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ABSTRACT

On July 22, 2003, Dukhimon Begum, a 40-year old mother of four from Durgapur Upazila (an administrative unit of northern Bangladesh) of the Rajshahi district in the northern part of the country, quarreled with her rickshaw-puller husband, about buying a cloth saree for her niece for latter's marriage. The family did not have any food at home to eat that night and the husband went to pull his rickshaw next morning hungry. Faced with such abject poverty and starvation, Dukhimon fed her two small daughters pesticide-laced biscuits and ate some herself in order to be free from her misery and impoverishment (The Daily Star).

Dukhimon Begum and the women of Durgapur are citizens of Bangladesh. The liberation struggle of 1971 was putatively for them -- to free people from the exploitation of the Pakistanis, especially the '22 families' who had exceptional political and economic power. Millions willingly gave their lives in that struggle. After independence, politicians made countless promises, and are still so doing, to improve their living conditions. The policymakers also formulated many economic plans based on 'trickle-down' principles. But the living conditions of women such as Dukhimon Begum have not improved.

Keywords: Micro-Enterprise, Micro-Credit, Social Capital, Women Development.

INTRODUCTION

Women in third world countries, particularly in Muslim countries, face many social difficulties. Social structures and the state environment are not favourable to the economic and social development of women. Although gender issues in Bangladesh are considered to be a chronic problem within a patriarchal society, despite several positive interventions undertaken by the Government over the last three decades, the position of women in Bangladeshi society has not greatly improved (Mian, Hossain, & Hasan, 1994).

Poverty is the primary economic problem in Bangladesh. The real challenge in poverty reduction is to create conditions in rural areas and among the urban poor so that those afflicted by poverty can steadily create assets, increase income

opportunities from newer or their existing activities, and retain their gains. The paper focuses on rural women who are of the poorest of the poor, and examines how their potential economic livelihood could be improved and sustained by using social capital in the development of micro-entrepreneurial activities. Micro-enterprise development has even greater potential as the country is substantially endowed with indigenous raw materials and a cheap supply of labour (Rahman et al., 1979).

THEORETICAL FRAMEWORK

Over the past decades the importance of raising women's economic productivity has been increasingly recognized as a crucial element in the design and practice of development projects in order to create alternative strategies for reducing poverty and achieving sustainable economic growth in third world countries. Gender issues have a key role in the successful formulation of strategies and implementation of programs that may ameliorate the situation of intensely impoverished rural women.

Gender Theories and Rural Women: New Wines for Old Bottle

Boserup's (1970) exploration of labour distinctions between men and women brought gender issues to the attention of economists, sociologists and psychologists, highlighting women's invisible contribution to economic growth and their shaping of social structure. In contrast, Fraser (1989), Roberts (1979) and Moser (1989) explore the different roles and amount of work done by women in production and non-production cycles. The triple role of women in production, reproduction and community-based work has been noted as one of the major sources of a sustainable household economy (Kabeer, 1992, 1998, 2000, 2002; Roberts, 1991; Sen, 1989; Tinker, 1990).

Boserup noted that low cultivation, male dominance in agricultural farming, population density and landholding capacity contributed to keeping women from agricultural development (Mohanty, 1991; Scott, 1995), whereas Moser (1987) and Molyneux (1985) describe how colonial capitalism and wealth formulation oppressed women in third world countries, and how cash in agriculture benefited men over women and thus increased the gap between men and women's economic opportunities. However, Boserup ignored wage discrimination against women in the labour market (Bandarage, 1984), the different difficulties faced by women entering the labour market, and did not examine the complexities of rural social

structure (Sen, 1994, 1999). It was not until the 1980s that the concepts of women in development (WID) women and development (WAD) emerged as the issue and women's status in the social structure and how the position of a household would be determined by the holding of property rights (Basu, 1995; Buvinic, 1983; Goetz, 1988; Rathgeben, 1990).

The third major movement, gender and development (GAD), emerged in the 1980s and focused on the different varieties of feminist ideologies. GAD was influenced by socialist feminist activism and was inspired by the limitations of WID and WAD (Chambers, 1990; Kabeer, 1994, 2002). Its focus is to streamline gender relationships in the labour force, reproductive sphere, and other social interactions (Young, 1992). However, Young (1992) argued that GAD does not focus on women's access to cash through market channels and is also less optimistic about the role of the market as a distributor of benefit to the women's economic development.

Buvinic (1982) and later Moser (1989) developed five strategic approaches to develop women's economic potential: welfare; equity; anti-poverty; efficiency and empowerment. Moser (1989) argued that without examining the potential of small enterprise self-employment could not empower women in society and remove male power over women. We now examine economic theories about entrepreneurial development.

Economic Theories of Entrepreneurial Development

Classical, neo-classical and modern economists paid no attention to gender as a factor of economic growth until they understood that without integrating gendered labour productivity the output of national income would not be statistically accurate (Boserup, 1970; Beneria, 1982; Dixon, Mueller, & Anker, 1988; Folber & Able, 1989; Sen, 1994, 1999; the UN, 1989; Wainerman & Latters, 1981). Schumpeter (1911) also contributed to notions of entrepreneurship. His focus was to modify economic life from the standpoint of an economic mode's dimensions towards an equilibrium, which automatically determines the price and quantity of goods. Schumpeter assumed that if one initiative changes economic life then economic growth would increase in equilibrium. Innovation explored not only the radical concept of entrepreneurial function but also emphasized the human factor at the centre of the economic development process (Khan, 2001). Schumpeter argued that social and moral status is crucial for entrepreneurial development. However, his entrepreneurial concept failed to develop concrete guidelines for how entrepreneurs should behave (Swedberg, 2000) or to incorporate sociological theories about entrepreneurial development.

Sociological Theories about Entrepreneurial Development

Weber (1930) partially focused on the entrepreneur's personality where charisma could entice others to follow by virtue of their extraordinary personality. Weber's legal-rational hypothesis suggests that the entrepreneur should consider the product's legal right and he or she must observe the market rationally. In contrast, Lipset (1963) indicates that cultural values deeply affect entrepreneurial growth. Swedberg (2000) claims that entrepreneurship can be conceptualised as a social movement that leads to economic development. However, sociologists have often overlooked disadvantaged women in relation to entrepreneurial development.

Micro-enterprise

Micro-enterprise can be defined as a tiny business, usually with one owner started by the poor in cities, towns and villages, commencing with minimal investment and not requiring a formal establishment. Owners of micro-enterprises generally do not use formal financial institutional channels for credit or any other financial transactions (Sanders, 2002; Schreiner, 2001). Employees, if any, are usually children or relatives who are easy to monitor.

Micro-enterprise literature emanating from developed and developing countries has focused on economic growth (Chaganti & Chaganti, 1983; Du Rietz & Henrekson, 2000; Hornaday & Wheatley, 1986). Whilst important, development discourse has concentrated how micro-enterprises have been working to strengthen a stand for gender development. Gender development arose from earlier attention to women's informal income generation activities and over time changed its focus to women as micro-entrepreneurs (Kantor, 2002).

Unfulfilled Promises: Micro-Credit and Rural Poverty

Despite these constraints and concerns micro-credit as a model has emerged as an efficacious instrument of poverty alleviation. Micro-credit schemes have been successfully implemented through home–grown NGOs such as the Grameen Bank, Bangladesh Rural Advancement Committee (BRAC), PROSHIKA and the Association for Social Advancement (ASA) (Wood et al., 1997; Wright, 2000). The micro-credit experiment in Bangladesh has proven that the poor are not necessarily liabilities, rather they can be powerful assets who can contribute to poverty alleviation even with low incomes if they are properly organized (Todd, 1996). However, although NGO's policy encourages the provision of more than

ninety percent of micro loans to poor women the literature suggests that, sadly, the picture is different in reality (Greeley, 1997; Hashemi & Schuker, 1996; Kabeer & Ann, 1998). Men often use their kinship relations to approve loans in favor of males and obstruct women's loan (Goetz & Gupta, 1996). Furthermore, female borrowers may have trouble meeting their weekly repayments because their husbands fail to use the loan profitably. However, researchers have also identified how female-headed livestock related enterprises were unsuccessful because of women's lack of mobility and informal networks in the market place. For example, women may sometimes sell their livestock at a lower price than the actual market price to people within their social capital kin network which could then contribute to defaults in weekly loan repayments (Hossain & Huda, 1995; Kabeer, 1998; Khan & Chowdhury, 1995; Schuler, Hashemi, & Badal, 1998).

Social Capital Development

Coleman (1988, 1990) contends that existing social relationships contribute to building resources in society. For Putnam (1993) social capital is a combination of social organization, which establishes networks not only between individuals and household, but includes also the associated norms that contribute to the broader society.

Schultz (1961) and Becker (1963) identified the role of human factors in economic functions. Smith (1776) argued that people live in a society as free individuals and there must be an element of perceived common interest which contributes to developing values and morality, that produces rational interaction with buyers and sellers, which leads to increase of the spontaneous order, and later contributes to a positive economic growth (Cole et al., 1991; Preston, 1996). Hence, the sophisticated use of social institutions through interactions contributes to economic development (Solow, 1956).

Collier (2002) explains that people's social behaviour is social capital. He identified three features; first, the initiation of social interaction always involves an externality; second, social capital has an economic effect, which does not have formal economic norms, and third, the economic effect usually benefits businesspeople. The durability of social interactions depends on flow of stocks of inputs into the production process such as trust, knowledge and norms (Besleyad & Case, 1993; Collier & Gunning, 1999; Jones, 1997; Narayan & Pritchett, 1999; Tiffin, Mortimore, & Gichukil, 1994). Kin groups are also a mechanism of action and establish a strong relationship between rural capital and collective action (Posner, 1980).

The Missing Link: Institutional Setting

Institutional setting posits purposeful social innovations brought about by change-oriented peoples who work through formal organizations, which develop support and complementariness in their environment (Milton & Hans, 1962; Milton, 1972). Institutions promote and nurture the enduring systems of social beliefs and socially organized practices associated with varying arenas within social ties (e.g. religion, family) (Scott, 1987). The major role of the institution is to establish 'linkages' between interdependencies, which exist between an institution and relevant parts of the society (Milton, 1972; Meyer & Rowan, 1977; Scott, 1990). Relationship between the social institution and an individual would shape a mutually beneficial collective action that promotes accurate decision making with combination of resources mobilization, communication and conflict resolution (Uphoff, 2002). This integrated approach generates social capital and results in a closer cooperation to produce effective and efficient projects at the field level (Fox, 1996; Heller, 1996; Bebbington, 1999). Social capital does not include only networks and social relations but psychologically also promotes cooperation and honesty, which finally influence political institutions and ensure civil liberties (Knack & Keefer, 1997; La Porta et al., 1997; Knack, 1996; Collier & Gunning, 1999).

The role of institutions is increasing in terms of governance in promoting development in the country. Intermediary institutions such as NGOs have critical role to play because it would take long time to constitute and bring together the groups while NGOs could build up confidence among the groups and functions as an institutional gatekeepers (Woolcock, 2000). However, researchers have neglected the question of how social capital and institutional settings could contribute to entrepreneurial development, and conversely, the ways institutional support may or may not be enhanced by social capital.

RESEARCH DESIGN AND METHODOLOGY

Research, as we know, is a scientific and systematic search for pertinent information on a specific topic (Beardsworth, 1996; Dey, 1993; Golden-Biddle, 1997; Kothari, 2003; Miles & Huberman, 1994), while methodology reflects broader theoretical and philosophical ideas about the nature of knowledge and explains how knowledge gains the authority to endow itself reliable and objective (Beardsworth, 1996). This research is an exploratory study on how social capital and entrepreneurship work together to assist rural and urban women to improve their livelihood and social well-being. In order to ascertain the role of social capital

inwomen's business success and failure, the use of a variety of methods of data collection is deemed most appropriate. According to Brewer and Hunter (1989), the benefits of using multiple methods can be numerous. This study employed both quantitative and qualitative methods of inquiry. While the former derives from a positivist approach to epistemology that asserts there is an objective reality which can be expressed numerically -- with many quantitative approaches as a consequence being experimental in nature, and preoccupied with measurement and correlation (Glatthorn, 1998) -- the latter emphasizes a phenomenological stance which advocates the value of sensory perception, and often focus in turn on the meanings of recurrent situations (McMillan, 1996).

There are three kinds of qualitative data (Patton, 1990; Golden-Biddle, 1997). Firstly, in-depth open-ended interviews with individuals or groups; secondly, direct observation and description of people's activities, behaviours, actions, and interactions, with this including the analysis of audio and videotaped material, written data such as excerpts, quotations, or entire passages from organizational, clinical, or program records, as well as personal diaries, official records, and publications; and thirdly, open-ended written responses to questionnaires. The main methods used to collect these data are case studies, participant observation, and in-depth interviews and focus groups. In the study undertaken here, all methods except the last figured centrally.

Sampling

Basically a random sampling method was employed (Ghosh, 1982; Kothari, 2003; Yong, 1960) to obtain samples for this research. The sampling frame involved poor rural and urban women in Bangladesh who were listed as current members of micro-finance programs among GOs and NGOs. Four agencies were purposely selected – they represent the largest NGOs in Bangladesh and they are also of varied types. The first one, BRAC, is most reputable for its social development activities. The second one, Padakhep, started their operation in the late 1990s. The third one, SWANIRVAR, is an NGO that has been working closely with the government, and the final one, the Bangladesh Small and Cottage Industries Corporation (BSCIC), is a fully government funded and controlled (though officially an NGO) body for developing micro-entrepreneurs in rural Bangladesh.

The offices of the selected four NGOs then advised me to research in four separate command areas close to Dhaka. They each also provided the researcher with two separate lists of their members: the first was a list of 'successful' women micro-entrepreneurs whom they defined as those who were able to meet their

weekly interest payment, and sustain their enterprises over time and/or make an on-going profit, and the other was a list of 'unsuccessful' ones whose credits have been discontinued. These lists were then merged and they formed the basis upon which the samples were drawn.

More specifically, the following criteria were adopted when selecting the samples for this study:

- The informants are required to maintain a relatively lengthy relationship with the micro-credit programs in the selected NGOs for at least three years;
- They are engaged in productive (such as handicraft- and candle-making, and embroidery) rather than non-productive, or non-income generating activities;
- They are situated near the micro-credit centre;
- They are involved directly in the marketing and selling of their products.

OVERCOMING GENDER BARRIERS: AGENCY AND SOCIAL CAPITAL

Despite the introduction of micro-credit in the early 1980s by the Grameen Bank and its subsequent replications, rural poverty remains a major problem for every single local council in Bangladesh. In spite of some of the successes, researchers and consultants also agree that micro-credit is not the only way to alleviate poverty in rural society. Instead, they suggest that micro-enterprise would be a better alternative as it involves a larger number of unemployed people while reducing poverty. However, one must note that it is not easy for the rural poor, especially women, to develop even a small business, particularly when they have difficulties accessing working capital. Still, against all odds, many women in Bangladesh have become business entrepreneurs through the assistance of NGOs and government-sponsored agencies. While many did not succeed in their business, some have indicated that could achieve success, particularly through the use of social capital. This section aims to report the results of the survey conducted with 50 rural and urban women entrepreneurs. It documents how some women, due to their strong personal ambition and family support, could utilize their social capital to attain business successes while others, who were weak in developing social capital, were less than successful. Specifically, it also highlights how local NGOs as well as councils had deliberately not encouraged women to develop their own networks and capacities, fearing that their roles and function would be eventually made redundant should women establish and consolidate their social capital.

Cultivating Social Capital

It is evident that regardless of whether they were from rural or urban areas, more than half of the respondents (52.5% from rural and 70% from urban) had come from a family business background. Another 17.5% of the rural respondents were from a background of owning farms and a similar proportion were previously agricultural laborers. However, as indicated by other research (Abrahams, 1996; Ahmed, 2001; Akhtaruddin, 2000; Brandstatter, 1997; Nahar, 1997), the latter group, along with those of a background in amulet laborers, garment, jute, mosquito-net and muslin-making family backgrounds, were also those who were more likely to fail in their business because of their working class background. In this regard, a woman entrepreneur said:

> I borrowed more than Tk. 15000 as a loan from BRAC and they know that I have the ability to repay their loan because my father-in-law is also a businessman and he has a shop, so I do not have any problem in marketing my product, which helps me to repay my interest regularly (Anonymous entrepreneur from Noakhali, August 13, 2004).

In many ways, the family is the very basic social capital many women entrepreneurs had. Many researchers (Amin, 1998; Anthias & Nishi, 2003; Astone, Constance, Robert, & Yong, 1999; Wong, 1986) have observed that successful entrepreneurs, particularly those who were able to meet their weekly interest payments, were those living with a joint family consisting of the father-in-law and other family members. These family members, in turn, gave them a wide social network and personal connections that helped them to develop new relationships. This was particularly the case when marriage was used as a means to develop strong kin relationships and family alliances that, in turn, provided female entrepreneurs access to a wide range of financial and non-financial resources (Amin, 1997; Jacobs, 1996; Kantor, 2002; Lai & Odalia, 2002; Loscocco & Kevin, 1993; Peredo, 2003; Porath 1980). Some other researchers (Baden, Cathy, Anne, & Meghna, 1994; Balk, 1997; Baxter & Margavio, 2000; Begum, 1993; Birley, 2001; Borocz & Akso, 1995) also found that women entrepreneurs who tended to live under a single/(nuclear)-family structure, with only her husband and children, were less likely to access adequate resources for their business. The pattern seemed to be reflected in this study as well. However, it was also noted that when property conflict arises that leads to a split in the joint family this would reduce the family resources and familial networks. In this context, a woman entrepreneur's statement is important:

> I was born into a joint family where my two uncles (my father is the elder son of my grandfather) with their wives and children living in a large house. We have breakfast, lunch and dinner together and I studied with my cousins. I shared my room with two of my cousins. Now my cousins are married and they have also expanded their families. Interestingly after my marriage, I became the wife of the elder son of my father-in-law and I maintain a large family. My husband has four brothers and three sisters. Two sisters were married and the last one is studying at college. When I thought that I would like to start my embroidery business, at first I discussed it with my cousins and I sought help from them to access a financial institution. I was surprised to find that one of my cousin's husband's brothers actually works in the Bangladesh Small and Cottage Industries Corporation (BSCIC). I met up with him personally. And when I started to market my embroidery products, my husband's third brother knew a person who had a shop in Narayangang New Market, which is a famous shopping center in Narayangang, and I started to send my products to his shop where they were sold and the money was sent to me afterwards. I benefited tremendously from living in a joint family, but you should also remember that sacrifice, a positive attitude, sharing and respect are essential in a joint family (Anonymous entrepreneur from Rupganj, August 15, 2004).

However, it should be noted that not all successful women entrepreneurs who came from family business and large farmland owner background were necessarily highly resourceful. As previous research has shown (Bruce, 1999; Chowdhury, 2000; Danes, Davidson, & Johan, 1997; Danes, Heather, & Donald, 2005; Renzulli, Howard, & James, 2000), many women have simply pooled their family resources together to start a business and have expected their family to support their business. According to the researchers above, it was those women entrepreneurs who came from a working class background and who dropped out of school after completing of their primary education who were most likely to fail in their business. In this study, it was clear that those respondents who came from a family business or farm owner background were more likely to pursue higher education.

Sharma and Gregory (2005) explained that in their research, many successful urban women entrepreneurs came from a business class background and thus were encouraged to complete a college or university education. Other researchers also concurred that women entrepreneurs who came from a working class background

usually had limited resources to support them in education beyond the secondary school certificate and higher secondary school certificate (Dhaliwal, 2000; Fershtman & Yoram, 1993; Habibullah, 1987; Hill, 2001; Honig, 1998; Hughes, 2003; Islam, 1992). However, many researchers (Bates, 1994; Downing, 2005; Kane, 1998; Leaper, 1998; Mukhopadhyay, 1995; Pescosolido, 1992; Simanowitz, 1999) also suggested that active participation in social, religious and family functions were essential for establishing and strengthening social networks. In this study, it seemed that the urban respondents tended to be more active participants than their rural counterparts in these activities, and many were encouraged by their family members to do so, as opposed to their friends, neighbours or others. This was because attending these activities often incurred additional expenses and this could be a problem for those who were not liquid in cash in both rural and urban areas. Perhaps that explains why a significant proportion (30%) of respondents from both rural and urban areas chose not to attend these functions even when they realized they were important for networking. In this connection, a woman entrepreneur stated:

> I have been invited on several occasions by my relatives, friends or neighbors to attend special functions such as birthday parties, marriage ceremonies, or when someone gives birth to a baby. I normally visit them, and if I heard somebody had passed away, I also would attend the traditional ceremonies to express my condolence, particularly if my relatives, friends or neighbors arranged these functions. I participate in these functions actively (Anonymous entrepreneur from Comilla, August 16, 2004).

Among the respondents, regardless of whether they were from urban or rural areas, 70% earned more than Tk. 14,000. However, among the lower income groups (below Tk. 14,000), rural respondents were more prominent with close to one-thirds (30%) making between Tk. 1 to 7,000 while at least 10% of the urban respondents were making between Tk. 7,001 and 14,000. Nonetheless, among the higher income groups (between 21,000 and 35,000), the rural respondents seemed to do significantly better with more than one-thirds (37.5%) earning more than Tk. 28,000 to 35,000 and 22.5% making between Tk. 21,000 to 28,000 per month. The urban respondents, however, seemed to have more success in earning middle level income, with 30% making between Tk. 14,000 and 21,000 TK.

A closer examination of the size of credit the respondents borrowed also revealed that for both rural and urban respondents who had access to a larger amount of credit, it was more likely they were able to generate more income. This was because, typically, when respondents had more credit resources, they could invest more to increase their production, like procuring land for factory premises, purchasing machinery, providing shades for storage of products, and leasing other facilities from relatives, friends, neighbors or community groups to generate more profit. When women entrepreneurs had limited credit resources not only was their production hampered, they also had difficulties in generating adequate income which, in turn, made them unable to repay their weekly interest payments as well as propelling them into a vicious cycle of not being able to access further loans. They eventually became entrapped by poverty (Brindley, 2005; Bruni & Barbara, 2004; Erman, Sibel, & Helga, 2002; Khan, Mustaque, & Abbas, 2000).

The bulk of the respondents' businesses were established after 1999. This was particularly prominent among the rural respondents, although a significant 40% of urban respondents reported they had set up their businesses between 1995 and 1998.

A majority of the micro-enterprises established by the respondents seemed to be successful as many were still operating after 5 years. Although it became apparent that there were more successes within the urban respondent group, with 70% of them surviving more than 5 years, their business failure rate also seemed to be higher, with 30% of their businesses lasting for only 3 years. According to earlier studies, typically those enterprises surviving for 5 years or more were operated by entrepreneurs who were able to make their weekly interest payments (Ahmed, 2003; Begum, 1993; Mondal, Shapna, Atiquer, & Asad, 2004; Rahman, 1994).

Consistent with an earlier finding (Ahamed, 1995), the majority of the rural respondents (77.5%) in this study started their business endeavours for the purpose of generating income for their families. However, a small but significant portion (22.5%) also indicated they took up their business ventures because they wanted to be an independent woman in rural society, something which Ahmad (2003) had also noted. The desire to become independent was much more prominent among the urban respondents, with more than 70% stating that was the major motivation for starting their business. Nonetheless, the motivation to start a business for generating income to support their families was not unimportant as 30% indicating that was an important motivation. According to some researchers (Ahmed, 1999;

Al-Quaderi, 2003; Hughes, 2003), better communication, education, transportation, easy access to information, a more flexible business environment, quick and easy access to raw material supply, and a wide range of marketing facilities had made it easier for a larger number of urban women entrepreneurs to enter business and production. Bakht (1996) further added that women entrepreneurs in urban areas were getting more favourable attention from society, media, and business association and in some cases, they were considered as part of an elite group. Moreover, Begum (1993) contended that when most husbands of urban women entrepreneurs were earning significant incomes, it was possible for them to reinvest their profits back into their businesses rather spending it on conspicuous consumption. In this regard, statements of two women entrepreneurs - one from Comilla and the other from Dhaka are pertinent here:

> I could hardly survive in the past before starting my under garment business but now I am quite solvent. When my husband failed to secure a job in Saudi Arabia, where he was also sent to jail for being an illegal worker for three months, I sold my ornaments to provide money for his release. That forced us to take only one meal a day. I started the business thinking only of becoming prosperous in life – my family was not going well so I thought of starting a new business by myself to generate income to support my family (Anonymous entrepreneur from Comilla, August 17, 2004).

> After completion of my bachelor degree I searched for a good job for two years but I failed to secure a job. As you know, you don't necessarily get a job even if you have good grades and competence as there are many applicants who are more competent and competing for the very same vacant position. After that I thought the only way to express myself as an educated and enlightened woman in Bangladesh is to start my own business. One of my friends also agreed with me and thought we should start a business rather then searching for a job; and we can control our own destiny rather then serving as a slave in an office (Anonymous entrepreneur from Dhaka, August 18, 2004).

However, when examined more closely, the more educated rural respondents in my research exhibited a tendency to start their business to become independent

rather than to earn money to support their families. According to Blanchflower and Andrew (1998), this could be because becoming a business owner in rural society was considered to be prestigious and women would attain special status. Some parents, therefore, would support their daughters in completing at least a secondary school certificate not only to show that their daughters were more educated but also gain the opportunity to achieve higher social status.

CONCLUSION

Recent decades have witnessed a marked acceleration of small and medium industrial processes in much of the developing world. This is opening up new opportunities for smallholders, even in isolated areas, to escape poverty by trading in the resulting new markets. There is, however, an increasing recognition of the constraints faced by poor smallholders in becoming competitive within such markets. There has also been deepening awareness of the knowledge gaps impeding the design of institutional arrangements capable of surmounting these constraints. The concept of 'social capital' has found itself at the centre of efforts by scholars, policy makers and practitioners to understand and develop institutional interventions that might help the poor share equitably in the fruits of economic growth yielded by small and medium industries. Bangladesh the resilient nation of 155 million an example of a nation still fighting tenaciously to alleviate poverty and eliminate hunger. The pangs of poverty appear to have deepened in our country over the past two decades. This is because poor can hardly initiate activities that generate income. Women constitute almost half of the total population in the country. In a society such as Bangladeshi society where many women are kept inside the house for reproduction and household work these conventions contribute to women's impoverishment. Despite rural development programmes for the last forty years in rural Bangladesh the status of women has not changed to the level desired by development policy-makers. Hence, this research project is working to create an alternative development strategy which is not only gender sensitive but would also focus on and give importance to social structure and agencies' platform for developing women's entrepreneurship in rural Bangladesh.

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