

## **Problems and Prospects of Cottage Industry in Khulna Division of Bangladesh: An Empirical Assessment**

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**Abstract:** A cottage industry, small scale industry where the creation of products and services is home based, rather than factory based, provides promising economic opportunities for the poor people. It can be big deal for the people belonging to the middle-income group through employment and income generation schemes all over the world. Specially, it makes a notable contribution towards economic development of low income generated and technologically underdeveloped countries like Bangladesh. In this backdrop, an attempt was made in the present study to examine the problem and prospects of the cottage industry in Bangladesh. In this study, both primary and secondary data for the period 2016 to 2017 were used. A well-structured questionnaire was developed to interview the respondents. The relevant data were collected from Kushtia and Jhenaidah districts under Khulna division, Bangladesh. While tackling the issue addressed in the study, 400 respondents (entrepreneurs and workers of cottage industry) were selected. The study was able to identify some major problems that the cottage industry in Bangladesh faced during the period under study. These problems were shortage of working capital, high cost of raw materials, lack of organizing capability, inadequate technology and efficiency, lack of policy support, great knowledge gap, lack of power supply, shortage of credit facilities, infrastructural problem, inadequate government support, low return from production, reduce customer demand, unable to face market competition, lack of social recognition and social status etc. Based on the findings of the study the researcher made a good number of recommendations for an all round development of cottage industry in Bangladesh.

**Keywords:** Cottage industry, Employment, Income generation and Bangladesh.]

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### **I. Introduction**

Cottage Industry refers to the traditional artisanship of the rural people of Bangladesh, who produce various household items with locally available raw materials and artistic skills inherited from past generations. For their own use and for livelihood, they make those artistic products by hand depicting the designs and motif of the nature of Bangladesh and its people, birds and animals, foliage, plants and trees, rivers, streams and sky. Cottage industry is called a synonym of handicrafts, artistic work in wood and metal, amateur art works and rural artistry. At present the cottage industry has expanded to the urban area. While products and services created by cottage industries are often unique and distinctive, given the fact that they are usually not mass produced, producers in this sector often face numerous disadvantages while trying to compete with much larger factory based companies. At present the cottage industry has expanded to urban area. Cottage, Micro, Small and Medium Enterprises (CMSMEs) are considered as a potential sector for resolving unemployment problem. This sector has been playing a significant role for achieving economic growth and earning foreign currency by encouraging and expanding the business activities. With a view to enhancing the living standard of the mass people, to ensure women empowerment along with reducing gender discrimination for the development of this sector. (Bangladesh Economic Review, 2017).

### **II. Statement Of The Problem**

Industrialization is a prerequisite for sustainable economic development and achievement of social progress in a developing country like Bangladesh. Therefore the Government pledges to take initiatives to accelerate the environment-friendly sustainable industrial growth in the country. In order to accelerate the pace of industrialization. National Industrial Policy 2016 was formulated by Ministry of Industries. The important and underlying objectives of the Industrial Policy 2016 include sustainable and inclusive industrial growth through generation of productive employment to create new entrepreneurs, mainstreaming women in the industrialization process and international market linkage creation. To this end, special emphasis is being laid on

Small and Medium Enterprise (SME) development. The key determinants of National Industrial Policy 2016 are infrastructural transformation, diversification of the economic base, accelerated economic growth, employment generation, increasing income level and development of livelihood of the people. The important and underlying objective of the policy is to contribute to Bangladesh's transition to mid income country by 2021. Proper strategies have been set out in the industrial policy to implement this objective. Combined efforts are being taken to implement the policy. A time bound action plan has been framed in consultation with concerned ministries and other stakeholders to achieve the desired industrial growth (Bangladesh Economic Review, 2017).

### **III. Literature Review**

Many researchers have conducted research works on different aspects regarding problems of cottage industry and policies for development. Several important empirical research findings have been taken into consideration.

**Khandoker. (1998)** suggests that regarding financing to small-scale and cottage Industries in Bangladesh reveals that in many cases credit is obtained from suppliers in the form of raw materials or from the buyers of the firm's output. The study demonstrated that about 70 per cent of the start-up cost in respect of small grocery stores was financed from the owner's savings and sales of other assets. Friends and relatives provided loans to the extent of 20 per cent on average, and the supplier's credit financed about 10 per cent of the start-up cost.

**Keane, J., and Velde, D. (2008)** they examined that role of textile and clothing (T&C) industries in growth and development strategies in developing countries. It suggests that textiles and clothing industries are important in economic and social terms, in the short-run by providing incomes, jobs, especially for women, and foreign currency receipts and in the long run by providing countries the opportunity for sustained economic development in those countries with appropriate policies and institutions to enhance the dynamic effects of textiles and clothing.

**Jahan, N. (2010)** indicates that the collective impact of the competitive forces is moderate to weak; hence, the ceramic industry of Bangladesh is considered to be competitively attractive in the sense that industry members can reasonably expect to earn decent profits and a nice return on investment.

**Khan, A. (2013)** the study conducted to assess the role of BHB to generate employment in rural area of Enaitpur Thana in Sirajgonj District. The study selected Enaitpur Thana in Sirajgonj District as a selective sampling and then 50 respondents (weavers) were interviewed with questionnaire and followed by random sampling. Out of 50 respondents, 22 have got only credit facilities and 28 have not got. Researcher tried to find out how handloom board can implement their functions and generate employment in rural area.

**Rahman, M. (2013)** the study felt that there are some predetermined factors, like - shortage of working capital, high cost of raw materials, lack of organizing capability, inadequate technology & efficiency, lack of policy support, great knowledge gap, lack of power supply and shortage of credit facilities, those are the main forces that directly hit the Handloom industry in Pabna, Bangladesh.

**Mahmood, M. Rahman, M., and Zaman, T. (2013)** the paper discussed the factors affecting this revolution and reflects on likely future developments. In the domestic market as well as in the comparative international market Bangladeshi suppliers are making a remarkable business. Especially in the international market, high quality ceramic and porcelain wares, such as dinner sets, tea and coffee sets, has created a great impression. This market is spreading rapidly throughout the world. There are some reasons to have this extraordinary achievement in the field of Glass and Ceramics in Bangladesh. Those factors have been described here in comparison with some other related areas.

**Kasemi, N. (2014)** stated that the market of the handicraft products is mainly local and partly extended to urban areas. Besides, middlemen play a powerful role in marketing these indigenous products. They usually place order with the artisan and collect materials at less than the market price. The competition from the substitutes like plastic items is a major problem for its development.

**Tasneem, S. and Biswas, R. (2014)** focused on the contribution of each handicraft sector to the economic development of Bangladesh. The researcher recommended that the development of cottage industry so that this industry can thrive and contribute more to the economic development of Bangladesh.

**Liton, M., Islam, T., and Saha, S. (2016)** the study found that in Bangladesh there are about 183512 handlooms weaving units with about 505556 looms. The total operational looms are 311851, which are 61.7 percent of total looms, and the rest 193705 looms are non-operational. The researchers found some reasons for shutting down of looms: lack of capital, lack of raw materials, inadequate technology, poor marketing system, inadequate government support etc. So, government should take necessary steps to overcome these challenges for the development of the handloom industry.

It was thought that an extensive review of various empirical studies on problems and prospects of handicrafts cottage industries. Several research works have been done on various aspects of handicrafts and

cottage industry by the renowned researchers but no comprehensive study has been conducted due to changes in time, technology, and environment. In this context present study has been undertaken.

#### **IV. Research Question**

- a) What are the major problems associated in cane Industry in Bangladesh?
- b) What are the major problems associated in Handloom Industry in Bangladesh?
- c) What are the major problems associated in Pottery Industry in Bangladesh?
- d) What is the prospect of the cottage industries in Bangladesh?

#### **V. Objective Of The Study**

1. To find out problems of the cottage industries.
2. To find out prospects of the cottage industries.
3. To suggest suitable policy measures for the development of the sector in the study area.

#### **VI. Methodology Of The Study**

The study followed a quantitative approach to achieve the objectives of this study, which was descriptive in nature. Both primary and secondary data have been collected for the purpose of the study. The primary data have been collected through personal interview of cottage industry entrepreneurs and workers. The secondary data have been collected from published economic review of Bangladesh, related books, journals, articles, seminar paper, publications from national and international research institutions, report of different financial institutions, public records and statistics, different research reports etc. Purposive sampling and judgment sampling have been used under non-probability sampling techniques for sample design. Total three categories of cottage industries were selected. Selected three cottage industries are: i) Cane Industry; ii) Handloom Industry; and iii) Pottery Industry. Two divisions namely, Kushtia and Jhenidah are selected from Khulna division. Judgment sampling Technique is used to select the survey district. The questionnaire was designed for only two category of respondents' viz. entrepreneurs and workers of cottage Industry. A total of 400 respondents (taking 200 from each district) were taken from three categories of industry. Taking into consideration the selected variables for the present study the following formula was used in determining the minimum sample size (Fisher et al, 1998):

$$n = \frac{z^2 pq}{d^2}$$

Where,

n = estimated size of sample (when population is greater than 10,000).

z = the standard normal deviate using set at 1.96 (or more simply 2.0) which corresponds to the 95% confidence level.

p = the population estimated to have a particular characteristics. If there is no reasonable estimate then use 50% (0.50)

q = 1-p = the probability of failure and

d = Degree of accuracy desired, usually set at 0.05 or occasionally at 0.2.

$$n = \frac{z^2 pq}{d^2}$$
$$= \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2}$$

$$= \frac{0.9604}{0.0025}$$

=384.16

= 385 Entrepreneurs and workers (Rounded up 400)

After taking the value 0.5 for p or q and 95 % confidence limit by using z = 2 with 5% error level, the required sample size for an estimate was found to be 400. But sample size 400 is not so large enough, that's why researcher considers 5% confidence limit and the required minimum sample size for entrepreneurs and workers of cottage industry. All data have been processed through computer based Statistical Package for Social Science (SPSS) developed by Nie et al., (1975). Before feeding the data into computer, all data were converted into numerical codes and the details of these coding were recorded in a code book. Some simple statistical tool is use to analyze the data. Such are frequency distribution mean, standard deviation and graphical presentation etc. Ethical issues play an important role when research is to be conducted among human subjects. According to

Neuman (1995), the researcher must protect human rights, guide them and supervise the interests of people. Christians (2000) stated the minimum considerations such that informed consent, privacy and confidentiality, and accuracy. In this research, all ethical requirements were followed throughout all phases of the research. Before collecting data, permission was granted by the relevant organizations. All participants were assured that anonymity and confidentiality of the responses was guaranteed.

## VII. Conceptual Framework

**Cottage Industry:** A cottage industry is an industry primarily manufacturing which includes many producers, working from their homes, typically part time. The term originally referred to home workers who were engaged in a task such as sewing, lace making, wall hangings, or household manufacturing. Some industries which are usually operated from large, centralized factories were cottage industries before the Industrial Revolution. Cottage industries were very common in the time when a large proportion of the population was engaged in agriculture, because the farmers (and their families) often had both the time and the desire to earn additional income during the part of the year (winter) when there was little work to do farming or selling produce by the farm's roadside ([https://en.wikipedia.org/wiki/Putting-out\\_system](https://en.wikipedia.org/wiki/Putting-out_system)). According to Bangladesh Small and Cottage Industries Corporation (BSCIC), Cottage industry is a small-scale industrial unit run by the members of the same family either on full or part time basis. Its maximum number of workers should be limited within 20; it uses indigenous technology and is not run by power. If it uses power run machinery, the maximum number of workers should be ten. The national board of revenue (NBR) considers the cottage industry as an industrial unit run by a maximum of 50 workers using local skills without adopting power-run mechanical equipment. The agriculture Census Report of 1983-84 defined the cottage industry as a household level manufacturing unit that produces goods manually. It has been mentioned in the Industrial Policy-2010 that the net asset of a unit of cottage industry without the land and the factory should be less than five hundred thousand taka and its maximum workforce should be ten and they would preferably be family members.

**Pottery Industry:** The cultural history of Bangladesh as a land of crisscrossing rivers is colorful and continuing from time immemorial. Even though the history of urban-based artistic practices is comparatively new, the practices as well as the history of folk art have already travelled a long way. Soil is a very significant element in the history of Bangladeshi folk art. Naturally, the soil suitable for making art works is available, and stones are quite rare for that matter. For this reason, the art industry of clay-made pottery has spread everywhere in this region. In areas of Bengal, the history of ornamenting clay-made fired pottery with designs and paintings is much older. Recently, the signs of painted clay pottery presumed to be have been made in the 5th century AD are found at Uari-Botesshor in the Narsingdi district of present-day Bangladesh. Shakher Hari of Rajshahi region is still considered a significant artistic item carrying the legacy of the ancient and especial painting trend in the history of Bangladeshi folk art. Pottery making is as old as man's existence on earth and his attempt to form human settlements. Pottery has been associated with clay, which is a natural raw material close to man's own organic formation

**Cane industries:** The survey of BSCIC (1985) suggested that 122 thousand artisans were engaged in the country's 42 thousand bamboo and cane crafts making units. At that time raw materials worth 224 million taka were used per year to produce items worth 500 million taka. Major items of this category are cane products, partition, mat, fishing trap, hand fan, sofa set, table-mat, wall-mat, tray, flower vase, ash tray etc and they are mainly produced in Comilla, Sylhet, Chittagong and Noakhali.

**Handloom Industry:** The Handlooms was enacted with a view to protect the livelihood of millions of handloom weavers and rich cultural heritage of Bangladesh Handloom Industry from encroachment of the power loom and Mill Sector. Handloom has been defined as follows:

a) "Handloom" means any loom, other than power loom.

b) "A hand operated machine for producing cloth by weaving. In some instances, the shedding is performed by foot operation." On the other hand, Hand loom is a machine or device which is made from wood and some portion of iron and used to produce woven fabric. Hand loom running without any electrical motor, its run by man's hand and foot combination.

## VIII. Data Analysis And Interpretation Of Data

**Table-1: Distribution of the Respondents by Age**

Age	Frequency	Percent	Valid Percent	Cumulative Percent
Below 30 years	164	41.0	41.0	41.0
31 years to 35 years	118	29.5	29.5	70.5
36 years to 40 years	52	13.0	13.0	83.5
41 years to 45years	43	10.8	10.8	94.3
46 years to above	23	5.8	5.8	100.0
Total	400	100.0	100.0	

Source: Field Survey

The frequency distribution and percentages of the respondents' age (in year) are shown in table 1. The majority of the respondents, 41.0% belong to age group of below 30 years, 29.5% respondents belong to the age group of 31-35 years, and 13.0% respondents belong to the age group of 36-40 years. It is also observed that a moderate number, 10.80% of respondents are with age of 41-46 years. The oldest respondents were 46 years to above age 5.8%.

**Table-2: Distribution of the Respondents by Gender**

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	232	58.0	58.0	58.0
Female	168	42.0	42.0	100.0
Total	400	100.0	100.0	

Source: Field Survey

Of the 400 respondents in this study, 232 or 58.0% were male and 168 or 42.0% were female. Most of the female respondents are housewife. They help their husband after complete their housework.

**Table-3: Distribution of the Respondents by Industry**

Industry	Frequency	Percent	Valid Percent	Cumulative Percent
Pottery Industry	227	56.8	56.8	56.8
Handloom Industry	102	25.5	25.5	82.3
Cane Industry	71	17.7	17.7	100.0
Total	400	100.0	100.0	

Source: Field Survey

As shown in the table 3, the majorities 227 or 56.8% of the respondents were related to Pottery industry, 102 or 25.5% of the respondents were related to Handloom industry and 71 or 17.7% of the respondents were related to Cane industry.

**Table-4: Distribution of the Respondents by maintain family expenditure from income**

Capability	Frequency	Percent	Valid Percent	Cumulative Percent
Capable	189	47.3	47.3	47.3
Not Capable	211	52.7	52.7	100.0
Total	400	100.0	100.0	

Source: Field Survey

As shown in the table 4, the majorities 211 or 52.7% of the respondents were not so capable to maintain their family expenditure properly, 189 or 47.3% of the respondents think that they are capable to maintain their family expenditure but they struggle enough to increase their income.

**Table-5: Distribution of the Respondents comments on the basis of Raw materials.**

Scarcity of Raw materials	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	251	62.7	62.7	62.7
No	149	37.3	37.3	100.0
Total	400	100.0	100.0	

Source: Field Survey

As shown in the table 5, the majorities 251 or 62.7% of the respondents express that scarcity of raw material is their important problem for sustain their profession. 149 or 37.3% of the respondents express that have no scarcity of raw materials but the value of raw materials increased for this reason production cost increase and profit rate decrease.

**Table-6: Distribution of the Respondents by Future Prospects of this profession.**

Prospect	Frequency	Percent	Valid Percent	Cumulative Percent
Good	226	56.5	56.5	56.5
Bad	103	25.8	25.8	82.3
No Comment	71	17.7	17.7	100.0
Total	400	100.0	100.0	

Source: Field Survey

As shown in the table 6 the majorities 226 or 56.50 % of the respondents think that this profession has a great success. If the government provides some logistic supports regularly, this industry will help to create new employment opportunity, 103 or 25.8% of the respondents think that these industries future prospect are not so good because young generations are not so interested to engage this profession. Young generation think that this profession social status is not well. Out of 400 respondents 71 or 17.7% were not feel a good interest to make a comment.

### **IX. Major Findings Of The Study**

The major findings of the study conducted on " Problems of cottage Industry and Policies for Development: A Study of Khulna Division in Bangladesh" are summarized below:

- Lack of capital is the first and foremost reason for which the success of this sector is interrupted.
- Most of the industries are operated by sole ownership.
- Natural disaster is the main problem for cottage industries basically for pottery industries.
- Lack of modern technology is great obstacle for growth of cottage industries.
- Lack of transportation facilities is another problem for this sector.
- Lack of expected profit of the product.
- Lack of experienced labor.
- The respondents mentioned that they cannot export their products.
- Most of the respondents said that they will shift their business into other sector because they do not get right price of their products.
- Lack of raw materials and high price of raw materials are other big problems in this sector.
- Some factors have led to the limited use of pottery products such as the appearance of refrigerators, and the use of glass, plastic and ceramic products, as well as the availability of potable water in houses.
- The physical conditions of pottery makers have deteriorated compared to other crafts and professions.
- The lack of an association or syndicate led to the fragmentation of individual efforts to enhance the living standard of pottery makers.
- Due to limited demand on pottery products, labor has moved out of pottery making.
- In Bangladesh, cane is not cultivated commercially. The country has to import good quality cane from outside, which raises the price of cane products. The price of cane, oil and other chemicals used in production are gradually increased day by day. For this reason entrepreneurs leaving their existing business.
- Availability of substitutes is the main threat for cane products. Substitutes like plastic furniture are sold comparatively at lower cost. For this reason customers shift their demand cane product to plastic product.
- As modern machinery is not used in the cane industry, laborers cannot produce such quickly as they can produce a single product at a time. So it is a time consuming production process and thus requires more labor wage. As a result the price of cane products become higher and the demand of the consumer decline.
- Weavers suffer from scarcity of working capital. Most of the time, weavers acquire their working capital from their own money and sometimes they acquire capital from various in situations like govt. banks, private banks and some other financial institutions. According to Handloom Census, 2003, more than 79% handloom units shut down their business due to lack of capital.
- Weavers in our country don't get quality raw materials at right time and at right price. The issue of easy sourcing of raw materials (both yarn and dyes & chemicals) at reasonable prices has been a key problem across centers of handloom production.
- Infrastructure in the handloom sector continues to be inadequate. Facilities such as clean drinking water, sanitation, effluent treatment plants and electricity, are not available in all hubs of handlooms production.
- Poor marketing and insufficient market linkage outside the state ails the industry from growing and earning more revenue. Most the handloom product markets are located in special region. Our handloom products quality is not up to the mark. It's make a problem cannot expand product market within and outside the country.
- Due to the lower income and instable work the young generation of weavers has been migrating to other occupations. This has reduced the weaver community.

### **X. Recommendations Of The Study**

Cottage industries play an important role for income and employment generation at rural area in Bangladesh. Cottage industries help to create more than 90% employment opportunities of industrial sector in Bangladesh. It is important part in our national economy. So it is crying needs to develop the cottage industry and solve all types of problems that are behind it. Some recommendations are given below:

- To develop the growth of cottage industries need to increase the invested capital.
- Infrastructure development is a prerequisite to efficient development and financing of cottage industries.
- Poor quality of products is a big setback for expansion of cottage industries sector. Measures for quality improvement and standardization of cottage industries products have to be one of the targets.
- Technology is the part and parcel for the development of any industries. But after conducting our field survey we informed that most of the owner of the cottage industries uses old technology. To ensure the development of this sector use of modern technology must be needed.
- Government and Non Government financial institutions take necessary steps to provide unsecured loan and to ensure uninterrupted financial support to the prospective cottage industries in Bangladesh.

- There is an immediate need for the organization of cooperative societies on the sound footing so that they give a lead in the manufacture of quality and standard products (Bhattacharya, 1980). Cooperative societies should be established to give a lead in the manufacture of the quality and standard products.
- Organizing trade fairs, symposiums, workshops on cottage industries.
- Ensuring the reduction of role of middlemen business in this sector.
- Ensuring the right price of the products.
- Building up flexible industrial policy for developing of this sector.
- Ensuring export facilities of the products of cottage industries.
- After all our government should take necessary steps to protect the tradition of our country basically the cottage industries.

### **XI. Prospect Of The Study**

Prospects of Cottage industry are shown below:

- Cottage Industry is very important for economic development of Bangladesh especially in rural areas. Because many villagers are employed in this sector and earn their breads.
- If there is better transport and communication all over Bangladesh especially in the rural areas the cottage industry can contribute a lot to the integrated rural development.
- It also provides the women workers with opportunities to participate in economic activities.
- It reduces poverty to some extent and as a result enhances the way of economic solvency to the same extent.
- If an extensive help from the Government and Non-government Organizations is obtained in the creating of export facilities, then it will be a profitable sector that contributes to our GDP.

### **XII. Conclusion**

Cottage Industry means family industry in which members are engaged part time or full time in production and service oriented activities. Cottage industry is an industry whose labor force consists of family units or individuals working at home with their own equipment. Now it is obvious that the present status of cottage industry in Khulna division as well as in the whole country is not so good. It is clear that it has a great role in our economy. So it is very necessary to improve the present condition of cottage industry. If the market for cottage products is expanded, this will improve our own culture. Cottage industries provide economic opportunities to the poor or the middle income section of people through employment in Bangladesh. Cottage industries have already achieved its own tradition, but it was mainly rural-based. On account of modern technological development, this sector finds its spreading in urban areas and is making more attractive and highly finished exportable products. Now a day due to pressure of large industry and less government intervention as well as various problems associated with credit programme etc. impede the dynamic growth of small and cottage industries. The contribution of this sector is satisfactory as there is huge opportunity of employment generation, it helps the people to be self employed, and it fulfils not only our local demand but also the demand outside the country. The findings imply that lack of capital; old technology, poor quality of products, poor marketing and insufficient market linkage, face high competition with large organization, inadequate infrastructure facilities, and effect of middlemen business are the major barriers for the development of these sectors. The study suggest that increase capital investment, make good marketing channel, develop product quality, infrastructural development, immediate need for the organization of cooperative societies, motivate young generation and women for engaged this profession and government patronization are very essential for development of cottage industry. Therefore, the government should take necessary action to remove these barriers. Based on the findings of the study, it can be concluded that the present condition of handicraft industries in Bangladesh is not so well.

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