



# Does Embroidered Quilt Employment Empower Women? Empirical Evidences from Chapainawabganj District

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ARTICLE INFO	ABSTRACT
<p><b>Received date:</b> May 07, 2019</p> <p><b>Accepted date:</b> Sept. 21, 2019</p>	<p>This study was endeavored to identify the factors influencing women's engagement as embroidered quilt (Nakshi Kantha) workers and to explore and evaluate the extent of changes on women's empowerment attainment pertaining to their employment in age-old heritage work of embroidered quilt (Nakshi Kantha) in Chapainawabganj district. In creating a comprehensive assessment of the contemporary Nakshi Kantha and empowerment analysis, this study conducted six Key Informant Interviews (KIIs), eight Focus Group Discussions (FGDs), fourteen Case Studies of Nakshi Kantha workers in Chapainawabganj district. It was revealed that the toiling efforts of women workers in creating Nakshi Kantha at Chapainawabganj region made them self-reliant in terms of accumulating savings as well as making contribution to family expenditures. Other than this, they also got the acknowledgement - which they purely deserve – both in monetary ways and in social appreciation. Other than few exceptions, most women workers felt economically empowered as a result of their employment as embroidery quilt workers in Chapainawabganj region. The case studies found that majority of the women workers had intentions to open up their own embroidered quilt business and few of them made it possible through forming women's cooperative. Embroidered quilt (Nakshi Kantha) has found a place within the urban middle and upper-class people in Bangladesh in recent years and has a lot of untapped potentials and it can go a long way if backed with systematic government support and services.</p>

**Key words:** Chapainawabganj, Embroidered Quilt, Employment, Empowerment, Women

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## 1. INTRODUCTION

The term 'Nakshi' was derived from 'Naksha', meaning, an array of colourful patterns and designs, which were embroidered onto a piece of cloth (Ahmad, 1997). At the beginning, the sole purpose of the Nakshi Kantha was to be used only as a quilt, as the name suggests. However, later the stitch became so popular that it was incorporated into many things including everyday wear such as the sari, kurtis, even

tablecloths and decorative wall hangings (Zaman, 1993). Since the ancient time, the application of the artistic pattern in the art of embroidery quilt has been practiced by Bangladeshi poor women among the part of rural areas for their family use. They produce the art in recycling worn-out materials such as sarees and lungis, which are stitched to form embroidery quilts for their necessary purpose in particular use – popularly known as 'Nakshi Kantha' (Ahmad, 1997). In the following art of these basic patterns,

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the people of same communities show the traditionalistic survival history of their cultural beliefs. Though the concept exists in almost all parts of the world, the form of quilting that prevails in Bangladesh – particularly in Chapainawabganj district - is unique and not only serves as a functional article but also represents the cultural identity and folk art (Bennett, 2002).

The uses of Nakshi Kantha have a long range to cover in various activities. Nakshi Kantha's are most used as wraps and bedding, ranging from heavy winter quilts to light summer covers (Zaman, 2009). Babies are often swaddled in kanthas, the soft cotton fabric of sarees being perfect for their delicate skin. Nakshi Kantha's are mostly used as a floor covering (Dastarkhan) for dining; a prayer rug (Jai namaz); a quilt for sitting (asan); or a decorative wrap for cloths and valuables (Zaman, 2012).

The cost of making 'Nakshi Kantha' is minimum, but the value and time-consuming embroidery work make it luxurious and valuable. In Bangladesh, a medium-sized quilt takes 2-3 months to complete and valued around 1000 to 5000 taka. The profit margin is sufficient due to the availability of old clothes (BWCCI, 2008). The traditional craft of rural heritage has given many significant changes to empower rural women (Holt, 2000). They hold on their artistic needlecrafts work by their passion to observe the rules from their family which they have learned from (Mason, 2009). This way by their visibility of patience in work, they have achieved a livelihood entrepreneurship in their way of circumstances to build up their professionalism (Agarwal, 2003). Once destined for family use, Nakshi Kantha is now the center of a flourishing cottage industry, once that has transformed many a housewife into an entrepreneur (Hossain, 2012; Nawaz, 2009; Majumder & Choudhury, 2001). There is not a single household in Bangladesh that does not know of the Nakshi Kantha. Every newborn has his own 'Kantha' (quilt) – even if not the 'Nakshi' variant, but one possibly made by a close relative with love and much affection as the entire family greets the newest member of the house. Nakshi Kantha, embroidered by women tell the tales of the past or the women's thinking, incidents, stories of lives, which remain as memoirs for them stitched in with colorful thread to preserve their untold stories, incidents, or thoughts (Ghosh, 2009; Hossain & Bose, 2004; Hossain, 2000). Most of these designs are stitched without any design printed on the cloth, since the rural women stitch during their spare time on their own and enjoy their endeavor as they stitch designs of their untold stories on cloth with simple "running stitches" (Zaman & Stevulak, 2014).

Even though, women are entering into Nakshi Kantha business sector every day as workers and entrepreneurs in Chapainawabganj district, they are still vulnerable and marginalized in the society. One of the indications of their marginalization is lack of information and statistics about the situation of empowerment for women Nakshi Kantha or embroidery quilt workers in Chapainawabganj district. Due to lack of adequate information women as both Nakshi

Kantha workers and entrepreneurs are excluded from development policies. It is difficult to address the issues of women empowerment with regard to their Nakshi Kantha engagement without having sufficient data on their livelihood and gender relations.

Keeping these views in mind, this study was endeavored in the first place. To follow, the overall objective of this research was two folded in nature. The first part was to identify the factors influencing women's employment as embroidered quilt (Nakshi Kantha) workers in Chapainawabganj district. Then, the second part was to explore and evaluate the extent of changes on women's empowerment attainment pertaining to their involvement in age-old heritage work of embroidered quilt (Nakshi Kantha) in Chapainawabganj district. The specific objectives of the study were to identify the factors influencing women's employment as embroidered quilt (Nakshi Kantha) workers in Chapainawabganj district; and to explore and evaluate the extent of changes regarding women's empowerment attainment pertaining to their employment as embroidered quilt (Nakshi Kantha) workers in Chapainawabganj district.

## 2. MATERIALS AND METHODS

Naturally The choice of research design depends mainly on the purpose for which the research is to be conducted. This was an exploratory research because there was not much relevant information about this topic available and qualitative research approach was applied to explore baseline information for this study. The study areas were near Ghora Stand and Field er Hat areas of Chapainawabganj district – covering 4 villages where women were largely employed as Nakshi Kantha workers and entrepreneurs. In this study, all female workers and entrepreneurs of Nakshi Kantha under the study area were considered as population and data were collected from the purposive random samples drawn from the population. At every stage of the selection of respondents, priority had given on the objectives of the study. The data for this study was collected through primary sources.

At first a draft schedule was prepared considering the objectives of the study. Then the schedule was pre-tested in the selected areas among a few women workers and entrepreneurs of Nakshi Kantha. The field trials helped in constructing the pre-coded responses to some questions and to improve the whole schedule. After making necessary modification and correction, the final schedule was prepared. The interview schedule was both close and open ended in nature. Qualitative - thematic analysis -method was used for the analysis of results. After the collection of data, all of them were processed from first to last and then the data were categorized into themes. Therefore a thematic analysis was done for making interpretation. In creating a comprehensive assessment of the contemporary Nakshi Kantha and women empowerment analysis, the study had initially explored the sites and conducted six (06) Key Informant Interviews (KIIs), eight (08) Focus Group Discussions (FGDs), fourteen

(14) Case Studies of Nakshi Kantha-creating workers and facilitating members of development organizations. In addition to that, the interviews and discussions with the administrators and embroiderers were semi-structured as this form of interview style combines the conversational aspects of ethnographic interviews with the directed style of structured interviews; it also thus allowed obtaining a range of factual and opinion based information.

Table 1: Conceptual framework developed from Kabeer (2011).

Resources (Pre-condition)	Agency (Process)	Achievements (Outcomes)
<b>Women and Nakshi Kantha</b>	Decision-making authority by women	Egalitarian decision-making
<b>Women's Property rights</b>	Bargaining power regarding land right	Able to question subordinate status
<b>Women's access to credit</b>	Women's control over usage of credits	Capacity to evolve as entrepreneur
<b>Women's access to savings</b>	Use of savings to purchase of assets	Sense of self-worth & self-reliance
<b>Women's access to formal education and nutrition</b>	Facilitation of children's education, nutrition and health care matters;	Ability to facilitate children's education, nutrition and health care
<b>Women's Access to membership in NGOs</b>	Women's ability to make frequent visits to friends and relatives as per will	Capacity to negotiate better terms in their relationships with others
<b>Women's Voice against gender-based violence</b>	Women's capacity to go for public stand against gender-based domestic violence	social justice against domestic gender-based domestic violence

### 3. RESULTS AND DISCUSSION

Once created in the privacy of homes, poured over by candlelight after the days of domestic duties, traditional embroidery quilts (Nakshi Kantha) serve a variety of functions as quilts, prayer mats, commemorative articles, and ceremonial items (Thakur & Roy, 2016). Constructed from the thread of recycled saris, the stitches which bind the Nakshi Kantha's cotton layers together also bind Bengal's past to its present constructing a literal and metaphorical narrative thread that charts 200 years of the daily lives, social structures, religious beliefs, mythologies, and cultural convictions of the Bengali people (Kaushik, 2013; Bhuiyan and Abdullah, 2007; Jahan and Mahmud, 2002; Michelle, 1999).

Yet following the Partition of 1947 and the ensuing conflicts, Nakshi Kanthas all but disappeared from national consciousness. After the Liberation War of 1971, the textiles emerged in a new context - as marketable decorative goods

(Basaka, 2007; Maureen and Roy, 2003; Basu and Basu, 2001). Having uncovered a commercial demand for the quilt, a series of Non- Governmental Organizations (NGOs) in Bangladesh began re-training a new generation of Bengali women to utilize the Nakshi Kantha to economically support them. No longer a personal or practical expression of Bengali culture, commercial Nakshi Kantha aesthetics are now decorative objects; they invoke and groom the folkloric motifs of their predecessors—at once referencing and 'perfecting' this domestic craft with new methods of production and commercialization. Contemporary Nakshi Kanthas thus transform folk culture into a readily and publicly accessible record of women's shifting societal roles. Considering both the opportunities forged for women with the commercialization of the Nakshi Kantha, and the artistic or expressive compromises made to attain this economic success, this study analyzes the way in which contemporary production and design methods support a historically-referential iconography that records Bengal's shifting economic and artistic structures. This study provides the objective information about the manufacturing of Nakshi Kanthas, generates a multi-dimensional art historical platform for understanding their complex position in contemporary society, and will ultimately produce a textual analysis that both invokes and parallel the historically reflexive documentary mode of the Nakshi Kantha itself.

For generations, many women in Chapainawabganj, as in some other parts of Bangladesh, have sewn embroidered quilt (Nakshi Kantha). More than just needlework, imbued in each design of colored thread, embroidery and skillful stitch are the emotions, memories and dreams of the artisan. Once destined for family use, Nakshi Kantha is now the centre of a flourishing cottage industry, one that has transformed many a housewife into an entrepreneur (Zaman, 2012). During the scoping visit, one of the key informants stated that,

“In this part of the world, people – particularly women - are known for their Nakshi Kantha skills. From the rich artistic heritage, women in this region can earn handsomely”.

The scoping visit also found that, a Nakshi Kantha usually takes between one and six weeks to make, depending on the design. The finished Nakshi Kanthais most often sold to wholesalers. According to Moyna Khatun, each piece costs around Tk. 700 to make, to be sold for Tk. 1,000 to Tk. 1,500. Abdul Mannan, who established his business as a wholesaler in 2002, stated that,

“I employ around 8,000 women directly. I supply the fabric and yarn& women are paid between Tk. 700 and Tk. 1200 for each complete Nakshi Kantha, depending on the size.”

A woman can make from Tk. 8,000 to Tk. 12000 per month from Nakshi Kantha textiles. For them, it means medium of attaining financial solvency. Mostly, women of Chapainawabganj district sew Nakshi Kantha in the mango gardens. For thousands of women across the district, the folk art tradition offers additional income while working flexible

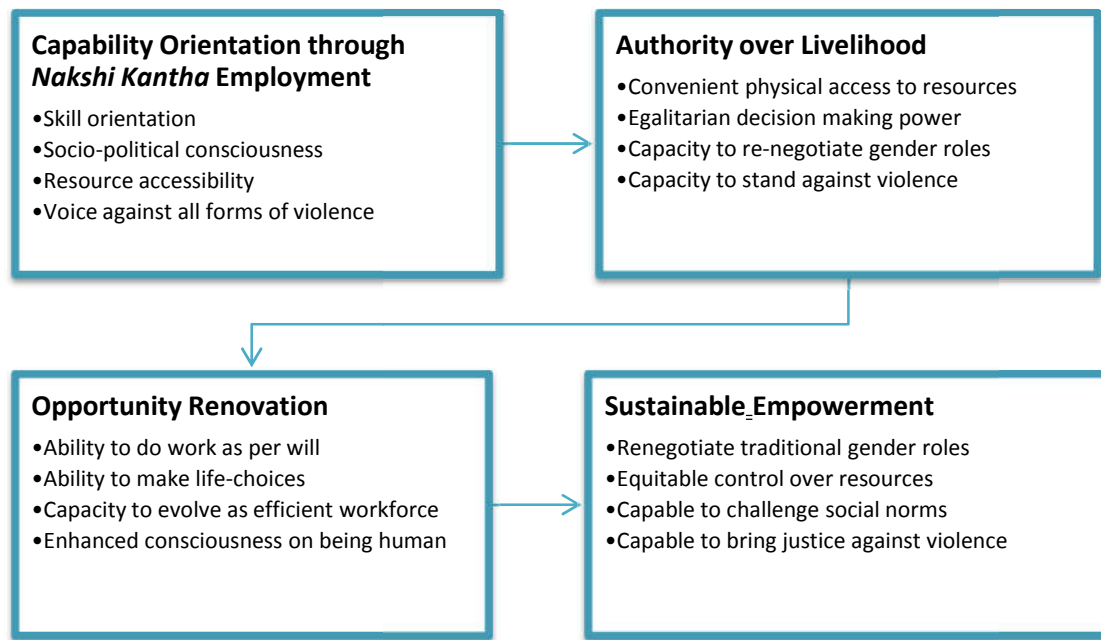


Fig. 2 Theoretical Framework (Adapted from Kabeer, 2011)

hours at home. Besides, it's a chance for them to socialize with others. Attracted by the potential to work from home and the flexible hours, the Nakshi Kantha industry has been engaging thousands of women district-wide since long time. But in Chapainawabganj, Nakshi Kanthas are precious in another way too; they are a quintessential expression of cultural identity.

Some factors have influenced over the change of different spans of women entrepreneur's life as Nakshi Kantha entrepreneurs or even workers. They usually face problems and also overcome those to set them in a good social position in the society. The changes that have been taken place in their life through business may be narrated in this way. Mongola Debi (pseudo name), a 42 years old business woman in Ghora Stand region of Chapainawabganj district, has become self-established since 2004. She stated as follows -

"The business of Nakshi Kantha has changed my life. Had I not taken risks and started my own business of Nakshi Kantha, I might not have had any food for my daughter today. Overcoming the socio-economic obstacles of my own, I am now giving jobs to 6 more poor women which are commendable. But my story started horribly. I lost my husband 4 years after my marriage. I already had one baby girl. My in-laws were unwilling to bear the expenditures of mine and my daughter. I decided to start living in my parent's home in order to start a new life. My father tried a lot to get me remarried, but I refused every time. I knew the art of making Nakshi Kantha. I started making as well as selling them initially. But when I started receiving orders from markets, I decided to go further and started my own Nakshi Kantha business by selling my ornaments. Though my father was not convinced about my decision, he helped me financially to start my business.

It was a risky decision for me to invest all for a business. Nobody was convinced at me. Even the owner of the shop was not sure to give me the slot. I was confused about the economic success. I had to face a lot of problems starting my shop. Some local boys demanded extortion from me and started blathering about me."

Now her father and relatives feel proud for her. Work values of initiative, achievement and respect are positively correlated with entrepreneurship. What she said was her respect and value increased more when she was able to successfully run her business. Still she has to face many problems. Local boys demand extortion for every single occasion, men often criticize her by saying that women don't know how to do business, some people especially men try to underrate her product. According to her, many women are withdrawing their Nakshi Kantha business because of these problems. She doesn't want to quit her Nakshi Kantha business which is only fulcrum of her earning.

According to the statements of the respondents in the study area, the following is how Nakshi Kanthas are categorized, according to the stitch type:

**Running stitch:** The running stitch kantha is truly the indigenous kantha. They are subdivided into Nakshi (figured) and par tola (patterned). Nakshi (figured) kanthas are further divided into motif or scenic kanthas.

**Lohori kantha:** The name was derived from Persian word *lehr*, which means wave. This type of kantha is particularly popular in Rajshahi. These kanthas are further divided into soja (straight or simple), Kautar khupi (pigeon coop), borfi or diamond (charchala, atchala or barachala).

**Lik or anarasi:** The Lik or Anarasi (pine apple) type of Nakshi Kantha is found in Chapainawabganj area. The variations are lik tan, lik tile, lik jhumka, and lik lohori.



**Sujni kantha:** This type of kantha is found only in Rajshahi area. The popular motif used is the undulating floral and vine motif.

Soni Islam is another women entrepreneur of Nakshi Kantha business in Field er Hat region of Chapainawabganj district, who contributes to her family economically for the last 5 years. Near about 6 years ago her husband faced a major accident and luckily survived. Her husband was the only earning member and became handicapped. Then she was helpless at one point with no money. Other women who were self-dependent inspired her. She decided to do Nakshi Kantha business. Her brother-in-law assisted her initially. But her father-in-law was not supportive at all. He is very religious minded person and doesn't like the concept of daughter-in-law's earning money through any business. When she told her father-in-law about that, he said:

"Doing business is not a subject matter of women. Women are home's pride. People will blather about me if I send my daughter-in-law outside of the home for earning money."

She continued speaking with a mysterious smile in her face as -

"I convinced my family-in-law about my plan and execution process. Somehow I managed and started to learn about Nakshi Kantha work and business. It was a tough period for me. I had some savings which was insufficient to start a business. I had to take loan several times with high interest rate from a local man. My father-in-law didn't allow me to apply for loans in any bank. Once I opened a Nakshi Kantha shop, there was no looking back. I have a Nakshi Kantha shop in the nearby market which is running fine. I alone can now look after my husband, my business and the family as well.

This statement of the respondent shows the patriarchal mindset of our society. Bangladeshi society is still dominated by men. People here think that women should stay at home and raise children. Doing business and earning money is a man's job. That's why they don't want to support a struggling woman who is fighting for her own identity.

She added that -

"My family and two boys are everything for me. I tried to live with dignity. I was lucky and now I'm earning enough for my family."

Regarding convenience to become women Nakshi Kantha entrepreneurs, she replied as -

"Chapainawabganj region is still not fully instrumental for women Nakshi Kantha entrepreneurs. Women have to face difficulties in every sphere of their work. They are hardly ever allocated shops at the market. Banks are also not supportive at providing loans to women. Our society is still men dominated and for that reason women don't get access in every sector of business that they require."

As women strive to gain funding to start their own business, execution what separates the dreamer from the doers. Rozina Khatun is definitely belongs to the doers. She said that -

"As an entrepreneur, it is important to understand the difference between opinions and criticism. Many of us

talked around the excuse of "oh, I'm not capable enough or it's not worth it" or "it won't work out". Women should change this kind of old thinking."

Bilkis lives in Ghora stand region, Chapainawabganj with her family. She learned how to make various Nakshi Kantha products. She now makes Nakshi Kantha products at her home. Five women work under her supervision. Her husband works as a middle man and sell her products to the market according to demand. He also brings order for her from the clients. She earns well enough to contribute to her family and pay wages of her workers.

Initial thinking behind her business was being self-dependent and to share the family responsibilities with her husband. She got inspiration from her family with full support. She is now successful and her family respects her. She can take part in every important matter of her family and her family members also respect her. She runs her work in her home so that she can manage the dual responsibilities of her family and business simultaneously. About opening a showroom in the market, she said that women have to face many difficulties while opening a showroom. Men don't want to help woman to progress. So she doesn't want to get herself engaged in extra trouble. She also said that she heard about the local boys harassing shop owners for extortions and due to this, many woman are quitting their Nakshi Kantha business. Her business is going great in her home and right now she is not thinking about opening a showroom.

In Bangladesh, family type is very crucial to determine any person's role toward society. However, traditional family bonding is diminishing day by day, and as a result, nuclear families are forming at a high rate. In terms of women Nakshi Kantha entrepreneurship, those who belong to a nuclear family are more engaged than those who belong to a joint family. There are still lots of expanded family in Chapainawabganj district in comparison to the other urban cities. With the help of family members, it becomes easier for the women Nakshi Kantha entrepreneurs to maintain dual responsibilities of family and business. Family members take care of the children when they are outside for their work. They get much needed help in crisis time which is instrumental. But there are also few women who think nuclear families are much better. They feel that there is lesser criticism and hindrance in small nuclear families. The extra responsibility of joint family is also a matter of concern for them.

Most of the respondents said that their business do not affects their roles as spouse, parent or homemaker very much. These women experienced very low levels of work-family conflict in their spousal or parental roles. Most of the time, their husbands or other family members encourage them to start and continue a business. About that a respondent commented as -

"I'm really blessed with supportive family members. They are always there to help me in any situation. Whenever I get busy with my work, my husband or father-in-law pick up my son from the school, also help him to study and sometimes feeds him in time."

According to them if they face any problem in continuing business, their husbands and family members help them in this occasion. Crisis may arise at any steps of any work. One has to cope with the situation with the help of his well-wishers especially the role of the family is very important. From the study it is found that among the respondents most of the women Nakshi Kantha entrepreneurs in Chapainawabganj region have got the support from their families. Among the entrepreneurs interviewed, most of them are middle-aged women. Among them, most of the women are Muslims. Considering the social structure of Chapainawabganj region, religion, norms and values are very influential in the life of people, especially for women. Most of the local people of Chapainawabganj region are regimented by religion and they are very conservative. But situation is gradually changing. A respondent among them commented that-

“Earlier on, women and their family were not interested in engaging themselves for income generating activities. But, now-a-days, things have changed a lot and most families don’t restrict women to get involved in Nakshi Kantha business rather they encourage them to do so. Now we have come out from the family and involved in income activities. We get enough support from our family members as well as from in-laws.”

It indicates that as women have started to contribute in the family expenses; the elder person’s attitude towards them has started changing. Now they don’t think that women are to serve inside the house only. It helps to upgrade the position of women in a family.

Among women Nakshi Kantha entrepreneurs interviewed, most of them are married. One is widow, one is divorcee and one is unmarried. These data indicate that after marriage, women are gradually becoming interested to be involved in Nakshi Kantha business and entrepreneurial activities. Widowed and divorced women also become self-reliant by the Nakshi Kantha entrepreneurship. Most of the women said that they had to start the business in order to run their family. Many of them started their business at the situation when their family was passing through a financially crisis situation. A respondent said that -

“After my husband’s death, there was no one who was able to bear the expense of me and my child. I thought of doing something and I don’t know any other work except Nakshi Kantha. So I started making Nakshi Kantha products and sold them to my neighbors. That’s how I started my business. After observing my success, now my family members also support me to run my business.”

Another respondent stated that -

“After watching my sister-in-law earning, I realized that women can also contribute to the expense of family and it improves the women’s position in a family. By working, we don’t need to be dependent on men for money anymore. So I started to work with her.”

Most of the respondent said that they wanted to be economically independent and their family also supported them to start their business. Most of the respondent said that

“The situation is changing for sure; women empowerment has started to create its impact on our society and one of the primary factors behind such happening is that women’s employment as both entrepreneurs and workers in Nakshi Kantha business.”

Their families support them always in any crisis situation whether it is about business or family affairs. Because of their husband’s and in-laws support, they are being able to manage the dual responsibilities of their family and business life.

Regarding the source of capital, some of the women said that they had to sell their ornaments to start the Nakshi Kantha business as their family was suffering from economic crisis. Some of them said that they worked in a shop for years and then they started their own Nakshi Kantha business. Other respondents told that they took loan from their relatives or family members to start the Nakshi Kantha business. They didn’t try for bank loan because they were afraid of the interests and they had no knowledge about the process of applying for loans. At that time they were not aware about the NGO’s who provide loans for small to medium sized enterprises (SME) - charging very little amount of interest. They were also not aware of the process to get a loan from banks. Some of them tried to take loans from bank but due to complexities, they couldn’t proceed.

After starting the business their status has increased not only in the family but also in the society. Now they can enjoy freedom in their decision making and also can contribute to family decision making. Now they can also contribute to family financially. In recent years, huge changes have occurred in the family expenditure structure where both male and female members of the family may agree to share family expenditures. The study finds that a maximum of believe that it will be much easier to continue their existing lifestyle if they equally contribute in family expenditures. Incomes of women Nakshi Kantha entrepreneurs are used in several ways. Among the women Nakshi Kantha entrepreneurs, most of the women spend their income in family expenditure which means they are contributing to their family to a large extent. An inspiring matter is that all of the women Nakshi Kantha entrepreneurs reinvest their income in their business, which implies that they are eager to expand their business as well. By contributing to the family expenditure, they are also being able to take part in the important family discussions and decisions with priority that women need and want.

Regarding this, one of the respondents said that

“Women Nakshi Kantha entrepreneurship is not only contributing to our economic development but also changing the decision making process in the family. Decision making in family affairs such as child care, child education, family expenditure, treatment of family members and buying/selling property has been inherently vested upon male members of the family in our society since long time. But women Nakshi Kantha entrepreneurs develop the sense of participation in decision making. In most of the cases majority of the decisions (Child Care, Child Education, Family Expenditure, Treatment of Family Members &

Overall Family Matters, Buying/Selling Property and Pass Leisure Time) are taken jointly by the husband and wife.”

Such statement also indicates that women Nakshi Kantha entrepreneurship has satisfactory role in eradicating gender discrimination and promoting gender equality in the society. The impact of society is very crucial in every person's life, especially in women's way of living. Women Nakshi Kantha entrepreneurs are not accepted in an ordinary manner in society. As a result, they have to face changed behavior even from their family members. The women Nakshi Kantha entrepreneurs interviewed faced a changed behavior from their societies, whereas very few faced normal behavior. So it can be said that most women Nakshi Kantha entrepreneurs of Chapainawabganj region face different [mostly negative] attitudes from their family members and relatives when they engaged themselves in such activities. They had to face criticism from their relatives or neighbors and many people tried to provoke their family members against them as well. The reason behind such kind of situation can be like that Bangladeshi woman is always dominated by their male counterpart, even though women have equal rights as per constitutional rules.

It is found that because of not having enough scope for women to join a suitable job in Chapainawabganj district, they enter into Nakshi Kantha business with a view to help their family and for their economic independence. The problems faced by the women Nakshi Kantha entrepreneurs of Chapainawabganj region are maintaining the employees, getting raw materials, dealing with customers and in some cases friends and relatives make ill talk about the Nakshi Kantha enterprise. Getting the startup capital is also a problem for many women Nakshi Kantha entrepreneurs of Chapainawabganj region. Banks do not want to believe in women's word and women have to face many difficulties to apply for loans. But after starting the Nakshi Kantha business successfully, this problem has been eliminated as other financial institutions also give loans to successful Nakshi Kantha entrepreneurs. Yet, it is a matter of concern that women in Chapainawabganj district are still engaged in Nakshi Kantha business. It is also found that while women's businesses generally created employment for men and women more or less equally, on the other hand men's businesses mainly employed men.

According to one of the respondents, Chapainawabganj region is not very instrumental to women Nakshi Kantha entrepreneurs. They have to face many problems when starting their business. They also have to face many kinds of difficulties running their business. Some major problems identified from the women entrepreneurs are given below-

- Most of the women Nakshi Kantha entrepreneurs have no proper idea about the process of formal marketing. They supply their products to big shopping mall through middle man but in most cases; it is difficult for them to have payment timely. Sometimes, they have to sell their product at lower price because they are women.
- They hardly ever allocated shops at the market place constructed or run by the city corporations or other local

government bodies. Most of the time people do not want to rent their shops to a woman.

- There are no training opportunities for product diversification at the local level. Most of the women do not have idea about the product and design development. That is why they are confined with some traditional design and work.
- Most of the women Nakshi Kantha entrepreneurs are unaware of the circulation of Bangladesh Bank on refinancing scheme for women SME. They are also not aware to get a loan from banks.
- Banks impose various difficult conditions. In most cases, women Nakshi Kantha entrepreneurs are unable to meet up their conditions. These conditions discourage women Nakshi Kantha entrepreneurs to go to bank for a loan.
- The people working at various banks are not sensitized regarding women Nakshi Kantha entrepreneurs. Current credit policies are mostly male biased
- Local bully-boys (Bully-boys are those who are rough and threatening, especially one paid by someone to hurt or frighten other people) always excruciate women for extortions. Local authorities don't help them in this matter. Many women Nakshi Kantha entrepreneurs had to move from the market because of this problem. Many Nakshi Kantha entrepreneurs had to quit their business because of the uncooperative behavior of the authorities and fellow male entrepreneurs.

Businesses of Chapainawabganj women Nakshi Kantha entrepreneurs are most often home-based. They have dual responsibility of family and business. Hence, this dual responsibility is more easily achieved if women's businesses are close to their homes. Women Nakshi Kantha entrepreneurs most often spend just as many hours in their businesses as men entrepreneurs; this means they face heavy workloads as they still have to attend to their household responsibilities after a long day of doing business..

#### 4. CONCLUSION

There are some positive impacts of women Nakshi Kantha entrepreneurship on socio-economic life of women in Chapainawabganj of Bangladesh. They had to face lots of problem at the initial stage of their business establishment. But after overcoming that stage, they felt comfort in business life. The empowerment of women - particularly in decision making in different aspect of their life have been changed due to involvement in Nakshi Kantha employment. Their importance in family has also been increased for making economic contribution to their family through the Nakshi Kantha employment. Though they had huge positive impression over their family life and Nakshi Kantha business also but many problems were faced in everyday life. Realization has gradually dawned on all concerned. None of a society cannot afford to waste half of its human resources by discrimination on grounds of gender. This increasing awareness on the part of the government has led to the adoption of national policies to facilitate a development

process involving women in all spheres, particularly in economic activities focusing especially on entrepreneurship development. Women have now become aware of their socio-economic rights and have ventured to avail the opportunities initiated for them. A sustainable economy is a precondition for national growth and prosperity including institutionalization of a democratic system. It is impossible to achieve the target of a poverty-free society without incorporation of women in the mainstream economy. Considering the issue, a special emphasis has been given by the Government, donor agencies, NGOs, business community and all other relevant stakeholders through different interventions to ensure increased women's participation in formal economic sectors, especially in Nakshi Kantha business activities.

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