

Role of BARD In Women Entrepreneurship Development In Bangladesh

Kazi Sonia Rahman

Deputy Director, Research Division, Bangladesh Academy for Rural Development (BARD), Cumilla, Bangladesh, ksrahman2020@gmail.com

Abstract

Women's development is the major concern of the country at present. The government of Bangladesh has been trying to do this job by undertaking various programs and activities. Bangladesh Academy for Rural Development has also been involved in developing the model for women's entrepreneurship development. BARD had started the program of women's development in 1959 and still, it has been going on in implementing this program. The general objective of the study was to analyze and review critically the role of BARD in women's entrepreneurship development in the country. The study indicated that the action research projects of BARD of the 1960s and 1970s were more congenial to develop women entrepreneurs as compared to current ongoing action researches.

Keywords: Entrepreneurs, Entrepreneurship Development, Action Research

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Corresponding Author: Kazi Sonia Rahman, Deputy Director, Research Division, Bangladesh Academy for Rural Development (BARD), Cumilla, Bangladesh, ksrahman2020@gmail.com

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Introduction

Women constitute almost half of the total population of Bangladesh. The majority of them are either confined to the activities within their family boundary or shaped by increasing poverty that forces them to remain aloof in the income-generating activities. Against this backdrop, several government and non-government initiatives have been taken to promote women's entrepreneurship in Bangladesh. In early 1981, Bangladesh Small and Cottage Industries Corporation initiated Women Entrepreneurship Development Programme. It is said that entrepreneurs are persons who bring about

phenomenal economic changes, through their risk-taking innovativeness and constant agility. Women in business in Bangladesh require more effort than men to gain a foothold as economic change agents.

Bangladesh Academy for Rural Development, Cumilla is one such organization that has also taken many initiatives to develop women entrepreneurship in Bangladesh. In this context, an attempt has been taken to analyze the role of BARD in women entrepreneurship development in Bangladesh to highlight the development of women entrepreneurship in the country.

Literature Review

This section attempts to present a summary of available studies so far conducted on women's entrepreneurship development and their activities in Bangladesh.

Nurun Nahar Begum et. al. conducted a study on the Impact of CVDP on Socio Economic Development and Empowerment of Females in the year 2011. The general objective of the study was to assess the extent of conformity between policies and strategies and program dimensions on the socio-economic development and empowerment of females under the Comprehensive Village Development Programme. The study indicated that 64 percent of the females had intellectual strength, self-confidence, and bargaining power against injustice, inequality.

Newaz Ahmed Chowdhury et. al. also conducted a study in the year 2011 on Impact of Women's Education, Income and Nutrition Improvement Project (WEINIP). The findings of the study mentioned that the average number of income earners in each household had decreased over the last 15 years. It was also revealed from the study that the average income of member households was substantially higher than that of non-member households.

Mohammed Abu Jahed, Ummee Kulsum and Sharmin Akther conducted a study titled "Women Entrepreneurship in Bangladesh: A Study on Support Services Available for Its Development and Growth." In 2011: this study was conducted to investigate, evaluate and analyze the available support and services for developing women entrepreneurship in Bangladesh. The paper also focused on some issues of concern and challenges of women's entrepreneurship development in Bangladesh.

The study on "Women Entrepreneurs in SMEs: Bangladesh Perspective" was conducted in 2009 to ascertain their present conditions, identify the sectors of their business activities, find out the impediments to the development of women entrepreneurship and to review the position of the women entrepreneurs in SMEs and identify their successes. The report recommended that women entrepreneurship development in SMEs have to be focused initially in Bangladesh, but its future growth depends on a wider perspective reaching regional and international arenas.

Afiya Sultana conducted a study in the year 2012 on "Promoting Women's Entrepreneurship through SME: Growth and Development in the context of Bangladesh". The main objective of this study was to have an overview of women entrepreneurs in Bangladesh and the growth situation through SME. The findings showed that women's entrepreneurship in Bangladesh was growing at an accelerated rate and their contribution to socio-economic development was significant.

Faraha Nawaz also conducted a study in the year 2009 titled "Critical Factors of Women Entrepreneurship Development in Rural Bangladesh". The paper aimed to analyze the critical factors of women's entrepreneurship development in rural Bangladesh. Regulative factors referred to different rules and regulations of the Government that facilitated women's entrepreneurship development in rural Bangladesh.

Research Gap

The review of the literature indicates that there is no significant study regarding the role of BARD in women's entrepreneurship development in Bangladesh. Some scholars of home and abroad are thinking about this matter. However, there is a gap of knowledge in this regard. Therefore, a clear-

cut vision is needed to draw a conclusion regarding the role of BARD in women's entrepreneurship development in Bangladesh. In this perspective, some questions arise regarding (a) what is the role of BARD in women's entrepreneurship development through its action research activities. (b) How BARD has been working on it? And (c) what will be the future directions in this regard?

The study has sought the answers to these questions in a systematic way through which a clear-cut scenario has been explored. Moreover, the topic is an important one since it is impossible to achieve the target of a poverty-free society without the incorporation of women in the mainstream economy. It is necessary to identify the role of BARD in women's entrepreneurship development in the country.

Objectives of the Study

The general objective of the study was to analyze and review critically the role of BARD in women's entrepreneurship development in the country. The specific objectives were to:

- Review the past role of BARD in women entrepreneurship development in Bangladesh through its action research activities; and
- Analyze and appraise the present role of BARD in this regard.

Research Methodology

The methodology is the systematic, theoretical analysis of the methods applied to a field of study or the theoretical analysis of the body of methods and principles associated with a branch of knowledge. It typically encompasses concepts such as paradigm, theoretical model, phases, and quantitative or qualitative techniques. It also includes basic parameters to be chosen related to

the selected method(s). In addition to that, the instruments for gathering data also fall within the definition of the methodology of a research (Aminuzzaman, M. Salahuddin: 1991).

Among the three functions of BARD such as training, research, and action research, only action research has been considered in this study. This research work is based on secondary sources of materials that include books, journals, websites, reports, web-portals, documents, and annual reports, etc. written on empowering women through entrepreneurship development. A case study has been incorporated in the study on a women entrepreneur who is a member of a cooperative society under the Comprehensive Village Development Programme of BARD. The study was a review type. Therefore, the existing action research activities of BARD had been reviewed through this study in keeping in mind the objectives, particularly the women entrepreneurship development activities.

To gain a better understanding of the objectives of the study, mainly content analysis, and observation methods have been applied to the study. The collected data were analyzed through descriptive interpretation according to the objectives. About 60-action research projects, BARD had conducted since its inception. To get clear findings on the topic, the action researches that were conducted by BARD to develop the women with special emphasis on entrepreneurship development have been taken as a sample of the study. For this reason, a total of sixteen action research projects related to women's entrepreneurship development were selected for the study by using purposive sampling techniques. The selected sixteen action research projects are:

- Women Education and Home Development Programme
- Women Development Programme

- Rural Children and Distressed Family Development Programme
- Crop Marketing, Processing and Storage Program
- Poultry and Cattle Rearing Project
- Poultry and Cattle Rearing Project
- Youth Development Programme
- Homestead Gardening and Food Processing Project
- Cattle Fattening Project
- Milk Processing Project
- Rice and Potato Seed Production Project
- Capacity Building of People's Organization Project
- Improving Livelihood of Rural People of Lalmai-Mainamati Hill Areas of Cumilla through Integrated Agricultural Farming (BARD part of Amar Bari Amar Khamar Project).

Women Education and Home Development Programme

Analysis and Discussion

The existing sex ratio in the demographic structure of Bangladesh indicates that women comprise about 50% according to the World Bank Report on the total population. The Constitution of Bangladesh also grants equal rights to women and men in all spheres of public life [Article 28(1), and 28(3)2]. 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) 2]. 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).

The industrial and SME policies 2005 of the

Bangladesh Government have emphasized women entrepreneurship development, particularly in the SME sector. Not only have their entrepreneurship improved their living conditions and earned more respect in the family and the society, but they are also contributing to the business and skill development of the country. One of the indications of their marginalization is the lack of information and statistics about the situation of women entrepreneurs. Every year, a number of research work have been undertaken by various research organizations including public institutions.

Women Entrepreneurship

Women entrepreneurs constitute 10% of the number of entrepreneurs in our country. In this context, BARD has also worked on developing women entrepreneurs by several action researches. Women entrepreneurship for the present study has been defined as the involvement of women in income generating activities (IGAs) and economic activities in the action research projects of BARD.

Review and Analysis of the Past Role of BARD in Women Entrepreneurship Development through Action Research

To bring about an integrated development in rural areas, Bangladesh Academy for Rural Development initiated several action programs in Cumilla Kotwali Thana in the early sixties. Women's Development Project is one such action program. In the developmental process, women are considered as a potential human resource as they form half of the population. Among all the action research projects of BARD, some are very much relevant to develop women entrepreneurs, which have been discussed below.

Women Education and Home Development Programme

The general objective of the Programme was to

bring about functional emancipation of the rural women to make them participate in the process of development without creating a total upheaval of traditions in the society. Women representative from each of their societies was the main contact person between the village level cooperatives and the program office in respect of women's development activities.

Role of the Project in Women Entrepreneurship Development

It was found that the project had made the women start little business and little agricultural activities like cottage industries, crafts, etc. The credit taken from this project had improved the socio-economic conditions of the women of the project areas. Women representatives from the village-level organizations will be effectively trained at the TTDC. A positive change within the behavior pattern, living conditions, knowledge, and attitude of rural women could also be caused through appropriate training.

Women Development Programme

The founding father of the Academy keenly felt a program for women's 'liberation' and development. The problems of women in the rural areas were identified and solved accordingly by this program. The economic activities under the program were the most important factor. The managers of women's co-operatives maintained all financial activities through this program. Under the program, there was a training and production center on sewing and knitting (Badaruddin Ahmed: 1995).

Role of the Project in Women Entrepreneurship Development

It was found from the different project documents and the above activities of the action research that

women had come forward at that time under the strong guardianship of the project. Hundreds of women had sold their products in the market and they engaged themselves in knitting, weaving, gardening, poultry rearing, goat keeping, etc. So, the role of the action research was found satisfactory in women's entrepreneurship development.

Rural Children and Distressed Family Development Programme To overcome the deficiencies of the traditional services delivery system this project was started to develop an effective, acceptable and replicable model of basic service delivery system for the rural poor with active community participation. At the end of the project period, about 64 percent of the target population was organized under informal groups.

Analysis of the Role of the Project in Women Entrepreneurship Development

However, this action research project was mainly working for children and distressed family welfare, but the income-generating activities (IGAs) had a role in women's entrepreneurship development. The activities like small trade, peddler, goat rearing, cattle fattening, speculative stock business, 'Vanki' Business, puffed rice making, 'Chira' making, keeping agricultural land in the mortgage, carpentry, blacksmithy, rickshaw pulling on hire purchase basis, pisciculture, etc. had made the women move forward with small entrepreneurship.

Crop Marketing, Processing and Storage Program

From this action research project, credit was provided to the subsistence farmers with the ability to hold their produce for at least a short period to avoid sale at a depressed price. Mutual dependence and support of each of these programs were helping to build and sustain the total program. Under this

program, there were marketing activities of the primary agricultural cooperative societies and the supply of consumer goods by purchasing from the wholesale markets.

Analysis on the Role of the Project in Women Development

This Program was developed mostly thinking to uplift the agricultural production at the village level. The activities of the project mentioned that the number of women entrepreneurs were increased. The processing of the agricultural products involved village women more. The women also stored their agricultural products in the cold storage and sold the products afterward. The women were also involved with their husbands' business directly.

Poultry and Cattle Rearing Project

The poultry demonstration farm was first started in Abhoy Ashram Campus, Cumilla in 1959. The poultry unit was like a bank following a policy of multiply credit expansion. In 1963, the poultry project was taken over by the Women's Programme. They wanted to develop a new source of income for the village women. With that objective in view, they trained some women in improved poultry raising practices.

Analysis on the Role of the Project in Women Entrepreneurship Development

Under this project of poultry and cattle rearing, most of the beneficiaries were women. The women had been working with their husbands as well. It was found from the project document that many women could raise their socio-economic conditions by poultry and cattle rearing at that time. They took the high-yielding varieties of chicks and cattle. They also shifted their agriculture activities into cattle and poultry rearing. The farm had been

developing as a commercial unit for the KTCCA an attempt was made simultaneously to disseminate the knowledge and skill to the rural areas and the female members of the primary cooperative societies through this program.

Youth Development Project

The Academy has been experimenting with youth work of various natures in its social laboratory since 1960. The educated members of the youth clubs were trained at the Academy on the various subjects (Badaruddin Ahmed: 1995). The objectives of the Project were to inspire the rural youths of different ages so that they can engage themselves and others in various social and economic activities supporting a common cause for removing poverty and to help in employing the unemployed rural youths by extending vocational training.

Analysis on the Role of Women Entrepreneurship Development under the Project

The said action research project was not fully related to women entrepreneurship development but one of its objectives viz. employment creations indicates that there was a scope to introduce woman entrepreneurs. Some of the activities like joint farming, fish cultivation, and poultry and dairy helped village female youth to engage themselves in business operations. So, there was a positive role under this project to develop women entrepreneurs.

Homestead Gardening and Food Processing Project

Kitchen gardening has been undertaken as a common practice by rural women in Cumilla Kotwali Thana. This has both economic and nutritional implications for the well-being of rural

women particularly those who were in the hardship of poverty, hunger, and unemployment. The objectives of the Project were to involve poor women and their children in the development process of the country through exploring new avenues for the generation of employment and income and also ensure their nutritional well-being.

Analysis on the Role of Women Entrepreneurship under the Project

The beneficiaries of the project were village women only. The products of the kitchen garden such as vegetables and fruits fulfilled mainly the demands of the family. However, additional productions from homestead gardening had made them entrepreneurs. It was found from the project document that many beneficiaries were benefited from the selling of their products. One of the beneficiaries of Haripur Village of Cumilla, named Mrs. Anwara Begum can become the best example of it (Palli Unnoyan Journal, Vol. 12, BARD, December 2008).

Cattle Fattening and Frozen Beef Project

A Programme for cattle fattening was started in operation by the KTCCA and its member societies in the year 1959. The main objective of the project was to uplift socio-economic conditions through cattle fattening and its processing. Cattle heads were purchased at the lean period at a low price. Under the program, local cattle heads were purchased from local markets and were sold to the big hotels of Dhaka and Chittagong town.

Analysis on the Role of the Project in Women Entrepreneurship Development

It was interesting to find that most of the wives of project beneficiaries were indirectly involved with beef fattening activities. The women collected

fodders and other foodstuffs with the male (husband) for the cattle. Some of the women kept cattle of their own and after fattening, they sold it. In this process, women also came forward to develop a mentality of doing small business, which led them into small entrepreneurs.

Milk Processing Project

The dairy demonstration farm was first set up in the Kotwali Thana Training and Development Centre (KTTDC) at Abhoy Ashram of Cumilla in 1963 and it was an experimental program initiated to examine whether better methods of cattle keeping were practicable in local conditions. Under this project, a milk processing plant (Creamery) was established. The objectives of the creamery plant were to provide landless laborers to earn by raising milk cows and selling their milk which could then be processed and marketed centrally.

Analysis on the Role of the Project in Women Entrepreneurship Development

The project inspired the village women more to have milch cows due to getting good returns. It was found from the project document that a good number of women have engaged themselves along with their husbands to look after the milch cows and rearing them. The central dairy farm provided a huge amount of milk for the creamery but the other village-level milch cows owners also sold their milk to the plant. In this way, the women went into the process of entrepreneurs as well.

Marketing of Potatoes Project

From 1964-65, the KTCCA made a new approach by linking credit with marketing through the processing units and the provision of a storage facility by establishing a cold storage plant. The members of the primary societies bought shares of the business units. Through this system, credit was

linked with marketing. The members of the participating societies were allowed credit to grow potatoes and store them in the cold storage.

Analysis on the Role of the Project in Women Entrepreneurship Development

A good number of women were involved with potato production along with their husbands. Potatoes are rotten vegetables. The producers stored the potatoes in the cold storage. The small growers usually sold their products in the local markets. The project helped the farmers to sell out the potatoes. The small farmers and their wives were inspired more by this project initiative.

Capacity Building of People's Organization (CBPO)

The project was started in two villages namely Ratnabati and Shimpur under Cumilla Sadar Upazilla. The general objective of the project was an innovation of a replicable model of rural development (RD) to bring about an overall improvement of the villagers through the active participation of their community in the entire process of development. The beneficiaries of this project belong to poor as well as non-poor groups. This demonstrates that using social capital can bring all classes of people on the same platform to achieve a common goal.

Analysis on the Role of the Project in Women Entrepreneurship Development

Rural women are capable of contributing to their household economy by being involved with income-generating activities for asset generation even by staying at home. The project offered a unique 'user-friendly credit system' in terms of 14% interest rate and loan repayment flexibility. After having training from the project, some of the beneficiaries have started to do small businesses,

which indicated a strong potentiality of women's entrepreneurship development so far.

Improving Livelihood of Rural People of Lalmai-Mainamati Hill Areas of Cumilla through Integrated Agricultural Farming (BARD part of Amar Bari Amar Khamar Project)

The general objective of the project was to improve the standard of living of the people of the Lalmai-Mainamati hill areas of Cumilla through comprehensive interventions in the field of agriculture. Three hundred village organizations were created under this project to increase the livelihood of the rural people. Rural people had the opportunity to invest in economic activities, especially in agriculture and small business management. This played a vital role in their employment, creation of income-generating activities, and food security in all respects.

Analysis on the Role of the Lalmai-Mainamati Project in Women Entrepreneurship Development

From the analysis of some components, it is found that there was a huge scope for women's entrepreneurship development in LMP. Not only these, from some strategies used in LMP responsible leadership and managerial capability have been developed in the village societies that were playing leading roles in implementing various projects in the development areas like agriculture, fisheries, livestock, poultry, and various income-generating activities (IGAs). All these activities have indicated that LMP's role in women's entrepreneurship development is optimistic.

Appraisal and Analysis of Current Role of BARD in Women Entrepreneurship Development

Bangladesh Academy for Rural Development (BARD) has been generating different action research projects since its inception. It is one of its major functions. Every year, BARD conducts some action research projects. At present about Eighteen-action research projects have been going on. Among those, some are related to women's entrepreneurship development at the village level, which has been discussed in this section.

Comprehensive Village Development Programme (CVDP)

The comprehensive village development model experimented by BARD, Cumilla, and RDA Bogra was undertaken for implementation from July 1999 to June 2004 in 80 villages in extended form as a 'demonstration program'. The village, which is covered by CVDP, makes a cooperative society called the "Comprehensive Village Development Cooperative Society". Rural industries are developed for diversification of employment opportunities and income-earning occupations especially for the disadvantaged group like women, landless, and the rural poor of the villages under the project.

Analysis on the Role of the CVDP Project in Women Entrepreneurship Development

The CVDP contributes more to the socio-economic development of the coverage areas on the project of the country. If some components are analyzed, then it is found that there is a huge scope for women's entrepreneurship development in CVDP. The program has been creating self-employment opportunities and enhancing income in a planned way according to the ability and potentiality of the youths, adolescents, women, and men of all families in each village. All these activities have indicated that CVDP's role in women's entrepreneurship development is optimistic. However, it needs more improvements as well.

Case study

Ms. Monowara Begum is one of the beneficiaries of the village cooperative society of BARD. She holds the post of manager of Rajapur Comprehensive Village Development Programme, Sadar South, Cumilla. She is 50 years old. Alike of contemporary other women of her young age, she completed only eight classes of formal education. She is married and her husband has been working as a manager of the CNG station in Cumilla. She has been benefiting from society and became a successful entrepreneur in the village.

Alongside she has been working for the wellbeing of the members of the CVDP society. In the journey of her involvement in society, she also feels a bit to try for motivating the poor women to become solvent like their husbands. Keeping this aside, she is continuing to increase her savings in her cooperative society. At present, the share of her society is one Lac twenty thousand taka and savings is two Lac fifty thousand takas.

She does very hard work for the betterment of the CVDP society. She became a skilled worker and became more solvent by her business.

She has many achievements. She has been awarded as the best women entrepreneur from Dristi NGO in Cumilla. She is also involved with social work. She hopes that rural women can start a small business by getting a loan or making a deposit from society. She also hopes that the women also should come forward in this regard.

Women's Education Income and Nutrition Improvement Project (WEINIP)

WEINIP was started in 1993 at BARD to improve the status, empowering females, and evolve a replicable model for the development of females in Bangladesh. This project is comprehensive in

nature; provides a package program to all socio-economic categories of females under the societies. The overall aim of the project was to protect the socio-economic and nutritional conditions of women, to improve their position in society through self-confidence (Newaz Ahmed Chowdhury).

Analysis on the Role of the Project in Women Entrepreneurship Development

The WEINIP action research project is fully women based. All the beneficiaries are village women. It was found that many village women became self-reliant getting credit from the project. Skill training along with credit and technical support promoted women's productive role and developed entrepreneurship. The role of the project in women entrepreneurship development is encouraging though some drawbacks were identified during the analysis.

Livelihood Improvement of Char Lands' People through Adaptation Practices.

The general objective of the project is to improve the livelihood status of char lands people through adaptive agricultural practices and off-farm activities. So, to solve this problem submergence and traditional and local Amon rice seeds are supplied to the selected farmers of village-level societies under this Action Research. Necessary training on seed collection, preservation, and cultivation is given to members of the societies under this Action Research.

Analysis on the Role of the Livelihood Improvement of Char Lands' Project in Women Entrepreneurship Development

Rural women are capable of contributing to their household economy by being involved with income-generating activities for asset generation

even by staying at home. If some components of the project are analyzed, then it is found that there is huge scope for women entrepreneurship development in Char Land Project. The project document indicated that about 20-30 percent of the female beneficiaries who took loans and inputs from the society generated small entrepreneurship, which indicated a strong potentiality of women's entrepreneurship development so far.

Findings of the Study:

The findings of the study revealed that there were many income-generating activities in the action research projects. The action research projects of BARD provided various institutional, marketing, and financial supports to carry out the business. In this way, the beneficiary women of the projects came forward with confidence and took part in economic activities along with their counterparts. From this point of view, BARD had an optimistic role in women's entrepreneurship development in the early 1960s, 1970s, and 1980s.

However, the question has come regarding the role of current action research projects. The study also critically analyzed this question based on Academy's three ongoing action research projects. It was found that the WEINIP project has been generating income exclusively for the women of the village level. The women beneficiaries have been taking loans from the project and generating small businesses. This action research project has enough scope to develop women entrepreneurs. And the other two projects like CVDP and Char land have also been doing the same job but not only for the female. It was found from the study that many female beneficiaries have been coming out and taking part in the economic activities for their family, which led them to contribute to the country as a national economy as well. Therefore, the role of the ongoing action research projects in women's entrepreneurship development could be termed as

moderately encouraging. It is clear from the study that BARD has been working to improve the situation.

On the other hand, the analysis of the study indicated that the action research projects of BARD of the 1960s and 1970s were more congenial to develop women entrepreneurs as compared to current ongoing action researches. There might have different factors or reasons behind it. From the observation of the study, it was revealed that the attention had shifted and the number of action research projects are going down in the recent time. It could be mentioned that the role of women entrepreneurship development of BARD through its action research projects since its inception might be termed as not so high. However, the past role was better than that of the present role in this regard.

Conclusion

One of the basic and unique features of the Academy's program is to design and conduct experimental projects in its Laboratory Area as well as other parts of Bangladesh to test new ideas and concepts to evolve suitable institutional models and programs for rural development. Such project experimentation is also known as Action Research. A series of action research conducted by the Academy in its laboratory area during the early sixties led to the development of several viable models, which were replicated all over the country. Since its inception, BARD has conducted about 60 action research projects to uplift the socio-economic conditions and develop institutional development for the betterment of the country. To do this, 16 action research projects were taken to fulfill the objectives of the study.

The first part was the previous action research projects and the second part was the ongoing action research projects. The last three action research

projects have been going on currently. It was found from the analysis that all these action research projects were very much related to women's development of society. Therefore, the role of these action research projects in women's entrepreneurship development will be thought of considering this factor.

Recommendations

The results of the study led to the following specific recommendations:

BARD has wider scopes to develop women entrepreneurship, particularly at the village level. Therefore, BARD should take action research projects exclusively to develop women entrepreneurs.

Besides the action research projects, BARD can also take small programs for women's development which can be implemented around the year to the adjacent areas of its social laboratory area of Cumilla.

The project of income-generating activities (IGAs) should be strongly linked and emphasized with women's entrepreneurship development.

In IGA training, the village women should be given full practical based training so that they can implement it easily.

Loan facilities should be ensured from the projects or programs after having training on IGA.

Documentation of women's development activities and income-generating activities should be more updated and well-articulated.

BARD should monitor more on the field level activities of action research projects.

Scope of Future Work

This paper and collected data will be shared in the Ministry of Industry as well as the SME Foundation and suggested reforms that could be incorporated in the upcoming new women entrepreneurship scheme. The findings of the study extend the existing knowledge and it will be helpful for the concerned persons including the policymakers, NGO personnel, academicians to work on this issue.

Limitations:

BARD has not had too many action research projects in operation at present. The study has found only three action research projects, which are directly related to women's entrepreneurship development. Among the three projects, only the WEINIP project has been operating fully on women's development. However, the others have scopes for women's development more rather than entrepreneurship development. The current action research projects of BARD have been creating a congenial atmosphere to do small and medium business.

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