the growth of income of entrepreneur is increased self-employment.

Table 7 depicts that the entrepreneur on an average worked 136 days in a year before involvement with small enterprises for self-employment. But after involvement with different enterprises, they on an average, worked for 324 working days to their self –employment activities. Thus there was 138 per cent increase in working days. This positive change indicates that the small enterprise has generated new self-employment activities for the rural poor women.

Table 7. Average changes in employment generation

Time period	Average working days a year	Change in working days	Change in percent
Before involvement with different enterprise	136	188	138
After involvement with different enterprises	324		

Source: Sample Survey, 2004

Change in decision making status: Women traditionally played passive role in decision making even about household affairs. Women are found to be participate actively in the household decision making process. In fact, women's contribution in the case of increased household employment and income paved the way for their respectable position in decision making.

Some aspects of household decision making are reported to have changed as a result of women's access to earning opportunities and their contribution to family income as well as family expenditure after involvement with enterprises.

The findings in Table 8 shows that women have noticeable influence in decision making on taking credit (99 per cent in comparison with 23 per cent), family planning and marriage of adult children (98 per cent), construction of dwelling house (97 per cent), entertainment (96 per cent) etc. They play lesser role in taking decision about making and buying furniture (only 87 per cent) after involvement with small enterprises.

Table 8. Average changes in decision-making status of women

Matters of decision making	Respondent women = 90				
	Before	Percent	After	Percent	Change %
Giving and taking land lease	24	27	85	94	67
Buying and selling of land	21	23	83	92	69
Tutoring young children	19	21	80	89	68
Construction of dwelling house	17	19	87	97	78
Buying other valuable things	23	26	83	93	67
Making and buying furniture	20	22	74	87	66
Marriage ceremony of adult	22	24	88	98	73
Social and religious functions	25	28	81	90	62
Taking credit	21	23	89	99	76
Entertainment	25	28	86	96	68
Family planning	30	33	88	98	64

Source: Sample Survey, 2004

Conclusion

Today Women are surely more conscious, alert and active about their duties, rights and freedom and educational attainment is assisting the process. The major reason for women's subordinate status is the fact that they are not only economically exploited but also socio-culturally oppressed. So it is essential to create environment for women to be self-reliant and self-confident. To improve position and status of women in the society the major responsibility lies on the public at a large. On the basis of findings of the study it may be concluded that adoption of comprehensive approach of socioeconomic development through involvement of rural women with small enterprise led to increase income, higher level of employment and increased participation of women in decision making process.

The respondents were found to be able to realize their problems and suggest probable solutions. Those problem areas and suggested solutions were very important in policy making both at household and national levels.

The following specific recommendations are suggested

- 1) Government agency and NGO's should provide necessary training to the women members so as to make the credit programmer viable and to bring about a sustained development.

- 2) Women entrepreneurs are still backward in the field of management and marketing. Training arrangement with a view to improving the situation is to be made. Duration of training periods should be sufficient so that woman can get appropriate knowledge about enterprise development technique.
- 3) Credit is an important input, which supports other inputs for higher production and raising income of the women. It is therefore recommended to supply sufficient amount of credit which must be provided timely to the entrepreneurs at low interest rate, with simple terms and conditions.

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