

IMPACT OF ENTREPRENEURSHIP ON WOMEN EMPOWERMENT: A STUDY OF SMALL AND MEDIUM ENTERPRISES IN RAJSHAHI CITY

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ABSTRACT

The study Impact of Entrepreneurship on Women Empowerment: A Study of Small and Medium Enterprises in Rajshahi City was conducted in the Rajshahi Metropolitan area. The prime goal of this research work was to find out the impact of small and medium entrepreneurship on empowering the women in the study area. It is a field based study and the researcher wanted to find out empowerment level of the respondents by measuring women's income, women's participation in the decision making process, access to family wealth, women's mobility, ability to do things as they wish and the ability to set their own agenda. The study endeavored to find out the impact of women entrepreneurship on their empowerment by comparing the level of empowerment of the respondents before becoming an entrepreneur and after. The method used in order to achieve objectives of the study was both quantitative and qualitative in nature. The primary data were collected from the respondents with the help of in-depth interview by using a semi-structured questionnaire. The researcher herself interviewed all the respondents. The impact of women entrepreneurship on the empowerment level of the respondents was revealed through comparing the situations of the respondents before engaging in an SME activity and after. The study result reveals that SME activities appeared as a positive factor for empowering the respondents. Data show that in most of the cases the after situation is better than the before situation. After starting SME activity every woman got the power to earn some money. Their percentage of taking part in decision making process is increased. The study results also reveal that the respondents' access in family wealth, their mobility, their ability to do things as they wish and their ability to set their own agenda are also increased.

Keywords: Women Empowerment, Women Entrepreneurship, Small and Medium Enterprises (SME), Empowerment Level.

INTRODUCTION

In the present world, all conscious people feel that no nation could achieve sustainable development keeping women busy in only household work. Existing sex ratio in demographic structure of Bangladesh indicates that women comprise almost 50% of the total population (BWCCI, 2008, p. 10). They are an essential part of the country's human resources. Without their meaningful and active participation in regular economic activities-women, who comprise half of the total population- a dynamic and sustainable economy is impossible. A sustainable economy is a precondition for national growth and prosperity and it is also necessary for institutionalizing the democratic system. It is impossible to achieve the target of a poverty-free society without the full participation of women in the main work force.

The term Women Empowerment has been discussed and analyzed throughout the world over the few decades. Many significant initiatives have been taken worldwide to empower women. As a result of these initiatives and programmes globally, conditions of women have become better than the previous centuries. Bangladeshi women have valuable contributions to their households and to the country's economy. They participate both in the formal and informal sector of the economy. Within the formal sector a large number of women work in export oriented industries (e.g. garments), which is the major source of Bangladesh's foreign exchange.

Entrepreneurship is the driving force to bring about excellence in production, market improvement, human resources and skills development, social mobility, and changes in the attitude of people. Development of women's entrepreneurship offers tremendous opportunities for development of one half of the population and for overall socio-economic advancement of the country. Women's entrepreneurship indeed can foster economic self-sufficiency of women, promote gender balance and eventually can lead to participation of women in broader decision making processes of the country.

Considering these, a special attention has been given by the government of Bangladesh, donor agencies, NGOs and the business community to ensure increased women's participation in formal economic sector, especially in business and industry.

In this perspective, small and medium enterprises (SMEs) have emerged as a new opportunity to women. Through SME women can easily become creative entrepreneurs. The government and other agencies also emphasize SME for women as it may become a main instrument for women empowerment, as the risk of SME is very low and its success rate is high.

Objectives of the Study

The general purpose of the study is to evaluate the impact of small and medium entrepreneurship of women on their empowerment level in Bangladesh. Specifically the objectives of the study are as follows:

- To know the general perception of the respondents about Empowerment.
- To know about the empowerment level of the respondents before becoming involved in SME and at present.
- To identify the extent to which small and medium enterprise contributes to empowerment of the respondents.

Rationale of the Study

Women empowerment is an issue that has aroused endless discussion. Many researches have been conducted in this field. Yet women are far from being empowered. So, this field demands more in depth and multidimensional research. Although many works on micro credit and women empowerment have been carried out, impact of SME on women empowerment is a less focused topic. The reason is that the emergence of women as entrepreneur is comparatively a new concept in Bangladesh. As far as I know intensive research work in this field are not many in number. Especially the impact of small and medium enterprise in empowering women is a scarcely explored area. But this sector is now being emphasized by the government and the NGOs. From this point of view the present study may help to generate some new observations in the field of women empowerment and small and medium entrepreneurship.

Methodology

This study has combined both qualitative and quantitative approaches. Data, used in the study to address its objectives, have been collected from both primary and secondary sources and in both qualitative and quantitative forms. To collect data from the respondents tools like In-depth interview, Focus Group Discussions (FGDs) and person's concerned interview have been carried out. The study has been conducted in Rajshahi Metropolitan area. To collect data 2 FGD, 7 person's concerned interview and 53 in-depth interview have been carried out.

Population of the Study

All the women SMEs who are working in the Rajshahi Metropolitan area constitute as the population of the study.

Sampling Procedure

There is no special directory for women entrepreneurs in Rajshahi city. So the exact number of women entrepreneurs is yet to be calculated. From a baseline survey it was found that there are three business

associations of women at Rajshahi. These are Women's Chamber of Rajshahi, Women Entrepreneurs' Association of Bangladesh (WEAB) and District Women Business Forum (DWBF). According to the information collected from the Chairpersons of these organizations, the total number of women SME stood at around 200 (in the year 2013). The researcher purposively chose the members of one organization (DWBF) as the sample for this study.

We selected the members of DWBF as sample because DWBF is the only organization which is established without any type of political influence. The other two organizations were influenced by two major political parties. These two organizations become active when their party is in power. To tell the truth, DWBF is consisting of all renowned entrepreneurs of the city. It is platform of women entrepreneurs. We have come to know from the president of DWBF in near future DWBF may appear as the women chamber of Rajshahi. So it is clear that the members of DWBF are our appropriate choice. They are the good representatives of Rajshahi cities women entrepreneurs.

Sample Unit

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

Sample Size

The total number of DWBF members was 60 at the time of data collection (2013). But the researcher was able to reach 53 women entrepreneurs due to some unavoidable circumstances. So, the sample size is 53 for the present study.

Unit of Analysis

In this study the household and the individual respondents were the units of analysis.

Data Analysis

This study simply focuses on the empowerment level of the respondent before and after being engaged in SME. For doing so the researcher prepared a set of questions and tried to get information about their empowerment level. For the analysis of the collected data statistical software SPSS 16 version was used.

RESULTS AND DISCUSSIONS

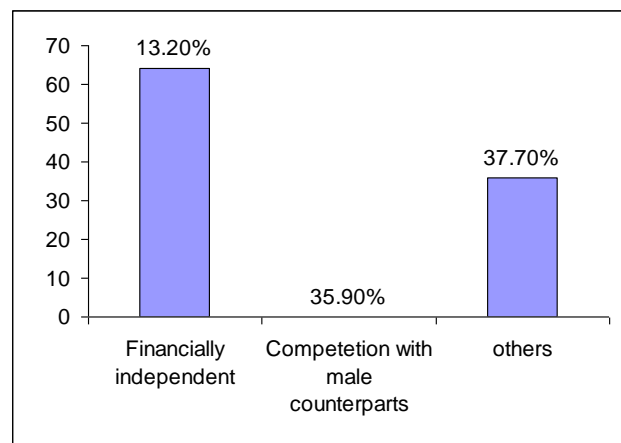
General Perceptions of the Respondents about Empowerment

The respondents were asked to express their views about women empowerment. 'What do you mean by women empowerment?' was a question and in response to this question 64.2% of the respondents

said that women empowerment means to them ‘financial independency’ and 35.8% said that it was obviously financial independency but some other things were also important, e.g., mobility, freedom in expressing views, self reliance, decision making power, self respect etc.

The respondents were also asked if they thought that empowerment meant competition with the male counterparts. None of the respondents expressed their views in favor of this idea.

Figure 1: General Perceptions about Empowerment



Women Empowerment Level Before and After Engaging in to SME Activities

Empowerment level of the respondents has been measured using six variables. These are

- Women’s income
- Participation in the decision making process
- Access to family wealth
- Women’s mobility
- Ability to do things as they wished
- The ability to set their own agenda

Women’s Income

Income is one of the major indicators of women empowerment. Having women's own income means their economic independence from husband. Bangladesh society is still a male dominated society in nature. It is expected in this society that only male members will go outside home and they are responsible for livelihood earning. Women are not expected to go outside home for earnings. So, most of the women of Bangladesh society are dependent on their husbands income. SMEs in this regard create an opportunity for women to minimize their economic dependency.

Four issues are addressed in this section. These are principal income earners of the respondent’s family, monthly income, contribution to family expenditure and financial solvency.

Main Income Earners of the Family

It is shown in Table 1 that before becoming SME none of the respondents were the main income earners of the family. In most of the cases (94.3%) their husbands were the main income earners. Although 26.4% of the respondents were engaged in various income generating activities their income was not mentionable. Half of the respondents said that after starting their business they had become the main income earners of their families. Their income came only from their business. On this issue the difference between the two periods was statistically highly significant ($\chi^2 = 40.41$; df = 6; level of significance = 0.001, see Table 1).

Table 1: Main Income Earners

Main income earner Period	Husband/ Father	Self	Son/daughter in law	Others	Total
Before Becoming SME	50 94.3%	0 0%	2 3.8%	1 1.9%	53 100%
After Becoming SME	25 47.2%	25 47.2%	2 3.8%	1 1.9%	53 100%

$\chi^2 = 40.41$; df = 6; level of significance = 0.001

Monthly Income

Regarding monthly income 26.4% of the respondents said that they were able to earn some money before becoming SME. The table shows that 26.4% were engaged in income generating activities before joining SME. But after joining SME the change can clearly be seen. After starting the entrepreneurial activities 100% of the respondents were able to earn a monthly income. The difference between the two periods was statistically significant also ($\chi^2 = 43.66$; df = 1; level of significance = 0.001, See Table 2).

Table 2: Monthly Income

Whether had/has monthly income Period	Yes	No	Total
Before Becoming SME	14 26.4%	39 73.6%	53 100%
After Becoming SME	53 100%	0 0%	53 100%

$\chi^2 = 43.66$; df = 1; level of significance = 0.001

Contribution to Family Expenditure

Ultimately the objectives of earning money or income generating activities were to expand the money for the family's wellbeing. Before joining SME only 22.6% of the respondents had the capacity to spend for their families whereas after engaging in SME their capacity increased at a significant rate. After becoming SME 94.3% were able to contribute to their family expenditure. The change was statistically significant ($\chi^2 = 13.66$; df = 1; level of significance = 0.005, See Table 3).

Table 3: Contribution to Family Expenditure

Whether had/has contribution or not Period	Yes	No	Total
Before Becoming SME	12 22.6%	41 77.4%	53 100%
After Becoming SME	50 94.3%	3 5.7%	53 100%

$\chi^2 = 13.66$; df = 1; level of significance = 0.005

Financial Solvency

The analysis in Table 6.4 reveals that 32.1% of the respondents had financial solvency before joining the SME activities and 67.9% did not have solvency. They were totally dependent on their husbands’ income. After joining SME the picture changed. After becoming SME 94.3% of the respondents gained financial solvency. It indicates that SMEs are contributing a lot to improve the empowerment status of the respondents and the difference between the two periods was statistically significant also ($\chi^2 = 24.72$; $df = 1$; level of significance = 0.001, See Table 4).

Table 4: Financial Solvency

Whether solvent or not Period	Yes	No	Total
Before Becoming SME	17 32.1%	36 67.9%	53 100%
After Becoming SME	50 94.3%	3 5.7%	53 100%

$\chi^2 = 24.72$; $df = 1$; level of significance = 0.001 Participation in Decision Making

Contributing financial resources to the family or community confers greater legitimacy and value to women’s views and gives them more recognition and entitlements than they otherwise have (Hossain, 2012, p. 278). Various studies of women empowerment and income generating activities showed that the women themselves very often perceived that they received more respect from their families and their communities-particularly from the male counterparts-than they did before joining in income generating activities. Islam’s (2014) study identified that SME 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.

In our traditional society, it is felt that women have very limited role in decision making process. The male persons of the household took most of the decision. Regarding women’s participation in family decision making, finding of this research is that most of the women had more participation in decision making process in their families.

Decision Making Person in Family

A general scenario of decision making persons in the respondents’ family is presented in Table 5.

Table 5: Percentage Distribution of Person's Decision Making

Decision making person	Number of Respondents	Percentage
Father	2	3.8
Husband	4	7.5
Jointly with husband	40	75.5
Self	4	7.5
Others	3	5.7
Total	53	100

Participation in Decision Making

Our analysis shows that 75.5% of the respondents were not able to take part in family decision making before becoming SME. But after joining SME 83% them confirmed that at the time of taking any decision for family affairs their opinion was taken. They actively took part in the decisions such as children’s schooling, marriage, shopping, land or property purchasing etc. Certainly it can be said that there is a close relationship between joining SME and participation in decision making process. Our statistical analysis shows that the difference between the two period was statistically significant ($\chi^2 = 36.44$; $df = 1$; level of significance = 0.001, see Table 6).

Table 6: Respondents Participation in Decision Making

Whether participate or not Period	Yes	No	Total
Before Becoming SME	13 24.5%	40 75.5%	53 100%
After Becoming SME	44 83%	9 17%	53 100%

$\chi^2 = 36.44$; $df = 1$; level of significance = 0.001

Access to Family Wealth

Access to family wealth is an indicator of women empowerment. In Table 7 the analysis reveals that SME engagement increased the percentage of property ownership of the respondents. Before becoming SME only 9.4% of the respondents owned property and after joining SME it is found that 58.5% had property in their name. It is an improvement in the status of women and proved to be statistically significant also ($\chi^2 = 28.40$; $df = 1$; level of significance = 0.001, see Table 7).

Table 7: Access to Family Wealth

Whether had/has access to family wealth or not	Yes	No	Total
Period			
Before Becoming SME	5 9.4%	48 90.6%	53 100%
After Becoming SME	31 58.5%	22 41.5%	53 100%

$\chi^2 = 28.40$; $df = 1$; level of significance = 0.001

Types of the Property

The respondents who had a share in their family wealth were asked to mention the name of the wealth. The detailed picture about the respondents' wealth is given in Table 6.

Table 8: Types of the Property

Types of property	Number of Respondents	Percentage
Cash	3	9.7
Cash & gold	2	6.5
Flat	1	3.2
Gold	2	6.5
Land	18	58.0

Land, cash & gold	3	9.7
Shop	2	6.5
Total	31	100

Amount of Property

In order to draw a complete picture of the respondents' financial standing we tried to know about the amount of their resources. Based on their amount of wealth the respondents were classified in to five categories. These are ≤ 200000 , 200001-10,00000, 10,00001-30,00000, 30,00001-76,00000 and $\geq 70,0000$. There is another category of no response. The percentage distribution of respondents' wealth is given in Table 9.

Table 9: Amount of Property

Amount of property (worth in Taka)	Number of Respondents	Percentage
0-2,00,000	5	16.1
2,00,001-10,00,000	8	25.9
10,00,001-30,00,000	5	16.1
30,00,001-70,00,000	4	12.9
70,00,001 above	3	9.7
No answer	6	19.3
Total	31	100

Freedom in Using Property as Per Own Wish

Table 6.10 shows that 83.9% of the respondents could use their wealth/property as per their wished. It means that they much control over their resources.

Table 10: Freedom in Property Using

Level of Independence	Number of Respondents	Percentage
Fully independent	26	83.9
Not fully independent	5	16.1
Total	31	100

Respondents' Savings

A considerable change has been made in regarding the savings status of the respondents. Before entering SME activities only 18.9% of the respondents had personal savings. But after joining SME 83% of the respondents had some savings in a bank. It indicates that SME intervention increased their power to earn, spend and save. The increase in saving capacity of the respondents was statistically significant too ($\chi^2 = 37.16$; $df = 1$; level of significance = 0.001, see Table 11).

Table 11: Respondents Savings

Whether Respondents could save money or not Period	Yes	No	Total
Before Becoming SME	10 18.9%	43 81.1%	53 100%
After Becoming SME	44 83%	9 17%	53 100%

$\chi^2 = 37.16$; $df = 1$; level of significance = 0.001

Mobility of Women Entrepreneurs

With a view to assess the level of women entrepreneurs' empowerment through their mobility the respondents were asked the following questions-

- Do you move independently outside home?
- Do you have the right to take decision whether you go any social festivals or not?
- Do you feel compulsion in going anywhere by your husband?
- Are you able to go to Dhaka or anywhere else if needed for your business?

The detailed responses of the respondents are given in the next section.

Independence to Move

The findings showed that before becoming SME 37.7% of respondents had enjoyed independency at movement. It means they were able to go outside home to visit relatives to go for personal needs. But after SME intervention it increased at 77.4%. The change was positive and significant. The difference between the two periods was statistically significant ($\chi^2 = 17.02$; $df = 1$; level of significance = 0.001, see Table 12).

Table 12: Independence to Move

Whether Respondents could move Independently or not Period	Yes	No	Total
Before Becoming SME	20 37.7%	33 62.3%	53 100%
After Becoming SME	41 77.4%	12 22.6%	53 100%

$\chi^2 = 17.02$; $df = 1$; level of significance = 0.001

Independence to Attend Ceremony

Our analysis shows that only 28.3% of the respondents were independent in taking decision about attending a ceremony or not 'before' becoming SME. They independently decided whether they would go to a relative's ceremony such as birthday party, wedding, marriage anniversary etc. But after becoming an SME owner their power to decide it has increased. Almost 68% of them felt free to go to any programme or ceremony after joining SME. The difference between the two periods was statistically significant ($\chi^2 = 16.64$; $df = 1$; level of significance = 0.001, see Table 13).

Table 13: Independence to Attend Ceremony

Whether had/has independence or not Period	Yes	No	Total
Before Becoming SME	15 28.3%	38 71.7%	53 100%
After Becoming SME	36 67.9%	17 32.1%	53 100%

$\chi^2 = 16.64$; df = 1; level of significance = 0.001

Compulsion to Attend Ceremony

‘Are you compelled to attend any ceremony by your husband?’ In response to this question 58.5% said ‘yes’. They said if the programme belongs to in-laws house, their husband forced them to go. But in case of women’s paternal house related ceremony in most of the cases they felt free. In this issue the change was not statistically significant ($\chi^2 = 3.21$; df = 1; level of significance = 0.10, see Table 14).

Table 14: Compulsion to Attend Ceremony

Whether had/has compulsion or not Period	Yes	No	Total
Before Becoming SME	38 79.2%	10 20.8%	48 100%
After Becoming SME	31 64.6%	17 35.4%	48 100%

$\chi^2 = 3.21$; df = 1; level of significance = 0.10

Ability to Move for Business Purposes

Business is usually not a home based task. Entrepreneurs are bound to go to different places for different purposes. If anybody operates business from home, she also needs go out for purchasing her raw materials. So, ability to move for business purposes is an indicator for women empowerment. In this regard 64.2% of respondents said that they were free to move for business

purposes. Even they could go to for Dhaka if necessary. Some women said that they were free but they had some limitations. Their husbands told them “do not stay outside home after Maghrib (evening prayer of Muslims), do anything during the day time but come home before evening”. Nineteen (35.8%) of respondents were not independent in this regard. It means that they did their business dealings outside home with a male member of their family.

Table 15: Independence at Business Move

Independency at business move	Number of Respondents	Percentage
Yes	34	64.2
No	19	35.8

Ability to do Things as they wish

The fifth variable, ability to do things as they wish was measured by observing two issues- independence in work and control over own lives.

Independence in Work

‘Before’ joining SME 34% of the respondents were able to do any work as per their wish. Our analysis shows that 26.4% of the respondents were engaged in income generating activities ‘before’ becoming SME. So, there is a close relationship between income generating activities and work independence. After entering SME activities 77.4% of the respondents got the power to work as per their wish. The change is positive but not at desirable rate. Seventeen (22.6%) women were still far from the work of independence but difference between the two periods was statistically significant also ($\chi^2 = 20.20$; $df = 1$; level of significance = 0.001, see Table 16).

Table 16: Independence in Work

Whether had/has Independence or not Period	Yes	No	Total
	Before Becoming SME	18 34%	35 66%
After	41	12	53

Becoming SME	77.4%	22.6%	100%
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$\chi^2 = 20.20$; df = 1; level of significance = 0.001

Control Over Own Lives

‘Before’ involving themselves in income generating activities only 8.3% of the respondents had control over their own lives. But ‘after’ becoming involved in to business, their ability increased. ‘After’ joining SME 92.5% of the respondents had control over their own lives. Table 17 shows the findings more clearly. Regarding control over own lives the change was statistically highly significant ($\chi^2 = 45.58$; df = 1; level of significance = 0.001).

Table 17: Control over own lives

Whether had/has control or not Period	Yes	No	Total
Before Becoming SME	15 28.3%	38 71.7%	53 100%
After Becoming SME	49 92.5%	4 7.5%	53 100%

$\chi^2 = 45.58$; df = 1; level of significance = 0.001

Ability to Set Own Agenda

The other empowerment indicator is ability to set own agenda. In this section we tried to discover the extent to which SME helps women to set their own affairs or agenda. Four questions were asked to know about the women’s situation in this regard. The ‘before’ and ‘after’ strategy was also applied here to make the comparison.

Ability to do Shopping for Self

Among the interviewed women entrepreneurs 32.1% were able to do shopping for themselves ‘before’ joining SME activities. But after joining SME 90.4% of the respondents said that now they were able to do shopping for themselves. So, it is clear that SME intervention increased their capacity. The difference between the two periods was statistically significant ($\chi^2 = 38.20$; df = 1; level of significance = 0.001, see Table 18).

Table 18: Ability to do Shopping for Own

Whether able to do shopping or not Period	Yes	No	Total
Before Becoming SME	17 32.1%	36 67.9%	53 100%
After Becoming SME	48 90.6%	5 9.4%	53 100%

$\chi^2 = 38.20$; df = 1; level of significance = 0.001

Ability to Offer Gifts to Relatives

Our analysis shows that the women’s ability to offer gifts to relatives increased significantly. ‘Before’ joining SME only 28.3% of the respondents were able to offer any gift or presentation to their relatives. ‘After’ joining SME 94.3% of the respondents gained the ability. It was statistically significant ($\chi^2 = 47.71$; df = 2; level of significance = 0.001, see Table 19).

Table 19: Ability to Offer Gifts to Relatives

Whether had/has ability or not Period	Yes	No	Total
Before Becoming SME	14 29.2%	38 70.8%	48 100%
After Becoming SME	47 97.9%	1 2.1%	48 100%

$\chi^2 = 47.71$; df = 2; level of significance = 0.001

Ability to Spend for Husband and Children

The study results reveal that 32.1% of the respondents were able to spend their own money for husband and children before becoming an SME. But ‘after’ initiating their income generating activities through SME this criterion of empowerment also improved. ‘After’ becoming an SME 98.1% of the respondents gained the ability. The difference between their ability was significantly associated also ($\chi^2 = 50.84$; df = 1; level of significance = 0.001, see Table 20).

Table 20: Ability to Spend for Husband and Children

Whether had/has ability or not Period	Yes	No	Total
Before Becoming SME	17 32.1%	36 67.9%	53 100%
After Becoming SME	52 98.1%	1 1.9%	53 100%

$\chi^2 = 50.84$; df = 1; level of significance = 0.001

Freedom to Use Own Income

‘Before’ becoming SME 22.6% of the respondents were engaged in various income generating activities. It means they had own income. Among these 22.6% of the respondents, 18.9% told that they were free to use their own income. After joining SME 100% of respondents had own income (see Table 2). Among them 90.6% enjoyed the freedom to spend own money as per their wish. Five (9.4%) of the respondent did not have full freedom. They used their income in the consultation with their husbands or family members. In this case the change was statistically significant also ($\chi^2 = 54.96$; df = 1; level of significance = 0.001, see Table 21).

Table 21: Freedom to Use Own Income

Whether had/has freedom or not Period	Yes	No	Total
Before Becoming SME	10 18.9%	43 91.1%	53 100%
After Becoming SME	48 90.6%	5 9.4%	53 100%

$\chi^2 = 54.96$; df = 1; level of significance = 0.001

Rating of Empowerment Level Before and After Joining SME

In this section an attempt has been made to present the empowerment level of the respondent before and after joining SME activities in a rating table. This effort has been done in order to understand the empowerment level at a glance. With a view to measure the empowerment level of the respondents a

rating sheet was prepared. There were six scales on the rating sheet under six variables or indicators. Under each indicator, different issues were considered that were discussed in the previous section. That means each indicator was divided by some sub-indicators. For each of the issues, an indicator was quantified on the basis of the nature of the responses. The respondents were given score 1 for each positive answer and score 0 for negative answer. The responses of the respondents were taken individually and it was calculated manually to measure their level of empowerment. From Table 22 the impact of SME can also be seen.

Table 22: Rating of Women Empowerment Level Before and After Joining SME

Rating of empowerment	Before Joining		After joining	
	Number of Respondents	Percentage	Number of Respondents	Percentage
≤ 1*	6	11.3	0	0
1–2	14	26.4	2	3.8
2–3	16	30.2	2	3.8
3–4	10	18.8	6	11.3
4–5	5	9.5	25	47.2
5–6	2	3.8	18	34

* In the rating scale ‘≤ 1’ means no empowerment, ‘1–2’ means one or two indicator(s) positive, ‘2–3’ means low level of empowerment, ‘3–4’ means moderate level of empowerment and ‘4–5’ high level. ‘5–6’ means highest level of empowerment.

Table 22 shows that before joining SME 11.3% of the respondents were in the ‘no empowerment’ section. For every indicator their responses were ‘no’. Before entering in their business they had no monthly income, no ability to make any contribution to family expenditure, no financial solvency, they had no capacity to participate in any kind of decision making activities in their family. They were totally dependent on their husband. They had no share in property, no savings, no bank account in their name. Their mobility was strongly restricted by their husband's or family members. They were completely unable to do anything as per their wish and did not possess the capacity to set their own agenda. Among 53 respondents 6 were in this category. That means, they had no empowerment before joining SME. But after joining SME no one belonged to this category. After starting SME activity all the respondents at least got the power to earn some money. One statement of a respondent

who belonged in the no empowerment category before joining SME is quite remarkable in this regard:

Babosha korar age ami kichui chilam na. Akhon ami shob peyechi. Ami women chamber er natritto peyechi, akhon shobai amar kotha shunte baddho. Zokhon kothao darai thokon onek manush darie jai amar kotha shunar jonno. Taka ase bole akhon ami shobkichu pari.

“I was nothing before. I got everything now. I got the leadership of women chamber (a woman organisation). Now everybody is compelled to listen to me. When I stood somewhere a number of people stood by me for listening to me. All these I got only from my business venture. I have money and I have everything.”

Before joining SME 14 out of 53 (26.4%) respondents empowerment level was between '1-2', which means that one or two indicator(s) was/were positive for them. But after entering in to SME business only 2 women belonged to this category. Before joining SME 16 women had 'low level of empowerment'. They got 2-3 score in the rating scale. But 'after' situation was radically different from the 'before' situation. After entering into SME activities only 2 women (3.8%) had low level of empowerment. While comparing the 'before' situation and 'after' situation of SME women, it is apparent that 10 (18.8%) respondents were found in the 'moderate level of empowerment' before joining SME and after joining SME 6(11.3%) of the respondent belonged this category. 'Before' there were only 5 women with high level of empowerment. In the 'after' situation it increased up to 25. In the last category, 'before' there were only 2 women now there are 18. From this example we could understand the real impact of SME. Such empowerment has become possible only through their business. Out of 53, 50 women thought that through doing business, they are in a better condition than before. Though their work and responsibility has increased, but their liberty and respect has increased too. Earlier they had to depend on their father or husband regarding all important matters; now they could do many important things on their own. Women may become more skilled and qualified when they have economic liberty. At every level, women's poverty was reduced, they were benefited, and they got equal rights to take decision in family. Economic freedom brought to them other freedoms too. They could spend money according to their ability. They could satisfy the needs of their children and close ones. Their mobility also increased. The most important thing was that women were feeling that they were much better than before. As they had almost nothing before, a slight change seemed to be great to them.

CONCLUSION

From the preceding discussion, we can infer that women's involvement in entrepreneurial activities increase their position in the family and in the society. This kind of involvement gives the women enough courage to take any decision regarding their own lives. Financial solvency provides them a relief from tension and uncertainty. An independent (financially) woman can help her husband and parents financially. They can think better for their children. Money helps them to think of a better future. Money helps them to face a situation in which their husbands are financially inactive. So in the end, we may say that SME plays a positive role to empower women.

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