

Various Types of Hand Embroidery as Income Generating Activities in Mohammadpur Urdu Speaking Community: Prospect of Developing Women Entrepreneurs

(The study is conducted by the 5th batch students of Gender and
Governance Training Program of Democracywatch)

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FIRST CHAPTER

1.1 Background

In the year 1947, while India and Pakistan were divided due to the conflict between Hindu and Muslims, about seven and a half million Muslims migrated to Pakistan. Out of 1.3 million Muslim migrants of East Pakistan, 1 million were from Bihar and rests were from Urisa, Benaras and West Bengal. From the very beginning, these migrated Muslims were isolated from the mainstream population due to political, cultural and lingual differences. After the liberation war of 1971, when East Pakistan became an independent state named Bangladesh, they opted for Pakistan. Since then, they have been living in refugee camps in Bangladesh, hoping to be repatriated to Pakistan. In 1972, the “International Committee of Red Cross” built 67 camps in different districts of Bangladesh to assist this community. At Dhaka, there are 25 camps in Mirpur and 6 in Mohammadpur area. The 6 camps of Mohammadpur are Jeneva camp, Town Hall Camp, Market camp, Staff quarter camp, CRO camp, and Town hall camp.

The residents of different camps of Mohammadpur have engaged themselves in various occupations like barber, motor-mechanic, driver, butcher, caterer, and some other small business. But these professions are restricted for men only. Women have not got enough opportunities to go outside the camps. So most of them are participating in home-based income generating activities. A large number of women are earning wages by doing different types of Hand Embroidery like *Hajarbooti*, *Karchupi*, *Gujrati* and Embedding decorative materials. Their forefathers were skilled seamstress of traditional Indian stitching and these skills have passed down from generation to generation. At the earlier stage, women did Hand Embroideries only for family purposes, as skill in embroidery was once considered as a qualification of girls for marriage. Embroidered items were given as gifts and dowry.

From 1986, the women of different camps started doing Hand Embroidery on commercial basis. They started taking orders mainly from individual customers (living outside the camps) and from different boutique shops. At present about 1500 women of 5 camps at Mohammadpur area (except community center camp) are doing Hand Embroidery professionally.

Recently, The Gender and Governance Unit of Democracywatch has conducted two consecutive researches on Urdu-speaking Community of Dhaka. The first one was on the “Socio-economic condition” of Mohammadpur community and the second one was on the “Prospects and challenges of Benarasi workers” of Mirpur community. The present study is a continuation of previous studies, which aims to find out the possibility of developing women entrepreneurs among the Urdu-speaking community.

1.2 Rationale of the study

Most of the women of Urdu Speaking community (except older generation) are some how involved in different income generating activities. Among them, majority are engaged in various types of Hand Embroidery. At present, women are performing the role of paid workers only. In

most of the cases, they get work-orders through middle-men. As they do not have direct access in the market, they have to depend on the middle-men for every thing(work order, design, raw materials etc).If these women can be developed as entrepreneurs, they will be able to contribute to their families more financially, which will also help to improve the overall condition of the community. Moreover, developing women as entrepreneurs is one of the best means of promoting women empowerment and creating employment opportunities for other women.

So, primarily the research focused on the contribution of Urdu speaking women in their family income, their current work-related problems and possible solutions of these problems. In addition, their opinion about different sides of entrepreneurship like capital, raw materials, design, wage, infrastructure, marketing etc were investigated. Thus the study attempted to find out possibility of developing women entrepreneurs.

This research will also help to strengthen the ability of the GGTP trainees to conduct a research.

1.3 Objectives of the Research

The objectives of the research is to identify problems and prospect for development of entrepreneurs among the working women in Urdu speaking Community of Mohammadpur. More specifically-

1. To know their present condition and the problems related to their occupation.
2. To obtain their suggestions to improve their livelihood and work situation.
3. To find out the prospect of developing women entrepreneurs.

1.4 Definitions of concepts and terms

Urdu speaking community- The people whose forefathers come from different states of India, mostly from Bihar and whose main language is Urdu are defined as Urdu speaking residents. In this study, the people of different camps at Mohammadpur are considered as Urdu speaking community.

Hand Embroidery- Hand Embroidery is the art of decorating a fabric with stitches mainly done by hand with the help of needle ,frame and yarn to enrich its beauty. In this study *Karchupi,Hajarbooti,Gujrati*, Embedding decorative materials (*Puti,Moti,Chumki,Stone*) etc are considered as Hand Embroidery.

Karchupi- *Karchupi* is a special kind of intricate thread(cotton.zari) work which is done by means of a special needle as sharp as fish-hooks.

Hajarbooti - *Hajarbooti* is a type of Hand embroidery where thousands of dots are drawn on fabric by coloured pencils and then these dots are thoroughly filled up with golden or silver zari.

Gujrati- Gujrat's contemporary indigenous needle-work which has its own distinctive style of geometric pattern (diagonal) is known as *Gujrati* stitch. This stitch has evolved over centuries and has remained a principal mark of special identity of Gujrat.

Embedding decorative materials- It is the process of fixing decorative materials (like *Puti, Moti, Stone, Chumki*) firmly on pre-sketched designs of dress materials to make them more attractive.

Entrepreneur- Someone who is willing to assume the responsibility, risk and rewards of starting and operating a business may be termed as an entrepreneur. Entrepreneurs are not born, they become entrepreneurs by virtue of their own effort, their perseverance and their determination. In our case, the key inputs for developing entrepreneurship can further be attributed to motivation and intensive training and access to supporting facilities and services.

Potential – Potential means having inherent capacity in any specific field for being successful in that field. In this study, the respondents who gave positive reply to the question, whether they are interested to be developed as an entrepreneur, were considered as Potential group.

Highly Potential- The respondents who were highly enthusiastic about entrepreneurship and who were able to understand as well as reply the questions related to entrepreneurship (like capital management, raw material, wage, labour, design, marketing etc) were considered as Highly potential group. The observation results of the interviewers about these respondents whether they really possess the latent quality required for being an entrepreneur were also considered in selecting the Highly Potential group.

1.5 Research Methodology

Research Method- Methods followed to conduct the research were-

- ❑ Sample survey
- ❑ FGD (Focus Group Discussion)
- ❑ Observation

Research Area- Following camps of Mohammadpur Thana were selected as research area considering security, easy access and other facilities-
Jeneva Camp, Market Camp and Staff Quarter Camp

Population and Sample-All female workers involved in various types of Hand Embroidery in the above-mentioned camps (about 1000) were the population of the research and workers of different sectors were selected on the basis of their availability during interviewing time as sample.

Sample size- Survey with 100 respondents and two FGD sessions with 26 participants.

Types of survey respondents

Types of Hand Embroidery workers	Frequency
<i>Karchupi</i> workers	24
<i>Gujrati</i> workers	29
<i>Hajarbooti</i> workers	10
Embedding decorative materials workers	37
Total	100

Techniques of Data Collection- Relevant survey information were collected by direct interview, using a pre-tested schedule and by general observation. Open and close, both categories of questions were used in the schedule. In addition to that, female participants from Highly Potential group and their relatives (both male and female) were invited in two Focus Group Discussions to re-examine the possibility and scope of developing women entrepreneurs from this group.

Fourteen trainees of GGTP were engaged in data collection from the field.

Period of Study- January-February, 2007

Analysis of Data –Primary data were tabulated and analyzed statistically and systematically presented in the report.

1.6 Limitations

The limitations, faced during conducting the research were-

1. At present women are performing the role of paid workers only. They do not have enough idea about entrepreneurship. So it was difficult for us to bring out sufficiently appropriate information about entrepreneurship from them.
2. Women do the work of Hand embroidery in their own house. They do not have separate work place, where they can work together. So it was very laborious and time consuming to visit individual houses and find out the workers.
3. Women do the work of Hand embroidery besides doing their household works. So they could not give enough time for interview.
4. Some of the respondents were found a bit reluctant to give answers to the research questions. They informed that several research were done in the past without any benefit to them.
5. Due to limitations of time and man-power, the survey was conducted with 100 samples only. The survey result would be more representative if more sample could be taken.

SECOND CHAPTER

2.1 Findings of the sample survey

2.1.1 Personal Information

a. Age

The age of most of the respondents of Potential and Highly Potential group are between 18-35 years. From this figure it can be assumed that ,the younger generation(below 18) are not enough matured to take the decision, whereas the older generation are not enough physically and mentally fit to take the risk of entrepreneurship at this age. The respondents of age group 18-35 years are experienced, able to take their own decision and have mental strength to take the risk of entrepreneurship.

Table-1: Relation between potentiality and age group

Age group	Potentiality			
	Highly Potential	Potential	Depends on situation	Not interested
Below 18	08	12	02	01
18-35	25	36	03	03
Above 35	02	06	02	00
Total	35	54	07	04

b. Marital status

The marital status of Highly Potential group covers all category unmarried, married, widow and divorced. But it is remarkable here that, all four respondents of the category widow and divorced, belong to Highly potential group. From this figure, it can be assumed that, as these women are the main earners of their family, they are highly interested about entrepreneurship.

Table-2: Relation between Potentiality and Marital status

Marital status	Potentiality			
	Highly potential	Potential	Depends on situation	Not interested
Unmarried	18	22	05	01
Married	13	32	02	03
Widow	02	00	00	00
Divorced	02	00	00	00
Total	35	54	07	04

c. Educational qualification

Out of total 89 respondents in the group Potential and Highly Potential ,73 percent are either literate or have educational level above SSC. From this figure, it can be assumed that, education made them capable of understanding the major factors related to entrepreneurship and it would be effective if training about capital management, marketing etc. would be given to this group.

Table-3:Relation between potentiality and Educational qualification

Educational qualification	Potentiality			
	Highly Potential	Potential	Depends on situation	Not interested
Illiterate	05	19	01	03
Literate-class5	12	12	03	01
Class 6-SSC	13	20	03	00
Above SSC	05	03	----	00
Total	35	54	07	04

2.1.2 Occupation

- Majority of the respondents (80%) have 1-10 years work experience on different types of Hand Embroidery. Rest of them have 11-30 years work experience.
- About half of the respondents(48%) are involved in these occupations because of their personal likings .Twenty-eight percent respondents have no other earning options. Seventeen percent mentioned that, they are involved in this work because of family tradition.
- On average they work 4-6 hours daily. It is to be mentioned that ,they can not do the work of Hand Embroidery continuously, as they have to perform these works besides doing their household works.
- The items on which they do the work of Hand Embroidery are-Variou types of Saree and other dresses like Salwar-Kamiz, Veil, Lahenga ,Shawl,Scart, Maxi, Bridal veil,Blouse,Panjabi,Fotua,Waist-coat,T-shirt,Sweater,Child’s wear etc. In addition to that, other products include Bed-Sheet ,Pillow-Cover, Cushion-Cover, Chair-Cover,Table-Cloth, Hand – Bag etc.
- Most of the products on which they do the work of Hand Embroidery are expensive and delicate. So they take special care to preserve the products. The finished products are packed in plastic bag and then kept in trunk or show-case. As they do not have extra facility, they keep these products along with their own clothes, which shows their sense of responsibility for their work.

- The raw materials required for their work are, Zari,Puti,Moti,Stone,12 types of needle, colored pencil, colored yarn, Kerosene ,Frame, Design paper, equipments or materials for printing Design etc.
- Forty-three percent of the respondents opined that, current price of the raw materials is quite high. Thirty-two percent are more or less satisfied where as only nineteen percent are quite satisfied about the price of raw materials.
- Half of the respondents are more or less satisfied about the present quality of raw materials. Forty-one percent are quite satisfied and rest nine percent are not satisfied about the quality of raw materials.
- Most of the respondents (84%) mentioned that their working pressure is not same throughout the year. During the occasion of Eid, Wedding, Durga Puja ,Mohorrom etc. their working pressure becomes higher and during rainy season and after these occasions they have less work.
- More than half of the respondents(65%) opined that ,they get help from other members of the family in their work. Ten percent of them opined that, it depends on their working pressure.
- More than three-fourth of the respondents(77%) are more or less satisfied about their working environment. Twenty-three percent opined that, their working environment is not convenient for their work. It is to be mentioned that, women do the work of Hand Embroidery in their own home. As they are brought-up in such environment from their childhood, they are used to with this environment and being women they do not face any special problem in their work place.
- Seventy-two percent respondents mentioned that, they have to share the cost of the product due to any damage of the product, where as ten percent mentioned that both the workers and middle-men jointly share the cost if there is any damage. In rest of the cases ,penalty is given by the organizations or middle-men who give the order.
- The workers suffer from various types of occupational health hazards. Such as- Pain in different parts of the body like hand, waist, shoulder, neck, head and eye problem etc. It is mentionable that, the older generation suffer these problems more than the younger generation.
- Majority of the respondents (74%) want to continue this profession in future. Another nineteen percent respondents opined that it depends on future prospects of their work. Only seven percent are not interested to continue this profession in future.

2.1.3Wage

- The respondents mentioned that, they get their wage on the basis of piece of product they work on. They take their wage from the middle-men after two weeks or one month, according to their own necessity. Few of them who do the work of *Hajarbooti* in shop get their wage yearly basis.

Table-4: Current wage of the respondents-

Type of work	Wage(in BDT)	Type of product	Time required
Hajarbooti	25-60 (For 1 thousand booti)	Saree, Salwar-Kamiz	2 days
Karchupi	500-3000	Saree, Salwar-Kamiz, Lahenga	1-2 week
	80,200	Moslin Saree	1/2-3 days
	50	Bridal veil	1 day
Embedding Puti	150-200 (For 1 Tola)	Salwar-Kamiz	3-4 days
Embedding Chumki	100	Saree	1day
	200	Salwar-Kamiz	2-3 days
Embedding Stone	300	Salwar-kamiz	4-5 days
Guzrati	200	Panjabi, Fotua	3-4 days
Vorat	150		
Setwork	100		

- Seventy-seven percent of the respondents opined that, their current wage is not sufficient for them. The rest twenty-three percent are satisfied about their current wage.
- Most of the respondents asked for wage increase between Tk 50 to Tk 100 from their current wage.
- Seventy-four percent of the respondents mentioned that they get their wages regularly and rest of them does not get their wage in time.

2.1.4 Income

Present monthly income of the workers varies from Tk 500-5500. Most of them (72%) are earning in the range of Tk 500-1500. One respondent who works in shop outside the camp get Tk 3000 per year and another who works as middle-man earns Tk 20,000 per month.

Table-5: The monthly income of the respondents

Income(in BDT)	Frequency
500-1500	72
1501-2500	13
2501-3500	04
3501-4500	04
4501-5500	05
Total	98

NB: One respondent gets Tk 3000 per year and another gets Tk 20,000 per month.

- In most of the family(82%) there are 1-3 earning persons, besides the respondent . In four percent case, the respondent is the only earning person of the family.

Table:6-Contribution of women in the family income

Range of contribution in total family income(in percentage)	Frequency of respondents
1-25	65
26-50	29
51-75	4
76-100	2
Total	100

More than half of the respondents (65%) contribute 25% percent of their total family income where as twenty nine percent contribute 50% of their total family income.

- More than half of the respondents (55%) mentioned that, they spend their whole income for family expenses. Thirty –five percent are able to save some amount from their income.

Opinion about entrepreneurship

Capital

Thirty percent respondents opined that, Tk 3,000-20,000 would be enough to start as an entrepreneur. Forty-eight percent opined Tk 20,000-1,00,000 would be required.

Table-7:Opinion about amount of capital fund required for entrepreneurs

Amount of required capital	Frequency
3,000-20,000	30
20,001-50,000	27
50,001-100,000	21
More than 1,00,000	15
No idea	07
Total	100

- Forty percent respondents showed their interest to collect capital from Bank and 26 percent from NGOs. Eighteen percent opined that ,they will use own savings and 16 percent will prefer their Union(to be organized) for collecting capital.
- Most of the respondents mentioned that, they do not have enough idea about the rate of interest of loan. So, it would be better for them to repay the loan in monthly installment. They also opined that, they will be able to give Tk 100-500 per month as installment.

Raw material

- Thirty nine percent of the respondents want to collect raw materials from wholesale market and almost similar (37%) want from local markets. Rest 24 percent want to collect raw materials through middle-men.

Design

- Majority of the respondents (67%) opined that, for their products they will use the designs provided by the clients. Fifteen percent will use Catalog and thirteen percent will employ professional designer for supplying designs.

Labor

Half of the respondents opined that, primarily 2-10 labours would be enough for starting a business .Another 23 percent mentioned that,11-20 labours would be required.

Table-8: Opinion about required number of labours for starting a business

Required number of labours	Frequency
2-10	50
11-20	23
21-30	04
31-40	01
40+	06
No idea	06
Total	100

- Sixty-six percent respondents opined that, they will take wage for their own labour. Eleven percent respondents are not interested to take wage for their own labour and rest 23 percent opined, it will depend on the situation ,if there is enough profit.

Marketing

- Forty percent respondents showed their interest to sell their products directly to the buyers. Marketing through wholesalers (23%) and different organizations(25%) were preferred by almost equal number of respondents.
- Majority of the respondents(68%) opined that, they will fix the retail price of the products according to their production cost. Another 22 percent will fix it considering the current market price.
- They assume that,in case of *Karchupi, Hajarbooti, Embedding Puti, Stone, Moti* etc their products will face competition with foreign products mainly Indian and Pakistani products. Products made by Machine Embroidery will be the competitors of the products on which *Gujrati* and *Setwork* are done.

Other Information

- More than half of the respondents(67%) opined that, they believe they will face no constraints for being an entrepreneur .Eleven percent thought that they will face family constraint and

15percent will face social constraint whereas seven percent will face both of these problems, they opined.

- More than half of the respondents(58%) opined that ,for being an entrepreneur direct involvement of male family members is necessary. Twenty-four percent opined that, it will be helpful for them and 18 percent opined that direct involvement of male members is not urgent.
- Most of the respondents opined that, it would be convenient for them if their workshops would be inside the camp or near the camp. About the marketing outlet, they opined that, it might be outside the camp near Mohammadpur area or in any market of the city like Gausia Market, Dhaka Newmarket etc.

Training

In case of necessity of training on capital management, more than half of the respondents(52%) replied that they need training or it would be helpful having training. It can be assumed that, at present they do not have enough idea about capital management as they are working as wage workers. Moreover, they are not used to handle a large amount of money and do not have enough idea about how to spend the capital properly.(table 9)

In case of training on design, 43 percent respondents replied that, it would be helpful. From this figure, it can be assumed that, they have enough idea about design to start a business initially. For further improvement in colour and variation of design and for developing professional designer, training would be needed they opined.

The opinion of the respondents about the necessity of training on skill deepening is comparatively less positive than capital management and design. It can be assumed from this figure that, as they have been performing the role of workers for many years, they are enough experienced and skilled as labor.

Table-9:Opinion on necessity of training

Category of training required	Opinion of the respondents		
	Yes	No	It will be helpful
Capital management	52	15	33
Design	36	21	43
Skilled labour	30	53	17

2.2 Key Observation and findings

It was found from the observation that, the living standard of the residents of Staff Quarter camp is much better than Jeneva camp and Market camp. Most of the houses of Jeneva camp and Market camp consist of one room. Leading a family life in such a small and congested place is really surprising. They have no connection of gas. They cook as well as wash clothes inside their

living room. They usually keep their house neat and clean. Most of them use common toilets and collect water for household purposes from tube-well. There is also tap water facilities in public places. There is supply of electricity in the camps and most of them have televisions or audio devices. Although they try their level best to be happy in their existing condition, it could be observed from their expression that, they are leading a strugglefull life.

The inhabitants of Staff Quarter camp live in separate flats in five storied building. Each flat consists of at least two rooms. Their houses are brick-built and well furnished with kitchen and toilet facilities. In some cases there is also common toilets for 2/3 families. They get water two times a day. They have electric facility. It should be noted here that, in spite of living in the camps the over all condition of Staff Quarter camp is much better.

2.3 Major findings of FGD with female respondents

One Focus Group Discussion was arranged where 14 female workers of different types of Hand Embroidery were present. The current problems of their occupation and their possible solutions were discussed in that FGD. According to the participants of FGD, the main problems are-

1. As most of them do their work inside their home and their rooms are very small, narrow and congested, they have to stop their work during the time of household activities. Their work is also sometimes hampered for some unavoidable circumstances like sudden appearance of guests and particularly in rainy season as rain water trickles down from tin roof leakage.
2. Their house hold works take substantial time for which they can not give enough time for embroidery work. If they can work full-time, their income would be better.
3. As their work is very sophisticated and delicate, they need sufficient light for their work. But they do not get this facility.
4. They do not have any guarantee of getting a fixed amount of work-order in every month. Therefore, they do not have a fixed monthly income.
5. The demand of some types of Hand embroidery(Gujrati, Setwork, Cutwork) etc. is decreasing day by day because of increasing demand of machine embroidery.

According to them, the solution of these problems are-

1. Separate work place should be set up for all types of workers within the camp, where they can work together.
2. Utility facilities, specially lighting facility should be improved.
3. Wages of the workers should be increased.

4. Steps should be taken to expand the market of their products, so that they will get more work-orders.
5. The workers of all categories need their own association through which they can take joint initiative to improve their present work condition which can also work as media to approach various support organizations.

2.4 Major Findings of FGD with guardians

One Focus Group Discussion was arranged where twelve relatives of the participants of female FGD (from Highly Potential group) were present. Among the relatives five were female and seven were male. The opinion of the relatives about possibility of developing women entrepreneurs were discussed in that FGD.

Forty-two percent of the participants opined that, whether they will give permission to their female relatives to be developed as entrepreneurs depends on situation i.e, if the situation is congenial for their female members to work as entrepreneur. Twenty-five percent replied positively and 33 percent were not interested to allow their female members to work as entrepreneurs.

The participants who showed negative views, mentioned some reasons behind their opinion. Such as, if women work outside the home it will hamper their social status, they are satisfied in their present condition , some of them are not interested to take the risk of loss etc.

Majority of the participants who showed positive views about entrepreneurship(63%), opined that they will help their relatives if they want to be entrepreneurs. All of the participants agreed that, male participation is indispensable for development of women entrepreneurs at least in initial stage. They opined, male members should accompany them at the initial stage in collecting raw materials, collecting work-orders, marketing of products, for handling unavoidable circumstances, like unnecessary harassment in getting fair price for their products etc.

Most of the participants (77%) opined that, the women will face barriers either from their own family or from society. Full-time involvement in outside works will hamper their household works. The social problem they will face is mainly security related problem. The environment of the camp is not enough secured for the women. They may be the victim of extortions, bad comments, rude remarks, lack of safe mobility etc.

2.5 Prospect of Developing women Entrepreneurship

From the survey, it was found that, most of the respondents (89%) showed interest about entrepreneurship. Only four percent were not interested and seven percent said that it depends on situation.

From the FGD with relatives it was found that, 42 percent of them opined that, development of women entrepreneurs depend on congenial situation. Twenty-five percent replied positively and 33 percent were not interested.

From these two figures, it can be assumed that, though women are enthusiastic about entrepreneurship, but their relatives (specially male relatives) are a bit confused about this regard. As male have access to outside world, they are more experienced about the reality of their society and they are concern about the problems that may arise in case of women entrepreneurs.

Case Study

Jobaida Begum is a middle-aged Urdu Speaking women. After two years of her marriage, her husband left her and went to Pakistan. Since then (about 25 years) she has been bearing her family expenses by doing the work of Hand Embroidery. For last few years, she is performing the role of a middle-man in five camps of Mohammadpur area (Jeneva, Market, Town-hall, CRO and Staff-quarter). She collects work orders from different organizations like Arong, Shatrong, boutique shops of Dhanmondi Gulshan and also from individual customers and then distributes these works among 50-60 female workers of different camps. As she is enough experienced in this sector and has a good link with outside market, she has the potentiality of developing as entrepreneur. But the tragedy is that, when she was young, in spite of her keen interest she could not start a business for the lack of capital. At present she has the opportunity of getting capital, but she has lost her interest about entrepreneurship as she is not enough physically fit and the male members of her family are involved in other professions.

From this case, it should be noted that, though women possess the required quality and have high interest about entrepreneurship, due to economic and cultural problems they can not come forward to work as entrepreneur.

So, it can be expected that, if securities of women can be ascertained and opportunities of direct involvement of male members along with the women can be ensured, women will get encouragement from their family to develop themselves as entrepreneurs. Moreover, if women are provided with adequate capital, easy process of taking loan with reasonable amount of monthly installment and if required training can be given to them, they will take venture to work as entrepreneurs. Women's honesty, management power and capacity for good interaction with consumer will help them to work as a good entrepreneur. This opportunity will help them to support their family more financially. Especially the female-headed family will be highly benefited. It will also create the scope of engaging a large number of women as worker under a woman entrepreneur. Thus more involvement of women in income generating activities will be ensured in the Urdu speaking community and women empowerment will also be promoted.

So, it can be concluded that, there is a great prospect of developing women entrepreneurs in the Urdu speaking community.

2.6 Recommendations

1. The demand of the respondents about required capital varies from Tk 3,000-1,00,000 which reflects that, capacity of handling money differ from person to person. So, at first

the stakeholders should be categorized according to their required need before providing them the capital otherwise there is a possibility of misuse of money.

2. Most of the respondents opined that, it would be better for them to repay the loan in monthly instalment. So, the amount of monthly instalment should be determined after discussion with the stakeholders. The terms and conditions of taking loan should also be flexible and simple, otherwise they will loose their interest about taking loan.
3. Some of the respondents who sometimes buy raw materials personally opined that, at present the raw materials are expensive, as they are imported from foreign countries. So, steps should be taken to produce raw materials of standard quality inside the country. Moreover, access to procuring raw materials should be women friendly(easy to travel, respectful dealings by supplier).
4. Security problem is one of the main social problem that women may face in case of working outside the camp. So, proper steps should be taken to ensure the security of the women.
5. Some of the respondents who are interested to be developed as women entrepreneurs may face discouragement from their family members. So, counselling sessions can be arranged for the family members to change their views about women entrepreneurship.
6. It is clear from the survey and FGD that, male participation is indispensable for developing women entrepreneurs at least in initial stage. So, a group of selected male who are highly interested to be involved in this sector can be given training separately .
7. As the concept of entrepreneurship is almost new to the respondents, there is no doubt that, training will be needed on entrepreneurship related issues. But which type of training is preferred in initial stage should be specified and then continuous training should be given on priority basis.

Appendix

References

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Map of the Research Area