

**EMPOWERMENT OF WOMEN THROUGH ENTREPRENEURSHIP  
DEVELOPMENT IN DHAKA CITY**

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**EMPOWERMENT OF WOMEN THROUGH ENTREPRENEURSHIP  
DEVELOPMENT IN DHAKA CITY**

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## **CERTIFICATE**

This is to certify that the thesis entitled “**EMPOWERMENT OF WOMEN THROUGH ENTREPRENEURSHIP DEVELOPMENT IN DHAKA CITY**” submitted to the Department of Development and Poverty Studies, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Dhaka in partial fulfilment of the requirements for the degree of **Master of Science (MS) in Development and Poverty Studies**, embodies the result of a piece of bonafide research work carried out by **SONIA NUSRIN, Registration No. 10-03840** under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

I further certify that any help or source of information, as has been availed of during the course of this investigation has been duly acknowledged by the Author.

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**THIS THESIS IS  
LOVINGLY  
DEDICATED TO MY  
PARENTS**

**PARENTS  
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THIS THESIS IS**

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## **ABBREVIATIONS**

DAE	Department of Agricultural Extension
FAO	Food and Agricultural Organization
BBS	Bangladesh Bureau of Statistics
SD	Standard Deviation
SPSS	Statistical Package for Social Sciences
UN	United Nations
SIDA	High Yielding Variety
MDG	Millennium Development Goal
DFID	Department for International Development
PE	Psychological empowerment
OE	Organizational empowerment
SME	Small or Medium Enterprise
BWCCI	Bangladesh Women Chamber of Commerce and Industry
RWECF	Rural Women Employment Creation Project
NGO	Non-Governmental Organization

**EMPOWERMENT OF WOMEN THROUGH ENTREPRENEURSHIP  
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**SONIA NUSRIN**

**ABSTRACT**

Bangladesh is a developing nation rich in human resources where women constitute slightly less than half of the population. They provide an essential opportunity for economic and social development and progress. Women's participation in any kind of economic activity is of a complementary nature to their family incomes; their participation in no way reduces their family duties. Women's equal rights are now defined by women's economic empowerment and the ultimate empowerment is through entrepreneurship. The overall objective of the present study was to determine some selected characteristics of the women entrepreneurs, to determine extent of empowerment of women entrepreneurs and to explore the relationship between each of the selected characteristics of the women entrepreneur and their empowerment. Dhaka city was selected as the study area and the data were collected from 104 women entrepreneurs classifying into three groups namely: boutique and handicrafts, foods and catering and beauty parlor of the Dhaka city by using an interview schedule. Data were collected during 25th July to 24th August, 2019. Scales were developed in order to measure the variables. Less than half (49.1 percent) of the women had lower middle empowerment while 47.1 percent had upper middle empowerment and 3.8 percent had low empowerment. Pearson Product Moment correlation was used to ascertain the relationship between each of the selected characteristics of the women to their empowerment. Among the selected characteristics annual family income, organizational participation, training exposure, knowledge on family management, family co-operation and participation in household decision making process of the women showed positive significant relationship with their empowerment. Whereas, age, education, family size and cosmopolitaness of the women had non-significant relationships with their empowerment.

# CHAPTER I

## INTRODUCTION

### 1.1 Background to the Study

Bangladesh is a developing nation rich in human resources where women constitute slightly less than half of the population. The majority of them are underprivileged, undernourished, illiterate and poor. They suffer both an unequal legal status with regard to many important rights and an inferior position with regard to cultural beliefs and practices (Huq, 2003). Moreover, there are not enough employment opportunities for women. Although lately, now the importance of the women in the economy and their necessities to take part in the economic development activities have been realized. The empowerment of women is often identified as an important aim of international development policies, and many donor agencies now include women's empowerment in their development strategies (Schuler et al., 2010). In that case women entrepreneurship development as there is lack of employment opportunity paves the quick way of economic development as well as empowerment of them. It is noticeable that entrepreneurship development and empowerment are complementary to each other. Women empowerment depends on taking part in various development activities. In other words, the involvement of women in various entrepreneurial activities has empowered them in social, economic and cultural fields. The power of and access to taking decisions has increased for women in Bangladesh, within as well as outside the family affairs (Nawaz, 2009).

Many national and international efforts are taken to facilitate the entrepreneurship development. Government and private sector interventions have generally accelerated income-generating activities of women both in the urban and rural areas with entrepreneurship development (Bhuiyan and Abdullah, 2007). According to the United Nations (UN), a woman is empowered who has five components namely sense of self-worth, right to have and to determine choices, right to have access to opportunities and resources; right to have the power to control her own lives, both within and outside the home; and ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. In today's competitive world, there are

various ways by which women get themselves empowered. The entrepreneurship of women is considered to be an effective instrument to the economic development and empowerment of women (Nachimuthu and Gunatharan, 2012).

## **1.2 Women in Bangladesh**

Bangladesh's socio-cultural environment contains pervasive gender discrimination, so girls and women face many obstacles to their development. Girls are often considered to be financial burdens on their family, and from the time of birth, they receive less investment in their health, care and education. Women in Bangladesh are in many ways' inferior to and dependent on men from early childhood. When the girl reaches puberty, her marriage will soon be arranged and the family will pay the husband's family a dowry to marry off their daughter to him. The girl will thereafter pursue the rules of Purdah and live under seclusion. Women that can obtain Purdah strictly show high social status. Violence against women is common in Bangladesh (SIDA, 2007, November, 5). Even if the constitution promotes equal rights to women, women still suffer from discrimination and violence that occurs in the home, at the workplace and on the society level as well (Ministry of Women and Children Affairs, 2008). The women in rural Bangladesh are hard working. Foremost, they perform heavy household work throughout the days. Women's contribution to the family income is not recognized to the same extent as men's, but they are however involved in many activities, such as post-harvest activities, farming, fuel gathering, rice husking, making and selling handicrafts, and rearing domestic animals. "A woman's work is never done", a village woman says in the study of Hartman and Boyce (1998). Although women's work is hard and time-consuming, such work does not provide them equal status to men. A woman seldom earns money on her own, but is financially dependent on her father, then husband and thereafter her son for economic security (Hartman and Boyce, 1998).

## **1.3 Women Entrepreneurship in Bangladesh**

It is said that entrepreneurs are persons who bring about phenomenal economic changes through their risk-taking innovativeness and constant agility. Bangladeshi women entrepreneurs need to have an extra quality in the form of dogged determination and resilience since this is greatly needed to fight with adverse situations which seem to

confront female entrepreneurs rather than their male counterparts in the present-day context. Women in business in Bangladesh require more efforts than men to gain a foothold as economic change agent. Sustained efforts are needed to enhance the capability of women entrepreneurs as well as to create conditions for entrepreneurship to succeed in terms of setting up and maintaining productive operations.

Women entrepreneurs constitute less than 10% of the total business entrepreneurs in Bangladesh whereas women in advanced market economies own more than 25% of all businesses (Hua Du, Asian Development Bank, 2006). It is heartening to note that despite many barriers, a new women's entrepreneur class has risen in the country taking on the challenge to work in a male-dominated, competitive and complex economic and business environment. Not only have their entrepreneurship improved their living conditions and earned more respect in the family and the society, but they are also contributing to business and export growth, supplies, employment generation, productivity and skills development of Bangladesh. It is said that economic development is closely related to the advancement of women.

Although the Constitution of Bangladesh guarantees all citizens equal rights, in reality, the society is highly stratified and services are rendered on the basis of class, gender location, etc., which often results in disparities. They are not given proper opportunity for expansion. The educated women have already engaged in micro and small businesses, as well as export-oriented enterprises are receiving comparatively less attention. As a result, they are unable to expand their operations due to lack of technological support and expertise, fund constraints, marketing techniques, and detachment from the international business arena, especially in the context of today's globalization and rapidly growing business world.

If adequate support can be provided, these women entrepreneurs would be able to generate employment and render training to women of rural and slum areas also. All these can help them to step into new ventures of their own. In order to actively pursue the advancement of women, it is required to empower, upgrade and uplift the women entrepreneurs in both rural and urban sectors. In new ventures, modern technology can be greatly helpful in

facing the competitive challenge of the age. Since technology is a strategic variable in the modern business paradigm, women empowerment with technology will give rise to economic advancement.

#### **1.4 Statement of the Research Problem**

Based on the biological (sex) differences every society imposes certain rules, regulations, responsibilities, and rights of men and women based on sex. But most of these rules and regulations are discriminatory. This discriminatory behavior creates difference between men and women, which eventually gives a lower status to women in terms of men socially, culturally, religiously, economically and legally (Haque et al., 2011). From the establishment of United Nation's Charter in 1945 and the declaration of universal human rights in 1948, the rights and recognition of women came into focus for the first time. Since then it was the issue how to reduce the distress of the women around the globe specially the women of the third world countries. But then the preliminary focus was only the reproductive role of the women like access to food, contraceptives, health care.

Women were seen as mother & wife. Formulating an appropriate intervention for transforming the status of women both within and outside their homes has been one of the major preoccupations of development practitioners, at least since the mid-1970s. A number of strategies have been formulated over time, for example, raising women's status through education, training, access to health and family planning services as well as access to legal counseling. Politically, attempts have been made to raise the proportion of female participants in representative organs. Economically, the most popular strategy, especially since the 1990s, has been the involvement and participation of women in microfinance programs to assist micro and small enterprise owners (Malhotra, Schuler & Boender, 2002). Despite the above development efforts to address the situation of women by transforming social and gender relations, women have been left behind in the development process and are still subordinate to men. It is not well understood why this is so (Jahan, 1995). For example, despite the widely held assumption that women's micro and small enterprises would lead to transformation of their disadvantaged position in households and in society in general, some gender experts, argue that, because work in the informal sector

tends to use domestic skills that are undervalued and invisible, it is the least likely to transform gender relations and may even reinforce gender stratification. Although it is general thinking that economic solvency of women will help improve the situation of the women, it is also true that the long lasting social thoughts, cultural values that is deeply rooted on the mind of the people always keep them thinking that the male are the superior, even in the mind of the female counterparts freely accept them.

Unfortunately, the Bangladeshi women are strongly guided by the social, cultural, religious prejudices which are constraining them to break out the existing miserable situations. The first attempt to make realize the Bengali Muslim women about their rights was made by the great personality of the Bangladesh who is known as the pioneer of female awaking. She persuaded and convinced Muslim women to be educated, to come out of all adverse social prejudices through her bold and progressive writings. But it is a matter of regret that standing on the twenty first century women of the country still are dominated by male in a variety of ways.

In her study on entry and performance barriers in female entrepreneurship in Tanzania, Rutashobya (1997) found that critical constraints experienced by female entrepreneurs include multiple roles due to the gender division of labor, unequal access to resources such as credit due to gender prejudices, lack of skills due to gender stereotypes and biased curricula and, lastly, lack of self-confidence and ability to take risks due to early inculcation of a dependence mindset.

However, there are many studies on constraints faced by women entrepreneurs in micro and small enterprises in Bangladesh (Nawaz, F. 2009) studies on women's entrepreneurship development and empowerment are almost non-existent. Moreover, women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there



exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs.

This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized. In this regard, while many women are coming forward and taking entrepreneurship as their occupation, the full outcome of such initiatives is not widely known. Wide knowledge of the same would be very useful for future. It is therefore pertinent to explore the impact of Women Entrepreneurship Development on women's empowerment in order to widen our experience and narrow the knowledge gap in the area.

### **1.5 Research Questions**

The major research question for the study was:

To what extent have entrepreneurship supported women been empowered?

The following secondary research questions were formulated in order to get data for answering the major research question:

- ✓ What were the extent of the selected characteristics of the women entrepreneurs?
- ✓ What are the extent of empowerment of the women entrepreneurs?
- ✓ What is the extent of relationship of each of the selected characteristics of the women entrepreneurs with their empowerment?

### **1.6 Objectives of the Study**

The overall objective of the study is to assess the women's economic contribution and their participation for enhancing the empowerment in livelihood activities. The specific objectives of the study are as follows:

- i. To determine some selected characteristics of the women entrepreneurs;
- ii. To determine extent of empowerment of women entrepreneurs;
- iii. To explore the relationship between each of the selected characteristics of the women entrepreneur with their empowerment.

### **1.7 Rationale of the Study**

Bangladesh is one of the democratic and liberal countries in South East Asia, in terms of, awareness and religious tolerance. The gender issue in the business sector in Bangladesh is important for the purpose of ensuring women's participation in development process in a comparative perspective. This has relevance to the need for promoting an inclusive growth process, the benefits of which can reach the women population in particular. For a resource poor country like Bangladesh, entrepreneurship is the only appropriate way of development, and where almost fifty percent of the population is the women there is need not to say to what extant women entrepreneurship is important for development of the country, added that women endow less property right here compared to men. There are some very important specific reasons for undertaking the present study.

Firstly women empowerment is the third goal of the Millennium Development Goal (MDG) and also a top priority issue of the Government of the Bangladesh. It is important for mainstreaming in the economics, politics and all spheres of the life. It is imperative that to be empowered economic freedom is obviously the prime concern and entrepreneurship is the best way of it. The second reason is that studies and academic papers on women's empowerment are scanty, geographically unevenly distributed and skewed focus-wise as well as institutionally narrow. Most of them have been on the impact of micro-credit or credit-based microenterprises on women's empowerment.

### **1.8 The Significance of the Study**

Women, women, women are not only the backbone of the family, not only the backbone of the community; they are, indeed, the backbone of the nation. If you are serious about development, then you must be serious about working with women ... that's the bottom line: development is about women. Women are the key to development (U.S. ambassador to Bangladesh Dan Mozena, 2012). This said development can only be possible when all kinds of discrimination towards women are reduced because it brings some multidimensional effects along with.

- ✓ Firstly, gender inequality in education and access to resources may prevent a reduction of child mortality, of fertility, and an expansion of education of the next generation. To the extent that these linkages exist, gender bias in education may thus generate instrumental problems for development policy-makers as it compromises progress in other important development goals.
- ✓ Secondly, it may be the case that gender inequality reduces economic growth. This is an important issue to the extent that economic growth furthers the improvement in well-being or at least enables the improvement in well-being. That economic growth, on average, furthers wellbeing measured through indicators such as longevity, literacy, and reduced poverty has been demonstrated many times, although not all types of growth do so to the same extent.

So the present study which main concern is empowerment through economic involvement of the women bears utmost importance from all points of view.

### **1.9 The Limitation of the Study**

Since the study is an empirical one based on field-work through the interviews of women entrepreneurs of Dhaka city, Bangladesh, it has some obvious limitations. These are as follows:

- ✓ Data collection through primary source or through interview was a time consuming matter. The respondents sometimes were found non-cooperative with the interviewers. Present study covered women entrepreneurs of Dhaka city. A large number of women entrepreneurs outside Dhaka were out of the purview of the present study. This may not reflect the total picture of Bangladesh relating to women entrepreneurs.
- ✓ Gathering information from some of the women entrepreneurs was sometimes very difficult and extremely time-consuming. They did not give enough time to the interviewers.

- ✓ Further, it was also found that women entrepreneurs have a tendency to disclose lower income and higher expenses. They think that this would help them to get more credit.

This is considered to be a limitation to the research study. Contacting women entrepreneurs to gather information was a very difficult task. In view of time and resource constraints, conducting a comprehensive study in full depth and width has not been possible.

## **CHAITER II**

### **REVIEW OF LITERATIJRE**

#### **2.1 Introduction**

The main purpose of this chapter is to review the past research works that are pertinent of this study. Firstly, the chapter focuses on theoretical perspectives under which major concepts are defined and discussed. These include entrepreneurs and entrepreneurship development, the role of enterprises in development as well as gender and gender relations. Secondly the practical evidences of some related studies are presented. It focuses on findings from previous studies with regard to income earning for women and intra-household relations, entrepreneurship development and women's empowerment. Finally, the chapter summary is presented.

#### **2.2 Theoretical Perspectives**

Before further going the study needs an unambiguous concept from the theoretical perspectives, because it will be helpful in clear understanding of the study.

##### **2.2.1 Who is an Entrepreneur?**

The concept of entrepreneurs has been variously defined but all the definition mostly discuss some common types of traits such as in some definition the activities carried out by whom are entrepreneurs, risk taking or capital investing by whom are entrepreneurs, or certain psychological characteristics possessed by whom are entrepreneurs. So, an entrepreneur is an individual who takes moderate risks and brings innovation. According to J.B. Say, 'Entrepreneur is an economic agent who unites all the means of production'.

The entrepreneur is the person who creates a new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying opportunities and assembling the necessary resources to capitalize on them. According to Khanka (2002) an entrepreneur can be defined as a person who tries to create something new, organizes production and undertakes risks and handles economic uncertainty involved in enterprise. So finally, the women who took the initiative of starting enterprises, who shouldered all

the risks as well as financial, administrative and social responsibilities as owner-managers fully in charge of their businesses are the women entrepreneurs.

### **2.2.2 The Role of Enterprises in Development**

Focusing on and supporting enterprises can be justified as they have the potential to generate output, employment and income as well as being central to innovation (Kantor, 2000). More specifically, enterprises can have vital development functions in the developing countries like Bangladesh.

According to Levitsky (1993) these development functions include: Helping employment generation by using more labor in relation to capital invested; Operating in such areas with limited markets and poor infrastructure; Starting up with very limited resources; Providing practical training facilities for people with varying levels of education in both management and technical skills; Supplying both low-cost items for the poor and, in certain circumstances, high- cost quality products for the rich and for export; and

Helping to contribute equitable distribution of income when translated into reality, it will be found that the economic functions of enterprises support an increasingly large proportion of the population in the country. But there is a special challenge that is to ensure sustained entrepreneurship development among women entrepreneurs. The role of women in enterprise development is justified for at least three reasons. Firstly, a large number of women can get involved in the entrepreneurial activities

The second reason is the welfare and improvement of the women along with the society. The third reason is that enterprises contribute to women's social and economic empowerment. It is increasingly becoming more apparent that self-employment and entrepreneurship contribute to women's self-esteem and confidence. While appreciating these three reasons, it is also important to consider the subject from a gender perspective.

This means that it should always be remembered that women have different needs from those of men because of the particular roles and responsibilities assigned to them by society.

### **2.2.3 Gender and Gender Relations**

The concept of gender refers to "the socially acquired notions of masculinity and femininity" (Young, 2002). It focuses more on social and economic relations between women and men rather than on biological differences. It came about almost three decades ago, in the late 1970s, as feminist scholars worked at conceptualizing the social construction of masculinity and femininity (Mbilinyi, 1992).

The concept of gender examines the relations between women and men with the purpose of increasing our understanding of their status and inequalities, roles and capacity. As a social construct, gender coincides with other differentiation axes like age, ethnic group, race, class, urban-rural location and global location to characterize women's life situations and parameters (Pearson, 1992). From this perspective, the problem of women and development is essentially a problem of gender and power relations. It is therefore multidimensional as well.

Interactions between women and men, as well as what is considered appropriate behavior or activity for women and men, constitute the essence of gender relations. In other words, gender relations are "the socially constructed form of relations between men and women" (Young, 2002). Gender relations are socially constructed and reconstructed because of the behavior of women and men (Mbilinyi, 1992). It is in this understanding that Mbilinyi (1992) points out that, gender relations are socially constructed and reconstructed because of the behavior of women and men. In this regard, while biological characteristics of girls and boys, women and men cannot be changed; gender relations can be transformed and changed through changes in the history of society. They are constituted in terms of the relations of power and dominance that determine the life chances of women and men, girls and boys.

Generally, in all patriarchal societies, gender relations are discriminatory against women. This is illustrated by relations like division of labor, decision making, access to and control over resources, freedom to use time and freedom of movement. In all these relations, men have the upper hand compared with women. This is due to the fact that gender relations embody ideas, values and identities; allocate labor between different tasks, activities and domains; determine the distribution of resources and, more important, gender relations assign authority, agency and decision-making power (Kabeer, 2003).

#### **2.2.4 Concept of Power in Relation to Gender**

According to Lukes (Kabeer, 1994), there are three different interpretations of power, namely the power to, the power over and the power within. To begin with the power to, it is posited that this interpretation is associated with liberal forms of analysis and it is concerned with decision making on issues over which there is an observable conflict. It defines power as "the capacity of an actor to affect the pattern of outcomes against the wishes of other actors".

The Department for International Development (1997) characterizes this type of power relation as "increased individual capacity for change and increased opportunities for access".

It is roughly equivalent to "welfare" and "access" in the women's empowerment framework developed by Longwe and addresses practical needs. It is also argued that this interpretation of power underpins many women in development literature. Kabeer (1994) argues that, this interpretation cannot capture aspects that are outside observable decision making processes. With regard to the power over interpretation of power, it is seen as "the ability of some actors to initiate, decide and veto decisions but also their ability to confine decision making to safe issues". Given this aspect, conflict cannot be observed because it has not been allowed to come out into the open in the decision-making process. Accordingly, Bachrach and Baratz (Kabeer, 1994) argue that when this interpretation of power is institutionalized, "it demarcates decisional from non-decision able issues and systematically and routinely benefits certain individuals and groups at the expense of



others". If there are areas that seem to be non-negotiable in household rules and practices, it is because of this interpretation of power. The power over aspect of power is also characterized as "changes in underlying resource and power constraints of household, community level and macro level and individual power/action to challenge these constraints" (DFID, 1997). It covers some aspects of control in the women's empowerment framework by Longwe and addresses strategic needs.

The power within type of power relation refers to individual conscientisation. It is self-generated and it is acknowledged that conflicts of interest may be suppressed both from the decision-making agenda and from the consciousness of the parties involved. This aspect of power "is concerned with the socially structured and culturally patterned behavior of groups and practices of institutions". (Kabeer, 1994). It is argued that this interpretation of power helps to shape whose interests will prevail as well as the perception of interests by different actors. DFID (1997) characterizes this type of power relation as increased awareness and desire for change by individual woman. It roughly corresponds to awareness raising in the women's empowerment framework by Longwe. DFID (1997) identifies another type of power relation called power with. This aspect of power is characterized as increased solidarity/joint action with other women in challenging underlying power and resource constraints at household, community and macro level. It includes participation in the women's empowerment framework by Longwe.

The above discussion shows that power is multidimensional in nature. Given the above typology of power relations, it is suggested that strategies for women's empowerment must build on a feminist analysis of power namely the power within as a necessary adjunct to improving their ability to control resources, to determine choices/agendas and make decision (Kabeer, 1994). This is because it is only the power within that is capable of enabling individuals to struggle against the internalized elements of subordination (Kabeer, 2003).

### **2.2.5 Intra-household Power Relations**

Explanations of intra-household power relations are based on economic and sociological perspectives (Shklar, 1990). The economic perspective has two conceptualizations. The first is the neo-classical conceptualization as expounded by Becker (Kabeer, 1997).

According to this one it is posited that there is "an altruistic consensus within the household" and conflict is not a factor in household relations or households are headed by benevolent dictators who ensure that altruistic decision-making outcomes are reached. In such households, an inequality in the distribution of resources is explained on productivity grounds rather than power considerations. In this vein, increases in women's wages might result in increases in their share of household resources but not their decision-making power.

The second conceptualization is based on the unequal bargains model. In this conceptualization, Sen's cooperative conflict model (Kabeer, 1997) posits that three factors, namely, perceived economic contribution, relative levels of wellbeing in case of breakdown in cooperation and perceived interest response, determine a household member's bargaining power. This model suggests that, other things being equal, the higher these factors, the stronger the bargaining power. In this regard, household members' bargaining power depends on their breakdown and fallback positions. This implies that Sen's cooperative conflict model negates the positive association between power and altruism postulated in the model by Becker (Kabeer, 1997). In the same vein,

Young (2002) asserts that the persistence of inequality at the family has been due to the prevalence of intra-household relations characterized by cooperative conflict. On the other hand, there are three strands of sociological literature on household relations.

The first strand by Bhachu; Bhatta; Blood and Wolfe (Kabeer, 1997) posits that the cooperative resourcefulness of household members is a key factor in intra-household relations. It is argued that waged work enables women to establish a power base both within and outside the household. The second strand puts emphasis on the rigidity of roles, norms

and practices that mediate the relationship between earnings within the household. In this regard, PahI (Kabeer, 1997) defines control over income as making the policy decisions on allocation of intra-household resources; access as availability of additional resources; and management as implementation of policy decisions.

The last strand in the sociological literature by Allen & Wolkowitz; Beneria & Roldan; Whitehead (Kabeer, 1997) focuses on labor processes through which women earn income thereby giving them more decision-making power within the household.

Whitehead (Kabeer, 1997) points out that women can retain the proceeds of their labor in certain circumstances, namely when production is independent of the male household and when it is done outside the familial sphere of command and control. She points out also that the control over and disposal of both spouses' earnings is influenced by their roles and responsibilities as defined by familial ideologies. In this respect, women tend to be more selfless. Kandiyoti (Kabeer, 1997) corroborates this analysis by arguing that women's self-sacrifice is a reflection of strategic considerations in the longer term given the dominance of patriarchy.

Therefore, sociologists consider conflict as a factor in household decision making. Guyer (Kaihula, 1995) characterizes households as sites where the various aspects of gender relations find expression through the relationship between wife and husband, parents and children. They are also sites of gender struggle and negotiation where trade-offs are negotiated in response to the many pressures that derive from internal changes in domestic style and from external changes in which the household is located.

With reference to developing countries, Pearson (1992) points out that, households are far from units in which all resources and benefits are pooled equitably. Accordingly, the use of resources and labor, and the distribution of income and output have constantly to be negotiated, and intra-household relations are often conflictive. In other words, households are not homogenous units but complex arenas of negotiation, conflicts of interest, and sometimes uncompromised decisions. In summary then, both economic and sociological

analyses of the household are divided between those which focus on power as resource-based and those which emphasize bargaining and negotiation based on ideology and interests of different household members (Kabeer, 1997). For the purpose of this study, the sociological perspective and Sen.'s cooperative conflict model were adopted.

### **2.2.6 Conceptualizing and Analyzing Women's Empowerment**

Rappaport (1987) defined empowerment as "a process by which people, organizations, and communities gain mastery over issues of concern to them". Kabeer (2001) stated that women's empowerment is an expansion in the range of potential choices available to women so that actual outcomes reflect the particular set of choices which women value.

Zimmerman (1995) presented three areas in the lives of human beings in which empowerment occurs: 1) Psychological empowerment (PE) refers to empowerment at the individual level of analysis, 2) Organizational empowerment (OE) refers to improved organizational effectiveness by effectively competing for resources, networking with other organizations, or expanding its influence (i.e., empowered organization) and 3) At the community level of analysis empowerment refers to individuals working together in an organized fashion to improve their collective lives and linkages among community organizations and agencies that help maintain that quality of life. He further expounded on his theory by distinguishing between empowering processes and empowered outcomes. He defined empowering processes as those "where people create or are given opportunities to control their own destiny and influence the decisions that affect their lives".

Shefner-Rogers, Nagesh, Rogers, & Wayangankar (1998) described empowerment as "a communication process designed to change an individual's behavior through communication relationships with others". They based their arguments on the work of Freire (1973), who emphasized that "empowerment occurs through a communication process in which the relationships between the oppressed and the oppressor undergo a fundamental change". Several researchers have identified self-confidence and self-esteem as essential 'first steps' to empowerment (Anderson, 1996). Feelings of greater individual

control are another important aspect of psychological empowerment (Anderson, 1996; Kishor & Gupta, 2004).

Stine and Karma (2003) explained that empowerment is the gain of power to control their lives and the ability to make strategic life choices.

Varghese (2011) further identified income, education, employment, media exposure and acquisition of assets, knowledge of legal rights, political rights and land ownership etc. as parameters to judge the empowerment of women.

Kabeer (2001), whose definition is the most widely accepted, defines empowerment as "the expansion of people's ability to make strategic life choices in a context where this ability was previously denied to them".

Bennett (2002) described empowerment as "the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them."

Keller and Mbwewe (1991) described women empowerment as "a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination". The core of the meaning of women empowerment lies in the ability of a woman to control her own destiny. Almost all definitions of women empowerment include some reference to an expansion of choice and freedom to make decisions and take the actions necessary to shape life-outcomes (Malhotra and Schuler 2005).

### **2.3 Review of Previous Studies**

There are some studies conducted by some scholars on the stated topic which will help to put light on the fact of women empowerment and entrepreneurship development.

### **2.3.1 Entrepreneurship and Empowerment**

Upadhye and Madan (2012) conducted a study on 'Entrepreneurship and Women Empowerment: Evidence from Pune City' and showed that women from the lower strata of the society though educated, are unable to find employment in urban India. It is entrepreneurship that paves the path of development of these women in particular and society in general. The study concludes that there is a marked change in the personality, the economic and the social status of these women who take entrepreneurship as their occupation.

Parvin et al. (2012) have studied that women who involved in various micro, small and medium enterprises take on the challenge to work in a male-dominated society, competitive and complex economic and business environment with the government policy supports and financial institutions participation became able to improve their living conditions and earned more respect in the family and the society.

Sathiabama (2010) has found in her study that Entrepreneurship development among rural women helped to enhance their personal capabilities and increase decision-making status in the family and society as a whole.

Das (2012) has shown in her study that a nation can only be developed if its women are given ample opportunities. Developing entrepreneurship among the women is the right approach for women empowerment. Once a woman feels that she is economically strong she will feel equal to men in all respect.

Nachimuthu and Gunatharan (2012) have conducted a study on 'Empowering Women through Entrepreneurship: A study in Tamil Nadu, India' and argued that economic status, self-worth, self-confidence and social status of women entrepreneurs are the variables that define empowerment of women. They concluded that entrepreneurship of women has enhanced their economic status and decision making power. Women entrepreneurs are aware of opportunities available to them, but there is scope for improvement in it.

Ademokun and Ajayi (2012) conducted a study on 'Entrepreneurship Development, Business Ownership and Women Empowerment in Nigeria' that showed that the need for independence is the major reason women start a business. Furthermore, the study showed that entrepreneurship plays an important role in economic empowerment of the perceived disadvantaged segment of the population of which women form a larger part in the Nigerian context.

Sultana (2012) conducted a study on 'Promoting Women's Entrepreneurship through SME: Growth and Development in the context of Bangladesh'. Her study focused on role of SME to promoting women entrepreneurs. It also explores the social perspective of women entrepreneurs as well as the impact of these entrepreneurs on the economic development of Bangladesh. She showed that women's entrepreneurship of Bangladesh is growing at accelerate rate and their contribution to socio-economic development is significant. It is observed that 62.5% of the respondents took the SME loan to establish and run their business smoothly. This study found some problems facing by women's entrepreneur of Bangladesh.

Nawaz (2010) carried out a case study on the 'Nexus between Women Entrepreneurship Development and Empowerment: Bangladesh Context' and in her case study she tried to document a strong relationship between women entrepreneurship and empowerment. She found that being entrepreneurs, women are capable to take their own decisions liberally. It has been found that women are trying to free themselves from male dominance. The women entrepreneurs have the capability to take different decisions. Being entrepreneurs, the women concerned have become aware of the ownership of property and other assets. She concluded that positive changes have taken place in women's attitudes and perceptions of their own role after their involvement in different entrepreneurial activities. In other words, participation in different entrepreneurial activities has empowered women in the social, economic and cultural fields.

Drine and Grach (2010) argued that females starting new businesses are often motivated by goals of personal and professional accomplishments; the factors most often cited are the desire for greater challenge, and the need for better flexibility in the work environment.

Afrmn, Islam and Ahmed (2008) aimed at identifying the factors related to the development of entrepreneurship among the women borrowers through micro credit programs. Using a multivariate analysis, they showed that financial management skills and the group identity of the women borrowers have significant relationship with the development of rural women entrepreneurship in Bangladesh.

Huda (2009) examine that women entrepreneur of Bangladeshi engaging both formal and informal sector of economy and have growing interest of them to extend their business commercially. Most recently, Bangladesh Women Chamber of Commerce and Industry (BWCCI) 2008 made an extensive analysis as a case study on women entrepreneurs in Bangladesh, which was the country's first trade body working exclusively for women economic and social empowerment.

Parvin et al. (2004) carried out a study on 'Women Empowerment Performance of Income Generating Activities Supported by Rural Women Employment Creation Project (RWECP): A Case Study in Dumuna Thana, Bangladesh'. In their case study, they found that irrespective of type, all economic activities supported by RWECP have induced positive impact in women empowerment, though the extent of changes is not significantly high. The activities have enabled women to have a better access to basic needs and make important contribution to household decision making, especially the decision regarding their personal needs and availing treatment and recreational facilities. It is also found that, husbands of most of these women possess full control over income and sole right of decision making.

Saleh (1999) found inadequate cash flows, marketing deficits and discriminating treatment from supportive service agencies to create obstacles to women entrepreneurship development in Bangladesh.



Huntley (1985) used a case study approach named 'Women entrepreneurs and career choice' to explore the life events and experiences that had influenced women to choose entrepreneurship as a career alternative. Most ventured into entrepreneurship because of a desire to be independent and to be in control of their lives.

Dolinski et al. (1993) studied the growth in women entrepreneurship over the past two decades in their book on, "The effects of education on business ownership: a longitudinal study on women," *Entrepreneurship: Theory and Practice*.

Hisrich and Fuldop (1993) found in a study of 50 women entrepreneurs in Hungary that women entrepreneurs played an emerging diverse role in terms of enterprise creation in Hungary.

According to Rathore and Chhabra, (1991) Indian women found it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives and to compete with men in the field of business and industry.

Surti and Sarupriya (1983) investigated the psychological factors affecting women entrepreneurs in India. Results indicated that unmarried women experienced less stress and less self-role distance than married women.

Mohiuddin (1983) found that women became entrepreneurs due to their economic needs, as a challenge to satisfy some of their personality needs.

Sextan and Kent (1982) compared 45 women executives with 48 women entrepreneurs and found that women entrepreneurs were better educated, placed a slightly higher emphasis on their job than on their family.

Furthermore, dissatisfaction or limits on their earnings and advancement (Familoni, 2007), job dissatisfaction and retrenchment as well as social networking (Gadar et al., 2009), need to improve quality of life (Cooper, 1983), desire to earn more income (Stoner and Fry,

1982), growth and innovation (Carland et al., 1984), desire for independence, risk-taking propensity (Brockhaus, 1980), education, freedom, job flexibility and previous experience (Mansor, 2005) have been identified as motivating factors for women entrepreneur.

Other researchers (D'Souza et al., 2000; Kitching & Woldie, 2004) indicated that the emergence of female entrepreneurs in a society depends to a great extent on the challenges they encounter towards entrepreneurial development. These challenges are often underpinned by the economic, cultural and religious environment.

These traits and behaviors come into conflict with gender expectations that women should be humble and modest amid the priority given to their roles as wives and mothers, that they should take a lesser role in business or income earning activities (Zakaria, 2001).

### **2.3.2 Women Empowerment and Microfinance**

Lakshmi and Vadivalagan (2011) conducted a study on 'Impact of Self Help Groups on Empowerment of Women: A Study in Dharmapuri District, Tamilnadu' and found that the participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economic aspects. The results of their study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Kabeer (2005) in a study apparently concludes that while access to financial services can and does make important contributions to the economic productivity and social wellbeing of poor women and their households, it does not "automatically" empower women – any more than do education, political quotas, access to waged work or any of the other interventions.

### **2.3.3 Women Empowerment in Other Sector**

Hossain and Jaim (2014) have conducted a study on 'Empowering Women to Become Farmer Entrepreneurs: Case Study of an NGO-supported Programme in Bangladesh' and they assessed the effectiveness of the project in encouraging women to become farm

managers and to be economically and socially empowered. They found that the substantial engagement in economic activities has made women feel socially empowered.

Haque et al. (2011) have conducted a study on 'Women Empowerment or Autonomy: A Comparative View in Bangladesh Context'. This study attempts to measure and distinguish women empowerment and autonomy from each other by constructing indices in three specific dimensions namely economic decision making, household decision making, and physical movement in Bangladesh context. The level of women autonomy decreases with the increase of education whereas education increases the level of women empowerment but not smoothly. Women's current age, place of residence, education, religion, media exposure etc. are the important factors affecting women empowerment and their autonomy.

Schuler et al. (2010) have conducted a study on "Women's empowerment revisited: a case study from Bangladesh". This article explores the changing dimensions of women's empowerment over time in three Bangladesh. The article discusses theoretical issues related to the measurement of women's empowerment, and describes findings from a recent study in the villages exploring the current salience of indicators developed for a 1992 survey. In the article the types of social, economic, and political change that affect the measurement of women's empowerment are discussed; a new set of indicators for the rural Bangladesh setting is proposed and explained; and implications for measuring women's empowerment in other settings also discussed.

Parveen and Leonhauser (2004) conducted a study on Empowerment of Rural Women in Bangladesh: A Household Level Analysis and their study concluded that education, training and exposure to information media have the potential to increase women's empowerment. Therefore, effective initiatives undertaken by the concerned agencies in improving women's education, skill acquisition training and access to information could enhance women's empowerment in order to achieve gender equality and development at all levels in the rural society of Bangladesh.

Maihotra and Boender (2002) conducted a study on 'Measuring Women's Empowerment as a Variable in International Development', Social Development Group, World Bank. This study was conceptualized considering basically three important dimensions of women's empowerment. These dimensions are dynamic, interlinked and mutually reinforcing at household level and recognize the fact that the level of gender equality and development are directly proportional. These dimensions are as follows:

**Socio-economic dimension:** It includes economic contribution (both from farm and non-farm) to household welfare, access to socio-economic resources and ownership of productive and non-productive assets. This will increase women's earning capacity, bargaining power, control over resources, and role in household economic decision-making, meeting the basic needs and altogether improving self-reliance, thereby reducing women's economic subordination.

**Familial dimension:** It includes participation in household decisions covering six major dimensions. The increased role in household decision-making would enable them to improve their self-determination, bargaining power, control over resources, self-esteem, autonomy, status and power relations within households.

That means the increased role of women in household decision-making will lead to their own well-being and that of their children.

**Psychological dimension:** It includes perception on gender awareness with regard to basic rights of women and coping capacity to different household shocks. It will enhance self-confidence, bargaining power, freedom of choices and coping abilities within the households.

## **CHAPTER III**

### **METHODOLOGY**

A research work should be very careful in formulating methods and procedures. Methodology gives clear direction to a researcher about his works and activities during the whole period of the study. Appropriate procedure for collecting data should be taken by the researcher to collect valid and reliable information. Method of analysis should be appropriate to arrive at correct conclusion. Various methods, tools and techniques were used during different stages of this research work and compilation of data. The purpose of this chapter is to describe the setting, methods and procedures used in conducting this study.

#### **3.1 Selection of the Study Area**

Dhaka city was selected as the study area because most of the successful women entrepreneurs can be found in this city.

#### **3.2 Sources of Data**

The study is analytical based on collection of data from primary sources. Primary data were collected from well-structured questionnaire.

#### **3.3 Sampling Technique**

Collecting data from each and every element of the population is time consuming and expensive. So, a sample size of 104 was determined primarily consisting 34 from Boutique and handicrafts entrepreneurs, 35 from the food business entrepreneurs and last 35 from the parlor entrepreneurs. Accidental sampling was done for this data collection.

#### **3.4 Data Collecting Instruments**

In order to collect valid and reliable data from the respondent women entrepreneurs an interview schedule (questionnaire) was designed keeping the objectives in mind. The English version of interview schedule has been enclosed in appendix-A. Simple and direct

questions and different scales was used to obtain information. Both open and closed form questions was designed to obtain information.

The interview schedule was pre-tested with 15 sample respondents from the study area. Questions were asked systematically and explanations was made whenever it was necessary. The respondents were interviewed at their leisure time by using local language to the extent possible so that they can give accurate information in a cool brain.

### **3.5 Data Collecting Procedure**

Data were collected through personal interviewing by the researcher herself. All possible efforts were made to establish rapport with the respondent so that they could feel easy and comfort to response the questions in the schedule. Necessary steps were taken to explain the purpose of the study to the respondents and their answers were recorded sincerely. If any respondent felt difficulty in understanding any question, care was taken to help her getting understood. The researcher did not face any serious problem in data collection. The data collection took 30 days from 25th July to 24th August, 2019. The collected data were compiled, tabulated and analyzed. Qualitative data were converted into quantitative form by means of suitable scoring whenever needed.

### **3.6 Variables and their measurement techniques**

According to the relevance of the research area, 10 characteristics of the women entrepreneurs like age, education, family size, annual family income, organizational participation, cosmopolitaness, training exposure, knowledge on family management, family cooperation and participation in household decision making process were the causal variables of the study. On the other hand, women empowerment was the focus variable. The following sections contain the procedures of measurement of the variables of the study.

### **3.7 Measurement of the Variables**

#### **3.7.1 Age**

The age of a respondent woman was measured by counting the actual years from her birth to the time of interview on the basis of her statement. It was measured in terms of actual

years. No fractional year was considered for the study. A score of one (1) was assigned for each year of one's age. This variable appears in item number one (1) in the interview schedule as presented in Appendix-A.

### **3.7.2 Education**

Education was measured as the ability of an individual woman to read and write or formal education received up to a certain standard. Education of a respondent was measured on the basis of classes she had passed in formal educational institution. A score of one was assigned for one year of successful schooling. For example, if a respondent read up to class 5, her education score was 5. If a respondent did not know how to read and write her education score was taken as zero (0). A score of 0.5 was given to that respondent who could sign her name only.

### **3.7.3 Family size**

The family size was measured by the total number of members in the family of a respondent. The family members included family head and other dependent members like husband/wife, children, etc. who lived and ate together. A unit score 1 was assigned for each member of the family. If a respondent had five members in her family, her family size score was given as 5.

### **3.7.4 Annual family income**

Annual family income of a respondent was measured on the basis of total yearly earning from different sources (business, service etc) earned by the respondent herself and other family members. Earnings of each respondent himself/herself and other members of his/her family from different sources in the last year and others sources were added together to obtain total family annual income of the respondent. A score of 1(one) was assigned for 1000 tk.

### **3.7.5 Organizational Participation**

Organizational participation of a respondent was measured by her nature of membership in different organizations. This was measured by participation of a respondent in an

organization. Different weights were assigned as 0, 1, 2 and 3 for no participation, ordinary member, executive member and executive officers respectively. Organizational participation of a respondent was measured by adding her scores against all the social organizations. This variable appears in item number five (5) in the interview schedule as presented in Appendix-A.

### **3.7.6 Cosmopolitaness**

Cosmopolitaness score was computed for each respondent woman to determine her degree of cosmopolitaness on the basis of her visit to the six selected places which is external to her own social system. The score for each respondent was determined by adding her response to all the items on the basis of her frequency of visit with a score of 0, 1, 2, 3 and 4 for not at all, rarely, occasionally, frequently and regularly respectively. Cosmopolitaness score of the respondents could range from 0 to 24, where 0 indicating no cosmopolitaness and 24 indicating highest level of cosmopolitaness.

### **3.7.7 Training exposure**

Training exposure was measured by the total number of days of a respondent participated in different training programs organized by different organizations. A score of one (1) was assigned for each day of training attended.

### **3.7.8 Knowledge on Family Management**

For measuring knowledge on family management, the researcher asked 10 questions to each respondent. Each question was assigned 2 score. For correct answer one could get 2, for wrong or no answer she could get 0, but for partial correct answer she could get partial score. So correct answer of 10 questions supposed to obtain 20 marks. Knowledge on family management score ranged from 0-20 where 0 indicates very low knowledge and 20 indicates very high knowledge on family management.

### **3.7.9 Family Co-operation**

Family co-operation of a women refers to the extent of co-operation extended towards her from the family members during making any decision. Each respondent was indicated the



extent of co-operation by each of the family members. For computing, the co-operation score was given as 0, 1, 2 and 3 respectively for no, low, medium and high co-operation of the family members. The scores against all the family members were added together to obtain the family co-operation scores of a respondent woman. This score was ranged from 0 to 12, where 0 indicates no co-operation and 12 indicates the highest level of co-operation.

#### **3.7.10 Participation in household decision making process**

It was measured by using 4-point rating scale. The respondents were asked to indicate their participation in decision making on the 12 items of family affairs. The method of assigning scores to the four alternatives answers to each statement was as 3, 2, 1 and 0 for high, medium, low and no participation in household decision making process. The extent of participation household decision making scores of a respondent was measured by adding all the 12 items of family affairs shown in item no 10 of the Interview schedule. Thus, the extent of participation in household decision making scores of a respondent could range from 0 to 36, where 0 indicating no participation in decision making process and 36 indicating the highest participation in decision making process.

#### **3.8 Women Empowerment**

Women empowerment was the focus variable of this study. It was measured by using 4 point rating scale. Women empowerment score was computed for each respondent woman to determine her degree of empowerment on the basis of her thirteen different items of empowerment. The score for each respondent was determined by adding her response to all the items on the basis of her frequency of empowerment with a score of 0, 1, 2 and 3 for no, low, medium and high empowerment respectively. Thus, the extent of women empowerment scores of a respondent could range from 0 to 39, where 0 indicating no women empowerment and 39 indicating the highest women empowerment.

### **3.9 Hypothesis of the study**

Hypothesis are always in declarative sentence form and they are related, either generally or specifically from variables to variables. In broad sense hypotheses are divided into two categories: (a) Research hypothesis and (b) Null hypothesis.

#### **3.9.1 Research hypothesis**

Based on review of literature and development of conceptual framework, the following research hypothesis was formulated:

“Each of the ten (10) selected characteristics (age, education level, family size, annual family income, organizational participation, cosmopolitaness, training exposure, knowledge on family management family co-operation and participation in household decision making process) of the women entrepreneur has significant relationship with their empowerment.” However, when a researcher tries to perform statistical tests, then it becomes necessary to formulate null hypothesis.

#### **3.9.2 Null hypothesis**

A null hypothesis states that there is no relationship between the concerned variables. The following null hypothesis was formulated to explore the relationship of the selected characteristics of the women with their empowerment. Hence, in order to conduct tests, the earlier research hypothesis was converted into null form as follows: “There is no relationship of each of the selected characteristics of the women entrepreneur with their empowerment.”

### **3.10 Compilation of data**

After completion of field survey, data recorded in the interview schedules were coded, compiled, tabulated and analyzed in accordance with the objectives of the study.

In this process, all the responses in the interview schedule were given numerically coded values. Local units were converted into standard units and qualitative data were converted into quantitative ones by means of suitable scoring whenever necessary. All the collected

data were checked and cross-checked before transplanting to the master sheets. To facilitate tabulation, the collected data were properly coded and transferred from interview schedule to a master sheet. Tabulation and cross tabulation was done on the basis of categorization developed by the researcher.

### **3.11 Statistical analysis**

Data collected from the respondents were analyzed and interpreted in accordance with the objectives of the study. The analysis of data was performed using statistical with SPSS (Statistical Package for Social Sciences) computer program, version 20. Statistical measures as a number, range, mean and standard deviation were used in describing the variables whenever applicable. In order to explore the relationship each of the variables with their empowerment, Pearson Product Moment Correlation analysis was used. Throughout the study, five percent (0.05) level of significance was used as the basis for rejecting any null hypothesis. If the computed value of (r) was equal to or greater than the designated level of significance (p), the null hypothesis was rejected and it was concluded that there was a significant relationship of the concerned variable with empowerment. Whenever the computed value of (r) was found to be smaller at the designated level of significance (p), the null hypothesis could not be rejected. Hence, it was concluded that there was no relationship of the variables with empowerment.

## CHAPTER IV RESULTS AND DISCUSSION

In this chapter the findings of this study have been discussed in relation to the present findings and also to those found in other studies. The study investigated the empowerment of women through entrepreneurship development in Dhaka city. In accordance with the objectives of the study, presentation of the findings has been made in three sections. The first sections deals with selected characteristics of women. The second section deals with extent of women empowerment and the third section deals with relationship between each of the selected characteristics of the women and their empowerment.

### 4.1 Selected Characteristics of the women entrepreneurs

Ten characteristics of the women were selected for this research. The characteristics include: age, education, family size, annual family income, organizational participation, cosmopolitaness, training exposure, knowledge on family management, family co-operation and participation in household decision making process. Some descriptive statistics of these features are given in Table 4.1. Data contained in the Table 4.1 revealed the salient features of the characteristics of the women in order to have an overall picture of these characteristics at a glance. However, for ready reference, separate Tables are provided while presenting categorizations, discussing and interpreting results concerning each of the characteristics in this chapter.

**Table 4.1 The salient features of the selected characteristics of the women**

Categories	Measuring Unit	Rang		Mean	S D
		possible	observed		
Age	Years	-	20-65	37.40	8.85
Education	Year of schooling	-	00-16	6.77	4.82
Family size	Member	-	2-9	4.29	1.31
Annual family income	('000' tk)	-	40-525	186.32	107.89
Organizational participation	Score	-	0-22	4.57	5.02

Cosmopolitaness	Score	-	6-22	11.81	3.18
Training exposure	Days	-	11-35	4.94	1.86
Knowledge on family management	Score	0-20	8-18	12.09	2.49
Family co-operation	Score	0-12	2-10	6.02	1.73
Participation in household decision making process	Score	0-36	8-33	19.54	6.05

#### 4.1.1 Age

Age of the women ranged from 20 to 65 years, the average being 37.40 years and the standard deviation was 8.85. The respondents were categorized according to their age based on the classification provided by the Ministry of Youth and Sports, Government of the People's Republic of Bangladesh. The distribution of the women according to their age is shown in Table 4.2.

**Table 4.2 Distribution of the women according to their age**

Categories	Women		Mean	SD
	Number	Percent		
Young aged (up to 35)	48	46.2	37.40	8.85
Middle aged (36-50)	50	48		
Old (>50)	6	5.8		
<b>Total</b>	<b>104</b>	<b>100</b>		

Table 4.2 showed that the highest proportion (48 percent) of the women were middle aged, while 46.2 percent of them were young aged and 5.8 percent were old aged. The findings indicate that a large proportion (94.2) of the women were middle to young aged.

#### 4.1.2 Education

The education scores of the women ranged from 0 to 16. The average was 6.77 and the standard deviation was 4.82. On the basis of their education scores, the women were classified into four categories, namely "illiterate (0-0.5), primary (1-5), secondary (6-10) and above secondary (above 10). This distribution was supported by Hoque (2016) and Masud, (2007) and shown in the Table 4.3.

**Table 4.3 Distribution of the women according to their education**

Categories	Women		Mean	SD
	Number	Percent		
Illiterate (0-0.5)	28	26.9	6.77	4.82
Primary level (1-5)	15	14.5		
Secondary level (6-10)	38	36.5		
Above secondary level (>10)	23	22.1		
<b>Total</b>	<b>104</b>	<b>100</b>		

Table 4.3 indicated that the majority proportion (36.5 percent) of the women were secondary level of education compared to 26.9 percent of them were illiterate. About 22.1 percent of the women had above secondary level of education, while 14.4 percent had primary level of education. About 70% of the respondents had literate which is consistent with national average. Similar result was observed by Nasreen et al. (2013) where highest numbers of respondents were completed up to secondary education level.

#### 4.1.3 Family size

The family size score of the women ranged from 2 to 9 with a mean and standard deviation of 4.29 and 1.31 respectively. Family size of women were classified into three categories namely ‘small family (2-4)’, ‘medium family (5-7)’ and ‘large family (above 7)’ based on their observed family size. The distribution of the respondents in accordance with their family size have been presented in Table 4.4.

**Table 4.4. Distribution of the respondents according to their family size**

Categories	Women		Mean	SD
	Number	Percent		
Small family size (2-4)	66	63.5	4.29	1.31
Medium family size (5-7)	35	33.6		
Large family size (above 7)	3	2.9		
<b>Total</b>	<b>104</b>	<b>100</b>		

Table 4.4 indicates that the highest proportion of respondents felt under small family category (63.5 %) followed by medium (33.6 %) and large (2.9 %). Data also indicates that overwhelming majority (97.1 %) of the respondent belongs to medium to small family category. Data indicate that the average family size (4.29) was lower than the national average of 4.44 (BBS, 2019). Akter (2000) found similar findings in his studies.

#### 4.1.4 Annual family income

Annual income score of the respondents ranged from 40 to 525 (thousand taka) with an average of 186.32 and standard deviation 107.89. On the basis of the observed scores, the respondents were classified into three categories as shown in Table 4.5.

**Table 4.5 Distribution of the women according to their annual income**

Categories	Women		Mean	SD
	Number	Percent		
Low income (up to 100)	24	23.1	186.32	107.89
Medium income (101-250)	59	56.7		
High income (above 250)	21	20.2		
<b>Total</b>	<b>104</b>	<b>100</b>		

Data presented in Table 4.5 indicate that the highest proportion (56.7 percent) of the respondent had medium annual income, while 23.1 percent had low annual income and 20.2 percent had high annual income. As a result, most (79.8 percent) of the respondents in the study area had low to medium annual income.

#### 4.1.5 Organizational participation

The observed organizational participation score of the respondents ranged from 0 to 22. The mean score was 4.56 with the standard deviation 5.02. On the basis of organizational participation scores, the respondents were classified into four categories namely, no organizational participation, low organizational participation, medium organizational participation and high organizational participation as shown in Table 4.6.

**Table 4.6 Distribution of the women according to their organizational participation**

Categories (Scores)	Women		Mean	SD
	Number	Percent		
No participation (0)	36	34.6	4.57	5.02
Low (1-7)	45	43.3		
Medium (8-14)	17	16.3		
High (above 14)	6	5.8		
Total	104	100		

Data contained in the Table 4.6 revealed that the majority proportion (43.3%) of the women had low organizational participation as compared to 34.6% of the women had no organizational participation, 16.3% of them had medium organizational participation and 5.8% had high organizational participation.

#### **4.1.6 Cosmopolitaness**

The score of cosmopolitaness of the women ranged from 6 to 23 with a mean and standard deviation of 11.81 and 3.18 respectively. On the basis of cosmopolitaness, the respondents were classified into three categories namely, 'low', 'medium' and 'high'. Distribution of the women according their cosmopolitaness score is presented in the Table 4.7

**Table 4.7 Distribution of the women according to their cosmopolitaness**

Categories	Women		Mean	SD
	Number	Percent		
Low (6-8)	13	12.5	11.81	3.18
Medium (9-16)	79	75.9		
High (>16)	12	11.6		
<b>Total</b>	<b>104</b>	<b>100</b>		

Data contained in the Table 4.7 shows that the highest proportion (75.9%) of the respondents had medium cosmopolitaness while 12.5% and 11.6% of them had low and medium cosmopolitaness. The majority of the rural women 88.4% have low to medium



cosmopolitaness. Similar result was observed Afroz (2013) where highest respondents were medium cosmopolitaness.

#### 4.1.7 Training exposure

Training exposure score of the respondent women ranged from 0 to 8 with a mean and standard deviation of 4.94 and 1.86 respectively. According to training exposure score of the respondents were classified into four categories viz. ‘no training (0)’, ‘low training (1-4)’, and ‘medium training (above 4). On the basis of their training exposure scores and the distribution has been presented in Table 4.8.

**Table 4.8. Distribution of the respondents according to their training exposure**

Categories (Days)	Women		Mean	SD
	Number	Percent		
No training (0)	6	5.8	4.94	1.86
Low training (1-4)	38	36.5		
Medium training (above 4)	60	57.7		
<b>Total</b>	<b>104</b>	<b>100</b>		

Table 4.8 indicates that the women of medium training category constitute the highest proportion (57.7%) followed by low level training 36.5% and no training 5.8 %. Results revealed that the majority (94.2 %) of respondents was in the category of low to medium level of training exposure.

#### 4.1.8 Knowledge on family management

The score of knowledge on family management of the respondent women ranged from 8 to 18 against possible range of 0 to 20 with a mean and standard deviation of 12.09 and 2.49 respectively. Knowledge on family management was measured on the basis of 10 questions. Knowledge score of a respondent was determined by adding the scores obtained by her against all the questions. The women were classified into three categories based on their knowledge on family management. The findings are presented in Table 4.9.

**Table 4.9. Distribution of the respondents according to their knowledge on family management**

Categories (Scores)	Women		Mean	SD
	Number	Percent		
Low (8-10)	36	34.6	12.09	2.49
Medium (11-15)	63	60.6		
High (above 15)	5	4.8		
<b>Total</b>	<b>104</b>	<b>100</b>		

Table 4.9 indicates that the medium level knowledge group was the highest proportion (60.6%) of the respondents followed by low knowledge group (34.6 %) and high level knowledge group (4.8%).

#### **4.1.9 Family cooperation**

The family cooperation score of the women ranged from 2 to 10 against the possible range of 0 to 12 with a mean and standard deviation of 6.16 and 1.84 respectively. Based on score of family cooperation, the respondents were classified into three categories as shown in Table 4.10.

**Table 4.10. Distribution of the respondents according to their family cooperation**

Categories (Scores)	Women		Mean	SD
	Number	Percent		
Low (2-4)	22	21.2	6.16	1.84
Medium (5-8)	72	69.2		
High (above 8)	10	9.6		
<b>Total</b>	<b>104</b>	<b>100</b>		

Table 4.10 indicates that among the respondents, the highest proportion (69.2%) of the women belongs to the group of medium cooperation followed by 21.2 % in low cooperation

and 9.6% in high cooperation. Therefore, it was found that an overwhelming majority (90.4%) of the respondent women had low to medium family co-operation.

#### 4.1.10 Participation in household decision making process

The score of participation in household decision making of the women ranged from 8 to 33 with a mean of 19.54 and standard deviation of 6.05, against the possible range of 0 to 36. Women were classified into three categories such as ‘low participation (8-12)’, ‘medium participation (13-24)’ and ‘high participation (above 24)’ in household decision making process based on their observed participation score. The distribution of the respondents in accordance with their participation in decision making process have been presented in Table 4.11.

**Table 4.11. Distribution of the respondents according to their participation in household decision making process**

Categories (Scores)	Women		Mean	SD
	Number	Percent		
Low (8-12)	12	11.5	19.54	6.05
Medium (13-24)	67	64.4		
High (above 24)	25	24.1		
<b>Total</b>	<b>104</b>	<b>100</b>		

Table 4.11 indicates that the majority (64.4 %) of the women belonged to medium participation category followed by 24.1% as high participation and 11.5% as low participation category. Data also indicates that a total 88.5% of respondent belongs to the group of high to medium participation. Participation of women in household decision making process is increased in the city or town. So, women and men both should be aware to the importance of women participation as decision makers.

#### 4.2 Empowerment of women

The score of empowerments of women ranged from 10 to 24 with a mean of 18.29 and standard deviation 2.79, against the possible range of 0-33. Empowerment of women were

classified into three categories such as ‘low empowerment (up to 13)’, ‘lower middle empowerment (14-18)’ and ‘upper middle empowerment (above 18)’ based on their observed score. The distribution of the respondents in accordance with their empowerment of has been presented in Table 4.12.

**Table 4.12. Distribution of the respondents according to their empowerment**

Categories (Scores)	Women		Mean	SD
	Number	Percent		
Low empowerment (up to 13)	4	3.8	18.29	2.79
Lower Middle empowerment (14-18)	51	49.1		
Upper middle empowerment (above 18)	49	47.1		
<b>Total</b>	<b>104</b>	<b>100</b>		

Table 4.12 indicates that the majority (49.1%) of the women belonged to lower middle empowerment category followed by 47.1% as upper middle empowerment and 3.8% as low empowerment category. Data also indicates that a total 96.2 % of respondent had lower middle to upper middle empowerment. Empowerment of women in household decision making process is increased in the city or town. So, women and men both should be aware to the importance of women empowerment.

#### **4.3 Relationship between selected characteristics of the respondents and their empowerment**

To explore the relationships between each of the selected characteristics of women with their empowerment, Pearson Product Moment correlation was run. From this correlation test, it was found that annual family income, organizational participation, training exposure, knowledge on family management, family co-operation and participation in household decision making process had significant positive relationships with their empowerment of women. Age, education, family size and cosmopolitaness had non-significant positive relationships with the empowerment of women. Interco relation among all the variables may be seen in Appendix-B.

The summary of the results of the Co-efficient of Correlation indicating the relationship between each of the selected characteristics of the women and their empowerment are shown in Table 4.13.

**Table 4.13 Co-efficient of correlation showing relationship between selected characteristics of the women and their empowerment**

Focus variable	Explanatory Variables	Computed value "r"	Tabulated value of "r"	
			at 0.05 level	at 0.01 level
Empowerment of women	Age	0.111 <sup>NS</sup>	0.192	0.251
	Education	0.112 <sup>NS</sup>		
	Family size	0.106 <sup>NS</sup>		
	Annual family income	0.236*		
	Organizational participation	0.331**		
	Cosmopolitaness	0.150 <sup>NS</sup>		
	Training exposure	0.269**		
	Knowledge on family management	0.420**		
	Family co-operation	0.253**		
	Participation in household decision making process	0.297**		

<sup>NS</sup>Not significant

\*Significant at 0.05 level of probability

\*\*Significant at 0.01 level of probability

#### **4.3.1 Relationship between empowerment of women and their annual family income**

Relationship between annual family income and empowerment of women was determined by Pearson's product moment correlation coefficient.

The coefficient of correlation between annual family income and empowerment of women was presented in Table 4.13. The coefficient of correlation between the concerned variables was found to be 0.236. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration.

- ✓ The relationship showed a positive trend between the concerned variables.

- ✓ The observed value of “r” (0.236) between the concerned variables was found to be greater than the tabulated value ( $r = 0.192$ ) with 102 degrees of freedom at 0.05 level of probability.
- ✓ The null hypothesis was rejected.
- ✓ The relationship between the concerned variables was statistically significant at 0.05 level of probability.

Based on the above findings, it was concluded that annual family income of the famers had significant positive relationship with the empowerment of women. It means that higher is the annual family income, higher is the empowerment of women. They could understand the benefits of empowerment. So, reasonably annual family income had significant relationship with empowerment of women.

#### **4.3.2 Relationships between empowerment of women and their organizational participation**

Relationship between empowerment of women and their organizational participation was determined by Pearson’s product moment correlation coefficient.

The coefficient of correlation between empowerment of women and their organizational participation was presented in Table 4.13. The coefficient of correlation between the concerned variables was found to be 0.331. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration.

- ✓ The relationship showed a positive trend between the concerned variables.
- ✓ The observed value of “r” (0.331) between the concerned variables was found to be greater than the tabulated value ( $r = 0.251$ ) with 102 degrees of freedom at 0.01 level of probability.
- ✓ The null hypothesis was rejected.
- ✓ The relationship between the concerned variables was statistically highly significant at 0.01 level of probability.

Based on the above findings, it was concluded that organizational participation had highly

significant positive relationships with the empowerment of women. So, it could be said that higher is the organizational participation, higher is the empowerment of rural women. Organizational participation helps the women to take the right decision. It guides the women to take action for that which is best for them.

#### **4.3.3 Relationship between empowerment of women and their training exposure**

Relationship between training exposure and empowerment of rural women was determined by Pearson's product moment correlation coefficient.

The coefficient of correlation between training exposure and empowerment of rural women was presented in Table 4.13. The coefficient of correlation between the concerned variables was found to be 0.269. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration.

- The relationship showed a positive trend between the concerned variables.
- The observed value of "r" (0.485) between the concerned variables was found to be greater than the tabulated value ( $r = 0.251$ ) with 102 degrees of freedom at 0.01 level of probability.
- The null hypothesis could not be rejected.
- The relationship between the concerned variables was statistically significant at 0.01 level of probability.

Based on the above findings, it was concluded that training exposure of the women had significant relationships with the empowerment of rural women.

#### **4.3.4 Relationship between knowledge on family management and empowerment of women**

Relationship between knowledge on family management and empowerment of women was determined by Pearson's product moment correlation coefficient.

The coefficient of correlation between knowledge on family management and

empowerment of rural women was presented in Table 4.13. The coefficient of correlation between the concerned variables was found to be 0.420. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration.

- ✓ The relationship showed a positive trend between the concerned variables.
- ✓ The observed value of “r” (0.420) between the concerned variables was found to be greater than the tabulated value ( $r = 0.251$ ) with 102 degrees of freedom at 0.01 level of probability.
- ✓ The null hypothesis was rejected.
- ✓ The relationship between the concerned variables was statistically significant at 0.01 level of probability.

The findings indicated that knowledge on family management of the women had a significant positive relationship with their empowerment of rural women.

Based on the above findings, it can be summarized that a women had more knowledge increased the capabilities to reduce problems of empowerment of the women in Dhaka city. Knowledge makes individuals to become rational and conscious about related field. It enhances the abilities of the women at short time than other to reduce constraints. So, knowledge has significant positive relationship with their empowerment of women.

#### **4.3.5 Relationship between empowerment of women and their family co-operation**

Relationship between family co-operation and empowerment of women was determined by Pearson’s product moment correlation coefficient.

The coefficient of correlation between family co-operation and empowerment of women was presented in Table 4.13. The coefficient of correlation between the concerned variables was found to be 0.253. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration.

- ✓ The relationship showed a positive trend between the concerned variables.



- ✓ The observed value of “r” (0.253) between the concerned variables was found to be greater than the tabulated value ( $r = 0.251$ ) with 102 degrees of freedom at 0.01 level of probability.
- ✓ The null hypothesis was rejected.
- ✓ The relationship between the concerned variables was statistically significant at 0.01 level of probability.

Based on the above findings, it was concluded that family co-operation of the famers had significant positive relationships with the empowerment of women. Therefore, it could be said that higher is the family co-operation, higher is the empowerment of women. Family co-operation makes the women dynamic, innovative and conscious about agricultural aspects. Because he learns many things through visit different areas and people.

#### **4.3.6 Relationship between participation in household decision making process and empowerment of women**

Relationship between participation in household decision making process and empowerment of women was determined by Pearson’s product moment correlation coefficient.

The coefficient of correlation between participation in household decision making process and empowerment of women was presented in Table 4.13. The coefficient of correlation between the concerned variables was found to be 0.297. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration.

- ✓ The relationship showed a positive trend between the concerned variables.
- ✓ The observed value of “r” (0.297) between the concerned variables was found to be greater than the tabulated value ( $r = 0.251$ ) with 102 degrees of freedom at 0.01 level of probability.
- ✓ The null hypothesis was rejected.
- ✓ The relationship between the concerned variables was statistically significant at

0.01 level of probability.

The findings indicated that participation in household decision making process of the women had a significant positive relationship with their empowerment of women.

Based on the above findings, it can be summarized that a woman had more Participation in household decision making process increased the capabilities to reduce problems of empowerment of the women in Dhaka city. Knowledge makes individuals to become rational and conscious about related field. It enhances the abilities of the women at short time than other to reduce constraints. So, knowledge has significant positive relationship with their empowerment of women.

## CHAPTER V

### SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Summary of Findings

##### 5.1.1 Characteristics of the women

**Age:** The middle aged women comprised the highest proportion (48 percent) followed by young aged category (46.2 percent) and the lowest proportion were made by the old category (5.8 percent).

**Education:** Women under secondary level of education category constituted the highest proportion (36.5 percent) compared to 22.1 percent above secondary category and 26.9 percent were illiterate. On the other hand the lowest (14.5 percent) belonged to primary level of education category.

**Family Size:** The majority of the respondents fell into small family size category (63.5%) followed by medium family size (33.6%) and large family size (2.9%).

**Annual family income:** The women having medium annual family income constitute the highest proportion (56.7 percent) followed by low income (23.1 percent) and high annual family income (20.2 percent).

**Organizational participation:** The women having low organizational participation constitute the highest proportion (43.3 percent) followed by no organizational participation (34.6 percent) medium organizational participation (16.3 percent) and high organizational participation (5.8 percent).

**Cosmopolitaness:** The highest proportion (75.9 percent) of the rural women had medium cosmopolitaness as compared to 12.5 percent had low cosmopolitaness and 11.6 percent had high cosmopolitaness.

**Training exposure:** The medium training category constitutes the highest proportion (57.7 %) followed by low training (36.5%) and no training (5.8%).

**Knowledge on Family Management:** The medium level knowledge group was the highest proportion (60.6%) of the respondents followed by low knowledge group (34.6%) and high-level knowledge group (4.8%).

**Family Cooperation:** Among the respondents, the highest proportion (69.2 %) of the women belongs to the group of medium co-operation and followed by 21.2 % in low cooperation and 9.6% had high family cooperation.

**Participation in Household Decision Making Process:** The majority (64.4%) of the women had medium participation followed by (24.1 %) had high participation in household decision making process and (11.5 %) had low participation in household decision making process.

### **5.1.2 Empowerment of women**

The highest proportion (49.1 percent) of the respondents had lower middle empowerment of women, while 47.1 percent had upper middle empowerment of women and the rest 3.8 percent had low empowerment of women.

### **5.1.3 Relationship between empowerment of women and their selected characteristics**

Annual family income, organizational participation, training exposure, knowledge on family management, family co-operation and participation in household decision making process had significant positive relationships with their empowerment. Age, education, family size and cosmopolitaness had non-significant positive relationships with the empowerment of women.

## **5.2 Conclusions**

Conclusions drawn on the basis of the findings of this study and their logical interpretation in the light of the other relevant factors are furnished below:

1. In the study area women empowerment entrepreneurs have been in various extents. There were 49.1% lower middle empowerment, 47.1% had upper middle empowerment and 3.8% had low empowerment through entrepreneurship. Therefore, it may be concluded that women of the study area had lower to medium level of empowerment.
2. A great majority (77.9 percent) of the women had no to low organizational participation, while there had a very strong positive significant relationship between organizational participation and empowerment of women. Therefore, it may be concluded that, low the organizational participation of the women, lower the empowerment of the women and with the increase of organizational participation of the women tends to increase their extent of empowerment.
3. The majority (94.2 percent) of the women had medium to low training exposure, while there had a very strong positive significant relationship between training exposure and their empowerment. Therefore, it may be concluded that, with the increase in training exposure of the women tends to increase their rate of empowerment.
4. A great majority (95.2 percent) of the women had medium to low knowledge on family management, while there had a very strong positive significant relationship between knowledge on family management of the women and their empowerment. Therefore, it may be concluded that, women had higher knowledge on family management had more empowerment in the study area.
5. A major portion (90.4 percent) of the women had low to medium family co-operation, while there had a positive significant relationship between family co-operation and their empowerment. Therefore, it may be concluded that, women having higher family co-operation had more empowerment.
6. A great majority (88.5 percent) of the women had medium to high participation in household decision making process, and there was a positive significant relationship

between women participation in household decision making process and their empowerment. Therefore, it may be concluded that, with the increase in participation in household decision making process of the women tends to increase their extent of empowerment.

7. The majority (79.8 percent) of the women had medium to low annual family income, while there had a very strong positive significant relationship between annual family income and their empowerment. Therefore, it may be concluded that, with the increase in annual family income of the women tends to increase their rate of empowerment.

### **5.3 Recommendations**

#### **5.3.1 Recommendations for policy implications**

Recommendations based on the findings and conclusions of the study are presented below:

1. A majority (96.2 percent) of the women had lower middle to upper middle empowerment. All the sample women were more or less involved in different entrepreneurship. But their extent of empowerment was not satisfactory. Therefore, it may be recommended that necessary steps should be taken to increase the empowerment in the study area.
2. Organizational participation had significant positive relationship with their empowerment. Therefore, it may be recommended that, GOs and different NGOs should constructed more organization that would make the women more conscious to empowerment.
3. Training exposure of the women had significant positive relationships with their empowerment. Therefore, it may be recommended that, women having more training exposure may increase their empowerment.
4. Knowledge on family management had significant positive relationship with their empowerment. Therefore, it may be recommended that, there should be conducted

more organization works for educating and training the women which will be supportive to empowerment

5. Family cooperation of the women had significant positive relationships with their empowerment. Therefore, it may be recommended that, others members of the family as well as other relatives should increase their contact with women so that their empowerment and knowledge about empowerment of women could increase. So, government should take necessary steps to improve the family relationship of the women by reducing conflict.
6. Participation in household decision making process of the women had significant positive relationships with their empowerment. Therefore, it may be recommended that government and NGOs should provide credit facilities as well as other parties should increase their income so that their attitude towards empowerment could increase.
7. Annual family income had significant positive relationship with their empowerment. Therefore, it may be recommended that government and NGOs should provide credit facilities as well as other parties should increase their income so that their empowerment could increase.

### **5.3.2 Recommendation for further study**

This study investigated empowerment of women of Dhaka city. As a small and limited research has been conducted in the present study cannot provide much information related to this aspect. Further studies should be undertaken to cover more information in the relevant matters. So, the following suggestions were put forward for further research:

- i. It is difficult to determine the extent of empowerment of the women. Measurement of empowerment of the women is not free from questions. More reliable measurement of concerned variables is necessary for further study.

- ii. The present study was conducted only in Dhaka city. Findings of the study need further verification through similar research in other parts of the country.
  
- iii. The study investigated the relationship of ten characteristics of the women with their empowerment. So, it is recommended that further study would be conducted with other variables.



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**Appendix-A**  
 English Version of the Interview Schedule  
 Department of Development and Poverty Studies  
 Sher-e-Bangla Agricultural University, Dhaka-1207  
 Interview schedule for data collection for the research on  
**“EMPOWERMENT OF WOMEN THROUGH ENTREPRENEURSHIP  
 DEVELOPMENT IN DHAKA CITY”**

Serial no.

Name of the respond.....

Village:.....

Union:.....

Upazila:.....

District:.....

Please answer the following questions

**1. Age**

How old are you? ..... years

**2. Level of education**

(Please mention your level of education)

a) Cannot read and write \_\_\_\_\_

b) Can sign only \_\_\_\_\_

c) I have studied up to class \_\_\_\_\_

**3. Family size:**

Please mention the number of your family member.....total

**4. Annual family income**

(Please mention the amount of annual income from the following sources)

SL. No.	Source of income	Income/month	Income/year	Total income (Tk.)
1	Service			
2	Business			
3	Day labor			
4	Other family members			
Total				

**5. Organizational participation**

Please mention the nature and duration of your participation.

Sl. No.	Name of Organizations	Nature of Participation			
		Not involved (0)	Ordinary member (1)	Executive member (2)	Executive officer (3)
1	Women cooperatives				
2	School committee				
3	Religious committee				
4	Mohila samabay samity				
5	Mass literacy samity				
6	Local samity of NGOs (BRAC, ASA, GB)				

7	Union parishad				
8	Upazila parishad				

### 6. Cosmopoliteness

(Please mention the extent of your visit the following place)

SL No	Places of visit	Extent of Visits				
		Regularly (4)	Frequently (3)	Occasionally (2)	Rarely (1)	Not at all (0)
1	Visit of market near your own village	10 or more times/month ( )	5-9 times / month ( )	2-4 times /month ( )	Once / month ( )	Not even once ( )
2	Visit of relatives/ Friends	6 or more time /month ( )	4-5 times / month ( )	2-3 times / month ( )	Once/month ( )	Not even once ( )
3	Visit to upazila sadar	6 or more time / month ( )	4-5 times / month ( )	2-3times / month ( )	Once / month ( )	Not even once ( )
4	Visit to other upazila sadar	4 or more time / month ( )	2-3 times / 2 month ( )	1-2 times/ 3month ( )	Once / 6 month( )	Not even once ( )
5	Visit to other district	1 or more time / month ( )	2-3 times / 4 month ( )	1-2 times/ 6 month ( )	Once/ 6 month( )	Not even once ( )
6	Visit to capital city	1 or more time / year ( )	1-2 times / 3 year ( )	2-3 times/ 6 year ( )	Once / 6 year ( )	Not even once ( )

### 7. Training exposure

Have you participated to any training program?

Yes..... No.....

If yes, furnish the following information

SL.NO	Name of training course	Days
1		
2		
2		
Total		



### 8. Knowledge on family management

Please answer the following questions

SL. No.	Questions	Assigned score	Obtained marks
1	Name four common nutritious food item	2	
2	Which vegetable contain vitamin C	2	
3	Name two medicine that are used against cold fever and headache	2	
4	What is balance diet	2	
5	Mention three diseases of child	2	
6	Mention two types of family planning method	2	
7	How do you maintain family budget	2	
8	Which vegetable contain vitamin A	2	
9	How do you process vegetable for cooking	2	
10	Why doctor suggests you to drink boiled water	2	
<b>Total</b>		<b>20</b>	

### 9. Family co-operation

Please give the information about the extent of your family co-operation during decision Making?

Sl. No.	Sources	Extent of co-operation			
		High co-operation (3)	Medium co-operation (2)	Low co-operation (1)	No co-operation (0)
1	Husband/father				
2	Mother/mother-in-law				
3	Daughter				
4	Son				
	Total				

### 10. Participation in household decision making process

(Please mention your extent of participation in household decision making process)

Sl. No.	Sources	Extent of participation			
		High participation (3)	Medium participation (2)	Low participation (1)	No participation (0)
1	Daily family expenditure				
2	Increase in family income				

3	Family saving				
4	Education of the children				
5	Family health care & treatment				
6	Family planning				
7	Marriage of children				
8	Casting vote				
9	Crop production				
10	Purchase, sale or mortgage of land				
11	Making new house or purchasing furniture				
12	Celebration of different festivals				
	Total				

### 11. Women Empowerment

Please mention your level of empowerment

Sl. NO.	Questions/Query	High empowerment (3)	Medium empowerment (2)	Low empowerment (1)	No empowerment (0)
1	Contribution to the household's monthly income?				
2	Selling assets				
3	Ownership of family assets				
4	Buying capacity for family expenditure				
5	Business operation capacity				
6	One decision-making in				

	business				
7	Decision-making ability in family affairs				
8	Leadership ability				
9	Freedom in social activities				
10	Freedom in financial activities				
11	Freedom in clothing activities				
12	Freedom in ornaments purchase				
13	Freedom in family conflict management				
Total					

Thank you for your kind co-operation.

Dated

.....  
Signature of the interviewer

## APPENDIX-B

Correlation matrix between independent and focus variables

	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>	X <sub>4</sub>	X <sub>5</sub>	X <sub>6</sub>	X <sub>7</sub>	X <sub>8</sub>	X <sub>9</sub>	X <sub>10</sub>	Y
X <sub>1</sub>	1										
X <sub>2</sub>	-.097	1									
X <sub>3</sub>	.057	-.294**	1								
X <sub>4</sub>	.137	.115	-.054	1							
X <sub>5</sub>	-.180	-.120	.034	.052	1						
X <sub>6</sub>	.181	-.004	.025	.090	.295**	1					
X <sub>7</sub>	-.321**	.058	-.064	.150	.184	-.256**	1				
X <sub>8</sub>	.086	.066	.092	.246*	.308**	.385**	.243*	1			
X <sub>9</sub>	-.206*	-.174	.016	-.064	.615**	.161	.425**	.208*	1		
X <sub>10</sub>	-.261**	.042	-.052	.022	.304**	-.105	.234*	.121	.137	1	
Y	.111	.112	.106	.236*	.331**	.150	.269**	.420**	.253**	.297**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).