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Empowerment of Women through Entrepreneurial Activities of Self-Help Groups in Bangladesh

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ABSTRACT

The empowerment of women is a multidimensional process that enables them to realize their full identity and power in all spheres of life. One of the powerful approaches to achieve women's empowerment is the formation of self-help groups (SHGs), especially among women. These groups support entrepreneurship development and income-generating activities that fit around the needs of homemakers and which, over time, can empower women. This study investigates the empowerment of rural women in Sylhet district in Bangladesh through their participation in the entrepreneurial activities of SHGs. Based on data gathered from 100 respondents, the findings show that taking part in the entrepreneurial activities of SHGs has a significant impact on uplifting the socio-economic empowerment of the Bangladeshi women. Based on the results, women must be further empowered by enhancing their awareness, knowledge, skills and technology usage, thereby facilitating the overall development of the society.

Keywords: Empowerment, Women, Self-help Groups, Bangladesh, Income Entrepreneur

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Any remaining errors or omissions rest solely with the author(s) of this paper.

INTRODUCTION

Bangladesh is a least developing country and women constitute almost half of the total population of the country (Hasan, Hossain, Sultana, & Ghosh, 2015; Mottaleb et al., 2018; Quisumbing, Kumar, & Behrman, 2018). It is a matter of great regret that rural women are economically dependent and vulnerable, educationally backward as well as politically and socially disadvantaged (Sarker & Rahman, 2007; Hoque, Long, Niessen, & Mamun, 2015; Islam & Jantan, 2017; Hossain & Wadood, 2018; Huang, 2018). Although many women in Bangladesh play an important role both inside and outside the home, disparities still exist between men and women in terms of education, health, employment and income, control of assets, personal security and participation in the political process (Hoque & Itohara, 2008; Islam, 2018). Yet, in spite of these many obstacles it is believed that women in Bangladesh have the ability to flourish and contribute to society if they are given the opportunity (MIDAS, 2009; Hossain & Wadood, 2018; Huang, 2018).

The phenomenon of female entrepreneurship first appeared in the literature on entrepreneurship more than three decades ago and research into women's entrepreneurship is now conducted around the world (Jennings & Brush, 2013). Research shows that popular discourses of entrepreneurship are masculine-oriented, nevertheless entrepreneurship is often seen as a mechanism by which to empower women (Gill & Ganesh, 2007; Brush, Edelman, Manolova, & Welter, 2018; Huang, 2018). Entrepreneurship promotes the self-empowerment of women through fostering their autonomy, opportunity, confidence and self-expression (Gill & Ganesh, 2007; Harley et al., 2018).

The concept of the self-help group (SHG) is proving to be a helpful instrument for the empowerment of women. Self-help groups have emerged as a subsector of the financial system in many developing countries to provide services to the needy, especially women. Over the past 10 years, these groups have been playing a crucial role in enriching the financial system for benefit of the Bangladesh economy and also empowering women across the nation, particularly those among the rural poor because it is through SHGs that women are able to obtain microcredit to undertake entrepreneurial activity. Through the intervention of SHG programmes, rural women are stepping outside the confines of the homestead to participate in various income-generating activities such as crop production, post-harvest activities, poultry rearing, and livestock and fisheries management, among others (Hoque & Itohara, 2009; Hossain, 2010; Hasan et al., 2015; Islam & Jantan, 2017). Participation in income-generating activities helps in the overall empowerment of women. The adoption of a participatory approach that involves empowering women through education, sharing ideas, raising awareness, and social mobilization can enable them to make their own decisions, as well as help them to become self-reliant and self-confident (Suguna 2006; Islam & Jantan, 2017; Harley et al., 2018).

Indeed, the SHG has emerged as an important financial instrument for alleviating poverty in Bangladesh, improving living standards and health status, and increasing access to social and political power (Mondal, Khan, Chakma, & Hossain, 2009; Hossain 2014; Kumar, Hossain & Gope, 2015). Through SHGs, rural women are able to operate numerous small businesses and home-based production activities to increase their level of income. They can use their increased income to cover the costs of medical treatment, improve the quality of household sanitation, pay their children's school fees and enhance the nutrition status of household members (Downs, 2007; Kumar et al., 2015; Flora, 2018). They can also contribute to improving their housing conditions and accumulate assets to strengthen their family's financial security. By creating income-earning opportunities for

rural women, different entrepreneurial activity programmes help to increase total household income, which improves the consumption patterns and livelihoods of rural families (Haque & Yamao, 2009; Mondal et al., 2009; Hoque et al, 2015). A small amount of capital provided to the poor can make the difference between absolute poverty and a thriving small business that can generate enough income to feed a family and improve their housing, health and sanitation conditions. Thus the beneficial consequences of SHGs helping to develop women entrepreneurs by empowering women (Kuhinur & Rokonuzzaman, 2009; Lavoori & Paramanik, 2014) are numerous and greater than the sum of their parts.

LITERATURE REVIEW

Empowerment and its Concept

The concept of empowerment has been the subject of much intellectual discourse and analysis. Empowerment has been defined as the processes by which women take control and ownership of their lives through expansion of their choices (United Nations, 2011; Lorinkova & Perry, 2017). It has also been described as a process that gives a person the ability to make strategic life choices in a context where this ability has previously been denied (Bleck & Michelitch, 2018).

The conception of empowerment at the individual level is subjective because each person has a unique definition of what it means to be empowered based on their life experiences, personality and aspirations (Bradbury-Jones, Sambrook, & Irvine, 2008; Adams, 2017; Garcia-Juan, Escrig-Tena, & Roca-Puig, 2018). In Bangladesh, individuals have a communal, rather than an individualistic understanding of empowerment that is focused on the family unit rather than on the individual woman or man, and encompasses the ability to work well together. Therefore, undertaking income-generating activities can empower not just the individuals but also the entire family (Becker, 2012; Roncolato & Willoughby, 2017).

Two factors have been identified as vital for empowerment. The first is social mobilization and collective agency. Poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. Hence, change agents are needed to catalyse a conscious desire to achieve social mobilization. However, for social mobilization to take place, a second and complementary factor needs to be present – economic security – for, as long as the disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position to mobilize (UNDP 2001; Waiswa & Phelps, 2017; Govinda, 2018).

Empowerment in the context of women's development is a way of defining, challenging and overcoming the barriers in a woman's life and thereby increasing her ability to shape her life and environment. The empowerment of women and the promotion of gender equality have been recognized worldwide as key to achieving progress in all areas of human development. Together they constitute one of the eight millennium development goals that the world's leaders agreed upon at the Millennium Summit held in New York in 2000 (Bhagyalakshmi, 2004). According to the Food and Agriculture Organization of the United Nations (UN), women represent the most disadvantaged section of society; they are the 'silent majority' of the world's poor as 70% of the world's poor are women. They face peculiar social, cultural, educational, political and allied problems. While women account for almost half of the world's population, they also constitute two

thirds of the global illiterate adult population. Thus, empowerment can serve as a powerful instrument for women to achieve upward social and economic mobility as well as power and status in society. It can act as a driver of mobility and equality both at the individual level and at the societal level. Moreover, gender development constitutes an important part of development in this context (Anand 2002; Sultana et al., 2010; Harley et al., 2018).

The empowerment of women has now become an accepted concept within the discourse on development (Parpart, 2002; Hoque & Itohara, 2009; Hasan et al., 2015; Brush et al., 2018). It is an issue that is of interest to various agencies such as the World Bank and the UN, as well as grassroots organizations (Mosedale, 2005), not least because it has been argued that the empowerment of women is an essential precondition for the elimination of world poverty and the upholding of human rights (DFID, 2000; Sultana et al., 2010; Becker, 2012; Waiswa, & Phelps, 2017) and at the individual level in particular it helps in building a base for social change.

In Bangladesh, women constitute about half of the total population of which 80% live in rural areas (BBS, 2017). Their status has been ranked the lowest in the world on the basis of 20 indicators related to health, marriage, children, education, employment and social equality (NCBP 2000; Hasan et al., 2015; Islam & Jantan, 2017). It is a well-established fact that in a patriarchal society such as Bangladesh, women are ascribed a lower status than men; the latter have the sovereign power to control the household and society as a whole, while women are often secluded in their homes (Islam & Jantan, 2017; Yount et al., 2018). In Bangladesh, women have less power than men, less control over resources and receive lower wages for their work. They are essentially an 'invisible' workforce (Islam & Jantan, 2017; Yount et al., 2018). Inevitably, a society characterized by such constraints affects women's capacity to grow, develop, exceed and excel.

In light of the above overview of the conceptualization of empowerment and its benefits, a number of strategies have been developed in an attempt to empower women. In many developing countries (especially in South Asia), one strategy that has been found to be promising is participatory institution building through SHGs, often coupled with savings schemes and microcredit loans. However, a closer look at the impact of these schemes on the empowerment of women reveals a mixed picture of positive outcomes and a number of limitations.

Pathways to Empowerment

Self-help groups have been instrumental in empowering women by enabling them to work together in collective agency (Husain et al., 2014; Gill, & Mishra, 2018; Pandey, & Santra, 2018). Women's networks do not usually obtain business or political favours as they command few economic resources and frequently rely on the giving of time and the exchange of non-monetized labour. However, SHGs, when combined with savings and credit, have enabled women to benefit economically by monetizing their contributions and, in the process, have empowered them to become agents of change (Gill & Mishra, 2018; Husain et al., 2014; Pandey & Santra, 2018).

As a consequence, SHGs have facilitated the formation of social capital, where people learn to work together for a common purpose in a group or organization (Putnam, 2000; Atteraya, Gnawali, & Palley, 2016; Narasimha et al., 2017;). The ability to associate depends on the degree to which communities share norms and values and are able to subordinate individual interests to those of larger groups (Atteraya et al., 2016; Brody et al., 2016). Out of these shared values comes trust, with the potential for social, economic and political change.

However, SHGs are often narrowly focused on microcredit, which, although useful as an entry point, can also limit and confine these groups to very small-scale activities with limited impact beyond the immediate family. To enable these groups to play a more comprehensive role in social and economic development, the process of social mobilization should be conceptualized more broadly. Moreover, institutional frameworks should be developed to bring these groups together and harness their collective strengths (Thema key, 2003; Begum, 2018). In some cases, women leaders in federated bodies have gained prestige and recognition, which has paved the way for them to be elected to positions in local government (Islam & Jantan, 2017; Phillips, 2018). These federated bodies could be linked further to the political system, right up to the national level, which would provide opportunities for women to engage in decision-making at higher levels. For it is at the level of political decision-making that women can have a voice in transforming society. In this regard, affirmative action, where quotas are set for women's participation in various decision-making bodies, can be an effective strategy (Newaz, 2007; Phillips, 2018).

The involvement of women is critical to development. In his book, *The fortune at the bottom of the pyramid*, C. K. Prahlad comments: "A well-understood but poorly articulated reality of development is the role of women. Women are central to the entire development process. They are also at the vanguard of social transformation" (Prahlad, 2006). Indeed, women SHGs are increasingly being used as tool for various developmental interventions (Pathak, 2018). Moreover, access to economic independence can change the long tradition of suppression of women and denial of opportunities. Women as entrepreneurs are responsible for saving money and accessing credit (Afrin et al., 2009; Brush et al., 2018). When women collect cash for milk, for example, their financial success gives them a new social status.

In fact, the success of Grameen Bank in Bangladesh is based on lending mainly to women (Afrin et al., 2009; Aggarwal, Goodell, & Selleck, 2015; Harley et al., 2018). When asked why the bank gave loans primarily to women, Muhammad Yunus, founder and managing director of Grameen Bank in Bangladesh, a pioneer in the practice of microcredit lending explained that:

It has to do with the decision to have a separate bank for the poor people. From the beginning, I had complained about the banking system on two grounds. One complaint was that the banking system was denying financial services to the poor people through certain rules it had set up. The second allegation was that the banking system also was not treating women fairly. If you look at the gender composition of all the borrowers of all the banks in Bangladesh, not even 1% of the borrowers happen to be women. I said this is a very gender-based organization. So when I began, I wanted to make sure half the borrowers in my program are women so that they are even. I did that. It was not easy because women themselves didn't think that they should borrow money. I had to do a lot of convincing. I encouraged them to believe that they can borrow money and make money. So we changed our policy and gave a high priority to women. As a result, now 96% of our four million borrowers in Grameen Bank are women (Yunus, 2018).

Regardless of the success of Grameen Bank, one of the most powerful approaches to women's empowerment and rural entrepreneurship is still the formation of SHGs, especially among women. This strategy has achieved noticeable results not only in Bangladesh but the world over (Ali, 2008). Moreover, The SHG approach has proved

successful not only in improving economic conditions through income generation, but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, and the importance of education (Gill & Mishra, 2018; Pathak, 2018). Through informal SHGs, rural women in Bangladesh are provided with credit and other forms of support for various production-oriented income-generating activities (Mahmud et al., 2012; Khoisnam & Mukhopadhyay, 2018; Pansera & Owen, 2018) such as garment making, embroidery, food processing, bee keeping, basketry, gem cutting, weaving, and knitting.

RESEARCH METHODOLOGY

Location, Population and Sample

The present study was conducted in the South Surma upazila (sub-district) of Sylhet district in Bangladesh. The selection of the study area was purposive as there were many microfinance institutions working on the provision of loan services for rural women to assist their income-generating activities.

The respondents for the study was selected from 12 Self-Help Groups of two unions, which were selected randomly from the South Surma upazila (sub-district) of the Sylhet District, where SHGs were formed under the auspices of the District Rural Development Agency. A total of 300 questionnaires were distributed among the members of the SHGs, out of which 127 were returned. However, only 100 questionnaires contained complete information and were thus suitable for analysis. Hence, the findings of this research are based on the opinions of 100 respondents.

Study Instrument

Bearing the objectives of the study in mind, a questionnaire consisting of open and closed questions was designed and pre-tested on 20 women. Based on the pre-test results, some necessary corrections and modifications were made and then the finalized version of the questionnaire was distributed to the main study sample.

Study Variables

The independent variables of interest to the study were age, education, family size, homestead area, annual income, communication exposure, credit availability, aspirations, fatalism, problems encountered in participating in entrepreneurial activities and problems encountered during loan taking. The dependent variable was the empowerment of rural women.

Data Collection Period

Initially, a rapport was established with the respondents through informal discussions regarding the objectives of the study. Then data were collected from October 2017 to February 2018.

Statistical Analysis

The collected data were coded numerically, compiled, tabulated and analysed in order to achieve the abovementioned objectives. In order to categorize and explain the data, various statistical measures, such as range, mean, percentage, standard deviation and rank, were used wherever applicable. Pearson's Product moment correlation co-efficient was used in order to explore the relationships between the variables. The data were also compiled into tables to facilitate interpretation of the results.

RESEARCH FINDINGS

Characteristics of Rural Women in Bangladesh

As shown in Table 1, 52% of the rural women who responded to the survey were in the young age group, as compared to 14% in the old and 34% in the middle-aged age groups. As regards the level of education of the respondents, 32% could only sign their name and 9% were illiterate. However, 28% had a secondary level of education and 24% had a primary education. Only 7% had received an education above secondary level. The highest proportion (47%) of respondents had a medium family size, while 33% had a small and 20% had a large family size. The highest proportion (38%) of respondents had a medium farm size, while 30% had a small and 18% had a large farm size. The remainder (14%) had a marginal farm size. As for income, the majority (75%) of the respondents had a low to medium annual income compared to 25% with a high income. Most of the respondents had medium (75%) communication exposure, while 15% had low and 10% had high communication exposure.

Most of the respondents (70%) in the study area had low access to credit due to the repayment risk and the unfavourable terms and conditions of the credit-providing organizations. Most of the respondents had a medium (80%) level of aspiration, compared to 13% with high and 7% with low aspirations. However, a similar proportion of the women had a medium level of fatalism (88%), compared to 8% with high and 4% with low fatalism. The scores of all the respondents for problems encountered in participating in entrepreneurial activities ranged from 9 to 41. This means that most of the respondents had a medium (59%) level of problems followed by a low (23%) and high (18%) level of problems participating in these activities. The scores of all the respondents for problems encountered during loan taking ranged from 8 to 42. Thus, most of the respondents had a medium (62%) level of problems followed by a low (20%) and high (18%) level of problems when applying for/taking out a loan.

Table 1. Description of rural women's characteristics as independent variables.

Variable	Method of measurement	Observed range	Categories according to their selected characteristics	Rural women (no. or %) N = 100	Mean	Standard deviation
Age	Score of 1 assigned for each year	18–60	Young (18–35) Middle-aged (36–50) Old (above 50)	52 34 14	35.14	8.51
Education	Score	0–14	Illiterate (0) Can sign only (0.5) Primary level (1–5) Secondary level (6–10) Above secondary level (10 and above)	9 32 24 28 7	4.32	3.46
Family size	Score of 1 assigned for each member of the family	2–10	Small (up to 4) Medium (5–6) Large (7 and above)	33 47 20	5.35	1.55

Homestead area	Hectare	0.17–3.21	Marginal (< 0.02) Small (> 0.02–0.99) Medium (1–2.99) Large (3.0 and above)	14 30 38 18	1.982	0.32
Annual income	'000 taka	19–69	Low (up to 30) Medium (30–40) High (41–80)	46 29 25	36.76	11.35
Communication exposure	Score	0–75	Low (up to 25) Medium (26–50) High (above 50)	15 75 10	37.15	13.33
Credit availability	Rated score	0–60	No credit receiver (0) Low credit receiver (up to 15) Medium credit receiver (16–20) High credit receiver (above 20)	6 70 9 15	19.34	7.21
Aspiration	Score	6–24	Low (up to 10) Medium (11–20) High (above 20)	7 80 13	16.8	4.48
Fatalism	Score	6–26	Low (up to 12) Medium (13–25) High (above 25)	4 88 8	26.74	2.86
Problems encountered in participating in entrepreneurial activities	Score	9–41	Low (up to 15) Medium (16–30) High (above 30)	23 59 18	21.02	6.231
Problems encountered during loan taking	Score	8–42	Low (up to 12) Medium (13–30) High (above 30)	20 62 18	19.07	5.62

Motivating factors for rural women's participation in entrepreneurial activities

The respondents were asked to identify their main motivating factor for joining in entrepreneurial activities in their area. Peer influence was the factor cited by the highest (38.2%) proportion of respondents, while 36.6%, 13.1%, and 12.1% of the respondents mentioned self-motivation, family influence and social capital, respectively, as the main motivating factor for taking part in different entrepreneurial activities (Table 2).

Table 2: Rural women's motivations for undertaking entrepreneurial activities.

Motivating factor for joining	Frequency	Percent
Self-motivation	30	36.6
Family influence	20	13.1
Peer influence	35	38.2
Social capital	15	12.1
Total	100	100.0

Constraints Faced by Rural Women in Bangladesh

Table 3 shows that cognitive and infrastructural constraints were considered by the respondents to be major obstacles to women in Bangladesh to undertake entrepreneurial

activities. Specifically, the major cognitive constraints were lack of knowledge about government subsidies and technical knowledge, while the major infrastructural constraints were lack of technical training and power failures. As for the other categories of constraint reported by the respondents, increased work burden and responsibility and small children or dependent in-laws were major personal constraints; inadequate profit and delay in payment were major organizational constraints; and lack of technology were major marketing constraints.

Table 3. Categories of constraints faced by rural women in Bangladesh

Constraints	Frequency	Percent	Rank
Personal constraints	12	15.2	5
Cognitive constraints	20	18.1	2
Organizational constraints	14	9.8	3
Infrastructural constraints	38	42.2	1
Marketing constraints	16	14.7	4
Total	100	100.0	

Overall Empowerment of Rural Women

The overall empowerment score of each respondent was obtained by summing up the scores for the three dimensions of empowerment. On the basis of their empowerment score the women were classified into four categories, as shown in Table 4. From the table, the majority (50%) of the respondents had a medium level of empowerment, while 43% had low empowerment, only 5% had very low empowerment and 2% had a high level of empowerment.

Table 4. Categorization of rural women according to their overall empowerment.

Category of empowerment	Number of women	Percentage of women	Range		Mean	Standard deviation
			Maximum	Minimum		
Very low	5	5.0	48	15	32.56	7.79
Low	43	43.0				
Medium	50	50.0				
High	2	2.0				
Total	100	100.0				

In the past, most of the rural women in Bangladesh had a much lower level of empowerment than that found by the present study. For instance, Sarker (2005) reported that 41.3% of women participated in the study had a very low level and 48.1% had a low level of empowerment, while only 10.6% had a medium level of empowerment. Overall, their condition was very miserable; they had little freedom to express their own opinions, to make their own choices, to go outside the home, to participate in social activities or to access assets and resources. Women who are less empowered feel insecure and vulnerable.

The generally low levels of empowerment reported in previous studies, and the current situation, might be because microcredit programmes cannot reach a large proportion of women, or the women might have received minimal training on how to undertake entrepreneurial activities. Or perhaps, they might not have enough power within the household to use their loans or to control their own income. Indeed, it is likely that many rural women mostly depend on their husbands or male members of the family for

various purposes because microcredit programmes are unable to eliminate the socio-cultural constraints on women's physical access to markets (Parvin et al., 2004).

However, as indicated by the results in Parveen and Leonhaeuser (2008), who found that the economic empowerment of farmwomen was in the low to medium range, and the results of the present study, which are broadly similar, it seems that the situation has started to change. Through the efforts of various governmental and non-governmental organizations, women in Bangladesh are becoming more conscious of their own potential. They are being educated; they are becoming involved in IGAs and are achieving emotional freedom, which is leading to increased empowerment. Nevertheless, there is still a need to boost rural women's empowerment to a higher level through an integrated approach that takes the identified constraints into account.

Relationship Between the Characteristics of the Women and Their Empowerment

Pearson's product moment co-efficient of correlation (r) was computed in order to explore the relationship between the demographic characteristics of the respondents and the extent of their empowerment through income-generating activities. The relationship between the dependent and independent variables is presented in Table 5.

Table 5. Relationship between the characteristics of the women and their empowerment.

Dependent variable	Independent variable	R-value with 98 df
Empowerment of women	Age	0.396**
	Education	0.288**
	Family size	0.120
	Homestead area	0.195
	Annual income	0.166
	Communication exposure	0.302**
	Credit availability	0.636**
	Aspiration	-0.072
	Fatalism	-0.052
	Problems encountered in participating entrepreneurial activities	0.165
	Problems encountered during loan taking	0.123

* Significant at 0.05 level of probability; ** Significant at 0.01 level of probability

The relationship between age and empowerment through entrepreneurial activities was significant and followed a positive trend. In Bangladeshi society, young women live with their family members or with their husband and in-laws. They experience various pressures and cannot go to a lot of places or do many of the things they would like to do. In comparison, middle-aged women have more freedom. Thus, it could be said that, at least in the context of the present study, the age of the women plays a significant role in their empowerment.

The relationship between the education of the women and their empowerment was also significant and followed a positive trend. The results of the data analysis indicated that highly educated (higher degrees such as Masters/MBA/PhD) women in family were more empowered compared to their counterparts in the sample who had comparatively lower levels of education. Empowerment is enhanced through education because it enables and increases access to new knowledge and information, which helps women to realize their

self-worth to challenge unfairness and discrimination, and to change their outlook on life. Education enables an individual to become more socialized, to gain a wider perspective, to fight against injustice and also to gain a better understanding about every sphere of life, including the cultural and economic aspects of their own and other societies. Indeed, a positive relationship between family education and the empowerment of women has been identified by many previous studies (Sultana et al., 2010; Kumar et al., 2015; Islam & Jantan, 2017; Pandey, & Santra, 2018).

Moreover, a positive significant relationship was found to exist between exposure to communication and empowerment. Through exposure to various forms of media women are able to receive the necessary knowledge about agriculture, health, sanitation and rural areas that strengthens, among other things, their earning ability, position in family and society and decision-making ability. Through exposure to communication media women can come to understand how to solve their problems, which enhances their empowerment, as highlighted in a number of previous studies (Lavoori & Paramanik, 2014; Gill & Ganesh, 2017; Chatterge et al., 2018).

The finding of the present study also indicated that the empowerment of the women increased with an increase in credit availability. This seems logical because a high amount of credit leads to a high amount of investment and subsequently a high profit. The receipt of a loan or credit empowers women by giving them and their families a greater economic power. Thus, it could be concluded that the easier it is to obtain a loan, the more empowered women will become being successful entrepreneur from their businesses. This finding supports earlier studies that also found that loan reception is empowering for women in Bangladesh (Hashemi, Schulerand & Riley, 1996; Kabeer, 1999; Sarker, 2005).

CONCLUSION

Self-help groups are self-governed and they make collective decisions about production and marketing, although the group leader is responsible for identifying potential markets, marketing avenues and consumers. These groups represent a new culture in rural development, breaking with traditional bureaucracy and top-down management. Self-help groups have been successful in empowering rural women through entrepreneurial activities because improvements in the income, expenditure and saving habits of rural women have been observed to occur as a result of their involvement in SHGs. Thus, these groups can have a major impact on the social and economic life of rural women. The present study revealed that participation in a SHG causes an increase in the women's social recognition of the self, status of their family in society, size of their social circle and involvement in intra-family and entrepreneurial decision-making. An increase in self-confidence, self-reliance and independence among rural women was also apparent and seems to be due to their involvement in the entrepreneurial and other activities of SHGs. To leverage the positive benefits of these groups, they could be linked to literacy programmes run by the government or these programmes could be made an integral part of SHG activities. Informal groups empower rural women to manage rural industries and make decisions collectively for their common economic interest. Studies on the development of informal women's groups in Bangladesh show that it is possible to avoid the top-down management and bureaucracy that often contribute to the failure of other schemes. Informal SHGs in rural areas serve to empower women and provide a basis for the provision of credit and other support for various production and income-generating activities. With proper

implementation, SHGs could engender a positive self-concept, self-reliance, self-confidence and independence in rural women.

RECOMMENDATIONS

Entrepreneurial activities are recommended as part of an economic growth strategy, which may lead to women's empowerment and reduce the level of poverty. The following strategic recommendations are proposed by the researchers to address the abovementioned major constraints and to further improve rural women's empowerment through entrepreneurial activities:

- The government should frame a policy, which may motivate Grameen Bank, non-local donor agencies and local NGOs (i.e., BRAC, ASA, PROSIKHA and KARITHAS) to conduct microfinance activities freely and fairly and invite new NGOs to launch microfinance programmes in Bangladesh.
- Legislation should be passed to remove gender discrimination and to provide equal employment opportunities and access to microfinance for women.
- Effective initiatives should be implemented to eradicate all types of internal and external violence against women and girls.
- The awareness of stakeholders should be raised regarding gender issues in microfinance and women's empowerment and the importance of empowering rural women through income-generating activities.
- Women's knowledge and status should be promoted by providing regular skills acquisition training.
- Microfinance institutions should enable and strengthen rural women's participation in designing, planning, implementation, monitoring, and evaluating those institutions.
- Microfinance institutions should expand their branches at the local level to provide a full range of services and expertise in order to monitor closely the income-generating activities carried out by rural women.

LIMITATIONS AND FUTURE RESEARCH

It was beyond the scope of this study to visit all the SHGs in one district, let alone the whole country. Hence, the results reported are based on the responses of a limited number of participants, which is perhaps the major limitation of the study. Future research could be conducted on a bigger sample in one district or in a number of districts in Bangladesh to gain a better picture of the overall scenario and to ensure that the findings are robust and can be generalized to the wider population.

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