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The Socio-Economic Contribution of Women Entrepreneurs in Bangladesh

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I. INTRODUCTION

Bangladesh is a resource-limited and overpopulated country where society is highly stratified, services and opportunities are determined by gender, class and location. However, women make nearly half of the population which means huge potential to be utilized for socio-economic development of the country. Development and enrichment of women entrepreneurship are the means of promoting national competitiveness and sustainability. Its represent the individual and community level initiative and contribution towards the greater national economy, poverty alleviation models pursued by both the GOs and NGOs consider the above mentioned phenomenon as one of the prior sector of intervention. Bangladesh is one of the countries, which rectified the UN Convention on the Elimination of all Forms of Discrimination against Women (CEDAW). The Constitution of Bangladesh also grants equal rights to women and men in all spheres of public life [Article 28(1), and 28(3)]. The Constitution also keeps an obligation for the state to ensure women's active and meaningful participation in all spheres of public life (Article-10).

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Existing sex ratio in demographic structure of Bangladesh indicates that women comprise almost 50% of the total population (BBS, 2006). They are essential part of nation's human resources. Due to this demographic structure, the issue of the participation of women in the mainstream economy is imperative. Without a meaningful and active participation of women, half of the total population, in regular economic activities, a dynamic and sustainable economy is impossible. A sustainable economy is a precondition for national growth and prosperity including institutionalization of a democratic system. It is also impossible to achieve the target of a poverty-free society without incorporation of women in the mainstream economy. Women's economic empowerment is an inevitable part of development discourse. Excluding women from the mainstream development program, institutionalization of a sustainable development process is just unthinkable. It is inspiring to mention here that a new woman's entrepreneurs' class is increasingly emerging each year taking on the challenge to work in a male-dominated, competitive and complex economic and business environment (BWCCI, 2008).

II. OBJECTIVES OF THE STUDY

The overall objective of the study is to examine the key gender issue involved in development in the SME, RMG and Agriculture sectors, with a view to addressing the problems of exclusion of women from access to market, technology and finance and make recommendations to understand the present condition and contribution of women in Bangladesh.

III. LIMITATIONS OF THE STUDY

Since the study is an experiential one based on secondary data largely, it has some obvious limitations. These are as follows:

1. I cannot guarantee that all data presented are reliable. Present study covered women engaged in Agriculture, RMG & SME only.
2. Large scale business had been kept outside the preview of the present study.
3. In view of time and resource constraints, conducting a comprehensive study in full depth and width has not been possible.

IV. DATA AND METHODOLOGY

This report is based on the information collected from diverse sources following a specific methodology. This report has been written on the basis of information collected from secondary sources. The details are as follows:

Secondary Data: For collecting data I have to use the website, different published articles, and journal over the internet.

V. ECONOMIC CONTRIBUTION OF WOMEN ENTREPRENEUR IN BANGLADESH

In Bangladesh men are considered to be the head of the family and it's most important member, since it is most often men earn the income that houses, feeds, and clothes for the family. Men also have a far easier time than women in seeking paid employment. Works typically divided along gender lines, with men being responsible for "outside" work and women for housework and child care. Bangladeshi women suddenly changed their activities. They are now working in different economic activities and paying important role in national economy. They are adding value in GDP. Here we will discuss the role of women in national economy in terms of Agriculture, RMG and SME.

a) Agriculture

In Bangladesh though most of the farmers are male but a lot of women are now playing an important role in the improvement of agricultural sector as well as the economy of Bangladesh. Agriculture continues to play an important role in most non-industrial economies, as a major contributor to the country's export earnings and as a source of employment and livelihood. Official statistics often underestimate the value of women's work and their overall contribution to national wealth. Women continue to provide a large proportion of the labor that goes into agriculture. Bangladesh is an agricultural country. And almost 80 percent people directly or indirectly depends on agriculture. Bangladesh agriculture is dominated by rice, the staple food crop, which occupies about 75 percent of the total cropped area. Since the early 1980s wheat production has increased significantly and is now around 5 percent of the total cropped area. Potato, chilies, pulses, and oil seeds are complementary nonce real food crops that supplement the staple diet. Besides rice, wheat, and jute, sugarcane and tobacco are major crops. On an experimental basis rubber, coffee, and palm trees are cultivated on a small scale in some areas. Small and medium-sized households produce barely enough food crops to meet their own consumption requirements. Only large farm households can generally sell their surplus cereal products in the market. Bangladesh has one of the lowest per capita annual incomes in the world (\$345 in 1998). Income levels in rural and urban areas

differ significantly. In rural areas opportunities for wage employment are limited, and wage rates are low. The level and composition of consumption expenditure also differ in rural and urban areas. In Bangladesh the share of women in the total economically active population is 39%, indicating relatively lower economic participation by women. Most often, activities such as care of livestock and poultry, vegetable growing, post-harvest processing and preservation, usually done by women in the farm households. Revised enumeration methods documented that about 65% of the employed population has been engaged in agriculture and related industrial activities. In this sector 71.5% of women were employed compared to 60.3% of men. Women, who primarily work as unpaid family workers, accounted for 45.6% of total employment in agriculture. The second largest employment sector is agricultural product manufacturing -engaged 21.6% of women. Among all people employed, women accounted for 64%. Particulars percentage people engaged in agriculture and 65% of total population related activities Women engaged in agriculture and 71.5% of total female population related activities. Men engaged in agriculture and related 60.3% of total male population activities Women engaged in agriculture 45.6% of total population engaged in agriculture. 54.4% off men of total population engaged in agriculture. 21.6% of women of total population engaged in product manufacturing. 78.4% of men of total population engaged in manufacturing agricultural product. Average women engaged in agricultural 64% of the total women activities (Source: Ministry of Agriculture, 2009-2010).

A large majority of the households in Bangladesh depend upon agriculture and related activities like livestock rearing, fisheries and forestry. In 2009-2010, crops accounted for 77.7% of the total agricultural production, fisheries 7.8%, livestock 7.7% and forestry 6.8%. Sectors Contribution Crops 77.7% Fisheries 7.8% Livestock 7.7% Forestry 6.8% Total 100% (Source: Ministry of Agriculture, 2009-2010). Despite their routine domestic work, women are very actively involved in agricultural production in Bangladesh. Women in rural Bangladesh are in general responsible for most of the agricultural work in the homestead. They traditionally undertake home gardening. Farm activities in the homesteads, ranging from selection of seed to harvesting and storing of crops, are predominantly managed by women. Despite women's important role in agriculture, the traditional social norms and customary laws combined with the purdah system deprive Bangladeshi women of equitable economic opportunities and access to resources. The primary activities of women in agriculture sector are as follows; Cultivation, Home Gardening, Livestock, Poultry, Vegetable growing, Post-harvest processing and Preservation .In Bangladesh, 120355263 people are engaged in agriculture and agriculture based industrial

activities. Among those people 64091508 are men which is 53.25% of the total population and 56263719 are

women which is 46.75% of the total population. Statistics is given below:

Contribution in GDP: The Gross Domestic Product (GDP) of Bangladesh is US\$ 115.387 billion. The Sector wise contribution in GDP is follows:

Agricultural Sector	Manufacturing Sector	Services Sector	Others	Total
23.50%	28.60%	41.80%	6.10%	100%

(Source: Bangladesh Bank; Data released on November 2010).

The agricultural sector accounted for nearly 23.50% of Gross Domestic Product which provides US\$ 27.16 billion. Women contribution in GDP is US\$ 10.58 billion. (Source: Bangladesh Bank; Data released on November 2010). It is estimated that women represent a substantial share of the total agricultural labor force, as individual food producers or as agricultural workers, and that around two-thirds of the female labor force in developing economies is engaged in agricultural work. Part of the overall decline in the percentage of economically active women in agriculture globally is attributable to the greater involvement of rural populations in employment, in addition to the ongoing increase in migration to urban areas. The low-income countries of the world - where agricultural production is still labor-intensive - also tend to have the highest percentages of economically active women working in agriculture, particularly in the LDCs.

The female contribution to the overall economy is high throughout Asia and the Pacific region, particularly in terms of labor input into agriculture. Bangladesh, Bhutan, Cambodia, China, India, Myanmar, Nepal, Pakistan and Vietnam have particularly high percentages of women employed in the agricultural sector, with estimates ranging between 60 and 98 percent. Indeed, in most Asian countries the number of women employed in agriculture as a percentage of the women contribution is higher than that of men. This finding is even more significant given that data for the economically active population in agriculture tends to exclude the unpaid work by rural women in farm and family economies. If unpaid work were included, the figures for female employment in agriculture would be even higher. Women's increased responsibilities in recent decades for reproducing and maintaining the family, in most lower-income countries, have resulted in rather complex and demanding livelihood strategies. These diversified livelihood strategies have to respond to the internal and external dynamics that typically influence rural families, such as: Increased out-migration by men, leaving women with sole responsibility for their families. Increased economic vulnerability to global market forces as traditional foods become less economical to produce, rural incomes decline and commercial-agriculture becomes more input-intensive and productive resources are dominated by agribusiness. Food security and family well-being are

clear reasons for protecting or enhancing women's access and control over land and other productive resources. Studies have shown that resources controlled by women are more likely to be used to improve family food consumption and welfare, reduce child malnutrition and increase overall well-being of the family. The necessity for thorough assessments of how trade liberalization may or may not impact on food security, nutritional status and/or access to agricultural inputs and other productive factors - from a gender-differentiated perspective - should be seen in this context. Creating such assessments is crucial to the successful development of any programmer or policy ultimately concerned with improving food security or poverty alleviation. Women have always worked in the production of food and other products in rural areas. However, official statistics are determined by reporting in line with official definitions of agricultural work, which tend not to recognize women's contribution to agricultural activities, despite efforts to improve gender-differentiated data in agricultural census and household surveys. Moreover, the increased female labor input into agricultural exports is not associated with greater access to or control of agricultural resources.

Our government and conscious people should emphasis on the betterment and increasing participation of women in the society for easily doing agricultural activities.

b) Ready-Made Garment (RMG)

Garments sector is the largest employer of women in Bangladesh. The garment sector has provided employment opportunities to women from the rural areas that previously did not have any opportunity to be part of the formal workforce. This has given women the chance to be financially independent and have a voice in the family because now they contribute financially. Women are also adding value in national economy from this sector. At present 2.88million (78% of the total garment worker) female workers engaged in RMG sector of Bangladesh.

The ready-made garment (RMG) industry of Bangladesh started in the late 1970s and became an important player in the economy. The industry has contributed to export earnings, foreign exchange earnings, employment creation, poverty alleviation and the empowerment of women. Like other 3rd world

countries Bangladesh is a developing country. Economic development depends firstly on Agriculture and secondly on Industry. Although Bangladesh is not developed in industry, it has been enriched in Garment industries in the recent past years. For Bangladesh, the readymade garment export industry has been the proverbial goose that lays the golden eggs for over

fifteen years now. It is making significant contribution in the field of our export income and in the economic development of our country. The RMG industry enjoyed a meteoric rise from 30 enterprises in 1980 increased to about 5150 in 2010-11 fiscal years. The growth of Garment industries & number of workers of over 5 years is follows:

Year	Garment factories	Employment(million)	Women worker(million)
2006-2007	4490	2.40	1.92
2007-2008	4743	2.80	2.24
2008-2009	4925	3.50	2.80
2009-2010	5063	3.60	2.88
2010-2011	5150	3.60	2.88

(Source: BGMEA, 2011)

In 2011, Out of 3.6 million manpower employed in BGMEA member factories, 2.88 million are women (78%), majorities of them are disadvantaged and economically poverty stricken women folk. Woman in RMG Employment in the RMG (Ready Made Garments) industry has provided direct access to cash income for the first time to many poor women. Bangladesh has abundant human resources especially women workers but most of the human resources are unskilled, not trained, underutilized and not educated as required. RMG is mainly human resource especially human resources intensive industry and its paramount proportion of human resources are women workers. RMG is the key contributive sector in economic development of Bangladesh. In Bangladesh maximum proportion of the garments workers are women. The garments industry has been leading the Bangladesh economy since the early 1990s. Garments are the country's principal export making up about 70% of total exports, and the industry is a symbol of the country's dynamism in the world economy.

The greater part of the work force is female; less educated, and has migrated from rural areas. Garment sector is the largest employer of women in Bangladesh. The garment sector has provided employment opportunities to women from the rural areas. This has given women the chance to be financially independent and have a voice in the family because now they contribute financially. In 1999, the industry employed directly more than 1.4 million workers, about 80% of whom were female. With the growth of RMG industry, linkage industries supplying fabrics, yarns, accessories, packaging materials, etc. have also expanded. Many women are getting opportunities to work in those industries. The economic empowerment of these workingwomen has changed their status in the family. Particulars Figure Total worker 3.60 Million. Total women

worker 2.88 Million (78%). It is the largest exporting industry in Bangladesh which is increased during the last 20 years. It attained a high profile in terms of foreign exchange earnings, exports, industrialization and contribution to GDP within a short span of time. The contribution of women in RMG sector can be viewed in following topic: Chip Labor: Bangladesh is a third world country. Labor is chip here particularly women labor. Garments industry has become flourishing here because of chip labor of women. Skill: Bangladeshi women are traditionally expert in sewing. They are creative in clothing. With their creative work, they put an importance in the success of garment industry here. Bangladeshi women are expert garment related work. Bangladeshi govt. also provides training for them. So, they become an asset to RMG. As a result, foreign investor feels interest to invest in Bangladesh. Earning Foreign Currency: Bangladesh exports garment products. By exporting garment products, she earns huge foreign currency. Women are like engine of RMG sector of Bangladesh. So, there is no doubt the participation of women in earning foreign currency is very important. Adding value in GDP: Garment industry added 10% of the total GDP in the year 2009-2010. As women drive the garment sector, we can say, women are adding value in GDP.EPZ: In Bangladesh, there are 9 EPZs. In these EPZs women are the main labor. Because of the labor of women, these EPZs are running successfully. So, they are also adding contribution in our EPZs. Standard of living: In past Bangladeshi women were confined in home. But time has changed. They are working in different sectors. Among the sectors garment industry is one. They are also earning money from working in garments. As a result, standard of living is increasing day by day. In this regards, their contribution can't be eliminated. Increasing face value of Bangladesh: Bangladesh exports RMG products in

different parts of the globe. People of those countries praise the quality garment products of Bangladesh. The face value of Bangladesh increases.

c) *Small and Medium Enterprise (SME)*

SME plays a significant role in the economy and it is also considered a major sector to contribute to sustainable development of our country. In Bangladesh SME provides over 87% of the total industrial employment and is responsible for the creation of over 33% of industrial value added goals. At present women entrepreneurs constitute less than 10% of the total business entrepreneur in Bangladesh. Whereas women in advanced market economics own more than 25% of a business. Establishment of women entrepreneurs'

enterprises started growing during 1970s and increased during the 1980s and 1990s. The highest record of enterprise establishment was during 2001-2005, nearly 50% enterprise were established from 2000 to 2010.

Bangladesh is a developing nation, rich in human resources where women constitute slightly less than half the population. The majority of them are underprivileged, under nourished, illiterate and poor. Moreover, there are not enough employment opportunities for women. Therefore, economic activities, through self-employment have become essential for potential working women. As a matter of fact, women entrepreneurship or "women in business" has gained

Manufacturing and trading(%)	Only Export	Whole sell	Service	Only Import	Retail	Both export and import	OTHER	TOTAL
41.6%	10.6%	6.2%	12.8%	0%	13%	1.6%	14.2%	100%

(Source: Bangladesh Women Chamber of commerce and Industries, 2010).

importance and acts as a very recent phenomenon in Bangladesh. Although women are taking to entrepreneurship in many challenging fields, their activities in Bangladesh are not that extensive. However, in spite of fewer opportunities, many women have succeeded in business, though they are still very small in number. Despite its importance for the economy, the emergence of women entrepreneurship in SMEs is a new phenomenon all over the world. In Bangladesh, women entrepreneurship started developing in fact after the Liberation of Bangladesh. Very few women entered the profession of business before the seventies. Bangladeshi women entrepreneurs need to have an extra quality in the form of dogged determination and resilience since this is needed to fight with adverse situations which seem to confront the female entrepreneurs than their male counterparts in the present-day context. Economic activities of women entrepreneur in Bangladesh is below:

According to the Bangladesh Economic Review 2009, around 6 percent of the country's \$90billion economy comes from SMEs. Bangladesh is rightly dubbed as a country of the SMEs. Bangladesh industrial economy is thickly populated by these industries which amount for over 99 percent of the private sector industrial establishments and provide more than 80 percent of industrial employment. The relative SME shares in total GDP range between 25-30 percent and that in manufacturing value added vary between 40-45 percent. The age of the majority of the women entrepreneurs were between 31 to 40 years where the women had the capacity to run enterprises with stability and reliability, overcome obstacles with courage, face the social criticism and make decisions with confidence. It was found that the greater the age, the lesser was their participation in the business profession and activities.

Majority of the women entrepreneurs had education below SSC, while some had completed HSC, but no women entrepreneurs were found to be illiterate. A recent survey of SME Foundation informed that 4.98% women entrepreneurs in SMEs were graduates, while only 4.44% had completed their Masters Degree, and a few had professional degrees. It has been found that the majority of the women entrepreneurs of Bangladesh were married. The average marital status is given below: Status Percentage Married 83.39% unmarried 10.63% widows 4.15% divorced 1.35% separated 0.48%. Women entrepreneurs lack resources or capital due mostly to unequal inheritance. For bank loan women need to give collateral. It is a social problem that loans to women need to be guaranteed by their husbands or fathers.

On the other hand, families feel more comfortable supporting financially a son, than a daughter for capital. The majority of the women entrepreneurs 87.5% managed their sources of initial capital out of their own savings. 21.84% women entrepreneurs in SMEs did inherit some property which they utilized for business. A recent survey mentions that less than 50% women entrepreneurs owned or rented showrooms for the marketing and sale of products. Around 48% of women entrepreneurs were involved with their own business promotional activities and direct sale of their products and services, while others utilized the services of distributors, whole-sellers, retailers, hawkers and commission agents. Business development and increase of promotional activities depended to a great extent on the modern system of access to IT but only few had access to IT and less than 90% did not have any training on computer operations. Internet facilities were available to only 5% women entrepreneurs and business

enterprises of 96% women entrepreneurs did not have email account and only 1.2% had a website.

Sector contribution of women in Bangladesh economy:

Name of the sectors	% Enterprises
Garments/Home textile	16.1%
Printing	1.6%
Handicraft	69.4%
Agro based	3.2%
Parlor	4.8%
Food	3.2%
Others	1.6%
Total	100%

(Source: Bangladesh Women Chamber of commerce and Industries, 2010)

About 83% of enterprises were established between the years 2000-2007 indicating that young women are gradually becoming interested in business and entrepreneurial activities and women's visibility in economic sector.

VI. RECENT INFORMATION ABOUT WOMEN ENTREPRENEUR DEVELOPMENT AND ACHIEVEMENT

Today a 12 member delegation from Bangladesh Women Chamber of Commerce and Industry (BWCCI) led by its President Ms. Selima Ahmad met with Mr. AbulMaal Abdul Muhith, Honorable Minister, Ministry of Finance, Government of Peoples Republic of Bangladesh to discuss issues in further promoting women entrepreneurship development in Bangladesh. BWCCI President Ms. Selima Ahmad thanked Honorable Finance Minister for the continuation of 100 crores taka as grant for women entrepreneurs as well as the announcement to extend the credit facilities to women entrepreneurs in the national budget 2014-15 and for the initiative taken very recently to develop a separate women entrepreneurship development policy. She informed the minister about BWCCI's latest endeavor 'Empower 5000' and said that BWCCI has undertaken this new venture to graduate 5000 micro women entrepreneurs to SME level by 2020 through engaging them more into mainstream diversified business sectors with a view to make Bangladesh a mid-income country. She then handed over the keynote of 'Empower 5000' along with a crest to honorable minister and expressed hope that the government will extend every support to materialize this.

Giving his speech Honorable Finance Minister Mr. AbulMaal Abdul Muhith said that the Government is committed to implement women development policy fruitfully. He stated that in last one decade, women entrepreneurs in Bangladesh has developed themselves considerably and has made notable contribution in the

national economy. He said that on behalf of the government his ministry will continue to support initiatives that promote women entrepreneurship development (BWCCI, 2014).

Bangladesh Women Chamber of Commerce and Industry (BWCCI) have received an international award in recognition of its extraordinary efforts in promoting the development of women entrepreneurship in Bangladesh and in enhancing the status of women as important contributors to the local economy and the society in general.

This year 7 women entrepreneurs from 7 divisions who are also BWCCI members were awarded for their significant achievement in business; they were- Aysha Akter from Barisal division, Shamim AraLipy from Chittagong division, Farjana Fatema Borna from Dhaka division, Tanjima Jesmin from Khulna division, Chandona Ghosh from Rangpur division, Moreom Begum from Rajshahi division and Farida Alam from Sylhet division. With them, 2 media representatives also received award this year for their contributions towards women entrepreneurship development in the country who are -Imtiaz Shahriar Emon, Senior Reporter from Boishakhi Television in electronic media category and Shamsul Hoque Mohammad Miraj from the Daily Samakal in print media category. Honorable industries minister Mr. Amir Hossain Amu handed over the awards to the winners which included a trophy, a certificate and prize money of Tk 15,000.

VII. CONCLUSIONS

About two-fifths of the economy is now connected with the global economy through exports, imports, factor and commodity markets; the degree of openness of the economy currently stands at 40%. Bangladesh can now rightfully claim that she has graduated from a predominantly aid receiving nation to a trading nation. It is well recognized that women's participation in income generation activities lends them a better status within the family and provides them with

considerable freedom. Role of women in working environment also give them opportunity to exercise their rights and responsibilities, which contribute organizational as well as economic development of the country. It also reduces the possibility of domestic violence against women.

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