



**HISTORY OF WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP
SINCE THE INDEPENDENCE OF BANGLADESH**

M.PHIL. THESIS

**By
SALMA KHAN**

**DEPARTMENT OF HISTORY
UNIVERSITY OF DHAKA
DHAKA-1000**

FEBRUARY 2021

**History of Women Empowerment through Entrepreneurship
since the Independence of Bangladesh**

Thesis submitted to

University of Dhaka



In partial fulfillment of the requirements of the award of the
Degree of Master of Philosophy
History

By
Salma Khan
Registration no- 90
Session 2014-2015

Under the Supervision of
Prof. Dr. Mesbah Kamal
Department of History
University of Dhaka

February 2021

DECLARATION

I, Salma Khan, hereby declare that the thesis titled **“History of Women Empowerment through Entrepreneurship since the Independence of Bangladesh”** is submitted by me to the Department of History, Faculty of Arts, University of Dhaka in partial fulfillment of the requirements of the award of the Degree of Master of Philosophy. This has been written solely by me and it has not been submitted, in whole or in part, in any previous application for a degree. Except where stated otherwise by reference or acknowledgment, the work presented is entirely my own.

Salma Khan
M.Phil. Researcher
Department of History
University of Dhaka

APPROVAL SHEET

This thesis titled “History of Women Empowerment through Entrepreneurship since the Independence of Bangladesh” prepared and submitted by Salma Khan to the Department of History, Faculty of Arts, University of Dhaka in partial fulfillment of the requirements for the award of the Degree of Master of Philosophy has been supervised by me and is recommended for submission and examination.

Prof. Dr. Mesbah Kamal
Department of History
University of Dhaka

Acknowledgments

I am pleased to express my heartiest gratitude and appreciation to my supervisor, Professor Dr. Mesbah Kamal, Department of History, University of Dhaka, for his valuable advice, scholastic guidance and careful supervision throughout the research work and constructive criticism and suggestion in the preparation of the manuscript. I am exceedingly indebted to him for his patience, motivation, and immense knowledge of the modern history of women empowerment and gender studies.

I wish to express heartfelt respect and gratitude to my respected teacher Professor Dr. Ahmed Jamal, Department of History, University of Dhaka, for his thoughtful comments and recommendations on my research work. I am also ever grateful and immensely indebted to Dr. AbdusSamad, Department of History, Jagannath University, Dhaka for his valuable advice and helpful comments for the improvement of the thesis. I wish to express my heartiest gratefulness and thanks to Professor Afsan Chowdhury for his constant encouragement and thoughtful suggestions. I would also like to thank Dr. Aminul Islam Khan for his cordial help and support during the research work.

I convey my special thanks and gratitude to all the women entrepreneurs who participated in the interviews for this study. Last but not least I would like to thank my family: my parents and my brother for unconditional love, continuous support and encouragement.

February 2021

**Salma Khan
MPhil Researcher
Department of History
University of Dhaka**

Acronyms

BB	:	Bangladesh Bank
BDT	:	Bangladesh Taka
BBS	:	Bangladesh Bureau of Statistics
BIDS	:	Bangladesh Institute of Development Studies
BMDC	:	Bangladesh Management Development Centre
BSCIC	:	Bangladesh Small and Cottage Industries Corporation
BHWA	:	Bangladesh Homeworkers Women Association
BWCCI	:	Bangladesh Women Chamber of Commerce and Industry
GDP	:	Gross Domestic Products
FBCCI	:	Federation of Bangladesh Chambers of Commerce and Industry
LFS	:	Labor Force Survey
MIDAS	:	Micro Industries Development Assistance and Services
MOWA	:	Ministry of Women and Children Affairs
NGOs	:	Non-Government Organizations
NASCIB	:	National Association of Small Cottage Industries of Bangladesh
PICIC	:	Pakistan Industrial Credit and Investment Corporation
PDFI	:	Public development finance institutions
RMG	:	Ready-made Garment
SME	:	Small and Medium-sized Enterprises
SCITI	:	Small & Cottage Industries Training Institute
SMEF	:	The Small and Medium Enterprise Foundation
TIN	:	Tax identification number
VAT	:	Value Added Tax
WE	:	Women Entrepreneurs
WED	:	Women Entrepreneurship Development
WEAB	:	Women Entrepreneurs Association of Bangladesh
UN	:	United Nation

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Chapter 1

Introduction

1.1 Introduction:

The development organizations started to emphasize gender parity and the empowerment of women in their development policies in the 1970s. The UN declared the period of 1975-85 as the "Decade for Women". Thus, the inclusion of women's interests began to receive attention in the majority of development policies where poor rural women were acknowledged as the target group.¹ Considering the positive relationship of entrepreneurship with women's empowerment and economic growth, women entrepreneurship has been widely highlighted and recognized globally in the last few decades. The emergence of women as entrepreneurs has been one of the key alterations in the global economy. Due to the structural changes in the developed world, women-led enterprises had been doubled in the 1990s and identified as the new economic driving force.² When Bangladesh emerged as a new nation, the overwhelming majority of its female population was not only poor but also trapped in the dilemma of two widely different domains. One was imposed by the culture and tradition that limited their activities within the household. And, another was formed by the country's growing landlessness and poverty which forced them to come outside to seek paid employments for economic survival. The socio-economic changes that took place in post-independent Bangladesh, had profoundly affected women's role in society and led to the increasing female participation in non-traditional occupations. In addition to that, the government

¹Rozario, Santi, 'Development and rural women in South Asia: The limits of empowerment and conscientization', *Bulletin of Concerned Asian Scholars* 29, no. 4, 1997: 45-53. Pp 45.

²Orhan, Muriel, 'Why women enter into small business ownership', Fielden, Sandra L., and Marilyn J. Davidson (Ed.), *International handbook of women and small business entrepreneurship*, Edward Elgar Publishing, 2005: 3-16. Pp 3

and NGOs soon realized that the development challenges in Bangladesh were so diverse and complex that the balanced socio-economic development of the country could not be ensured by excluding women. The poverty alleviation programs of government and rapid penetration of the microcredit service program of NGOs had prompted women's involvement in entrepreneurial activities. However, the post-1970s governmental and NGO programs had limited scope for female entrepreneurship development due to their inadequate understanding of women's changing role in the economy.³ Gradually, in the 2000s, government policies were found to be more women entrepreneurship friendly that aimed to bring them into the economic mainstream. Therefore, a growing number of women emerged as entrepreneurs in the SME sector of Bangladesh who had been running their own enterprises, generating employment and contributing to the economy. While entrepreneurship had become a source of income generation for poor rural women, a growing number of educated urban women had been choosing entrepreneurship as a career choice with the desire for economic freedom and self-autonomy. However, social barriers, inadequate credit and training facilities, limited access to information and technology and poor implementation of government policy continued to discourage and hinder women's participation in entrepreneurship. As a result, the number of women-led enterprises had been low, tend to remain small and confined in traditional entrepreneurial activities in the country. Still, it can be said that women entrepreneurship in Bangladesh has been going through a transition period since the 2010s. Despite the countless social, cultural and financial constraints, Bangladeshi women have been overcoming challenges themselves and involving in unconventional entrepreneurial activities to gain economic freedom and empowerment.

³World Bank, '*Bangladesh: strategies for enhancing the role of women in economic development*', World Bank, Washington, DC, USA, 1990. Pp XVII, XXI, XVIII, 40

1.2 The concept of empowerment and women empowerment:

In several disciplines, the idea of empowerment is used to understand the development process in both individual and community spheres. Empowerment is largely defined in two levels. One is power, which means one's control over his or her own life and resources and the other is the agency which indicates the ability to work to achieve these objectives. Page and Czuba (1999) have perceived empowerment as "a multilayered social process that fosters power in people for use in their own lives, their communities and their society by acting on issues that they define as important."⁴

The Division for Social Policy and Development (DSPD) of the United Nations in its Expert Group Meeting (2013) in New York which decided that the most suitable definition of Empowerment is that it is "an iterative process with key components including an enabling environment that encourages popular participation in decision-making that affects the achievement of goals like poverty eradication, social integration and decent work for all as well as sustainable development."⁵

As the concept of gender equality started to join the mainstream of development policy discourse, there had been many attempts to conceptualize women's empowerment. Although, empowerment term became more acquainted and used, however, since the effects of empowerment are not directly visible it is difficult to provide an inclusive definition. Often empowerment is defined as greater freedom and movement of women which is a rather incomplete idea. Because empowerment entails other accountabilities of welfare as well.⁶ Keller and Mbwewe (1991) explained women empowerment as a "process whereby women become able to organize themselves to increase their own self-

⁴Page, Nanette, and Cheryl E. Czuba. 'Empowerment: What is it', *Journal of extension* 37, no. 5, 1999: 1-5. Pp 5

⁵United Nations, 'Empowerment: What does it mean to you?' Department of Economic and Social Affairs, UN, 2012.

⁶Mahmud, Simeen, Nirali M. Shah, and Stan Becker, 'Measurement of Women's Empowerment in Rural Bangladesh', *World development* 40, no. 3, 2012, 610-619. Pp 611.

reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination”.⁷

Kabeer (1999) referred to women’s empowerment as a process by which one can achieve the ability to make choices that one had been denied before. This ability to make strategic choices includes three interconnected dimensions. First, resources, that include access as well as future claims to material, human and social resources such as education, paid employment, etc. Second, agency, which includes decision making as well as less demonstration of the agency like negotiation, manipulation, deception. And third, achievements that indicate wellbeing results.⁸

In the 1990s, women empowerment had been a commonly discussed issue in major international conferences. Later in 2001, the UN guideline gave a more appropriate definition. It described that women’s empowerment consists of five elements. These were, a) “Women’s sense of self-worth, b) their right to have and to make choices, c) their right to have access to opportunities and resources, d) their right to have the power to control their own lives, inside and outside the home; e) their ability to influence the direction of social change to create more just social and economic order, nationally and internationally.”⁹

Women empowerment, especially their economic empowerment can help to achieve wider development targets like economic growth, eradication of poverty and improvement of health, education and well-being. Scholars have tried to conceptualize economic empowerment as well.

⁷Keller, Bonnie B., and Dorcas C. Mbewe, ‘Policy and Planning for the Empowerment of Zambia's Women Farmers’, *Canadian Journal of Development Studies* 12, no. 1, 1991: 75-88. Cited in Varghese, Thresiamma, ‘Women empowerment in Oman: A study based on Women Empowerment Index’, *Far East Journal of Psychology and Business* 2, no. 2, 2011: 37-53. Pp 37.

⁸Kabeer, Naila, ‘Resources, agency, achievements: Reflections on the Measurement of Women's Empowerment’, *Development and change* 30, no. 3, 1999: 435-464. Pp 437-439

⁹United Nations, ‘Guidelines on Women’s Empowerment for the UN Resident Coordinator System’, Secretariat of the UN Inter-Agency Task Force on the Implementation of the ICPD Program of Action. New York, US, 1995. Pp 52

Kabeer (2009) described women's economic empowerment as "the processes of change through which women expand their ability to make strategic choices about their lives and to participate on equal terms with men in bringing about desired changes in the society in which they live."¹⁰ Golla et al. (2018) analyzed that women's economic empowerment has two interconnected components. They are

- a) To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions.
- b) To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.¹¹

But why is it necessary to focus on women's economic empowerment? The strict gender division of labor in the society that imposes women's main responsibilities of unpaid care efforts inside the house results in unequal access to economic resources and employment opportunities which is the main factor behind their vulnerable position in society. Consequently, women and their children are found dependent on the male provision, or else left to compete in the labor market on unfavorable terms. Women's economic empowerment, therefore, is the issue of the establishment of human rights and gender equality. There has been strong research evidence that suggests women's economic empowerment has a positive impact on the welfare of their families. Economically empowered women tend to be more aware of family planning and reproductive health care. In addition to that, they also contribute to the education, health of their children and overall wellbeing of the household.¹² Also, female-headed families

¹⁰Kabeer, Naila, 'Women's economic empowerment: Key issues and policy options', Swedish International Development Cooperation Agency (SIDA), Stockholm, 2009. Pp 7. Available online at

¹¹Golla, Anne Marie, Anju Malhotra, Priya Nanda, and Rekha Mehra, 'Definition, framework and indicators', Washington, DC: International Center for Research on Women (ICRW), 2011. Pp 4.

¹²Kabeer, Naila, 'Women's economic empowerment: Key issues and policy options', Swedish International Development Cooperation Agency (SIDA), Stockholm, 2009. Pp 8

tend to be most vulnerable to the threat of poverty, since the members of the families are primarily dependent on female earning. Equally, lower-earning male-headed households depend on women's economic activities to survive during times of disaster crisis as well as graduation from poverty. Access to education and income-generating opportunities are essential to avoid gender discrimination in markets while selling their labor, goods and services.¹³ In a broader sense, in order to ensure balanced and sustainable economic growth, the greater inclusion of female participation is essential.

1.3 The concept of entrepreneurship:

Entrepreneurship is widely recognized as a crucial factor to centralize the process of assembling capital, increasing value to natural sources, manufacturing essential goods and services and creating employment. The role of entrepreneurs in economic development has for long been a recurrent theme of economics research. Since the 1960s, however, researchers from multidisciplinary backgrounds like psychology, sociology, anthropology, history and management have shown keen interest in studying entrepreneurship.¹⁴ Even after many years of studies on the subject, there had been no commonly accepted definition of entrepreneurship. Since there had been no single definition of entrepreneurship in the literature, it is difficult to find a comprehensive description of it. Scholars are found to perceive and define entrepreneurs through the idea of their own disciplines. In fact, the growing attention in the subject led the scholars to apply their own culture, logic and methodology of different disciplines to add multiple perspectives on entrepreneurship.¹⁵

¹³Ibid. Pp 8

¹⁴Azim, M. Tahlil, '*Entrepreneurship development in Bangladesh*', The University Grants Commission Bangladesh, Dhaka, 2011. pp 24.

¹⁵Filion, Louis Jacques, '*From Entrepreneurship to Entreprenology*', *École des Hautes Études Commerciales (HEC)*, Montréal, 1997. Pp 8

When it comes to the history of Entrepreneurship, Richard Cantillon (1732) was one who first coined the term Entrepreneur which derived from the French word *entendre*, meaning “to undertake”. Then Adam Smith (1776) talked about enterpriser in his book *Wealth of Nations* as an individual who “undertook” the development of an organization for commercial purpose.¹⁶

However, the definition of an entrepreneur provided by Joseph Schumpeter (1934) is more connected to the modern understanding of entrepreneurship, as he emphasized innovation that came into the mainstream. He described that “the essence of entrepreneurship lies in the perception and exploitation of new opportunities in the realm of business ... it always has to do with bringing about a different use of national resources in that they are withdrawn from their traditional employment and subjected to new combinations.”¹⁷ Schumpeter described entrepreneurs as innovative people who create entrepreneurial alterations within markets. These entrepreneurial transformations have five indicators: 1) the launch of a new or upgraded product; 2) the development of a new technique of production; 3) the introduction of a new market; 4) the utilization of a new sector of supply; and 5) the re-organization of business administration processes. Therefore, Schumpeter’s definition connects entrepreneurship with innovation in business logic which is recognizing the market opportunities and using innovative tactics to exploit them.¹⁸

Thompson (1999), based on his research findings identified ten key points, such as a) entrepreneurs are people who make a change, b) entrepreneurship is all about detecting and utilizing possibilities, c) entrepreneurs organize the necessary resources to utilize

¹⁶ Azim, M. Tahlil, *Entrepreneurship development in Bangladesh*, The University Grants Commission Bangladesh, Dhaka, 2011. pp 24, 26

¹⁷ Schumpeter, Joseph A. ‘Unternehmer’, *Handwörterbuch der Staatswissenschaften* no. 8, 1928: 476-87. Cited in Filion, Louis Jacques, ‘From Entrepreneurship to Entreprenology’, École des Hautes Études Commerciales (HEC), Montréal, 1997. Pp 4

¹⁸ Ahmad, Nadim, and Richard G. Seymour, *Defining Entrepreneurial Activity: Definitions Supporting Frameworks for Data Collection*, OECD Statistics Working Papers 2008, no. 1, Paris, France, 2008. Pp 8

opportunities, d) they add value, e) they are good at networking, f) they have awareness of “know-how” and “know-who” g) they produce financial, social, Artistic capital, h) they handle risk, i) they are good at facing challenges and j) Entrepreneurship takes creativity and innovations.¹⁹

Apart from scholars from different disciplines, international organizations also defined entrepreneurship based on their perspective. In an economic survey of OECD in 1997, it was defined as “the dynamic process of identifying economic opportunities and acting upon them by developing, producing and selling goods and services”.²⁰ Global Entrepreneurship Monitor (an international research project) considered entrepreneurship as "Any attempt at new business or new venture creation, such as self-employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business".²¹ European commission described entrepreneurship as “the mindset and process by which an individual or group identifies and successfully exploits a new idea or opportunity”²²

However, the definition of entrepreneur had never been distinguished based on gender and could be stretched to women entrepreneurs without limitations. The national-level standing committee of women entrepreneurs (1948) referred to a woman entrepreneur as “a woman who creates something new, organizes production, undertakes risk and handles economic uncertainties and to adjust personality needs, family life, social welfare and economic independence.”²³

¹⁹Thompson, John L., ‘The world of the entrepreneur: a new perspective’, *The Journal of Workplace Learning* 11, no. 6 (1999): 209-224, cited in Azim, M. Tahlil, ‘*Entrepreneurship development in Bangladesh*’, The University Grants Commission Bangladesh, Dhaka, 2011. pp 34

²⁰Ahmad, Nadim, and Richard G. Seymour, ‘*Defining Entrepreneurial Activity: Definitions Supporting Frameworks for Data Collection*’, OECD Statistics Working Papers 2008, no. 1, Paris, France, 2008. pp 9

²¹‘*How GEM defines Entrepreneurship*’, Global Entrepreneurship Monitor, London, UK.

²²Select Committee on the European Union and Hughes, Alan, ‘*The Commission's green paper entrepreneurship in Europe: with evidence*’, 34th report, session 2002-03, House of Lords, London, UK, 2003: 1-107. Pp 5

²³ MIDAS, ‘*Women Entrepreneurs in SMEs: Bangladesh Perspective*’, SME Foundation, 2009. Pp 33

The European Commission mentioned a specific definition for women entrepreneurs in their reports that “woman who has created a business in which she has a majority shareholding and who takes an active interest in the decision-making, risk-taking and day-to-day management”.²⁴ The government of India refers to women entrepreneurship as “An enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated by the enterprise to women.”²⁵

The Government of Bangladesh had provided a clear definition of women entrepreneurs through the Industrial policy of 2010. It stated that “A woman will be termed as a Woman Entrepreneur if she is the ‘owner or proprietor of a private or proprietary enterprise’ or ‘is the director of a private company’ registered with the ‘joint-stock’ or ‘shareholding enterprise’ or owning at least 51% share among the shareholders.”²⁶ The central bank of Bangladesh has also accepted the term mentioning that “a woman engaged in business in her own name will be treated as women entrepreneur”. It also stated that if a woman entrepreneur owns/possesses more than 50% shares of a business; it will be deemed as a business conducted by a woman entrepreneur and will be entitled to facilities under special consideration.²⁷

1.4 Definition of micro, small and middle Enterprise:

A clear definition of Micro, Small and Middle enterprises is essential for the proper strengthening of the industrialization of a country. The government and policymakers had recognized cottage, small and medium industries as a significant tool for the

²⁴ European Commission, ‘*Promoting entrepreneurship amongst women*’, Enterprise Directorate-General, Brussels, Belgium, 2004. Pp 7

²⁵ Sharma, Yogita, ‘Women entrepreneur in India’, *IOSR Journal of Business and Management* 15, no. 3, 2013: 9-14. Pp 9

²⁶ Government of Bangladesh, ‘*National Industrial Policy 2010*’, Ministry of Industries, Dhaka, 2010. Pp 15

²⁷ Bangladesh Bank, ‘*Small and Medium Enterprise (SME) Credit Policies & Program*’, SME & Special Program Department, Bangladesh Bank, Dhaka, 2010. Pp 15

decentralization of employment generation, women entrepreneurship development and poverty alleviation. The emphasis on the development of these enterprises had been prioritized in policy reports and regulatory schemes Bangladesh government had defined and redefined the micro, small and medium enterprises a few times since independence. The industrial policy of 1999 mentioned the definition of different enterprises. a) Microenterprise were those which mostly involve family members or employed less than five workers, required a fixed capital investment of more than one thousand BDT but less than one million. b) Small enterprises were those which employed less than fifty workers and required fixed asset investment of one hundred million BDT. And c) medium enterprises were those which employed between fifty and ninety-nine workers and having fixed asset investment between BDT one hundred and three hundred million.

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Later, the government redefined the enterprises in the industrial policy of 2010. According to the industrial policy of 2010, the definition of the small, middle and large enterprise was:

Table 1.1 Definition of micro, small and medium enterprise in Bangladesh (based on NIP 2010)

Serial no	Sector	fixed assets excluding land and building (Manufacturing)	Employed Manpower	Fixed assets excluding land and building (Service)	Employed Manpower
1	Micro Industry	between Tk. half a million and Tk. 5 million	10-20		
2	Small Industry	between Tk. 5 million and Tk. 100 million	25-99	between Tk. half a million and Tk. 10 million	10-25
3	Medium Industry	Tk.100 million and Tk. 300 million	100-125	between Tk. 10 million and Tk. 150 million	50-100

²⁸Siddique, M., & Uddin, M., '*Prospects & problems of women entrepreneurs: a study of Dhaka City*', Masters dissertation, BRAC University, 2008. Pp 11-12

Later in the National Industrial Policy, 2016, the definition of micro, small and middle industry was redefined. The renewed definition of the industries is given below.

Table 1.2 Definition of micro, small and medium enterprise in Bangladesh (based on NIP 2016)

SL	Type of industry	Type of Industry	The amount of investment (Replacement cost and value of fixed assets, excluding land and factory buildings) BDT	Number of employed workers
1	Cottage Industry		Below 10 lakhs	Number of the worker does not exceed 15
2	Micro Industry	Manufacturing	10 lakhs to 75 lakhs	16 to 30 or less
		Service	Less than 10 lakhs	15 maximum
3	Small Industry	Manufacturing	75 lakhs to 15 lakhs	31 to 120
		Service	10 lakhs to 2 lakhs	16 to 50
4	Medium Industry	Manufacturing	15 crores to 50 crores	121 to 300
		Service	2 crores to 30 crores	51 to 120

Source: National Industrial policy 2016. ²⁹

Based on the definition, more than 90% of the industrial enterprises in Bangladesh are in small and medium enterprises, with up to 100 employees. Usually, they are labor concentrated with comparatively low capital intensity. ³⁰

1.5 Review of Literature

Entrepreneurship and entrepreneurs have been well-researched topics in the global academic world. Acknowledging the association between entrepreneurship development and economic growth, researchers of Bangladesh have given sufficient attention to the topic. In the past few decades, researchers of Bangladesh have studied the features and

²⁹ 'BB updates SME terms', The Daily Star, July 03, 2017

³⁰ MIDAS, 'Women Entrepreneurs in SMEs: Bangladesh Perspective', SME Foundation, 2009. Pp 33

profiles of entrepreneurs, motivating factor behind start-ups, financing and management of enterprises, training and institutional support services available in the country, challenges and opportunities of entrepreneurship development and so on. A decent number of studies have been done concentrating predominantly on women's entrepreneurship as well. Especially since the 90s, women entrepreneurs have come into the limelight of researchers due to the increasing number of women were being involved in the business. It is evident that the circumstances and difficulties encountered by women while starting and running a business tend to be different than men.

Anwar (1992)³¹ surveyed the enterprise profitability and sustainability of NGOs supporting women entrepreneurs. While identifying the main factors constraining the performance of the entrepreneurs, he observed that women tend to increase their profit on a modest scale because they perceive themselves as supplemental income earners in the family, instead of businesswomen. Social restriction regarding women's mobility and their traditional responsibilities also limits their capacity to run their businesses more profitably. Saleh (1995)³² conducted a study on the 20 women entrepreneurs who have received training and support services from BSCIC and BMDC. He found that most (75%) of women entrepreneurs are at the age of 30-45 years and most (75%) of them are educated (graduates and masters). At least one-third of women entrepreneurs were employed in NGOs and the private sector before starting a business on their own. The majority of women (80%) had no experience before starting a business. Interestingly, the single strongest incitement for being an entrepreneur for women was an opportunity to do something desirable. Money making was the second reason for a start-up. This means the pull factors that emphasize entrepreneurship as a positive alternative that attracted

³¹Anwar, F. S., 'Management of Rural Women Entrepreneurship in Bangladesh: A Case of Bangladesh', *Journal of Business Administration* 18, no. 3, 1992: 156-165.

³²Saleh, Abu, 'A profile of the women entrepreneurship in Bangladesh', *Journal of Business Studies* 16, no. 1 1995: 159-170.

women to do business. Most of the women who were interviewed did not think that women are more skilled than men in case of dealing with customers. However, more than one-third of women entrepreneurs in his study complained about receiving discriminatory treatment from banks and other support services. Saleh also found that the majority of 75% of women-led enterprises were successful in terms of gross annual sales, profitability and the number of employees and some (20%) of the respondents mentioned that their business is providing 100% of the income of their families.

Solaiman and Belal (1998)³³ surveyed 60 poultry entrepreneurs in the Chittagong district in Bangladesh. Their empirical data shows that the policy support of the “Package Assistance Program” was not sufficient and effective. The main problems in women's entrepreneurship development have been identified as the unstable government policy, the lack of adequate funds, ineffective marketing systems, unproductive training courses and inadequate motivational programs for poultry farmers in the study areas.

Mohiuddin et al. (1998)³⁴ conducted their study on 60 small women-led enterprises funded by BSCIC in Kushtia. Most of these women entrepreneurs are very poor and poverty-ridden. BSCIC and other NGOs offer credit to landless and destitute poor women. The maximum limit of such credits was taka 10000 which was too little to start or expand a business. The respondents identified inadequate credit supply and credit installment to be one of the four significant constraints. Their entrepreneurial activities were mostly concentrated within the traditional sectors like handicrafts (cane and bamboo), followed by tailoring and livestock. The majority of women in rural areas started their business at a young age (before 30) which reflects their enthusiastic and energetic attitude to contribute to the economy of their families. Their study revealed that

³³Solaiman, Mohammad, and Ataur Rahaman Belal, ‘Problems and Prospects of Women Entrepreneurs in Bangladesh-A Study of Women Poultry Farmers’, *Decision* 25, no. 1, 1998: 111.

³⁴ Mohiuddin, Mohammad, Moniruzzaman, Mohammad Monowae Hossain Mahmood, ‘Women Entrepreneurship Development in Rural Areas: A case on BSCIC funded enterprises’, *Dhaka University Journal of Business Studies*, Vol. 19 (1). 45-63, 1998.

the majority (60%) of these women started their business with the motivation to gain profit and improved economic conditions, followed by reducing the economic burden of male earners (58%). Also, training and guidance provide skill and business knowledge to utilize their money and control cost-effectively. Therefore, the study found that trained women entrepreneurs were generating more income than untrained women entrepreneurs. Aged women (average 33 years) tend to be less interested in training, thus, fail to utilize their capital effectively. Surprisingly, even though all sample women entrepreneurs were lower educated but they were innovative in setting the businesses which indicate that a very high level of education is not necessary for entrepreneurial performance. Also, women having fewer children are much more interested and have more opportunities to initiate and manage a new venture, whereas women with a higher number of children suffer from time poverty.

Nazma Ara Hossain (2000)³⁵ surveyed 307 women entrepreneurs of per-rural and rural areas of Bangladesh who were engaged in different types of small businesses. She found in her study that the majority of women entrepreneurs are engaged in traditional gender-related sectors like livestock, trading and agriculture. In terms of absolute profit, out of eight sectors, the most profitable sector was trading (25%) followed by agriculture, manufacturing, processing, and service. In most cases, the motive for these women to emerge as entrepreneurs is to attain higher social status. Women entrepreneurs reported the lack of sufficient capital (83.76%) as the main constraint, followed by the scarcity of raw materials, transportation problems, and marketing products. They collected the initial capital for business from their own savings, husband's saving, and other family assets, inheritance, relatives, friends, mortgage of land, and supporting agencies. On

³⁵Hossain, Nazma Ara, '*Women Entrepreneurship and Small Business*', unpublished doctoral dissertation, University of Dhaka, 2000.

average women contribute 41% of the family income and their household depends heavily on their proceeds. The study found that since these women became entrepreneurs, the majority of them were able to afford deep tube well, sanitary latrine, electricity and live-in improved households which reveals the positive of entrepreneurship on their living conditions.

Perveen (2000)³⁶, in her research, analyzed the psycho-social factors associated with women entrepreneurship in Bangladesh. Her study aimed to investigate whether women entrepreneurs differ from women engaged in traditional jobs in respect of achievement, motivation, risk-taking in decision making, level of aspiration, and locus of control. The study found that women entrepreneurs are highly motivated. Achievement motivation and risk-taking behavior in decision making are higher for entrepreneurs as compared to non-entrepreneurs. The level of aspiration is also higher for entrepreneurs as compared to non-entrepreneurs. Also, training has a positive impact on entrepreneurship development as it increases the motivation and changes the attitude of the entrepreneurs.

Nadia Binte Amin (2001)³⁷, examined the demographic profile, personal trait, motivational skill, leadership skill, managerial skill, the technical skill of female entrepreneurs of Bangladesh. She observed that most of the women entrepreneurs particularly in the middle-income group came to business by their own motivation of being independent and self-confident. Women entrepreneurs were found to have a need for achievement and a high level of self-esteem. In the context of demographic factors, most of the women started their business at the age of 20 to 30. And marital status is also an important factor because it provides an advantage or opportunity for women to be

³⁶Mosleha, Perveen, 'Women Entrepreneurs versus Women Engaged in Traditional Jobs: A Comparative Study', unpublished M Phil dissertation, University of Dhaka, 2000.

³⁷Amin, Nadia Binte 'Background Information Analysis of Women Entrepreneur in Bangladesh', unpublished doctoral dissertation, University of Dhaka, 2001

daring to be an entrepreneur. Her study showed that smaller family size, city orientation helped women to become entrepreneurs and get rid of barriers faced by joint family culture and values. Education has been found is an important factor for women entrepreneurs in particular for medium and large-scale entrepreneurial activities. Women with lower academic backgrounds were less capable of expanding their business in comparison to those who have a higher academic background. Supporting factors such as husband and other family member's influence and cooperation, training, institutional financial support, and government policies, social attitude is also playing an important role in the emergence of women entrepreneurs. The study also showed that almost two-thirds of women entrepreneurs belonging to middle income and upper-income groups have got formal training. While most women in the lower-income group did not receive any training and have a poor academic background, therefore, their success in operating and expanding business was limited. Despite the presence of some social barriers such as vandalism, disregard for women, political instability, corruption, mistrust, and lack of security, most of the women responded of facing fewer social barriers. Rather they were motivated and supported by their family to overcome the barriers and accept the challenge. Amin mentioned that government policies played a significant role in developing women entrepreneurs over the last few years. The government has initiated specific self-employment generating programs and women empowerment for poverty alleviation especially in the area of agriculture fisheries and live stocks.

Nilufer (2001)³⁸, found that the cultural practices and social barriers militate against the development of women's entrepreneurship. Women working outside their traditional role is disparaged and discouraged. Since they are deeply involved in household and care

³⁸ Karim, Nilufer A, '*Jobs, gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh.*' No. 993467103402676, International Labor Organization, Geneva, 2001.

activities, they face time poverty which limits their entrepreneurial activities. She found that there is no difference in entrepreneurial qualities between men and women. Due to low literacy rates women are generally less skilled than men. Therefore, lack of technological knowledge obstructs women's entry into technologically sophisticated activities which are essential for better productivity and higher profitability. Nilufer mentioned that the national industrial policy has yet to distinguish entrepreneurship development as an industrialization strategy. Policies are mainly emphasizing the establishment of enterprises instead of entrepreneurship itself, the human factor is not getting enough attention in the promotion of industries. Although government policy statements are stressing the importance of women in development activities well-designed programs are yet developed to motivate women into start-ups on a larger scale. And most of the potential women entrepreneurs are unaware of government facilities, support, and incentives.

Razia (2002)³⁹ conducted a quantitative study on 300 (90 in the manufacturing, 100 in the trading, 110 in the service) women-led enterprises from three districts Dhaka, Chittagong, and Khulna. Most of them are from middle-income families and have management ability to face problems that might come during the pre-and post-startup periods. Razia found that women entrepreneurs tend to be more successful in the service sector rather than trading and manufacturing. However, some external and personal difficulties are disturbing the success of women entrepreneurs. Women often suffer from low reliability while dealing with suppliers, bankers, or customers women. Women-owned businesses are perceived as hobbies. In banks, often women are being asked to have their husband co-sign the documents while applying for loans. New aspiring

³⁹Begum, Razia, 'Entrepreneurial Performance of Women Entrepreneurs in Bangladesh', *Journal of Business Studies* 23, no. 2, 2002: 343-355.

women entrepreneurs often fail to secure loans as they cannot meet the collateral requirements of banks. Almost one-third of the women entrepreneurs had invested their own fund for the business, this indicates that they are highly motivated to risk capital for the business.

Huq and Moyeen (2002)⁴⁰ attempted to address the factors influencing the aspiration of entrepreneurship by middle-income, urban educated women, in their study. Urban women were found to set up their own business mainly to raise economic returns for the family and to combine family responsibilities with gainful employment. So entrepreneurial career aspirations of urban educated women are more circumstantial rather than something that has been nurtured. The majority of urban employed women who wanted to start a business did so to have independence and attractive monetary return. While housewives (65%) wanted to start a business for profits and independence. These housewives' aspirations of business ownership were triggered under the perception that entrepreneurship would offer them the flexibility to cope with dual responsibilities of family and employment. The aspiration to become an entrepreneur is also triggered by wanted to make use of their idle time. Employed women with business aspirations did not take any action towards setting up their business because of the hesitation, financial constraints, and lack of relevant experience. Factors like parents, the media, siblings, friends, relatives, etc. influencing an individual's career aspirations of housewives rather than it are their conscious choice to give priority to the traditional gender role. Housewives with entrepreneurial aspirations are interested in traditionally female-type service sectors such as boutiques, handicrafts, fast food, and catering. Most of the housewives with business aspirations were interested in the home-based business

⁴⁰Huq, A., and A. Moyeen, 'Entrepreneurial Career Aspirations of Educated Women in Bangladesh: A Comparative Study of Employed Women and Housewives', *Journal of Business Studies* 23, no. 2, University of Dhaka, 2002.

because they think it will not disturb their household duties and would offer scope for creativity and satisfaction.

Nawaz (2009) conducted a study on rural women entrepreneurship through an analytical framework based on institutional theories, which focused on three kinds of factors: regulative, normative, and cognitive. Regulative factors refer to the initiatives and policies adopted by the government of Bangladesh and other institutions that facilitate women's entrepreneurship development in rural areas. Although the government and NGOs have taken initiatives for rural entrepreneurship development the poor implementation hinders women to receive these facilities. In contrast, normative and cognitive factors include norms, rules, regulations, and values of society. Although rural women have access to micro-credit programs, however, lack of training service from development organizations negatively affects their efficiency and performance. Widespread illiteracy, lack of basic education, training, and experience are serious impediments to the development of rural women entrepreneurship. Lack of awareness, social prejudice, and the absence of rule of law also hinder women's participation in economic activities outside their home.

Sharmina Afrin (2010), attempted to identify the factors that influenced the employment of rural women entrepreneurship through microcredit programs in Bangladesh. The study found that factors such as income and family security, social prestige and recognition, the capability of repayment, self-dependent feeling, continuous learning by doing, desire for socio-economic development, family peace, and training and education have a significant relation with the overall entrepreneurship development. Training programs provided by microcredit programs help the borrowers to run their business successfully. Microcredit programs among rural women borrowers also have a positive impact on mobility, financial ability, and increasing importance in the family, awareness

of rights, and social awareness. Afrin et al. (2010) conducted their study on 246 rural female borrowers of two leading organizations, ASA (198) from the private sector and BRDB (48) from the public sector. Their study showed that financial management skills and the group identity of the borrowers have a direct connection with the rural female entrepreneurship development through micro-credit programs. Once the poor rural women receive microcredit from the loan programs, they tend to engage in the small business that later on develops their financial management skills. It also develops group identity among borrowers by participating in weekly group meetings. The study also revealed that the rural women who come from business-oriented households and have managed to save some funds on their own likely to initiate a start-up for profit.

Afiya (2012)⁴¹ conducted a study on 40 women entrepreneurs from the Chittagong Metropolitan area. She found that though the majority of these women run their own businesses while others own the enterprises jointly with their family members. Partnering with the kinship can be explained by traditional patriarchal social values under which women's social dealing with people, especially men, is highly restricted. Most of the entrepreneurs (70%) were found to be involved in the handicraft sector, followed by garments and parlor business in Chittagong. However, women are getting involved in non-traditional sectors like printing, IT-based, and food businesses.

Parvin et al. (2012) studied 248 enterprises in twelve villages in the northern part of Bangladesh. In their study titled, 'Determinates of women micro-entrepreneurship development: an empirical investigation in rural Bangladesh' it was observed that the flexibility and compulsion for higher social status drove rural women to engage in business activities. Poor households were more likely to be involved in micro-entrepreneurship. External factors such as access to credit, training, and information,

⁴¹Sultana, A., 'Promoting women's entrepreneurship through SME: Growth and development in the context of Bangladesh', *IOSR Journal of Business and Management*, 4(1), 18-29, 2012

membership of microfinance organizations, and supportive infrastructure stimulate the participation of women in entrepreneurial activities. However surprisingly, institutional education level, need for profit, family size, death of male earner, the encouragement of family and friends, and government support services were not found to have a major impact on rural women's participation in business.

Ensuf et al. (2017)⁴² conducted a study on 300 women entrepreneurs from six divisional districts. They found some key features of women entrepreneurs that relatively younger women are getting interested in business ventures and new generation women entrepreneurs are comparatively more educated. Changes in the ownership pattern are also visible, as almost 85 percent of women had sole proprietorship of their enterprises. This indicates that women are considering entrepreneurship as a tool for economic independence. The researchers examined the constraints of women entrepreneurship on two sides. One is the demand- side and another is the supply- side. Of demand-side problems, lack overall knowledge of the available business prospects and credit facilities among aspiring women entrepreneurs; reluctance in applying for a loan from the commercial bank due to high loan interest rates; lengthy paperwork and collateral demands; lack of knowledge and information regarding available assistance offered by the commercial banks; and lack of business or technical experiences were found to be the most significant obstacles. On the supply side, the study identified difficulties such as the absence of a proper policy framework and a negative attitude among commercial banks towards women entrepreneurs. Their study also emphasized that developing a 'good' policy is never enough unless and until the partners and agencies of the government understand and implement the policies accurately.

⁴²Eusuf, M. Abu, Asif Mohammad Shahan, Md Abdul Khaleque, and Ebney Ayaj Rana, *The shared roles of the central bank, commercial banks, and women chambers in promoting innovative financing models for women-led SMEs*, Collaboration between the Asia Foundation and Center on Budget and Policy, Department of Development Studies, University of Dhaka, 2017.

The literature review shows that women entrepreneurship in Bangladesh had received keen attention from economists, psychologists, sociologists, and other researchers who have analyzed the topic from different perspectives. Although, researchers had examined women's entrepreneurship through multiple lenses the present empirical research aims to investigate women entrepreneurs from a historical perspective. The study will try to pinpoint the gradual change in the trend and patterns of women-led enterprises as well as the social and cultural transformation of Bangladesh that took place through the economic participation of women.

1.6 Research objectives:

The objective of this research is to analyze the condition and growth of both rural and urban women entrepreneurs in Bangladesh from a historical perspective. The timeline is drawn in the research in is after the independence of Bangladesh to contemporary times. The study mainly focuses on the historical background of the development of women entrepreneurship in Bangladesh, the profiles of women entrepreneurs in the country, their motivation behind start-ups, the multi-dimensional constraints they face while running an enterprise, the role of the government and non -government organizations in the development of female entrepreneurship, and how women are being empowered as an entrepreneur.

1.7 Research methodology:

In order to fulfill the objectives of this research, the data and information have been collected principally from primary resources. The primary data has been gathered by the interviews based on open-ended questionnaires of thirty women entrepreneurs from Dhaka, Sylhet, Chapainawabganj, Comilla, Rajshahi, and Khulna districts, irrespective of their types of enterprises. In addition to that, other primary sources such as

government policy reports, statistical reports, surveys, and other survey reports of national and international development organizations have been studied.

Both quantitative and qualitative approaches have been used to collect and evaluate data for this exploratory study. Case studies have been prepared on nine women entrepreneurs who are the proprietors of diverse types of small and medium enterprises to conduct empirical research on their journey as a woman entrepreneur and to investigate their challenges as well as motivations. Secondary data has been collected from sources such as national and international published journals and books, M Phil and Ph.D. study research, newspapers, and the web sources which provided more recent information.

1.8 Research structure:

In order to present the analysis of the development of women entrepreneurship in Bangladesh in a historical perspective and wide-ranging manner, the dissertation has been divided into seven chapters including the introduction.

- a) The second chapter analyzes the background of women's entrepreneurship development in Bangladesh. Although the timeline of this thesis is from the emergence of Bangladesh to contemporary times in order to gain a better understanding of the pattern of women's economic role and participation, this chapter traces the historical development of entrepreneurship in colonial Bengal. What were the socio-economic and political factors that were responsible for the scanty condition of industrial and entrepreneurship in Bengal in the colonial period? Since the women of colonial Bengal were not homogenous, how their social status determined their economic role and lifestyle? How did the mainstream and marginalized women have engaged themselves in production, trade, and in the limited version of entrepreneurial activities? The social and economic aspects that stimulated women in colonial Bengal to engage in various

economic activities especially in trade and commerce. How did the emergence of modern industries in the early twentieth-century had initiated the decline of the traditional non-agro-based economy that used to provide independent earnings for rural women? What were the socio-economic obstacles that restricted female labor participation in the modern economy? These historical questions and factors have been discussed in the chapter.

- b) The third chapter evaluates and overviews the performance of women entrepreneurs in Bangladesh. The chapter begins with the development of industrial entrepreneurship during the short period of Pakistan's rule and women's economic participation in East Pakistan. Then it examines the growing number of women entrepreneurs in post-independent Bangladesh that gradually developed a trend and pattern of its own. The chapter discusses how e-commerce had created a window of opportunity for women to become entrepreneurs. It explores the characteristics of women-owned enterprises based on the ownership, size, geographic location, sectors as well as the features of rural and urban women entrepreneurs in Bangladesh. What types of enterprises do the women entrepreneurs own in Bangladesh and what are the socio-economic push and pull factors that prompting women to become an entrepreneur? – The chapter has tried to shed light on these aspects.
- c) The fourth chapter attempts to analyze the contribution of government and non-government initiatives focusing on the development of female entrepreneurship. The chapter overviews the industrial policies and five years plans adopted by the government that had been related to women entrepreneurship development. Apart from evaluating the industrial policies related to the development of female entrepreneurship, this chapter evaluates the initiatives of governmental

organizations like Bangladesh Bank, SME Foundation, BASIC and MIDAS, etc. The chapter also discusses the development and role of NGOs in Bangladesh. How the NGOs had played a vital role in the development issues after the independence of Bangladesh? How the leading NGOs had contributed to the socio-economic empowerment of women, especially through the special microcredit program? Does microfinance work as a magic bullet in the development of women's entrepreneurship or not? – these issues have been discussed in this chapter.

- d) The fifth chapter discusses the gender-based challenges of entrepreneurship in Bangladesh. The chapter will discuss that despite being 50% of the total population of Bangladesh, why do women consist of only 12% of total entrepreneurship. In order to investigate the reasons behind the gender gap in entrepreneurship in Bangladesh, the chapter analyzes the social, cultural, technical, and financial barriers that limit women's initiatives for startups.
- e) The sixth chapter analyzes women's empowerment through entrepreneurship development in Bangladesh and the gradual change in socio-cultural attitude towards women's economic participation. After independence, factors such as poverty, improvement in female literacy rate, urbanization, industrialization, and introduction of micro-financial services had prompted women to adopt different economic activities including entrepreneurship. This chapter also analyzes the survey on women entrepreneurs conducted by SME Foundation in 2007 and 2017 to identify the changes in trends and patterns connecting with the information gathered from the interview of women entrepreneurs to explore overall changes and progress. And finally, ten case studies on individual successful women

entrepreneurs have been presented at the end of the chapter to understand their motivations, challenges, and opportunities as women entrepreneurs.

- f) The seventh chapter is the concluding chapter which contains a rundown of the contents discussed in various chapters. The chapter also analyzed the potential of entrepreneurship in the economic empowerment of women and provides a future direction for further research on female entrepreneurship development in Bangladesh.

1.9 Conclusion

This study is empirical research on women entrepreneurs of Bangladesh since independence. Thirty women entrepreneurs, engaged in diverse sectors of business and managerial activities from different parts of Bangladesh were interviewed. However, this study is not above limitations. The present study covers women engaged in small and medium enterprises, while large enterprises remain excluded. Collecting data through interviews was immensely time consuming and difficult, as women entrepreneurs are extremely busy and, in some cases, commercial. Some tend to decline the request to participate in interviews that will not be published in renowned newspapers that can provide them desired publicity. So, managing to get appointments to conduct interviews is quite difficult. In addition to that, limitation of time and lack of official data resources were another two major issues. Therefore, conducting an inclusive, comprehensive, and wide study on women entrepreneurs that will present the complete and broad picture of the condition of women entrepreneurship in Bangladesh from a historical perspective has not been possible. However, even though, the number of interviewed women entrepreneurs was small, to conduct an intensive study, instead of the survey method, the case study method or direct personal interview approach has been adopted.

Chapter 2

Self –employed Women in Colonial East Bengal in the early 20th century

2.1 Introduction:

The British colonial rule was established in Bengal with the motive of trading interest. Therefore, every ruling system they introduced reflected that exact intention and objective - to make profits. They sought to extract wealth from Bengal in every possible way. After establishing the dominance over the foreign trade of Bengal by the middle of the 18th century, they extended the extraction of ensured revenue collection by introducing Permanent Settlement in 1793. As a consequence, a new socio-economic structure was imposed that altered the past native balance of power. The prompt expansion of colonial administration provided the opportunity of wealth and status for emerging new social group that built a relationship of collaboration and interdependence with their subjugators.⁴³ Like any other region, women of Bengal were diversified by social class, religion, and lifestyle. Society of Bengal did not just consist of the wives and daughters of the elite *bhadralok*. There was a vast majority of poorer women of lower caste and lower class who were socially and economically different than their sisters who were living well-protected life inside the four walls of *Andarmahal* or

⁴³Borthwick, Meredith, 'The changing role of women in Bengal, 1849-1905' Princeton University Press, 2015. Pp 3

Zenana. The *bhadralok* men initiated the social reforms for widow remarriage, ban on child marriage, and on Kulin Brahmin polygamy, which was predominantly intended to emancipate Bengali upper-class women to allow their greater involvement in the newly educated social and cultural sphere.⁴⁴ However, the initiatives and debates of feminist reforms and movements of the nineteenth-century were limited within the society of *Abhijats* and upper castes where the mass majority of lower-class women were left excluded. While both classes lived in a male-dominated social environment, the *bhadralok* upper-class women suffered in the traditional confinement and fought to achieve social emancipation, the lower-class women who were struggling to survive economically when the traditional economy was on the verge of decline at the end of the nineteenth century.

Despite being physically confined within their *Anantapur* and rigorously constrained by social taboos, there had been evidence of the upper class and upper caste women venturing beyond their domestic and religious duties in exceptional circumstances. Maintaining the restriction of *purdah* or seclusion respectable Bengali women sometimes did involve in employments which were leveled as more of the male domain and earned independently.⁴⁵ On the other hand, lower-income class working women who had more freedom from *purdah* restriction had earned either independently or engaged in household traditional occupations as assistants. The labor division of village-based economy had provided them self-employments which were more suitable to their gender role and domestic duties.⁴⁶ But it is observed that the unplanned and rapid extortion of

⁴⁴Banerjee, Sumanta, 'Marginalization of women's popular culture in nineteenth century Bengal', in Kumkum Sangari & Sudesh Vaid (Ed.) *Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 127-179. Pp 131

⁴⁵Borthwick, Meredith, *The changing role of women in Bengal, 1849-1905*, Princeton University Press, 2015. Pp 20

⁴⁶Banerjee, Nirmla, 'Working women in colonial Bengal: Modernization and marginalization', in Kumkum Sangari & Sudesh Vaid (Ed.) *Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301. Pp 283

British industrial growth of the nineteenth century led to the decay of local village centered production and trade and affected women's independent non -agricultural livelihood. ⁴⁷

2.2 Entrepreneurship in early twentieth Century Colonial Bengal:

Historically the economy of East Bengal was agricultural. This region is a delta that is consecrated with geographical and ecological features such as wet fertile land, monsoon climate, and a widespread network of rivers. As a result, the people of this region had adopted agriculture and fishery as their main means of livelihood. Even the manufacturing activities had been restricted in agro-processing and basic requirements of life such as clothes, tools, etc. So east Bengal or Bangladesh had never been the harbor of a laudable number of entrepreneurs. The agricultural potentiality of Bengal has engrossed several foreigners to invade and rule. Consequently, the region had gone through multiple foreign administrations who either had the intention of economic exploitation and extraction or had shown little attention in industrial development. ⁴⁸

In the 1600s the British East India Company entered India with the purpose of doing business and making profits. Grasping the business opportunities of the Bengal, they found it necessary to establish political dominance in this region. Taking advantage of political weakness, disunity, and internal conflict, they overthrew local rulers in the 1700s. It was a conflict between the decaying old feudalism social system and newly emerging capitalism, where the representatives of capitalism, (the British East India Company and local capitalists) came out victorious. And in the next two hundred years

⁴⁷ Ibid. Pp 270

⁴⁸ Azim, M. Tahlil, '*Entrepreneurship Development in Bangladesh*', University grand commission Bangladesh, Dhaka, 2011.pp 83

of colonial rule, they have done everything to fulfill the purpose of making profit and wealth extraction of Bengal at a wide range.⁴⁹

In the pre-colonial-industrial period, Bengal had a balanced economy where both agriculture and manufactures were sufficiently developed. Despite agriculture being the mainstream of the Bengal economy, indigenous manufacturing industries were not underdeveloped. Apart from the textile industries, sugar, shipbuilding, and salt, a broad range of artistry and productions were built across the region that met both local and foreign demands.⁵⁰ However, the British industrial revolution brought Bengal a mixed consequence of damage and improvement. On the improvement side, some positive initiatives such as fixed exchange rate, uniformed currency system, open capital markets, creation of a well-developed system of railways and telegraphs, introduction of the modern education system, and a modern legal system were undertaken by the colonial government. These initiatives indeed did further contribute to the industrial process of Bengal. But there was no doubt the purpose of these changes was to expand the opportunity for economic exploitation.⁵¹ On the other hand, Bengal's traditional industries were forced out of the market by the malevolence of state interference and failed to survive the colonial vicissitudes.

Despite having essential qualities and natural advantages such as raw materials, labor, and market several challenges hindered industrial establishment. Lack of enterprise and industrial capacity among the people, inadequate capital and skilled manpower, the limited market, poor communication system, religious and social structure, and the apathy of Muslims were reasons behind the meager entrepreneurial performance of East

⁴⁹Ibid. pp 87

⁵⁰Awwal, Iftikhar-ul-, 'State of Indigenous Industries', In S. Islam (Ed.), *History of Bangladesh: 1704-1971*, Asiatic Society Bangladesh, 1992. Pp 365

⁵¹M. Tahlil Azim, *Entrepreneurship Development in Bangladesh*, University grand commission Bangladesh, Dhaka 2011, pp 88

Bengal. But these challenges were not insolvable.⁵² One of the most predictable explanations behind scrawny Bengal entrepreneurship given by the British and others in India was Bengali's disregard for industrialization. S.J. Tellery of Messrs. Tellery and Co. speaking at the British India Association, Calcutta, in 1900 accused the natives of India of lacking in enterprise. 'It is the lack of private enterprise in the natives of India', said Tellery 'which is the principal cause ... for this state of things. The same tune was stated later on by the *Capital* that in 1929, commented that 'the Bengalee, owing to his lack of interest in, and lack of proficiency for, industrial pursuits' was solely guilty for his poverty.⁵³ They explained that there were noticeable differences between Bengalis and other ethnic and business groups, like, the rise of Marwari traders operating in Bengal. Bagchi for example noted that while "the Bengali middle class were not keen entrepreneurs, the Marwaris and Vaisyas from upper India were."⁵⁴ While explaining the state of Bengali entrepreneurship during the pre-partition period in Chittagong Habibur Rahman described the business tendency of Chittagonian as "*will not go in for long period investment in industries. Instead, he will rush in for a stationery shop or a restaurant where he buys quick, sells quick.*"⁵⁵ But the claim that Indians don't have an entrepreneurial attitude cannot be historically acceptable. History has evidence of people of this region have shown enough industrial and commercial practices. As the Indian Industrial Commission wrote in 1918:

"At a time when the west of Europe, the birthplace of the modern industrial system, was inhabited by uncivilized tribes, India was famous for the wealth of her rulers and the

⁵²Iftikhar-ul-Awwal, A. Z. M. 'The State and Industry in Bengal, C. 1880-1942', *Studies in History* 5, no. 1 1989: 73-98. Pp 73

⁵³Ibid. Pp 87.

⁵⁴Sen, Binayak, 'Industrial Entrepreneurship', *In S. Islam (Ed.), History of Bangladesh: 1704-1971*, Asiatic Society Bangladesh, 1992. Pp 432

⁵⁵Rahman, H., 'Chittagong since Partition', *Pakistan Economic Journal* 1, no. 3 (1950): 65-81. Cited in Sen, Binayak, 'Industrial Entrepreneurship', *In S. Islam (Ed.), History of Bangladesh: 1704-1971*, Asiatic Society Bangladesh, 1992. Pp 430

*high artistic skill of her craftsmen. And, even at a much later period, when merchant adventurers from the West made their first appearance in India, the industrial development of this country was, at any rate, not inferior to that of the more advanced European nations.*⁵⁶

Underdevelopment of Bengali entrepreneurship can be often explained by the nonexistent entrepreneurial environment and unfair policy of British rule. Shifting the capital of Bengal from Dhaka was an economic blow. Since Calcutta became the new capital of India and Bengal, Dhaka and Chittagong lost their glory as of the trading, industrial and commercial centers. Most of the industrial initiatives were concentrated in the new capital and other neighboring areas while Dhaka remained abandoned.⁵⁷ Kolkata-based Bengalis who were Hindus emerged as the major player in the collaborationist economy. The first time, Bengalis had a major role in the trading economy. The Permanent Settlement of 1793 which created the zamindari system also created a trade-based aristocracy. Most zamindars were Hindus of the trading communities and most raiyats or tenants in East Bengal were peasants, the majority of who were Muslims. Thus, two identities were lined up that ultimately became rivals long before the partition of Bengal in 1905 gave it a political face. It was somewhat determined by the economics and livelihood patterns of the region.

The British East India Company rule had initiated the emergence of Bengali Hindu 'middle-class' in 1757. Later it was strengthened in 1793 through permanent settlement. Creating an exclusive band was inevitable. Because the British circumvented creating similar kind of relationship with Muslims. There were reasons. Muslims barely existed as a middle class, they were either peasants or aristocrats. They avoided English

⁵⁶Indian Industrial Commission, 1916-18, Report p. 1, cited in Iftikhar-ul-Awwal, A. Z. M., 'The State and Industry in Bengal, C. 1880-1942', *Studies in History* 5, no. 1, 1989: 73-98. Pp 87

⁵⁷ Azim, M. Tahlil, '*Entrepreneurship Development in Bangladesh*', University grand commission Bangladesh, Dhaka, 2011 Pp 88

education, did not have desires for attaining jobs or trading licenses. Most importantly religion-wise the Muslims belonged to the ousted Turk-Afghan aristocracy, who the British never trusted. With the British supported the rise of education- oriented culture and values, in which only Bengali Hindus had access. The Bengal Renaissance was sponsored by the collaborationist economy, that had no competition from Muslim community till the 1857.

The Bengali Muslims were dominantly peasants. From this group the new middle class emerged who were zamindari intermediaries, like the pattanidars, taluqdars and so on. As the estate agents they got an opportunity and some become jotdars or rich peasants. Subsequently, this new group took to education as the familial surplus increased. So, the experiment to initiate agro-capitalism in zamindari was unsuccessful as the Bengali Hindu trading class failed to make it work, instead it generated a new class, the Bengali Muslim middle class, although they were a small community. It also formed the first occurrences of peasant rebellions in Bengal making armed resistance a practiced form of livelihood protection.⁵⁸

However, in the period of great Calcutta merchants and entrepreneurs in Bengal were mostly of upper-caste origin such as Ramdulal De, Dwarkanath Tagore, Digambar Mitra. Their opportunities of collaborating and competing equally with the British was over by the 1850s. But there were some exceptional cases like Bhagyakul Roys with rice and jute trading interests, the Bengali business community by the late nineteenth century consisted of socially not-very-respectable. Also, the Bengali traders were involved in the

⁵⁸ Chowdhury, Afsan, '*Did Bengali nationalism ever exist?*', New Age, January, 2017.

jute trade, like the Saha caste of East Bengal was also being squeezed out by the Marwari traders.⁵⁹

Max weber's elucidation about the underdevelopment of Indian entrepreneurship is that the native merchant and traders lacked protestant ethic and spirit of capitalism and were stuck in the constant struggle between traditional and modern.⁶⁰ The Indian ancient values system has been considered as the major obstacle. The example of how positive values can kindle economic progress was the economic philosophies of the Swadesi movement of the period 1903 to 1908 that stimulated the revival of handloom weaving. While the conventional example of how negative values can cause hindrances in the path of entrepreneurship is the trend of alteration of Bengali upper-caste capital from trade and commerce to land and non-commercial activities. Also, the majority of the international business of Bengal have been controlled by lower caste traders and artisans like Sahas, the Baniks, the Pals, the Telees, the poddars, the shils the Karmakars, the Sutradhars, etc. with low social status and small capital.⁶¹

Anti-entrepreneurship biases played a negative role in the development of entrepreneurship in Bengal. Disapproving attitude towards the native trading communities like Sahas of East Bengal or the Muslim traders of Chittagong echoes such prejudice. The caste sensitive upper-caste Bengalis who were occupying the hierarchy of colonial administration did not provide any active support to the lower caste Bengali traders. This non-cooperation is similarly shown to the Muslim traders as well. In the latter half of the 19th century, land and non-commercial professions continued to be the main domains of contribution for the Bengali Hindus as well as the Muslim moneyed

⁵⁹Sarkar, Sumit, *The Swadeshi Movement in Bengal, 1903-1908*, People's Pub. House, New Delhi, 1973 Pp 94

⁶⁰Sen, Binayak, 'Industrial Entrepreneurship', In S. Islam (Ed.), *History of Bangladesh: 1704-1971*, Asiatic Society Bangladesh, 1992. Pp 433

⁶¹ Ibid. Pp 436

class. The introduction of permanent settlement in 1793 created a rent receiving class that owned small estates, an English educated class that was more involved in non-commercial jobs and were more interested in white-collar jobs which is the core of the growing elite group widely known as Bengali *bhadralok*.⁶²

The setbacks of British industrial policy on entrepreneurship development in Bengal was immense. As a colonial power used the province as a source of raw materials forcing entrepreneurs to produce whatever they need for their factories and sell them at a low price. Since free trade was significantly useful to the British economy it was adopted for India's economy as well. But the policy was catastrophic for native industries. Whatever few industries that Bengal had such as silk, handloom and cotton textile, sugar was forced into direct competition with the machine-made rival products of colonial power. The unfair competition, not only destroyed native industries but also hindered the rise of modern industries in the region.⁶³

Swadeshi Movement in the 20th century could be marked as a significant part of the history of Bengali entrepreneurship. The economic aspect of this movement is that- "indigenous goods should be preferred by consumers even if they were more expensive than an inferior in quality to their imported substitutes, and that it was the patriotic duty of men with capital to pioneer such industries even though profits initially might be minimal or nonexistent."⁶⁴ The concern for dying traditional handicrafts stimulated the handloom weaving industry but at the same time, the shift from cottage crafts to urban modern industries can also be observed during this period. Also, their vision of the future

⁶²Ibid. Pp 467

⁶³Iftikhar-ul-Awwal, A. Z. M., 'The State and Industry in Bengal, C. 1880-1942', *Studies in History* 5, no. 1, 1989: 73-98. Pp 75

⁶⁴Sarkar, Sumit, *The Swadeshi Movement in Bengal, 1903-1908*, People's Pub. House, New Delhi, 1973 Pp 93

was firmly modernist, an attempt to solve the crisis of the poverty of Bengal in the rapid development of largescale factory industries.⁶⁵

The objective of swadeshi had two forms—the revival of traditional handicrafts and the initiation of modern industries. The handloom industries received new demands because of Swadeshi. By 1907 this industry had convalesced from forgoing steady decline. Even in East Bengal, a gradual but noticeable development of the indigenous industry was visible. For example, the handloom industry seemed to progress most in Noakhali, Comilla, Pabna, and Faridpur. In Comilla, the increase was reported to be 33 percent; before the total export of the cloth from the district to other parts of Bengal was barely a lakh of rupees but during this period the exports came to over a lakh and a half. In 1906-07, the number of handlooms increased in Pabna as well and weavers who had taken to other occupations had returned to their caste profession. In Noakhali, the import of European cotton had fallen from 2,856 bales in 1905-06 to 942 bales in 1907-08, whereas that of the Indian cotton goods had gradually increased from 453 bales in 1905-06 to 4,653 bales in 1907,08. The export of locally manufactured cloth also significantly increased during this period till it reached 720 maunds in 1906, though it fell off again to 380 maunds in 1907.⁶⁶

However, the native clothes were twice as expensive as foreign clothes. Also, for the whole province, about 75% of the weavers were dependent on Mahajan. The enterprising shopkeepers and wholesale dealers in indigenous cloth were the main beneficiaries of swadeshi but there had been no improvement in the situation of the weaver. This could have been the reason why Dhaka not being one of the districts where handloom industries were developing because “only one anna of the weavers of the Dacca town is

⁶⁵Ibid. Pp 101

⁶⁶Gupta, G. N., ‘A Survey of the Industries and Resources of Eastern Bengal and Assam for 1907-1908’, The Eastern Bengal and Assam Secretariat Print Office, Shillong, 1908. Pp 14

free from the clutches of the Mahajan".⁶⁷ Some Muslim Zamindars played an important role by investing in enterprises in this period. Muslim landlords like Abdus Sobhan of Bogra and A. H. Guznavi of Tangail took the initiative in starting the Bengal Hosiery Company in 1908 with a capital of Rs 2 lakhs.⁶⁸ But, interestingly, the presence of swadeshi entrepreneurs in jute and cotton textile was very less. Various industries especially science-based industries such as chemical, pharmaceutical, leather, mining and metallurgy, non-metal industries. Maybe it was because the majority of these entrepreneurs were educated urban middle-class Bhadrals.⁶⁹

G. N. Gupta mentioned that Eastern Bengal was by far the most progressive and prosperous part of the Bengal province and perhaps the "most tenacious, enterprising, and industrious section of Bengali people live in Eastern Bengal". He noted that Zamindars, like the Nawab of Dacca, the Nawab of Bogra, Maharaja Manindra Chandra Nandy, the Raja of Gauripur, had taken an active interest in entrepreneurial activities. The merchant castes, who previously were solely interested in the traditional forms of commerce, had grown interested in new forms of enterprise. Nityananda Das opened the ginning factory at Chittagong. The aspiration of setting up an enterprise was perceived on the part of the middle classes, especially the lawyers.⁷⁰ However, despite having an entrepreneurial spirit, lack of capital was a preventive factor behind the failure of the Swadeshi movement. Few Zamindars and traders were interested in industrial ventures. Swadeshi entrepreneur like Dr. Nilratan Sircar had to spend his professional savings on economic swadeshi ventures. As J. G. Cumming described—

⁶⁷Ibid. Pp 11

⁶⁸Sarkar, Sumit, *The Swadeshi Movement in Bengal, 1903-1908*, People's Pub. House, New Delhi, 1973. Pp 128

⁶⁹Sen, Binayak, 'Industrial Entrepreneurship', In S. Islam (Ed.), *History of Bangladesh: 1704-1971*, Asiatic Society Bangladesh, 1992. Pp 458

⁷⁰Gupta, G. N., *A Survey of the Industries and Resources of Eastern Bengal and Assam for 1907-1908*, The Eastern Bengal and Assam Secretariat Print Office, Shillong, 1908 Pp 105

*"...the capital for these new enterprises is not coming from the large capitalists but from the savings of the middle class. It is the opinion of a leading native merchant that it is much easier to make money by an agency in imported goods than by investment in industrial enterprise. The large capitalist has still to be persuaded that he can get a good return for his money in the manufacture, rather than in zamindari, or agency, or moneylending."*⁷¹

Thus, contemporaries blamed poor indigenous industrial development on the expectation of fast profits in business and the enticement towards land developed by the permanent settlement.⁷²

Lack of interest amongst the English educated upper class who lead the Swadeshi movement in Bengal can be identified as another reason. They were mostly professionals like lawyers, government employees, and teachers, journalists who often earned extra rent from zamindari or intermediate tenure-holding. British capital in the meantime had merged its position in Bengal, dominating the structure of overseas and wholesale trade and finance, and establishing through the managing-agency system a firm grip over the new lines of businesses like jute, tea, and coal. The employment generating potential of entrepreneurship was another major theme of swadeshi advertising. The unemployment rate was increasing as service and another profession was swarming because of the defective educational system and lack of industrial development in Bengal.⁷³ One of the reasons behind Prafulla Chandra Ray's establishment of Bengal Chemicals in 1893 was to ignite entrepreneurial spirit amongst Bengali educated young men. Ray Says —"*Our educated young men, the moment they came out of their colleges, were on the lookout for a situation or a soft job under the Government..., or failing that in a European*

⁷¹Cumming, John Ghest, 'Review of the Industrial Position and Prospects in Bengal in 1908, with Special Reference to the Industrial Survey of 1890', Bengal Secretariate book depot., Calcutta, 1908. Pp 4

⁷²Ibid. Pp136

⁷³Ibid. Pp 100

*mercantile firm. The professions were becoming overcrowded. A few came out of the Engineering College, but they too were helpless seekers after jobs... What to do with all these young men?... How to bring bread to the mouths of the ill-fed, famished young men of the middle classes?"*⁷⁴

But regrettably, for industry, the new development of transportations railways and shipping as well as the expansion of the money economy caused a rise in the price of land and therefore, made land-oriented investment more attractive. Most of the salary surpluses of Bengali professional men and officials were invested in land property than investing capital in start-ups.⁷⁵ As Pramathanath Bose had mentioned May 1903, "*Without capital to speak of, without higher technical education worth the name, and without protection, in any form, Young" India is more to be pitied than censured for its lack of industrial enterprise"*.⁷⁶

In summary, one can say that the aftermath of the prospects of industrial development during the Swadeshi movement was unfulfilled. The expectation ended up in Bengali's unexploited opportunities in the economic sphere and surrender to the domination of foreign capital and capitalists from outside Bengal. Despite Calcutta, being the industrial nucleus of the subcontinent, it remained a colonial city where the British dominated trade and business. Even though the Calcutta babus had become agents of the British trade houses earlier, they slowly surrendered to non-Bengali businessmen. Also, the education system introduced by the British was a factor behind the anti-entrepreneurial psyche among the Bengali, as it glorified desk jobs and influenced people to disrespect the career of hard work. It imprinted a social value that demotivated risk-taking and favored the

⁷⁴Sarkar, Sumit, '*The Swadeshi Movement in Bengal, 1903-1908*', People's Pub. House, New Delhi, 1973, Pp 36

⁷⁵Sen, Binayak, '*Industrial Entrepreneurship*', In S. Islam (Ed.), *History of Bangladesh: 1704-1971*, Asiatic Society Bangladesh (1992). Pp 449

⁷⁶Sarkar, Sumit, '*The Swadeshi Movement in Bengal, 1903-1908*', People's Pub. House, New Delhi, 1973 Pp 134

safety of white-collar careers. By the beginning of the twentieth century the outside business people, especially Marwaris, begun to stand beside the British trade houses in almost all kinds of industry: banking, jute, shipping, tea, import/ export business and coal. Thrust received from the swadeshi movement and later the First World War, which created difficulties to imports in India, the Marwaris emerged as the subordinate partners in the commercial sphere of Calcutta.⁷⁷

Since there was a lack of strong capital, the government could have taken initiatives to restrict credit that was available within the country. But the government chose to continue its detached approach. Despite having ready capital that was waiting to be invested, the large span of industries remained deprived of capital.⁷⁸ The failure of the Bengal state Aid to Industrial Act of 1931 to encourage Bengali entrepreneurship can be a case point here. Till January 1935, almost two and a half years passed after the first meeting of the Board but not a single applicant had received any fund. By 1938- 1939 “only just over two lakhs of rupees had been disbursed and in no case had the sanctioned amount exceed Rs. 10,000 to an individual or a company.”⁷⁹ The commercial banks, despite having considerable assets, remained indifferent and safe risky investments in the industries. They have only invested their capital in industries like jute, cotton, and tea and large colliery companies that offered confirmation of security and success in the past. The medium industries that lacked secured profit, struggled to obtain even short-term loans. The Indian commercial bank also followed an extremely conservative policy in the policy of financing industries.⁸⁰ Therefore, potential entrepreneurs had only two options for finance. One was to raise start-up money from the existing capital market and

⁷⁷Sengupta, Nitish, *Land of two rivers: A history of Bengal from the Mahabharata to Mujib*, Penguin UK, 2011. Pp 241.

⁷⁸Iftikhar-ul-Awwal, A. Z. M., ‘The State and Industry in Bengal, C. 1880-1942’, *Studies in History* 5, no. 1, 1989: 73-98 Pp 83-85

⁷⁹Ibid.

⁸⁰Ibid.

another was to borrow from the urban informal credit sources. But the interest rates were higher in money borrowed from moneylenders and Marwari merchants than those of banks and loan offices varying from 9 to 25% per annum.⁸¹

Native entrepreneurs had to deal with modern technology with inadequate technical familiarity, business education, and applied experience.⁸² When it comes to entrepreneurial and technical education, the British government did not take many initiatives. The government of Bengal stressed its necessity in the education curriculum, could not choose if creating a separate branch of education would help to attain the desired. Ten years later in 1920, the Department of Industries took the control of technical and industrial education. At the advanced education level, in 1939 there were only two engineering colleges at Sibpur and the Ahsanullah School of Engineering, Dacca. But the only manager and sub-manager courses were provided. Higher engineering training that led to a B.E. degree was only limited to the Sibpur College, there was a course of four years and after that one year's practical training. Advanced education in business was provided by the two universities of Calcutta and Dacca and one Calcutta college. Science education received less priority than humanities. Obtaining technical and scientific education was difficult and scanty but the opportunities to acquire practical experiences in technology were even lesser. The Sibpur boys often could not apply their gathered knowledge properly without practical training. In addition, the apprentices graduating from industrial and technical schools took on local employments and "did not even get the proper training to make a saleable article except for the roughest products of the village artisans".⁸³

⁸¹Sen, Binayak, 'Industrial Entrepreneurship', *In S. Islam (Ed.), History of Bangladesh: 1704-1971*, Asiatic Society Bangladesh, 1992. Pp 467

⁸²Iftikhar-ul-Awwal, A. Z. M., 'The State and Industry in Bengal, C. 1880-1942', *Studies in History* 5, no. 1, 1989: 73-98 Pp 90

⁸³ *Ibid.* Pp 90

The British government, in order to exploit the economic potential of India in full force by expanding roads, building railways and canals, improving seaports. But the mass people of this region failed to have any benefit from these governmental initiatives. The terror of losing the market motivated the British government to create countless complications in the way of the development of native entrepreneurship instead of facilitating or sponsoring it. Even though the native goods had good quality and comparatively cheap but the British products were given priority and privileges. Two hundred years of economic mistreatment, the absence of credit facilities, lack of technical and commercial education and training, the discriminatory industrial policy led to the pitiful condition of entrepreneurship of Bengal.⁸⁴

2.3 Economic role of women in colonial Bengal:

Women's position in society is defined by their control over the resources and their role in social institutions, economy, religion, culture, and education.⁸⁵ The nature of the agrarian economy of Bengal demanded a stiff division of labor and the social separation of the sexes. Therefore, traditionally the collective social and religious prohibitions that guided the behavior, action, and mobility of women were maintained and reinforced by an agrarian society to fulfill the demand for wide-ranging productive tasks.⁸⁶ Historically, the social and economic status and condition of women was never the same. Based on social class, caste, religion, and region, a sharp difference was visible in women's lifestyle, status, and livelihood.

While unfolding the position of women in ancient society, scholar Niharranjan Roy mentioned the evidence of lower caste women working

⁸⁴ Ibid

⁸⁵ Amin, Sonia Nishat, 'Women and Society', In *S. Islam (Ed.), History of Bangladesh: 1704-1971*, Asiatic Society Dhaka, 1992, PP 532

⁸⁶ Feldman, Shelley, and Florence E. McCarthy, 'Purdah and changing patterns of social control among rural women in Bangladesh', *Journal of Marriage and the Family*, 1983: 949-959. Pp 951

alongside their male counterparts in the fields and markets having little apprehension or respect to the traditional customs and margins. By weaving cloths, making crafts they were accustomed to assist their husbands to maintain their families. But ancient elite upper-class women did not move freely. They stayed behind the purdah while talking to male outsiders. They were carried in palankeen whenever they went outside. They were socially expected to follow domesticity and *pativrata* (physical and mental chastity) ⁸⁷

James Kerr portrayed a fairly similar image of upper -class women in colonial Bengal.

He says,

*“As regards Hindoo women of the higher ranks, we seldom see them. They are mostly shut up in their houses in strict seclusion. We occasionally catch a glimpse of them passing in a palankeen, or sitting with their children on the flat-roofed houses of an evening, or peeping through the narrow windows which open into the street. When traveling through the country, you may sometimes, on turning a corner near a village, see one of them before you. Scared by your presence, she either disappears down the nearest lane or instantly veils her face.”*⁸⁸

This social status-based behavior and activities of women existed for some reason. To fulfill the demands of households and agricultural production without revealing women to the rest of the village was challenging to attain. It was possible only by cautious management and observation, through having joint families where labor could be distributed, and by achieving stable economic status. Not all families were equally able to maintain these structures, therefore, the nature and degree of female seclusion was the sign of the overall affluence and status of the families. The observation of purdah

⁸⁷Roy, Niharranjan, ‘*Bangaleer itihasa: adi parva/History of the Bangalee: Early period*’, Dez publication, Kolkata, 1949. Pp 473

⁸⁸Kerr, James, ‘*The Domestic Life, Character, and Customs of the Natives of India*’, Allen & Company, London, 1865. Pp 76

diverges based on factors like social and geographical contemplations, family aspirations, socioeconomic status, and the female labor requirement in the fields.⁸⁹ Extremely complex and age-old social and religious customs pre-decided the power and status of men and women of colonial Bengal. Men were the fundamental member of the patriarchal family. The wives and daughters of *Bhadraloks* were kept in strict seclusion in the *andarmahals* from their childhood. They were married off early, and after marriage, they customarily entered their husband's families, which usually followed the joint family system. Marriage for women was a requirement and their fulfillment lied in giving birth to a son for the husband's family. From childhood to old age, they depended on the male members of the family financially. *Bhadralok* women were not permitted to earn their living by gainful employment, nor they were normally entitled to inherit their father's or husband's property.⁹⁰ As long as the husband is alive, they are the mistress of the house but widows were subjected to their sons. Staying inside for a long time also affected mental and physical health as well.⁹¹ A female writer, Nagendrabala Mustafi in 1895 demarcated the condition of Bengali women as "caged birds".⁹² According to G Murshid, the social status of middle-class Bengali women is of 'complete subordination'. They were perceived as ornaments and helpers who carried the responsibilities of childbearing and rearing, keeping company, and doing household chores.⁹³

On the other hand, James Kerr mentioned that the seclusion of the females was limited to the higher and middle class alone. Women of lower-income class are required to work

⁸⁹Feldman, Shelley, and Florence E. McCarthy, 'Purdah and changing patterns of social control among rural women in Bangladesh', *Journal of Marriage and the Family*, 1983: 949-959. Pp 951-952

⁹⁰Ray, Bharati, *Early Feminists of Colonial India: Sarala Devi Chaudhurani and Rokeya Sakhawat Hossain*, Oxford University Press, USA, 2002.pp 28

⁹¹'*Bharater Nari*' (*Women of India*), Bengali Newspaper *Shabuj Patra*, 6th edition, Bengali year 1326 (Jaishtha). pp-275

⁹² Nagendrabala Mustafi, '*Abarodhe Hinabastha*', BBP Apr.-May, 1865, p.30, cited in Murshid, Ghulam, '*Reluctant Debutante: Response of Bengali Women to Modernization, 1849-1905*', Sahitya Samsad, Rajshahi University, Rajshahi, Bangladesh, 1983. pp 30

⁹³Murshid, Ghulam, '*Reluctant Debutante: Response of Bengali Women to Modernization, 1849-1905*', Sahitya Samsad, Rajshahi University, Rajshahi, Bangladesh, 1983.Pp30

out of doors for their daily bread. He described native women in the middle and lower classes were generally industrious and contributed their fair share to the support of the family. He observed that while the upper-class women were scarcely seen at all, and the middle class rarely, the poor and Laboring classes walk about without reserve, and even with less disguise. He described lower-income class women that,

“They may be seen at all hours in front of their doors, exposing their faces to view with great composure, or walking along the streets or the public road, carrying pitchers of water on their heads. Not infrequently a troop of them may be seen in a state of semi-nudity, carrying basket-loads-of earth. In some places, numbers of women, Maybe seen early in the morning going to the jungle to gather firewood and returning in the evening. If you sail up the Ganges in a steamer and arrive at a coaling station, you find a troop of females at the ghaut waiting to bring coals on board. They come on to the deck without any appearance of shyness, each carrying a basket of coals. There they may be seen naked to the waist, laughing and talking right merrily.”⁹⁴

According to G Murshed, women from the lower-income class had considerable freedom. Neither they were confined in the zenana nor were subjected to widow burning, Kulin polygamy, joint family norms, and other forms of feminine subjugation. Lower class women also took part in the household decision making, probably because they contributed to household income and participated in economic activities. For the sake of livelihood, they naturally had to ignore the norms of purdah.⁹⁵ They worked independently as *naptenis*, (barber caste women) who decorated the feet of *andarmahal* women with aha (red Liquid), sweepers, owned vegetables and fish stall, street dancers or singers, maidservants, or worked in trading firms selling seed, mustard, flaxseed and

⁹⁴Kerr, James, *‘The domestic life, character, and customs of the natives of India’*, Vol. 1. Allen & Company, London, 1865. Pp 83

⁹⁵Murshid, Ghulam, *‘Reluctant Debutante: Response of Bengali Women to Modernization, 1849-1905’*, Sahitya Samsad, Rajshahi University, Rajshahi, Bangladesh, 1983. Pp 30

so on.⁹⁶ Since they worked and moved in the 'dangerous society' the Bhadrlok society considered them as a threat to women who lived in the *andarmahals*. According to Sumanta Banerjee, it was often these working women such as sweepers, singers, *naptenis* who had access to the *andarmahal* was the one linkage to the outer world for upper-class women.⁹⁷

In the early twentieth century, the household ideals recognized the woman as a mother, homemaker and mate, but not as an earner. Undeniably, there existed a strong prejudice against elite women engaging in any economic activities. Lacking economic and social roles, women living in Andamahals lost any kind of freedom they could have had as lower-class working women did.⁹⁸ Education was considered taboo for women in many upper-class families. There was a popular belief among women that, education would cause widowhood.⁹⁹ For men, education was directly connected to getting a paid employment, whereas, female education did not have any economic purpose. In fact, an educated girl would become a burden to her parents, since no man would marry her. The traditional role of women nurtured a faith that education for girls was waste of time and money as it would not bring any financial benefit. Furthermore, it was assumed that literacy would distract women's concentration from their household duties. The expenses of female education, such as fees, school materials and so on, the lack of detectible monetary profit and increase of the unseen cost of unpaid labor women provided in the

⁹⁶Banerjee, Sumanta, 'Marginalization of women's popular culture in nineteenth century Bengal', in *Kumkum Sangari & Sudesh Vaid (Ed.), Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 127-179. Pp 129

⁹⁷ Ibid. pp 129

⁹⁸Murshid, Ghulam, '*Reluctant Debutante: Response of Bengali Women to Modernization, 1849-1905*', Sahitya Samsad, Rajshahi University, Rajshahi, Bangladesh, 1983. pp 30

⁹⁹Ibid. 24

household chores were solid economic disincentives that reinforced the existing social stigma.¹⁰⁰

In 1809, Dr. Buchanan commented, "*it is considered highly Female improper, in Rangpur, to bestow literary education on women and Education. No man would marry a girl who was known to be capable of reading; for it is believed that no man will live long who has a wife who knows too much.*"¹⁰¹

English-educated men, influenced by western culture, wanted to extend some education to their women, thus, modernize them. But their purpose was not to make their women independent but to be better wives and better mothers and to be able to write letters and keep daily accounts. Very few women continued their education to a higher level as society was against the higher education of women.¹⁰² Paid jobs for middle-class women were not yet socially favored.¹⁰³ Even though some women joined the labor force for a brief period but withdrawn from it after marriage. A very small number of women who did not marry became independent career women. Married *bhadramahila*, she could never take paid employment, no matter what was the financial condition of her family. She could save financially by giving unpaid labor but did not have freedom of movement to increase the income of the family by working. For most educated *bhadramahila* economic need was not the main motivating factor to seek professional employment but rather to achieve work experience, to apply their knowledge to socially beneficial use, and for self-satisfaction.¹⁰⁴ Sarala Devi took a paid job in Maharani School in Mysore, to

¹⁰⁰Borthwick, Meredith, *The changing role of women in Bengal, 1849-1905*, Princeton University Press, 2015. Pp 61

¹⁰¹Vas, Joseph A., *Eastern Bengal and Assam District Gazetteers: Rangpur*, Pioneer Press, Allahabad, 1911.Pp 135

¹⁰²Murshid, Ghulam, *Reluctant Debutante: Response of Bengali Women to Modernization, 1849-1905*, Sahitya Samsad, Rajshahi University, Rajshahi, Bangladesh ,1983. Pp 4

¹⁰³Ray, Bharati, *Early Feminists of Colonial India: Sarala Devi Chaudhurani and Rokeya Sakhawat Hossain*, Oxford University Press, USA, 2002. Pp 8

¹⁰⁴Borthwick, Meredith, *The changing role of women in Bengal, 1849-1905*, Princeton University Press, 2015. Pp 365

get a feel of gainful employment and to earn an independent livelihood but soon she gave it up. During the short period of time, she courted criticism from the conservative press. Bangabasi asked, “*what was the need for women of such families to travel alone to distant places to take up a job? Surely, they are not wanting in food and comfort. Why create problems for on self?*”¹⁰⁵ In Sharat Chandra Chatterjee’s novels published during the early twentieth century, the female characters like Rajlaxmi and Sabitri who earned by themselves were shown as either prostitutes or maidservants. Even in poverty, the educated female characters in Chatterjee’s novels were not found looking for a job.¹⁰⁶

Both Hindu and Muslim communities agreed that the modified curriculum is desirable for girls. They would welcome education which was specifically directed towards their household duties in later life. One author commented,

*“There should be female education feminine in character so that females may fit themselves efficiently in the household as good mothers, loving sisters and daughters, and faithful wives. They should be given general education comprising sewing, cooking, music and other fine arts such as paintings, etc. No use wasting time in teaching algebra, higher math, etc.”*¹⁰⁷

Highly educated women such as Kumudini Khastagir, Chandramukhi Bose, Jamini Sen, Sarala Debi took up the teaching profession. While Jamini Sen and Bidhumukhi Bose started to practice medicine. In 1901 in Bengal, there were 1,156 female teachers and

¹⁰⁵Dev, Chitra, ‘Thakurbarir Andarmahal’, pp164-5, cited in Ray, Bharati, ‘*Early Feminists of Colonial India: Sarala Devi Chaudhurani and Rokeya Sakhawat Hossain*’, Oxford University Press, USA, 2002. Pp 8

¹⁰⁶Murshid, Ghulam, ‘*Reluctant Debutante: Response of Bengali Women to Modernization, 1849-1905*’, Sahitya Samsad, Rajshahi University, Rajshahi, Bangladesh, 1983. Pp46

¹⁰⁷Porter, A. E. ‘*Census of India, 1931. Vol. V: Bengal and Sikkim. Part I: Report*’, Central Publication Branch, Calcutta, 1933. Pp 400

151 female medical practitioners (with diplomas, licenses, and certificates).¹⁰⁸ Educated upper-class women were engaged in socially "respectable" professions as teaching and practicing medicine.¹⁰⁹ Even these professions were preferred to perform amongst their own sex and should not take even to these professions until comparatively late in life.¹¹⁰

2.4 Socio-economic aspects of women's involvement in paid employment:

Women's involvement in gainful employments in Bengal was varied by social classes. Different socioeconomic realities encouraged women in Bengal to earn for themselves. The expansion of employment among educated *bhadramahilas* was gradual and complicated. The *pardah* system limited the range of jobs they could do and limited their mobility, but at the same time providing them the opportunity to be the mediators of the outer world. Without the competition with men, these occupations were open to women, in which they could have the highest positions. Till 1905, most *bhadramahila* were employed in providing services to women who were separated by *pardah*.

For most educated *bhadramahila* economic necessity was not the main motivating factor behind entering a profession. Highly educated women usually came from financially prosperous families, so the urge to gain experience, make use of their knowledge in a social cause and for individual fulfillment triggered their desire to work. Also, the era opened up the opportunity for *bhadramahila* needed to work for economic reasons. Widows, who had to fend for themselves, took training to become midwives or teachers.

Paid employment was never a possibility for married *bhadramahila*, no matter what her

¹⁰⁸Census of India, 1901, Vol. pt.II (Calcutta: Bengal Secretariat Press, 1902), p.428, 431. Cited in Murshid, Ghulam. *Reluctant Debutante: Response of Bengali Women to Modernization, 1849-1905*. Rajshahi, Bangladesh: Sahitya Samsad, Rajshahi University, 1983. Pp 4

¹⁰⁹Murshid, Ghulam. *Reluctant Debutante: Response of Bengali Women to Modernization, 1849-1905*. Rajshahi, Bangladesh: Sahitya Samsad, Rajshahi University, 1983. pp46

¹¹⁰Porter, A. E., 'Census of India, 1931. Vol. V: Bengal and Sikkim. Part I: Report', Central Publication Branch, Calcutta, 1933. Pp 401

family's financial situation was. Though during the period, the number of employed women was very low. But the professions set the employment pattern and trend for the future. The requirement for mediators between the inner and the ever-intruding outer world was recognized, also examples were set of women's economic independence.¹¹¹

In a patriarchal society, rural women faced greater suppression and oppression which made them the most vulnerable and subjugated group. Economic resources were limited in a rural agricultural society. Therefore, women turned out to be the ultimate victims of deprivation and discrimination. Women's work started before daybreak and went on till late at night. They did household chores and domestic duties at in-law's houses such as beating rice, cooking food, bringing water from well or tank, sweeping and washing the floor and still be the other end of disrespect and misbehavior of in-laws or husband. Often their frustration and desire to work individualistically is reflected in their traditional songs. For example,

“Mathe mathe gainta kuda

Se borong Bhalo

Shasur gharer handi majya

Ga hoiya kalo”

“It is better to go around collecting cow dung
from one field to another in one's father's village
that to waste yourself scrubbing pots
in the in-law's house.”¹¹²

On the other hand, in colonial Bengal social and religious norms like widow burning, child marriage, Kulinism made woman's life insufferably miserable. In Hindu society,

¹¹¹Borthwick, Meredith, *The changing role of women in Bengal, 1849-1905*, Princeton University Press, 2015. Pp 335-336

¹¹²This song is a part of unpublished collection of folk songs which have been collected by smt. Bela Bandhopadhyay from diverse oral and vernacular sources cited in Banerjee, Nirmala, 'Working women in colonial Bengal: Modernization and marginalization', in *Kumkum Sangari & Sudesh Vaid (Ed.), Recasting women: Essays in colonial history*, 1989: 269-301. Pp 285

the tradition was to marry the daughter in a Kulin family. Because there was a scarcity of Kulin groom, one Brahmin used to take many women as brides. In Muslim society, it was recognized that one can take four brides. For example, Kulinism is in full force in Jessor. Hence many old women could not get married at all, and several sisters were sometimes married to one bridegroom, who rarely, if ever, visits them.¹¹³ Often being disposed and abounded by the male members, women had no choice but to fend for themselves.

Social issues like widowhood, abandonment and infertility had forced women "to go out to work".¹¹⁴ While Hindus married early to obey the dictates of their religion, Muslims also adopted it as custom. Early marriage was common amongst both Muslims and Hindus. In 1901 there were over 7,000 Muslim wives who had not attained the age of 10. Although Muslims were more liberal about allowing their widows re-marriage. In 1901, 16% of the Hindu women in Bengal between 15 and 40 were widows and 12% of them were Muslim.¹¹⁵ In many cases indeed that widows used to earn something to give them independence by teaching, tutoring, and by sewing and embroidering clothes.¹¹⁶ Widowhood had been a common factor of deprivation that forced women in Bengal to work in mills. The labor commission report of 1891 shows that all women who were interviewed except one were widows.¹¹⁷ Widowed or barren women, those suspected of infidelity, wives whose husbands had married again were often cast off by their families. Without family support, they were pushed into the labor market due to the shortage or

¹¹³O'Malley, Lewis Sydney Stewart, *'Bengal District Gazetteers: Jessore'*, Bengal Secretariat Book Depot, Calcutta, 1912. Pp 156

¹¹⁴Sen, Samita, 'At the margins: Women workers in the Bengal jute industry', *Contributions to Indian Sociology* 33, no. 1-2, 1999: 239-269. Pp 254

¹¹⁵Allen, Basil Copleston, *'Eastern Bengal District Gazetteers: Dacca'*, Concept Publishing Company, 2009. Pp 63

¹¹⁶Porter, A. E., *'Census of India, 1931. Vol. V: Bengal and Sikkim. Part I: Report'*, Central Publication Branch, Calcutta, 1933. Pp 402

¹¹⁷ Sen, S., 'At the margins: Women workers in the Bengal jute industry', *Contributions to Indian sociology*, 33(1-2), 1999. pp.239-269, pp 257

discontinuation of male earnings. Married women, particularly those who had to take care of their children had to find work outside the home due to the instability of men's work and wages forced.¹¹⁸

In addition to that, the engagement of women in employment was seasonal in east Bengal, they did not work similarly all year around. Women tend to work during the busy season when wages were comparatively higher and had a larger demand for labor. Similarly, in the times of the spare season when men could not find work, they had to adopt employments with low returns.¹¹⁹

Geographically Bangladesh is a flood-prone area. Thus, natural disasters have always been a part of the lives of Bengali people and had threatened their livelihood. Many people at that time practically lived on 'kachu and other makeshifts when Rajshahi is known to have suffered from the great famine of 1769-70. Again, in 1871, heavy rainfall Cd. used extensive inundations in Rajshahi as in other districts that are washed by the Ganges which is believed to be were the highest floods on record in the district, but the damage done to the crops was comparatively small. The cattle suffered much from the loss of fodder, and the people were greatly inconvenienced by being driven to seek shelter on high places. When the water subsided, cholera broke out in an epidemic form.¹²⁰ Hunter's report described that the Padma, Jamuna and Harsagar rivers overflowed the banks every year during the rainy season and inundated the country. The rivers overflow the whole country as soon as they have filled their natural channels. The failure of crops because 1866 and 1873 happened because of rainfall deficiency. Scarcity in 1874, the failure of crops caused great distress in the Pabna district. During the time of

¹¹⁸ Ibid. Pp 254

¹¹⁹ Sen, Samita, *Women and labor in late colonial India: The Bengal jute industry*, Cambridge University Press, 1999. Pp 82

¹²⁰ O Malley, L. S. S., *Census of India, 1911. Vol. V: Bengal, Bihar and Orissa and Sikkim. Part I: Report* Central Publication Branch, Calcutta, 1913. PP 92

famine, the condition of people becomes very critical.¹²¹ There was a serious case of drought in 1862-63, 1866-67 on Rangpur. The rise in the price of food caused distress to the poorest class people. “Multitude of men, women, children, and cattle have perished in the floods and in many villages have been so completely swept away as not to leave the smallest trace whereby to determine that the ground has been occupied,” Collector reported to the board of revenue.¹²² Famines and scarcities also forced the rural poor to migrate towards the city and take up factory works.¹²³ Among the poorer classes in the villages, during famines, women were the first to bear the brunt of the crisis, either deserted by the menfolk or even worse, sold to touts by their husbands or fathers. In order to survive women participated different ill-rewarding economic activities.¹²⁴ Thus, natural disaster was a triggering factor for women to be earners.

Another intriguing socio-political practice of colonial Bengal was *Bibis*. In the 18th century, the company abandoned the experiment of importing women which left English employees to find women for themselves in India. At that time, there were only 250 European women in Calcutta. On the other hand, there were 4000 men. So many civil servants and soldiers were encouraged to take native wives and mistresses. It was a public custom for Englishmen to keep Indian *Bibis* who is an Indian mistress, a common-law wife, or long-term consort of the *Sahibs*.¹²⁵ But this unequal union was brief under the agreement and terminated when troops left the station. When Englishmen

¹²¹Hunter, William Wilson, ‘*A Statistical Account of Bengal: Districts of Murshidábad and Pábná*’, Vol. 9. DK Publishing House, 1974. Pp 131

¹²²Hunter, W. W., ‘*A Statistical Account of Bengal, vol. VII, District of Maldah, Rangpur and Dinajpur*’, Trübner & Co, London, 1876: 90. Pp 296

¹²³Campbell, George, ‘*Report of the Commissioners appointed under the Chairmanship of George Campbell to enquire into the famine of Bengal and Orissa in 1866*’, Calcutta, 1866. Sen, Samita, ‘At the margins: Women workers in the Bengal jute industry’, *Contributions to Indian sociology* 33, no. 1-2 (1999): 239-269. Pp 247

¹²⁴ Banerjee, Sumanta, ‘Marginalization of women's popular culture in nineteenth century Bengal’, in *Kumkum Sangari & Sudesh Vaid (Ed.) Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 127-179. Pp 140

¹²⁵ Nevile, Pran, ‘*Sahibs' India: Vignettes from the Raj*’, Penguin Books, UK, 2010. Pp 19

returned home, Bibis had been left behind along with the children. Society refused to take these bibis back so they had no choice to look after themselves by working outside.

The introduction of modernization in the economy and the destruction of the traditional economy influenced migration in urban areas. Even if women were more adversely affected by the assault on the marginal peasantry, they were less able to leave the village for the city. It was the men who undertook long-distance cityward migration.¹²⁶ The men preferred to keep the women and children in the village in order to maintain the few resources still available in the village. The village was perceived as an “escape route” to the insecurities of the urban labor market. It was a sanctuary from unemployment, illness, and, in the end, retirement. Women who remained in the village had to work at a range of low-paid or ill-rewarded occupations.¹²⁷ The cityward migration of men increased women's contribution to the economic activities of their family, women were left to earn by farming, crafting, selling labor and gathering activities.¹²⁸

Many women in order to escape the suffering and to find economic freedom moved to cities. Some women migrated to the cities to escape the abuse and harassment of their husbands or by the in-laws. Sometimes due to violating kin or caste rules, the fear of punishment causes them to flee from their village. ‘Single’ women-widows, deserted or deserting wives come to the city as well. Such women had little access to resources outside the family. Often, they left the village with men who held out prospects of high wages and good working conditions. But unfortunately, they often failed to maintain the connection with their families like male migrants did.

¹²⁶Sen, Samita, ‘At the margins: Women workers in the Bengal jute industry’, *Contributions to Indian sociology* 33, no. 1-2, 1999: 239-269. Pp 252

¹²⁷ Ibid. Pp 253

¹²⁸Sen, Samita, ‘Gendered exclusion: Domesticity and dependence in Bengal’, *International Review of Social History* 42, no. (S5), 1997: 65-86. Pp 85

2.5 Upper-class women in entrepreneurial activities:

While the common speculation about respectable upper-class women that they were restrained within the four walls of Andarmahal, but there were also existed the sign of women exploring their capability beyond the traditional role. Some women have even adopted employments that were more male-oriented and managed to earn independently. Seizing whatever the narrow opportunity they found, some women were involved in supervising estate and enterprises as well.¹²⁹ For example, some women ran minor money lending enterprises, like reformer Iswarcandra Vidyasagar's grandmother and zamindar Jay Krishna Mukherjee's mother both were engaged in the lending business.¹³⁰

In theory, Women could not inherit property, therefore they did not usually have the opportunity to invest their capital in profitable business activities. However, in some special cases, women who inherited properties, their control over properties not only provided them financial independence and power but an opportunity to prove their ability to manage the assets they have inherited. Even though they handled the estates through employed male agents while they stayed in purdah. But still, these women estate owners, to maintain their control over their properties had to gain and apply an in-depth understanding of the functions of the legal and administrative structure of the greater society.¹³¹ For instance, the estate of Nator was managed for a century by Rani Bhawani, after her husband's death in 1748. The Rani was famous for piety, charity, and benevolence, and it would not be an exaggeration to say that her name was a household word among the Hindus of Bengal. At Benares alone, she established 380 shrines, guest-

¹²⁹Borthwick, Meredith, *The changing role of women in Bengal, 1849-1905*, Princeton University Press, 2015. Pp 20

¹³⁰Mukherjee, Nilmani, 'A Bengal zamindar, Jaykrishna Mukherjee of Uttarpara, and his times, 1808-1888', Firma KL Mukhopadhyay, 1975, cited in Borthwick, Meredith, *The changing role of women in Bengal, 1849-1905*, Princeton University Press, 2015. Pp 20

¹³¹Borthwick, Meredith, *The changing role of women in Bengal, 1849-1905*, Princeton University Press, 2015. Pp 20

houses, etc. and many temples were built in other parts of the country and donated with money and land. The great embanked road in the Nator subdivision which ran east to Bhawanipur in Bogra, and was called Rani Bhawani's Janal, was built by her, and many tanks were constructed by her funding. Doctors were entertained to provide medical treatment to the poor in many villages. She showed generosity to Brahmans by giving 100,000 bighas of land to them free of rent. Altogether, she authorized spending 50 crores of rupees on religious activities and charity. Rani Bhawani at her old age retired from the management of the estate, which was later transferred on her adopted son, Ramkrishna.¹³² More than half of the major zamindars in Rajshahi were women in 1836.¹³³ Another determined woman was Jayadurga Chaudhurani, a zamindar of Rangpur. Under her leadership, raiyats and other zamindars stood against the oppression of another zamindar of Rangpur, Devi Sinha.¹³⁴

Being strictly a *pardanasin* woman, Saratkumari, wife of Jogendranarayan of Putia in East Bengal, ran her estates efficiently after her husband's death in 1862.¹³⁵ In the nineteenth century, a well-known landowner in Mymensingh, Janhabi Chaudhurani was not only been dreaded for the power and strength she possessed but also was adored due to her kindness. She set up Janhbi high school, a charitable dispensary and a guest house in her area.¹³⁶

Nawab Faizunnessa (1848-1903) inherited the vast estates as a daughter under Islamic law. She managed the zamindari Pashchim Gao of Comilla and secure an income of one

¹³²O'Malley, L. S. S., '*Bengal District Gazetteers: Rajshahi*', Bengal Secretariat Press, Calcutta, 1916. Pp 47

¹³³Basu, Anathnath, 'Reports on the State of Education in Bengal, 1835 and 1838 by William Adam', *Calcutta: University of Calcutta*, 1941, Cited in Borthwick, Meredith, '*The changing role of women in Bengal, 1849-1905*', Princeton University Press, 2015.pp 21

¹³⁴ Amin, Sonia Nishat, 'Women and Society', *In S. Islam (Ed.), History of Bangladesh: 1704-1971*, Asiatic Society Dhaka, 1992, PP 494

¹³⁵Chakraborty, Usha, '*Condition of Bengali Women around the 2nd Half of the 19th Century*', Bardhan Press, Calcutta 1963. Pp 92

¹³⁶Mitra, Krishna Kumar, *Atmacarit* Calcutta, 1974, pp. 59-61, cited in Borthwick, Meredith, '*The changing role of women in Bengal, 1849-1905*', Princeton University Press, 2015.pp 21

lakh rupees. She was awarded the title of Nawab by Queen Victoria as an acknowledgment of her humanitarian activities and she among the few women who achieved the title because of the own excellence.¹³⁷

Faizunnessa established different types of schools like free madrasas, schools for boys and girls; two primary schools for girls were established in Comilla town by her.¹³⁸

Western education had ignited awareness among *bhadroloks* of the unjust restriction imposed on women. Some used to believe that this helplessness of women was due to their absolute dependence on male economic support. Especially for widows who had to endure immense trouble maintaining themselves without a male protector. This led the monthly newspaper "*Grihakatha*," in 1854, to promote vocational training for the *bhadramahila*. The purpose was to provide training to build skills to make different kinds of crafts that could be sold to earn small incomes. The initiative was inspired by British society where the middle-class women used to do embroidery and dressmaking in order to sell.¹³⁹ Later a series of articles was titled "*Bharater bidhaba o anatha strilokdiger jibika labher kata prakar upay hoite pare?*" or "*Dukhini bidhaba o anatha diger jibikar upay*", published in *Bamabodhini Patrika* that discussed the ways in which widows could earn their livelihood. Different kinds of suggestions were made such as wood engraving; embroidering insignia on soldiers' uniforms; operating a printing press; bookbinding; painting; zenana education or teaching in the mofussil; pickle making; gardening; lacemaking; making fans; making dolls for sale at fairs; dressmaking; midwifery; and medicine. Though the possible earnings from these occupations were very poor and not enough to support a family. For example, by making decorated fans by

¹³⁷ Amin, Sonia Nishat, 'Women and Society', In *S. Islam (Ed.), History of Bangladesh: 1704-1971*, Asiatic Society Dhaka, 1992, PP 506

¹³⁸ Amin, Sonia Nishat, '*The world of Muslim women in colonial Bengal, 1876-1939*', Vol. 55. Brill, 1996. Pp 149.

¹³⁹ '*Grihakatha*', *Masik Patrika*, 3, 16 October, 1854, cited in Borthwick, Meredith, '*The changing role of women in Bengal, 1849-1905*', Princeton University Press, 2015. Pp 311

ordinary palm leaf and fringes and ribbons, a widow could earn five or six rupees a month.¹⁴⁰ Lilabati Mitra, wife of Krishna Kumar Mitra (Owner of journal *Sanjibani*) was more of a woman of an entrepreneurial mindset. In 1904 she was worried that these kinds of traditional crafts which were made by widows were not much popular with customers. So, she recommended adopting more market-based enterprises like the manufacture of stockings. She suggested buying a machine from England which would produce a pair of stocking every fifteen minutes. She intended that producer would earn 25 to 30 rupees per month. Occupations such as typewriting, picture framing, making cardboard cartons, photography, basket weaving, applique work, crochet, wool work, and the embroidering of mottos on cloth or card were also in the suggestions.¹⁴¹ Although there is no confirmation if any of these vocational ideas were implemented or not all of these new items could have conveniently been produced inside the households after some skill training.¹⁴² Bamabodhini Patrika published several articles that emphasized that its readers save money. Bhadrakal women especially middle-class women tend to save money by managing the household allowance carefully. The articles recommended women invest the money in gold ornaments, company shares, moneylending, or business capital instead of extravaganza purchase.¹⁴³

The Bhadrakal women often used to save money from their monthly allowance and saving sometimes gave them opportunities to pursue commercial investments. For example, Kailaskamini Dutt, wife of Umesh Chunder Dutt who was principal of City College, was a smart businesswoman. She saved money and waded her gold ornaments to buy land

¹⁴⁰Bamabodhini Patrika, March, 1889 and April, 1889, cited in Borthwick, Meredith, *The changing role of women in Bengal, 1849-1905*, Princeton University Press, 2015. Pp 312

¹⁴¹Lilabati Mitra, *Srilokdiger arthakari silpasiksa*, Antahpur, 7, 3, July 1904, cited in Borthwick, Meredith, *The changing role of women in Bengal, 1849-1905*, Princeton University Press, 2015. Pp 311

¹⁴²Borthwick, Meredith, *The changing role of women in Bengal, 1849-1905*, Princeton University Press, 2015. Pp 312

¹⁴³'Byay', BP, 5, 79, March 1870, cited in Borthwick, Meredith, *The changing role of women in Bengal, 1849-1905*, Princeton University Press, 2015. Pp 312

and build a house. She successfully managed the finances of the *Bamabodhim Patrika* and even paid her husband as editor. Even when they fell into debt to buy a printing press, she had pawned some more of her jewelry to keep the journal running. ¹⁴⁴

2.6 Women in trade and commerce in Bengal:

When the census report of India 1901 was conducted, it was instructed that “women and children who work any occupation of whatever kind not being an amusement or of a purely domestic character, such as cooking, must be entered as actual workers.”¹⁴⁵ Based on the report, female employments could be categorized into three groups:

- a) There are occupations where women worked independently without the involvement of the male family members. Like midwifery, silkworm rearing, tattooing, domestic services, flour grinding, etc. For example, in 143146 people involved in paddy husking, about 13 women were employed to every man. Grain parching also principally was women’s occupation where every 17 men, there were 14 women were employed. ¹⁴⁶
- b) Some occupations were more supplementary to their male family member’s occupations like cotton spinning, selling of fruits and vegetables, milk, and fish. For example, the potter’s women folk assisted men by 256 females to 1000 males, for every 1000 males employed in the making of ceramics, there were 229 women. Though there were only 79 women for every 1000 men employed in

¹⁴⁴Borthwick, Meredith, ‘*The changing role of women in Bengal, 1849-1905*’, Princeton University Press, 2015. Pp 191

¹⁴⁵Gait, Edward A., ‘*Census of India, 1901. Vol. VI: Lower provinces of Bengal and their Feudatories. Part I: The Report*’, Bengal Secretariat Press, Calcutta, 1902. Pp 481

¹⁴⁶Porter, A. E., ‘*Census of India, 1931. Vol. V: Bengal and Sikkim. Part I: Report*’, Central Publication Branch, Calcutta, 1933. Pp 281

cultivation, compared to 188 women for every 1000 men employed in fishing and pearling.¹⁴⁷

- c) Finally, there were occupations where males and females both worked together like basket knitting, working on tea gardens and coal mines as field laborers or jhum farmers. For example, the number of female workers was relatively high in the tea gardens where laborers lived with their families, and women contribute by plucking tea as well as cultivating the gardens. In coal mining, there were 72 female workers for every 100 males. In coal mining average was 715 females for every 1000 male workers.¹⁴⁸

There was also some caste-based artisan like pottery or handloom; and service-based occupations like sweeping and laundry. Although, womenfolk did not play any independent role in this section but worked as part of the family.¹⁴⁹ O Mally's report on the Jessore district mentioned among the low castes, the Barui females arranged the betel leaves into bundles before they were taken to the market for sale, Malakar females prepared artificial flowers from cork. Females of the Kaibartta, Buna, Bagdi, and Dai castes attended the wealthier classes and earned to help in paying the household expenses. While the *muchi* females prepared and sold wickerwork and cane baskets and other utensils for domestic use. Muslim women of the lower class also earned money by selling rice, milk, etc. and by doing the work of maidservants in Muslim households, some women of the lower-class society maintained themselves by husking paddy in the harvest season.¹⁵⁰ Kapali women used to make bags or sacks from jute string and one of

¹⁴⁷Ibid. Pp 281

¹⁴⁸Ibid. Pp 281

¹⁴⁹Sen, Samita, 'Gendered exclusion: Domesticity and dependence in Bengal', *International review of social history* 42, no. S5, 1997: 65-86. Pp 70

¹⁵⁰O'Malley, Lewis Sydney Stewart, '*Bengal District Gazetteers: Jessore*', Bengal Secretariat Book Depot, Calcutta, 1912. PP 89

their specialties was the money bags commonly used by Indian tradesmen.¹⁵¹ Paddy huskers and pounders were, who are nearly cooly women were the numerous (10,000). Next came earth workers (6700), fisherman and fish sellers (9000), grain and pulse sellers and grain parchers (6000). Hari caste men and women, both sold in the local markets.¹⁵²

However, when it comes to earning independently the making and selling for local markets was the most significant and more suitable occupation for women. In Bengal, women had traditionally worked actively in the non-agricultural sector. In 1881, only one-third of the women's labor force in the Bengal presidency was engaged in the agriculture sector. Of where 1.2 million women who worked in agriculture about 725000 women were engaged in food processing and selling about 500,000 used to work in grain processing.¹⁵³ Occupations that women principally participated in were paddy husking and flour grinding, grain-parching, trading in thatches and other forest produce, manufacturing of rope, twine, string, and other fibers, upholsters, tent makers, etc. rearing of silkworms, working in hair, etc. Also, women monopolized occupations such as midwives, vaccinators, nurses, compounders, etc. and domestic service. In all of these occupations, women outnumbered the males by anything up to 14 to 1.¹⁵⁴ The census report of 1901 mentioned that some occupations were practically dominated by women.

¹⁵⁵ These are described in the table below:

Table 2.1 Number female participation in some specific occupations

¹⁵¹O'Malley, Lewis Sydney Stewart, '*Bengal District Gazetteers: Pabna*', Bengal Secretariat, Calcutta, 1923. Pp 68

¹⁵²Strong, Frederick William, '*Eastern Bengal District Gazetteers: Dinajpur*', Pioneer Press, Allahabad, 1912. Pp 78

¹⁵³Banerjee, Nirmala, 'Working women in colonial Bengal: Modernization and marginalization', in *Kumkum Sangari & Sudesh Vaid (Ed.), Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301. Pp 272, 284

¹⁵⁴Porter, A. E., '*Census of India, 1931. Vol. V: Bengal and Sikkim. Part I: Report*', Central Publication Branch, Calcutta, 1933. Pp 280

¹⁵⁵Gait, Edward A. '*Census of India, 1901. Vol. VI: Lower provinces of Bengal and their Feudatories. Part I: The Report.*', Bengal Secretariat Press, Calcutta, 1902. Pp 482

Occupation and Group	Number of females to 1000 men
Cotton spinner	1974
Flour grinders	1089
Tattooers	462
Silkworm rearers	406
Firewood collectors	402
Water carriers	373
Leaf plate makers	358
Fiber matte makers	262
Grain parchers	255
Rope, sacking and net makers	239
Rice pounders	219
Fruit and vegetable sellers	169

A large number of women were engaged in production and selling products for local markets. In the Bengal presidency as a whole, about 41% of women's occupations was making selling in 1911.¹⁵⁶ The table below shows the number of female workers in different trading sectors based on Porter's census report of 1931.¹⁵⁷

Table 2.2 Number of women workers in different trading sectors

Occupation	Number of females in every 1000 male
Basket making	558
Embroidery, hat making and other articles of	268

¹⁵⁶ Banerjee, Nirmala, 'Working women in colonial Bengal: Modernization and marginalization', in *Kumkum Sangari & Sudesh Vaid (Ed.) Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301.pp 272

¹⁵⁷ Porter, A. E., 'Census of India, 1931. Vol. V: Bengal and Sikkim. Part I: Report', Central Publication Branch, Calcutta, 1933.pp 281

wears	
Trade-in wood, bark, bamboos and canes	between 284 and 571
Sale of pottery, bricks and tiles	486
Dealers in grain and pulse	505
Dealers in fodder for animals	437
Dealers in dairy produce	315
Dealing in firewood, charcoal	399
Dealing in common bangles and toys	257
Rope making	9433
Working in hair	828

There had been few reasons behind women's involvement in trading crafts. Women had to produce these items for their families and sometimes they would sell these goods for extra income. It was more appropriate for women as they were basically household errands for their own families and women could easily in case of need or crisis peruse these employments. They did not require any special training or capital investments as marginalized women could actively adopt it as their subsidiary livelihood. Most importantly there was not much restriction of Purdah to be involved in these occupations since most of the transactions were done within women.¹⁵⁸

According to William Hunter's Statistical Account of Bengal based on the survey of 1872, women were involved in trade and commerce in different districts of colonial East Bengal. The table below shows the number of women engaged in agricultural entrepreneurship and trading.

¹⁵⁸ Banerjee, Nirmala, 'Working women in colonial Bengal: Modernization and marginalization', in *Kumkum Sangari & Sudesh Vaid (Ed.) Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301. pp 284

Table 2.3 The number of women involved in different agricultural and non-agricultural trading activities¹⁵⁹¹⁶⁰

Agricultural entrepreneurs					
	Jessore	Dacca	Bakerganj	Faridpur	Mymensingh
Female landlords	87	278	178	65	46
Holders of rent-free lands	333	-	-	38	10
subordinate land lords/dependent land lords'/ talukders	264	1299	900	382	411
Female permanent lease holders	-	3	56	-	6
Female cultivators with rights of occupancy	-	-	18	-	18
Goat sellers	2		-	-	1
Trade and commerce					
Moneylenders	116	638	347	212	165
Female petty dealers beparis	-	238	21	6	-
Ware housekeepers	-	-	3	-	-
Shopkeeper	941	1394	1047	560	665
Boat owners	-	5	-	10	-
Retail dealer		149	-	-	-
Commission agents	-	74		-	-
Carriage owners		-	-	-	1
Manufacturing and selling					
Pottery sellers	29	133	59	32	19

¹⁵⁹Hunter, William Wilson, 'A Statistical Account of Bengal Districts of Nadiya and Jessor', Volume II, Trübner & Co, London 1875. Pp 191

¹⁶⁰Hunter, William Wilson, 'A Statistical Account of Bengal, Districts of Dacca, Bakerganj, Faridpur and Mymensingh', Volume V, Trübner & Co, London 1875. Pp 37, 188, 284, 398.

Shell carvers	4	-	-	-	-
Female tailors	5	231	15	-	-
Basket makers	9	38	30	11	1
Mat makers	6	54	85	-	42
Bead makers	4	-	-	-	13
Gunny bag maker	3	18		76	-
Net maker	12	52	131	9	13
Ornament sellers	81	14	-	8	-
Cloth retailers	10	65	-	-	--
Rice seller	154	273	221	50	695
Oil seller	81	44	54	11	75
Grain parchers	65	-	-	-	-
Milk sellers	226	613	27	71	75
Stationery seller		-	-	37	-
Sellers of molasses (gur)	15	-	-	2	1
Pan sellers	9	21	103	8	5
Firewood sellers	3	221	127		10
Hide sellers	4	104	-	3	-
Tobacco shop	3	-	-	-	-
Cane workers	-	10	-	-	-
Toymakers	-	3	-	-	-
Shoemakers	-	-	6	-	-
Costermongers	-	28	-	-	39
Garland sellers	-	24	41	19	-
Thread sellers	-	3	-	-	-

Lime sellers	-	2	4	4	-
Fisherwomen	-	-	336	216	454.

2.7 The impact of modernization of the colonial economy on women's self-employment:

British established their political domination in Bengal in order to fulfill their sole purpose of exploiting India for economic profit. They introduced a limited form of modern industrialized economy in colonial Bengal in the last quarter of the nineteenth century to process the raw materials into manufactured products principally for overseas markets. The narrow version of industrialization was so unplanned and so cruelly forced onto the village-based agricultural economy that affected the common people especially women who were very much dependent on the traditional village economic activities. Since the modern industrialized economy had the supply of huge capital investments, technological advancement and most importantly the support of the British government the agro-based traditional economy failed to survive and was forced to somewhat transform to adjust with the modern economy.¹⁶¹ The census of 1901 found that a total of 85 percent of the population was dependent on agriculture while the average for East Bengal was 76 percent. The industrial population was only 6 percent.¹⁶² Within ten years, the census of 1911 revealed that about 91 percent of the total population was dependent on agriculture, and industries supported only 3% of the total population.¹⁶³

¹⁶¹Banerjee, Nirmala, 'Working women in colonial Bengal: Modernization and marginalization', in *Kumkum Sangari & Sudesh Vaid (Ed.) Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301. Pp 271

¹⁶²Vas, Joseph A. 'Eastern Bengal and Assam District Gazetteers: Rangpur', Pioneer Press, Allahabad, 1911. Pp 89.

¹⁶³Strong, Frederick William, 'Eastern Bengal District Gazetteers: Dinajpur', Pioneer Press, Allahabad, 1912. Pp 78.

In the patriarchal social reality of Bengal, women were austere allocated to their traditional role where their mobility was restricted. The traditional village economy provided non-agricultural employments where marginalized women keenly participated as these were more suitable for them. In 1881 only one-third of women workers were engaged in agriculture. The aggression of the modern economy demolished the customary employments of women they began to horde towards agricultural livelihoods. Production and trade for the local market became one of the major victims of modern industrialization which had always been the source of women's independent income. The census report of Bengal shows that wherein 1881 the total number of women working in production and trade for the local market was 44% and, in the period of 1931, the number declined to 12%.¹⁶⁴

However, the sector that had to face the harshest reality of modern industrialization was production and trade based on local markets. Women earned independence from this sector by doing household tasks and then sold these domestic crafts in the local markets. Tasks such as animal husbandry, selling milk goods like ghee or butter, processing grains or pulses, selling food products like chira or muri, collecting and selling forest materials. But by 1931 employments of the female workforce in this sector reduced to over one-third of its level in 1911. For instance, female self-employments in rice processing were seriously affected by the development of rice milling factories in the 1920s. In 1929 only 12500 people used to work in rice milling factories in Bengal where women were only left to work in the drying process.¹⁶⁵

Another sector of female workforce participation was traditional industries that had markets beyond Bengal. Especially local industries like cotton handloom industry, silk

¹⁶⁴ Banerjee, Nirmala, 'Working women in colonial Bengal: Modernization and marginalization', in *Kumkum Sangari & Sudesh Vaid (Ed.) Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301.pp 284

¹⁶⁵ Ibid. Pp 287

industry where women worked to assist in the household units or sometimes solo to sell the goods to the middlemen. On the other hand, cotton spinning had always been a women's terrain. Even the high caste women were found spinning cotton yarn to weave cloths for their families. The census of 1881 says that there had been 200,000 spinners in the Bengal presidency.¹⁶⁶ The aggression of the modern sector had a significant impact on women's employment in traditional industries. By the middle of the 19th-century women had lost spinning as their go-to income source. In 1901 the total number of women working cotton textile industry came down to 135,000.¹⁶⁷

Table 2.4 Percentage distribution of female workforce participation in wide-ranging occupational categories:¹⁶⁸

Years	Total female workforce participation	Agriculture and general labor(female)	Traditional personal service (Female)	Production and trade for local markets (Female)	production and trade for extended markets	Modern service
1881	8.7	32.2	13.3	43.2	11.2	
1901	8.8	40.9	9.9	33.3	10.4	5.5
1911	9.0	48.7	8.7	28.2	11.5	2.9
1921	8.5	54.1	6.0	21.0	11.9	6.1
1931	7.0	55.9	4.6	11.8	8.7	19.0

¹⁶⁶Ibid. Pp 283

¹⁶⁷Ibid. Pp 283

¹⁶⁸Census Reports of Bengal, Bihar and Orissa Volumes, Part. 2, cited in Banerjee, Nirmala, 'Working women in colonial Bengal: Modernization and marginalization', in Kumkum Sangari & Sudesh Vaid (Ed.) *Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301.pp 279

The statistics show that majority of women were engaged in employments in “making and selling” for local markets. The emergence of modern industries in the nineteenth-century in Bengal had destructively affected the local market trading. The table shows the drastic decline of women’s workforce participation in traditional occupations and the heavy concentration of the female labor force in the agricultural sector.

The sustainability of the agro-based village economy of Bengal required some sort of protection or separation from the uneven competition with the British modern industrialization. Some external and internal factors destroyed the traditional sector but also created predicaments in the independent livelihood of women in the nineteenth century. The very distinct features of women’s traditional occupations themselves worked as a disadvantage against the British industries. Such as,

- a) Where Modern factories targeted the large market both indigenous and foreign, the women’s craftsmanship was made to meet the local daily supplies. These items were not produced enough to meet the demand to a larger extent. As the new communication and transport system developed by the government paved the way for industrial products like coal, salt, and kerosene that substituted women’s makeshift goods.
- b) The trading of the crafts in extended markets became difficult for women as it required free movements and market knowledge. Therefore, gradually these trading activities were handed over to men, women could no longer sell their goods by themselves.
- c) Making these crafts did not require any training or skill as it was a part of their domestic works so their production was very low to compete with the factory manufactured goods.

- d) The poor village women used existing materials and simple tools to make their crafts. So, their homemade goods failed to survive the contest with the factory machine-made goods. The industries such as rice pounding, grain milling, and oil grinding took over the women's rudimentary goods and ways to employments.
- e) British government overwhelmingly capitalized the land resources like public lands and forests which were the cruel source of women collecting material for livelihood such as collecting leaves for fuel and fodder or making baskets, brooms, etc. As a result, women's occupations based on forest products were under threat since the shared lands were abruptly truncated.
- f) Poor village women lacked the capital to invest in the tools and production of their crafts. The modern industry had government support, technological advancements, and large investments that shattered or changed traditional occupations for women.

From 1921 to 1931 about one-third of women's employment fell because of these reasons.¹⁶⁹ Having no choice women began to horde towards agriculture but it could not completely reimburse for the decayed traditional economy.

2.8 Factors behind circumscription of women's self-employment:

According to a statistical report, 2,217,887 women were actual workers in Bengal (157 female per 1000 male workers). Compared to the whole of India (1 female worker in 2 male workers), this was a far small share.¹⁷⁰ On average, one woman to every seven men was involved in agriculture in the province, one to thirty in the Rajshahi Division, while

¹⁶⁹ Banerjee, Nirmala, 'Working women in colonial Bengal: Modernization and marginalization', in Kumkum Sangari & Sudesh Vaid (Ed.) *Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301. Pp 288

¹⁷⁰ Thompson, W. H., 'Census of India, 1921. Vol. V, Bengal. Part I: Report', Bengal Secretariat Book Depot. Calcutta, 1923. Pp 416

in Rangpur, the share was only 1 to 70.¹⁷¹ Similar low participation of the female labor force was found in Khulna district as well, where most of the women were domestic workers and they rarely went out to work anywhere else outside their own houses.¹⁷² The low involvement of women in employments in East Bengal compared to western and central Bengal and Bihar probably be being calculated by the ratio of women who worked outside their home.¹⁷³ Seclusion was followed more strictly in East Bengal. Because peasants in this region had the natural advantage of producing two rice crops annually. In addition, the cultivation of cash crops like jute also provided them some advantage during the lean season. Therefore, they could to manage to apply rental labor from outside during the busy season. But in times women's purdah practice had flexibility based on the demand for her labor. Perhaps, this was since seclusion was a sign of higher status, aspiring lower-class families tend to remove female labor, at the same time the restriction kept women outside of the competition for limited rural resources. For example, in the khodkasht raiyats in Dinajpur, women did not earn independently but for their households. They did provide agricultural labor but did not have permission for self-employments.¹⁷⁴ Another example of a restriction on female labor was in Chittagong, where women were in better condition. They were only allowed to do lighter chores like gathering crops but could not go to the market or public places.

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Women's independent earning had been devaluated socially and economically in colonial Bengal. This issue can be analyzed through the deep connection of livelihood, status, and purdah with the traditional perception of gender. Elite women stayed away

¹⁷¹Vas, Joseph A. *Eastern Bengal and Assam District Gazetteers: Rangpur*, Pioneer Press, Allahabad, 1911. Pp 89

¹⁷²O'Malley, Lewis Sydney Stewart, *Bengal District Gazetteers: Khulna*, Calcutta, Bengal Secretariat Book Depot, 1908. Pp 115

¹⁷³Sen, Samita, *Women and labour in late colonial India: The Bengal jute industry*, Vol. 3. Cambridge University Press, 1999. Pp 81

¹⁷⁴Ibid. Pp 84

¹⁷⁵Ibid. Pp 85

from visible and manual labor as it was associated with lower-class or caste poorer society. Poor women since they could not afford the seclusion had greater freedom of movement based on the demand for work.¹⁷⁶ Therefore, women did not have decision making power over their economic activities. They were limited by the customs and taboos followed by different social groups and castes. Women of higher status or income had to face more restrictions.¹⁷⁷ The upper-caste women had to maintain the purity of lifetime monogamy and the faithful, shy, and secluded demeanor of elite women. The household was defined as women's only realm and childrearing was their only apt concern.¹⁷⁸

Although the British modern economy had a deleterious impact on the local production and trade economy, it also had created employment opportunities for marginalized women to work in the modern sector. But it is observed that the modern industries were facing a serious deficiency of labor force. This means despite the decline of traditional employment; the majority of women did transfer to factories. There were several socio-economic causes behind the exclusion of women from modern industries. One of the reasons why it was difficult for women to join the modern sector was the location. The British industries did not transpire evenly around the region but were built in selected cities like Calcutta and surrounding districts. On the other hand, the traditional village economy was spread around Bengal which made it easier for women to participate. The economy of East Bengal was more concentrated on agriculture and the processing of

¹⁷⁶Ibid. Pp 64

¹⁷⁷Banerjee, Nirmala, 'Working women in colonial Bengal: Modernization and marginalization', in Kumkum Sangari & Sudesh Vaid (Ed.) *Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301. Pp 289

¹⁷⁸Sen, Samita, 'At the margins: Women workers in the Bengal jute industry', *Contributions to Indian sociology* 33, no. 1-2, 1999: 239-269. Pp 261

food and cash crops. Therefore, in East Bengal women's share in the modern sector labor force had been usually been low.¹⁷⁹

The patriarchal society had restrictions over women's mobility. Long-distance migration like in big cities, women usually did as part of a family group. Women went along with displaced families when rural income sources were drained. This kind of family migration that was to plantations, Sundarbans, or the city was mostly for forever disconnection with the village-bond.¹⁸⁰

The economic tradition of Bengal striped women from joining the modern sector. The decline of the traditional economy had prompted a massive number of men to migrate to cities for jobs. In 1921, in Calcutta, there were eight males to three females and in the industrial cities, there were eleven males to four females.¹⁸¹ Men tend to attain flexibility or dealt with work insecurities of city factories by using their patriarchal dominance to keep women and children in the village to sustain the little possessions like a home or small family land that still existed in the village. While men left for cities, the 'home' remained "an assurance" or "shield" against sudden unemployment or insecurities of modern employments, sickness, and later shelter for retirement. The women stayed in village family properties and were engaged in ill-rewarded activities to maintain the "buffer" for men.¹⁸²

Another reason why men left female family members in the village was the anxiety of the unfamiliar environment of cities. They had no idea about housing or working conditions in the factories and mills. The rapid development of mill towns brought waves

¹⁷⁹ Banerjee, Nirmala, 'Working women in colonial Bengal: Modernization and marginalization', in Kumkum Sangari & Sudesh Vaid (Ed.) *Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301. Pp 288

¹⁸⁰ Sen, Samita, 'At the margins: Women workers in the Bengal jute industry', *Contributions to Indian sociology* 33, no. 1-2, 1999: 239-269. Pp 254

¹⁸¹ Ibid Pp 249

¹⁸² Ibid Pp 243

of migration and cities failed to accommodate them. As a result, housing conditions were dreadful and workers used to live in the slums or bustees around the jute mill areas. So, working in factories was more of a single men's domain because the housing surrounding the mills could not provide any decent living conditions with privacy to live with families. The wages of the workers were too low to support a family in the cities. The hostile working environment in the Calcutta cotton mills and jute factories prevented women's migration in the cities.¹⁸³

Women's solo city ward migration transpired either without the consent of their families or when they had no other alternatives but to work in the unfavorable and miserable terms of modern factories. The 'single' women who were discarded by their families like widowers or barren women, alleged for adultery, women whose husbands remarried, found it harder to live in the village without the support of the joint family. As the cities had somehow offered employments and secrecy, these women escaped alone or sometimes with men who are not their husbands cutting off their past life perpetually. Therefore, it can be observed that during the 1890s women laborers were only widows and other ill-fated women joined jute millwork, which was socially perceived as 'non-respectable'.¹⁸⁴ Dr. Dagmar Curjel of the Women's Medical Service submitted a report describing the working conditions of Jute factories. Most women who lived in the mill area did not live with regular families. But they had to live there under the protection of another man, whom she is not married. Men who worked in the mills did not bring their wives but lives with local women. Dr. Curjel reported, "Respected Bengali women do not undertake industrial work and practically all such Bengalis found in the mills

¹⁸³ Banerjee, Nirmala, 'Working women in colonial Bengal: Modernization and marginalization', in Kumkum Sangari & Sudesh Vaid (Ed.) *Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301. Pp 271, 296-297

¹⁸⁴ Sen, Samita, 'At the margins: Women workers in the Bengal jute industry', *Contributions to Indian sociology* 33, no. 1-2, 1999: 239-269. Pp 264

degraded women or prostitutes.” The assistant director of Public Health providing evidence to the royal commission of labor in 1930 also said about jute areas: “There is practically open prostitution near the worker's homes and most of the workers do not bring their womenfolk for the reason – No privacy is possible under the present condition of housing. Amongst female workers, one out of four admits to being a prostitute.” Women who worked in the factories had to hand over their earnings to the men they used to live and often had to do prostitution to support themselves.¹⁸⁵

Another reason behind women's exclusion from the modern sector was the reluctance of mill managers to employ female workers. Bengali women were specifically quite weak and suffered from diseases.¹⁸⁶ Bengali men who were skilled earned more and they controlled the access of their women into factory jobs.¹⁸⁷ Sometimes women had to work in two mills in two shifts to support themselves because the salary paid in the mills was too low. Mill managers also denied women higher wages or paid maternity leave, because they thought women would probably hand over the money to their men or might be sent to work somewhere else.¹⁸⁸ Women who worked in the mill factories had to face gender discrimination and exploitation as well. They were recruited informally by the mill managers so they decided what kind of work women were appropriate for which excluded them from well-paid works like weaving and spinning. Sometimes the

¹⁸⁵Curjel, D. F., and F., ‘Enquiry into the Conditions of Employment of Women before and after Childbirth’, *Bengal Industries*. *Unpublished Report*, West Bengal State Archive, 1923.

cited in Banerjee, Nirmala, ‘Working women in colonial Bengal: Modernization and marginalization’, in Kumkum Sangari & Sudesh Vaid (Ed.) *Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301. Pp 295

¹⁸⁶Curjel, D. F., and F. ‘Enquiry into the Conditions of Employment of Women before and after Childbirth’, *Bengal Industries*. *Unpublished Report*, West Bengal State Archive, 1923, cited in Banerjee, Nirmala, ‘Working women in colonial Bengal: Modernization and marginalization’, in Kumkum Sangari & Sudesh Vaid (Ed.) *Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301. Pp 295

¹⁸⁷ Sen, Samita, ‘At the margins: Women workers in the Bengal jute industry’, *Contributions to Indian sociology* 33, no. 1-2, Sage Publication, New Delhi, 1999: 239-269. Pp 251

¹⁸⁸Banerjee, Nirmala, ‘Working women in colonial Bengal: Modernization and marginalization’, in Kumkum Sangari & Sudesh Vaid (Ed.) *Recasting women: Essays in colonial history*, Kali for women, New Delhi, 1989: 269-301. Pp 295

managers and assistants would extract sexual favors from women. So, this caused the departure of women from mill works when their male relatives started to earn enough, as they could allow themselves to quit. In addition to that, women hardly ever had the opportunity of upward mobility, neither did they had promotions, nor they could shift to some other beneficial jobs.¹⁸⁹

Even women who joined the factory employments on hostile terms because of economic crisis or lack of male member's employment, the moment the conditions were improved or men could earn better, they quit their jobs. Since women mostly had to engage in poorly paid jobs in harsh conditions, it was perceived as shameful. Therefore, women prefer to stay at home if male income could allow it. On the other hand, men also equally prefer to withdraw women from factory work. In addition to that, most women did not have much control over their wages, most of them had to hand it over to the male "head" of the family or their income were swallowed up by the family expanses more than men's.¹⁹⁰

2.9 Conclusion

Women, whether they were from the sheltered upper class or somewhat free working women of the lower class, have contributed to the family income. Upper-class women conducted domestic chores inside their homestead, contributed economically to the family by providing unpaid labor. Despite the strict restrictions of purdah and social taboos, when opportunities presented themselves, few of the *bhadramahila* had proven themselves capable of estate management and business. On the other hand, relatively independent lower-class women, in addition to their domestic duties contributed to the family income by assisting their male members in agricultural activities or caste specific

¹⁸⁹Sen, Samita, 'At the margins: Women workers in the Bengal jute industry', *Contributions to Indian sociology* 33, no. 1-2, Sage Publication, New Delhi, 1999: 239-269. Pp 258, 264

¹⁹⁰Ibid. Pp 263

occupations or engaging themselves in non -agricultural occupations of production and selling. In the harsh reality of poverty, destitution, widowhood, and other oppressive social norms poorer women were involved in a wide range of trade and commerce to support their families or sometimes themselves. Women of both classes struggled to survive and find their identity in the suppression of traditional customs and rapid modernization of the British colonial period. The aggression of modern industrialization in the nineteenth century snatched poor women's employment and devalued their economic contribution. Whereas for the upper-class respectable women, despite the initiation of social reforms for female emancipation in the nineteenth century, they were denied and excluded from access to gainful employment and economic support.

Chapter 3

Women Entrepreneurship in Bangladesh: Features and Factors

3.1 Introduction

If the nineteenth century was the era of awaking and recasting of women, then the twentieth century was the “Era of self-Establishment”. The movement and reforms of women’s education and emancipation in the nineteenth century became more dynamic in the 20th century. Politics, liberation movement, social reforms, peasant movement, women’s rights movements saw increasing and enthusiastic participation of women.¹⁹¹ The two significant events of the history of Bangladesh, the partition of India in 1947, and the liberation of war 1971 had affected women’s lives and their identity immensely. Throughout the struggle and movement of self-determination and liberation war of 1971, women had contributed directly and indirectly. During the extremely difficult times of war, women had to turn their vulnerability, fear, and dependency into strength and

¹⁹¹ Begum, Maleka, Syed Sirajul Haq, ‘*Ami Nari, Tinsho Bochorer Bangali Narir Itihash*’, The University Press Limited, Dhaka, 2001. P 95

courage. They fought and resisted for the country in refugee camps, war fields, and even in captivity.¹⁹² The post-liberation-war natural disaster and famine brought unimaginable suffering, insecurity, and instability in the lives of women that changed their role in society. The growing poverty, urbanization, and modernization had compelled both rural and urban women to recognize the necessity of economic independence. At the same time, the understanding necessity of women's full participation in the economy for sustainable development, both the government and NGOs introduced poverty alleviation, female education programs, and microcredit programs which had penetrated in rural Bangladesh. This had a far-reaching impact on female entrepreneurship development. Besides the increasing participation in diverse professions, Bangladeshi women had been entering the male-dominated and competitive domain of entrepreneurship, especially in the SME sector. Facing existing inequalities and challenges, they are contributing to the economy of the country by running SME enterprises, making a profit, and generating employment for others.

3.2 Entrepreneurship in East Pakistan:

During the colonial rule in Bengal, the activities of Bengali Muslims in trade and commerce was almost absent. Whatever limited entrepreneurial activities that existed in East Bengal were dominated by British traders, Marwari and Bengali Hindus. Rehman (1980) observed that "At partition, there was not a single large scale industrial enterprise in East Bengal controlled by a Bengali Muslim nor were they present in the jute trade, tea or inland water transport."¹⁹³ After the partition of India in 1947, the migration of Hindu landlords and urban professional created a void which was quickly filled by the

¹⁹²Begum, Maleka, '*Mukhtijudde Nari*', Prothoma Prokashon, Dhaka, 2011. P 1

¹⁹³Sobhan, Rehman. 'Growth and Contradictions with in the Bangladesh Bourgeoisie.' *Journal of Social Studies* 9, 1980, 1-27. Page 3 Cited in Kochanek, Stanley A, 'The rise of interest politics in Bangladesh' *Asian Survey* 36, no. 7, 1996: 704-722. Pp 708

Bengali Muslims. However, the possibility of stimulating entrepreneurship in East Pakistan was obstructed in two ways. One, the rural and urban elites of East Pakistan rushed to buy lands and enter into different professions for wealth, power, and status but failed to recognize the new opportunity in business and commerce.¹⁹⁴ Other, at the state level, the Pakistani government decided to establish absolute control over the economy of East Pakistan. With the support of national bureaucracy, the central government seized the agricultural surplus and established import substitute industries in West Pakistan through foreign exchange control and import licensing. Also, the government adopted the policy of a single economy and fiscal and commercial policies to support private enterprises in East Pakistan through an industrial home built in West Pakistan.¹⁹⁵

The Muslim community of both East and West Pakistan did not inherit a business tradition. Emigrant business communities from India relocated themselves to West Pakistan, thus, they became the critical factor behind the entrepreneurial advantage of West Pakistan.¹⁹⁶ Pakistani leaders or the civil servant who had the power of planning the program and policies of the newly independent state lacked the experience or capability of managing a federal system. They consciously adopted a highly centralized version of the governing system which they had inherited without the necessary modification based on the geographical and political background of East Pakistan. Instead, the government followed the one economy, but the geographical distance between the two regions brought immobilization of their labor and capital. Not only East Pakistan was deprived of the benefits of industrial expansion in the West but also to deprived of industrial growth of its own. Before the partition Hindu zamindars,

¹⁹⁴ Azim, M. Tahlil, '*Entrepreneurship development in Bangladesh*', The University Grants Commission of Bangladesh, Dhaka, 2011. P 94-95

¹⁹⁵ Gull, Ayyaz, 'Development of Underdevelopment: The Case of East Pakistan 1947-1969', *Journal of Punjab University Historical Society*, Vol.28, No.1, 2015:1-12. Pp 2-3

¹⁹⁶ Sobhan, Rehman, 'Economic basis of Bengali nationalism' in Sirajul Islam ed. *History of Bangladesh 2 Economic History, 1704-1971*, Asiatic Society Bangladesh, Dhaka, 1992. Pp 740.

businessmen, and money lenders had dominated Bengali Muslims. The people of East Pakistan thought the migration would create the opportunity for Bengali's economic aspiration but soon they realized that there just had been a replacement of one foreign exploiter with another.¹⁹⁷ In trade and commerce, the gaps between East and West Pakistan were evident. The main source of foreign exchange was East Pakistan exports that were used for importing goods and machinery for West Pakistan. From 1947 through 1958, East Pakistan's export was from 50% to 60% of Pakistan's total export and import were around 30%. Even in the 60s, East Pakistan maintained a surplus in the balance of trade where West Pakistan had a huge deficiency in their balance of trade. According to the official figures, the annual average trade surplus of the eastern wing in 1950-55 was Rs. 424 million.¹⁹⁸ The approval of capital among the two regions could be mentioned as a factor of private sector growth. As between 1948-51, compared to Rs. 421.6 million approved for West Pakistan, Rs. 100.6 million capital issues were approved for East Pakistan.¹⁹⁹ Between 1950 and 70, 77% of development expenditure in the private sector was located in West Pakistan. Since the private sector accounted for 48% of total development expenditure between 1950-70 (51% in West Pakistan and 32% in East Pakistan), the main source of disparity in investment between East and West Pakistan lied in the private sector.²⁰⁰

A handful of non-Bengali business families had controlled trade, commerce, and industry in both wings. Bengali entrepreneurs were neither among the top twelve nor the first thirty. West Pakistan based political power played a crucial role in the entrepreneurship development process by allocating resources. The capital, Karachi was located in West

¹⁹⁷Gull, Ayyaz, 'Development of Underdevelopment: The Case of East Pakistan 1947-1969', *Journal of Punjab University Historical Society*, Vol.28, No.1, 2015:1-12. Pp 6-7.

¹⁹⁸Ibid. Pp 3

¹⁹⁹Sobhan, Rehman, 'Economic basis of Bengali nationalism', in Sirajul Islam ed., *History of Bangladesh 2 Economic History 1704-1971*, Asiatic Society Bangladesh, 1992. Pp 741

²⁰⁰ Ibid. Pp 741

Pakistan received priority in developing businesses and industrial factories. The economic dominance of big houses based in West Pakistan had resulted in the slow development of the East Pakistani entrepreneurial middle class. Figures of 1959-60, indicated that seven families controlled about one-fourth of all private industrial assets, and sixteen families about 40 percent of private industrial assets.²⁰¹ Until the India Pakistan war of 1965, Hindus played a significant role in the East Pakistan economy. But after the war, of 52 large industries and 250 commercial and industrial enterprises net worth of Rs. 10,000 million were appropriated by the government of Pakistan as Enemy property. These assets such as jute and cotton mills, water transport, tea, and real estate came under the possession of no Bengali Muslims but non-Bengali traders like Khoja, Ismailis, Memons, Chiniotis, Ispahani, and Biharis.²⁰²

Due to centuries of political and economic mistreatment of colonial rule, Bengali Muslims did not have many opportunities to develop industrial capital. Understanding the necessity of governmental support and patronage for the industrialization of East Pakistan, H.S. Suhrawarthy, (the Prime Minister of Pakistan) distributed import license and industrial sanctions to Bengal Muslims in 1956. But those who got these sponsorships, many of them decided to sell them to West Pakistani businesspeople instead of investing their wealth, energy, and time.²⁰³ 93 percent of the importing traders were non-Bengalis. Between 1951 and 1955 the Government allocated Rs. 1104 million commercial import licenses of which 67% went to West Pakistani traders. Inter-wing trade was also completely dominated by non-Bengalis as they were given the maximum trade licenses. 95 percent of the registered Bengali importers had small licenses. While in

²⁰¹Papanek, Hanna, 'Pakistan's big businessmen: Muslim separatism, entrepreneurship, and partial modernization', *Economic Development and Cultural Change* 21, no. 1, 1972: 1-32. Pp 21

²⁰²Azim, M. Tahlil, '*Entrepreneurship development in Bangladesh*', The University Grants Commission of Bangladesh, Dhaka, 2011. Pp 94

²⁰³Ibid.

the banking sector, non- Bengali banks kept 70 percent of the deposits of East Pakistan.²⁰⁴

The military takeover by General Ayub Khan took place in 1958. He adopted the strategy of development that would create an entrepreneur class capable of bringing rapid industrialization. Therefore, the entrepreneurs were provided with various types of concessions and privileges such as a tax-holiday, a high protective tariff, the larger share of credit from government-funded specialized banks, and export bonus with a subsidy of about 50 percent for exporters of industrial goods, and shift of investment from industries established by government corporations to private enterprises.²⁰⁵ But these facilities were concentrated in the hands of West Pakistan. About 80 percent of the total credit provided by the PICIC went to the fifteen families.²⁰⁶ To promote private entrepreneurship, Pakistan Industrial Credit and Investment Corporation (PICIC) was founded in 1957 and the Industrial Development Bank of Pakistan (IDBP) was set up in 1961. However, between 1957 and 60, of the total Rs. 4807 million sanctioned by these agencies whereas Rs. 1925 million (42%) went to East Pakistan.²⁰⁷

However, the direct state patronage and factors like gradual development of infrastructure and regional market expansion of East Pakistan attracted non-Bengalis towards East Pakistan as a source of investment. In the industrial sector, non-Bengalis houses used to control 47 percent of the industrial assets, while EPIDC and Bengalis traders controlled, 34 percent and 23 percent respectively. In the private industry, non-

²⁰⁴Sobhan, Rehman, 'Economic basis of Bengali nationalism' In Sirajul Islam Ed., *History of Bangladesh 2 Economic History 1704-1971*, Asiatic Society Bangladesh, Dhaka, 1992. Pp 742, 745

²⁰⁵Maniruzzaman, Talukder, 'Crises in Political Development and the Collapse of the Ayub Regime in Pakistan', *The Journal of Developing Areas* 5, no. 2, 1971: 221-238. Pp 229

²⁰⁶ Holiday, Dacca, 28 April, 1968 Cited in Gull, Ayyaz, 'Development of Underdevelopment: The Case of East Pakistan 1947-1969', *Journal of Punjab University Historical Society*, Vol.28, No.1, 2015:1-12. Pp 5

²⁰⁷Sobhan, Rehman, 'Economic basis of Bengali nationalism', in Sirajul Islam ed., *History of Bangladesh 2 Economic History 1704-1971*, Asiatic Society Bangladesh, Dhaka, 1992. Pp 743

Bengalis controlled 72% of industrial assets.²⁰⁸ The hegemony of West Pakistani traders had suppressed the growth of East Pakistani entrepreneurs.

Subsequently, initiatives in favor of Bengali entrepreneurship took place in the 1960s and late 1960s by general Ayub Khan as an attempt to handle the discontentment of the East Pakistani middle class who demanded upward mobility in the bureaucracy and greater official patronage in the business sector. Initiatives like the award of civil contracts and credit facilities were taken to facilitate entrepreneurship. East Pakistani invested about 10% of their own resource and became the owners of a new jute mill or a cotton textile plant.²⁰⁹

In the 1960s as an effort to channel the public development finance institutions(PDFI) resources to Bengali entrepreneurs for the first time, a Bengali was appointed as managing director of IDBP. EPID, in the late 1960s, pioneered the induction of Bengalis in the jute industry it invested Rs. 35.5 million in setting up ten jute mills in collaboration with Bengalis. Later in 1969 in response to the upsurge of Bengali nationalism, the PDFIs stepped up their lending activities in East Bengal and began targeting loans to Bengali applicants. In the lending operation of PICIC and IDBP in East Pakistan, non-Bengali received one-third of the loans lending to Bengali entrepreneurs in the period 1969-71 was accelerated Rs. 1020.7 million or 46.2% of all loans by IDBP and PICIC between 1957-71 were concentrated in the period and directed exclusively to Bengali entrepreneurs as a response to criticism of neglect by PDFI of Bengal entrepreneurs.²¹⁰

²⁰⁸ Ibid. Pp 745

²⁰⁹ Azim, M. Tahlil, '*Entrepreneurship development in Bangladesh*', The University Grants Commission of Bangladesh, Dhaka, 2011. Pp 95

²¹⁰ Sobhan, Rehman, 'Economic basis of Bengali nationalism' ,in Sirajul Islam ed.,*History of Bangladesh 2 Economic History 1704-1971*, Asiatic Society Bangladesh, Dhaka, 1992. Pp 744

Thus, in the late 1960s, a Bengali Muslim entrepreneurial class began to emerge. But the process of their emergence was not spontaneous, it was more like spoon-fed who were heavily dependent on state patronage.²¹¹ This sudden change in investment policy was determined by political interest, not by the re-evaluation of economic strategy. Hamza Alavi termed, this newly emerged business class of East Pakistan in the late sixties as the “contactors”, as they became entrepreneurs by using their “contact” with someone powerful in politics.²¹² Thus, investment of government funds and resources in this class did not have a far-reaching impact on Bengali entrepreneurship development. A few did eventually become the major capitalists in independent Bangladesh.²¹³ In the partition of 1947, the industry of East Pakistan contributed less than 4% in total GDP. As a part of Pakistan, East Pakistan had developed a limited industrial base. The industrial sector grew at a rate of 6% per year FY 1950 to FY 1970 and by 1970 they contributed 8% to the provincial GDP.²¹⁴ Of this, 3.7% was in the large-scale industry. The large-scale sector consisted of 3,130 registered factories, and industry was led by consumer goods producers, including 791 jute and cotton textile mills, 574 chemical units, and 406 food companies.²¹⁵ Most of these industries were large and medium and were mainly located in Dhaka and Chittagong.

Table 3.1 Ownership of Industrial Assets in Bangladesh in 1971²¹⁶

²¹¹ Azim, M. Tahlil, ‘*Entrepreneurship development in Bangladesh*’, The University Grants Commission of Bangladesh, Dhaka, 2011. Pp 95

²¹² Alavi, Hamza, ‘The state in post-colonial societies Pakistan and Bangladesh’ *New Left Review* 74, 1972, cited in Khan, Mushtaq, ‘The Political Economy of Industrial Policy in Pakistan 1947-1971’ No. 98. Department of Economics, SOAS, University of London, UK, 2000. Pp 32

²¹³ Khan, Mushtaq, ‘The Political Economy of Industrial Policy in Pakistan 1947-1971’ No. 98. Department of Economics, SOAS, University of London, UK, 2000. Pp 34

²¹⁴ Azim, M. Tahlil, ‘*Entrepreneurship development in Bangladesh*’, The University Grants Commission of Bangladesh, 2011. Pp 95

²¹⁵ Kochanek, Stanley A, ‘The rise of interest politics in Bangladesh’ *Asian Survey* 36, no. 7, 1996: 704-722. Pp 709

²¹⁶ Humphrey, Clare E, ‘Privatization in Bangladesh’ *Centre for Privatization, US Agency for International Development, Washington DC*, 1987, cited in Kochanek, Stanley A, ‘The rise of interest politics in Bangladesh,’ *Asian Survey* 36, no. 7, 1996: 704-722. Pp 710

Proprietorship	Number of Units	% of units	Values of fixed assets (Taka Million)	Percentage share fixed assets
Public Sector (EPIDC)	53	1.7	2097.0	34
Non- Bengali	725	23.7	2885.7	47
Bengali	2253	73.8	1118.8	18
Foreign	20	0.6	0.36	01

The table shows that the efforts to develop a Bengali entrepreneurial class resulted in Bengalis possessing only 18 percent share of the fixed assets in the modern industrial sector at the time of independence. But 5/6 of this investment was concentrated in the jute and textile sector, and one disinvested sugar mill so that most Bengali entrepreneurs were concentrated in small and few middle scale industries.²¹⁷

3.3 Women entrepreneurship in East Pakistan:

Lack of state patronization and concentration of trade and commerce within a few handfuls of West Pakistani lead to the underdevelopment of entrepreneurship in East Pakistan. So naturally, the number of women engaged in business was next to zero. However, after the partition of India, the realization of the new possibilities and necessity among Pakistani women gradually dragged them out of purdah customs and encouraged them to take part in non-traditional occupations. But besides the growing number of higher educated women and the development of post-independence lifestyle, the constraints remained in women's participation in modern occupations. Medicine and teaching were still considered as the highly respected and accepted professions for women which is very much influenced by the purdah restrictions. The obvious reason

²¹⁷Sobhan, Rehman, 'Economic basis of Bengali nationalism', in Sirajul Islam ed., *History of Bangladesh 2 Economic History 1704-1971*, Asiatic Society Bangladesh, Dhaka, 1992. Pp 747

behind the rise of female employees of these professions was due to the demand of only female clients and these professions were more appropriate to the traditional idea of female nature. Also, these professions were not directly competitive with men's professions as these works do not break the prejudice of women working outside their home as it does in other professions.²¹⁸ Women in managerial positions in private businesses were non-existent since most establishments were exclusively controlled by single families. According to the survey on business and industrial entrepreneurs in East and West Pakistan, out of 86 case studies, not a single woman was found to be the head or director of the enterprise. Although in some firms, female family members sometimes were seen in the board of directors at the decision-making level there was the domination of men.²¹⁹

In the 1960s East Pakistan, there had been a growing number of poor and landless women who were willing to take social risks in an attempt to improve their condition and their families. There was a survey on women who participated in the Academy for Rural Development program in Comilla District in 1966. In nine villages of Kotwali thana, training was offered on income-generating activities such as sewing, kitchen gardening, poultry, handicrafts, and hand spinning.²²⁰ The participation of poor rural women in the development program was a bold and unusual event at that time. It required women to be brave enough to ignore the displeasure and shunning of other villagers. The traditional purdah restriction was quite strong during this period. But factors like poverty, little land, and sick, aged, or unemployed husbands, etc. had driven these women to seek a new

²¹⁸Papanek, Hanna, 'Purdah in Pakistan: seclusion and modern occupations for women', *Journal of Marriage and the Family*, 1971: 517-530. Pp 522

²¹⁹Ibid. Pp 525

²²⁰McCarthy, Florence E., 'Women's Education and Home Development Program: First annual Report, January 1962 through March 1963', Academy for Rural Development, Comilla, East Pakistan, 1963. Pp 15-16

livelihood.^{221 222} A powerful argument against the traditional opposing outlook of the alteration of women's economic behavior and activities was that women's participation in income-generating activities would be beneficial for their families. The argument behind ignoring social disapproval of breaking traditional norms has been reflected in a participant's comment, "If I sit at home is Allah going to put food in my mouth?"²²³ Still, overall female participation in the labor force remained low in the Pakistan period. Except for dire economic conditions, rural women rarely sought paid employments outside their homestead. Analyzing the census of Pakistan of 1951 and 1961, L. L. Bean found that the women proportion of the labor force of Pakistan was amongst the lowest in the world. Only 14.5% of women were found economically active and its female population was amongst the highest unpaid labor. Only one-third of the few economically active women in Pakistan were working at a paid job.²²⁴ The survey of 1961 reported, out of 2,553,212 women, only 214,715 were involved in non-agricultural work and almost half of them were involved in manufacturing and mechanical jobs. Very few women had engaged themselves in business. In 1961, compared to 30,627 men only 185 women were categorized as proprietors and managers of enterprises. Compared to 15,707 men only 67 women working in the retail business. Though this number might be even lesser as men usually register businesses in their female family member's names to hide real ownership publicly.²²⁵

²²¹Feldman, Shelley, and Florence E. McCarthy, 'Purdah and changing patterns of social control among rural women in Bangladesh,' *Journal of Marriage and the Family*, 1983: 949-959. Pp 954

²²² Out of 24 interviewed women, all had been married, and 22 of them had children. Seven women were widows, two were divorced or separated; six of the fifteen husbands were employed in work outside their villages, and five husbands living in the village were unemployed. Fifteen women came from poor families with little livestock or agricultural resources. Eight of the fifteen poor families were women-headed households since the husbands were either dead or separated from their wives.

²²³Feldman, Shelley, and Florence E. McCarthy, 'Purdah and changing patterns of social control among rural women in Bangladesh,' *Journal of Marriage and the Family*, 1983: 949-959. Pp 954

²²⁴Papanek, Hanna. "Purdah in Pakistan: seclusion and modern occupations for women." *Journal of Marriage and the Family* (1971): 517-530. Pp 521

²²⁵Jahan, Rounaq 'Women in Bangladesh', in *Ruby Rohrlich-Leavitt ed. Women Cross-culturally: Change and Challenge*, The Hague: Mouton, 1975, 1973: 5-30. Pp 19

Table 3.2 Non -Agricultural labor force by occupation and sex 1961, (ten years and above)

Occupational groups	Both	Male	Female
Non- agricultural labor force	2,570,953	2,350,044	220,909
Professional, technical, and related occupations	189,021	180,800	8,221
Architects, surveyors and engineers	4,117	4,106	11
Chemist and physical scientists	318	305	13
Physicians, surgeons, dentists, and medical specialist	7,152	6,952	200
Nurses and midwives	3,763	783	2,986
Professional medical workers and medal technicians	29,212	28,286	926
Teacher	100,883	97,342	3,541
Lawyers, judges and magistrates	4,889	4,879	11
Governmental and public service	202,730	201,784	946
Sales workers	528,308	509,626	18,682
Proprietors and managers and retail traders	15,774	15,707	67

Source: Adapted from Government of Pakistan (1961: Table2,98) cited from Jahan, Rounaq 'Women in Bangladesh', in *Ruby Rohrllich-Leavitt ed. Women Cross-culturally: Change and Challenge*, The Hague: Mouton, 1975, 1973: 5-30. Pp 18

3.4 Women entrepreneurship in Bangladesh:

Post-independence socio-economic reality had encouraged women in Bangladesh to enter the labor force. However, women's participation in business had been insignificant for a long period of time. Female entrepreneurship had been a more recent phenomenon in the country. In fact, before 1985, Bangladesh had very few numbers of female entrepreneurs. Khursida Begum (1992) found in her survey on female entrepreneurs that 58.3 percent of respondents reported that they founded their business after 1988, and almost 80 percent of them had been in business since 1980.²²⁶ ILO report of *Labor force survey*, 1999 found that only eight percent of women were running their businesses exclusively.²²⁷ According to the Labor Force Survey of 1984-85, about 39% (11.3 million) were self-employed in the country, of which 3% (0.4 million) were women.

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Table 3.3 demonstrates the limited participation in the overall national labor force in the statistics of 1974. The tables above showed that the total number of self-employed women in Bangladesh were 45,334 in all industrial sectors compared to 1,536,392 men. About 222,353 employers were male, whereas female employers were only 1339.

²²⁶Begum, Khurshida, '*Involvement of women in economic and social development*', The Association, 1992. Cited in Karim, Nilufer A, '*Jobs, gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh.*' No. 993467103402676, International Labor Organization, Geneva, 2001. Pp 17

²²⁷Begum, Razia. 'Entrepreneurial Performance of Women Entrepreneurs in Bangladesh', *Journal of Business Studies* 23, no. 2, 2002: 343-355.Pp 343, 345

²²⁸World Bank, '*Bangladesh - Strategies for enhancing the role of women in economic development*', Washington DC, 1990. Pp 34

²²⁹The Labor Force Survey report of 1984-85 defined a self-employed or own account worker as "a person who operates an enterprise or business on his own account or operates it jointly with others in the form of partnership; a self-employed person may or may not hire workers to assist him in his enterprise."

Table 3.3 Employment status of the non-agricultural economically active population (employed) 10 years of age and over by Major Industry—1974

Sectors	Total 10 years and Above			Employer		Employee		Self-employed		Unpaid Family worker	
	Both Sexes	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Total	4,180,572	3,948,952	231,620	222,353	1339	1,894,130	113,678	1,536,392	45,334	296,077	71,297
Agriculture	29523	27507	2016	433	20	13155	219	77176	308	6,743	1,469
Mining	1,800	1,778	22	52	-	999	-	387	-	340	22
Manufacturing	944,856	908,627	36,229	38,466	295	479,418	4,963	323,859	17247	66,884	13,724
Electricity, Gas & Water	6,850	6706	141	123	-	6,203	9	234	21	149	111
Constructions	32,687	32,219	468	184	-	8,969	40	21,937	370	1,139	58
Wholesale and retail trade	740,064	731,595	8,469	133,591	626	143,231	1,082	408,141	5,468	46,632	1,293
Transport Storage & Communication	319,348	317,788	1,560	4,351	38	137,999	934	165,922	509	9,516	79
Finance & Business Services	55,5513	54,947	566	1,625	-	41,114	456	11,508	86	700	21
Social Services	2,046,931	1,867,782	1,182,149	43,528	360	1,063,052	105,972	597,228	21,325	163,974	54,492

Source: Statistical report of Bangladesh, 1974, BBS, Dhaka. Pp 547

After independence, the overwhelming majority of women of the country found themselves not only poor but also caught in the middle of the two realms, inside homestead and outside. Increasing landlessness and poverty had forced women outside to seek paid employment for economic survival, but due to limitation of access to information services and gender-related challenges, they continued to remain in the vulnerable position in the society.²³⁰ Gradually, the government moved away from the relief policies of the 1970s and adopted programs focusing on socio-economic issues such as health training, functional education, and income generation. During the period of 1980s and 1990s the government policies and plan mostly on the development of women's education and health. The government also recognized the necessity of increasing the income of poor women through the expansion of employment opportunities which would contribute to reducing child and maternal mortality as well as improving child health and nutrition. Since the formal sector could not provide job opportunities for the growing labor force, the government began to encourage the self-employment of women for employment generation and poverty alleviation.

Subsequently, the manufacturing industry became a significant sector of female employment. In rural areas, the introduction of technology in homemade processing of paddy, oilseeds, spices, etc. resulted in the displacement of rural female labor from landless households to outside homes in the manufacturing sector. In 1974, only 4 percent of women were in the manufacturing sector where it increased 24% according to the Labor Force Survey of 1984-85. In the rural manufacturing industry, the largest proportion (60%) of female labor was involved in jute handicrafts, paper bag and box, coir rope and cordage, fishing net making, mat making, and paddy husking (dhenki) sector. However, they were hardly involved in managerial, or entrepreneurial activities,

²³⁰ World Bank, *Bangladesh - Strategies for enhancing the role of women in economic development*, Washington DC, 1990. Pp 1

their function was limited to home-based production, where their productivity and profits were low. Whereas in the urban manufacturing industry during 1973 - 1980, the female labor force increased almost twelvefold in the cotton textile industry, along with a slight rise in engineering and pharmaceutical industries, while reducing in jute, tea, sugar, food, and other associated industries. But here also a major proportion of them were involved as workers (92%) while only 1% were in management and 2% in executive positions.²³¹

Some major disadvantages women entrepreneurs faced were:

- a) Women's contribution in family enterprises tended to be perceived as just an addition to household activities and thus, remained unremunerated, even the basic skills were handed down to the sons, hardly ever to daughters. Along with the employers, development policymakers also tended to underestimate women's interest to pursue non-traditional business activities. Also, the sectors which are chiefly dependent on female labor are usually based on low investment, old fashioned technology, thus have low productivity and smaller market.
- b) The gradual trade liberalization since the early 1990s had brought intense competition for the entrepreneurs of the country. The infusion of modern and new technology in women-led business sectors had created pressure and displacement. Especially rural women-owned enterprises began to face adversity to survive in the competition with cheap foreign goods in the market.
- c) Institutional training for women under governmental programs was often designed based on women's traditional roles like handicrafts, sewing and so on which only aimed for income generation with low productivity. This sort of

²³¹ Ibid. Pp 102-104

training also was not meant to prepare and motivate women to venture into more profitable male-oriented business activities.

- d) Within the socio -the cultural reality of Bangladesh a large number of female trainers could have been effective for female trainees but this issue was also less addressed by the organizers of the training programs.
- e) Existing training was inadequate professional skills like market analysis, accounting and bookkeeping, project design, and management which repressed the capacity of aspiring Bangladeshi female entrepreneurs. Even NGOs' initiatives for the development of female entrepreneurship were also limited to the micro enterprise-level and did not have the aim to further expand the female-led enterprises to small and medium enterprise level.
- f) Inadequate access to credit had been the major constraint for Bangladeshi women. High-interest rates, collateral demands, lack of information, complicated and cumbersome procedures discouraged women from borrowing loans from formal sources. Thus, most women tend to manage their initial capital by selling their assets and borrowing from informal sources.²³²

Realizing the importance of credit for income generation the government introduced special credit programs. Some of these were directed at the rural poor, especially landless and destitute women. Along with commercial banks, the government assigned the Bangladesh Rural Development Board (BRDB) to develop income generation programs, in 1982. Which worked with other allied societies like Krishi Samabaya Samity, Mahila Samabaya Samity, and Bittaheen Samabaya Samity, and Mahila Bittaheen Samabaya Samity to organize the credit. Existing and potential entrepreneurs were selected by

²³²Ibid. Pp 106

BSCIC's female workers and they obtain credit primarily based on the recommendations by BSCIC's directory staff. Up to the end of 1986, Tk 15 million had been disbursed as a credit to cover activities like food processing, livestock development, and craft-making. Special credit programs reached more than 1 million rural women in 1985-86. The Women's Entrepreneurship Development Program (WEDP) was another program that was introduced solely for poor rural women in 1986 under the Bangladesh Small and Cottage Industries Corporation (BSCIC).²³³

In introducing women as a contributor to the economy, NGOs like Grameen Bank, BRAC, and Proshika played a notable role. They started the credit program in the early to mid- the 1970s at a small range. Experimental programs of Grameen Bank and Swanirvar provided credit to about 920,000 female members. Grameen Bank started as the first bank for poor rural people, while other NGOs like BRAC adopted a more multi-layered tactic to alleviate rural poverty with the main concentration on raising awareness and literacy training. Their programs targeted rural women and attempted to draw them out of isolation by providing them income-generating opportunities. Although women had always actively participated in household cost-saving activities and farming, like raising cattle, gardening to earn for the family. But the NGOs like Grameen Bank visibly presented that rural women are potential entrepreneurs with the drive to thrive.²³⁴ As a group, these rural micro-entrepreneurs, create the largest female entrepreneurial class in Bangladesh.

In the urban area, a new trend emerged in women entrepreneurship in the trade and service sector. These new female entrepreneurs were from the upper class, so they were able to overcome the institutional challenges. They set up boutique houses, parlors, and

²³³Ibid. pp 113-115

²³⁴Wright, Denis, 'Industrialisation and the changing role of women in Bangladesh,' *Asian Studies Review* 24, no. 2, 2000: 231-242. Pp 240

cafes in major cities, while in professional lines, female architects and engineers started their own consulting start-ups instead of working with other companies. Women were also found to on business of groceries, health service, cold storage service, travel, and advertising companies. Some opened schools, mainly English medium. Though very few in number, some women entrepreneurs had established their own garment factories. For example, Baishakhi Garments was set up by a woman in 1980 which is one of the first garments factories. While urban women entrepreneurs had begun to recognize the benefit of uniting to press for more business facilities for women, they formed an association in Dhaka. To endorse women's business interests, MIDAS introduced a Women Entrepreneurship Development Committee led by a top woman entrepreneur of the country. This committee provided collateral-free loans and counseling services on entrepreneurial activities.²³⁵

Still, during the 1980s and 1990s government had an inadequate understanding of the necessity of a woman's independent income in a family. The policies and strategies which was adopted by the government failed to align with the changing condition of the agrarian economy. It had perceived woman as a member of male-headed families. But increasing rates of landlessness, the attrition of family-based production, and the rise of nuclear families brought a structural alteration in the society where the income of women was no longer supplemental or marginal to the household. This traditional assumption led the government to develop employment activities programs for women that had low productivity, low profit, and limited market. Since the female income-generating activities were perceived as extensions of household chores, so traditional activities like paddy husking, embroidery, and sewing, cane and bamboo works, were given priorities. Even potential profitable sectors like vegetable gardening, poultry, and livestock rearing,

²³⁵Siddiqi, Najma, 'Entrepreneurship', Banglapedia.

and fisheries were not indorsed in a way that could increase its production and returns.²³⁶

As a result, the number of women entrepreneurs, both rural and urban, continued to remain small during these decades.

Table 3.4 Employed person 10 years and over –by employment status and sex
(percentage)

Employment status	Bangladesh			Urban			Rural		
	All	Male	Female	All	Male	Female	All	Male	Female
Total	100	100	100	100	100	100	100	100	100
Self Employed	29.3	42.8	7.6	33.7	41.4	13.3	28.4	43.0	6.8
Employer	0.3	0.4	0.1	0.7	0.9	0.2	0.2	0.2	0.1
Employee	12.4	14.4	8.7	35.8	34.6	39.0	7.3	9.6	4.2
Unpaid Family Helper	40.1	17.2	77.4	17.5	8.4	41.2	45.0	19.4	82.7
Day Labor	17.9	25.2	6.2	12.3	14.7	6.3	19.1	27.8	6.2

Source: Labor force Survey 1995-96 (BBS 1996), cited in Karim, Nilufer A, 'Jobs, gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh.' No. 993467103402676, International Labour Organization, Geneva 2001. pp 38

The table shows that among employed women in rural areas, 6.8 percent were self-employed, own-account workers, and 0.1 percent were employers. In urban areas, 13.3 percent were self-employed; and 0.2 percent were employers.²³⁷

In the post-2000s the government recognized the necessity of SMEs for poverty alleviation in a more organized and incessant manner. With an aim to reduce the existing

²³⁶World Bank, 'Bangladesh - Strategies for enhancing the role of women in economic development', Washington DC, 1990. PP xxi

²³⁷Karim, Nilufer A, 'Jobs, gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh.' No. 993467103402676, International Labour Organization, Geneva 2001. pp 38

poverty level to half by 2015, a target set in the Millennium Development Goals (MDGs), the government prepared The Poverty Reduction Strategy Paper (PRSP) in 2004 which introduced a few fundamental values and limits at the micro and macro-economic levels.²³⁸ In order to deal with the adversity of globalization and trade liberalization and to ensure balanced industrial development, the government attempted to develop a comprehensive industrial policy in 2005 that gave special emphasis on the small and medium enterprises as the thrust sector. Some significant initiatives of the government regarding SME were the introduction of SME Policy Strategies in 2005 and the formation of the SME Foundation in 2007. Not only the foundation had developed strategies for SMEs including the Gender Action Plan but also directed the country-wise research.²³⁹ These initiatives prompted employment and entrepreneurial opportunities for aspiring male and female entrepreneurs in the country.

Business associations like Bangladesh Women Chamber of Commerce and Industry, Chittagong Women Chamber of Commerce and Industry, and Women Entrepreneurs Association of Bangladesh emerged in the early 2000s that helped to provide strong networks for women in business.²⁴⁰ In 2010, for the first time, a noteworthy target-based program was adopted by the banks and financial institutions where SME loan was decided to disburse to the small, medium, and women entrepreneurs. The interest rate on loans for women entrepreneurs under the refinance scheme of Bangladesh Bank was fixed at the Bank Rate not more than 10 percent per annum. Bank and financial

²³⁸ SMEF, '*SME Policy Strategies paper*', 2005.

²³⁹ MIDAS, '*Women Entrepreneurs in SMEs: Bangladesh Perspective*', SMEF, Dhaka, 2009. Pp 36

²⁴⁰ Pal, Mariam S., '*Women in Bangladesh: country briefing paper*', *Asian Development Bank* 394, 2001:798-821. Pp4

institutions were advised to establish a separate 'Women Entrepreneurs' Dedicated Desk' in their every branch headed by a skilled and experienced woman official.²⁴¹

Although the rise of women entrepreneurs in Bangladesh is evident in post-2000, still the number of women-led enterprises remains low. The labor participation of women had increased to 35.6 percent in 2016, among them only around 12 percent had emerged as entrepreneurs. Table 3.5 shows the percentage of female entrepreneurs within a span of ten years. About 0.43 million women entrepreneurs own and operate businesses of 5.9 percent out of the total entrepreneurs in the country, according to the Economic Census, 2013. Out of total enterprises, the women-owned was 7.21% (0.56 million) in 2013, while it was 2.80% (0.10 million) in 2001 & 03. This implies that the number of women entrepreneurs had been increasing, although at a rather slow pace.²⁴²

²⁴¹Bank, Bangladesh, 'A Primary Survey on Banks in Promoting Women Entrepreneurship in Bangladesh', Monetary Policy Department and Research Department, Bangladesh Bank, Dhaka, Bangladesh, 2014. Pp 7

²⁴²Ahmed, Nazneen, Monzur Hossain, and Iqbal Hossain, 'Women Entrepreneurs in SMEs: Bangladesh Perspective 2017', BIDS Almanac 2018. https://bids.org.bd/uploads/events/almanac2018/TS-2_P-3.pdf

Table 3.5 Total Persons Engaged by Sex and Annual Growth Rate by Working Status, 2001 & 03 and 2013

Working Status	Total Persons Engaged								Annual Growth Rate
	2001 & 03				2013				
	Total	Female	% of Female	% of Male	Total	Female	% of Female	% of Male	
Proprietors /Entrepreneurs	3496120	108494	3.1	96.9	7352024	431809	5.9	94.13	6.76
Unpaid family workers	1263173	225079	17.8	82.2	1296960	465978	35.9	64.07	0.24
Full time workers	6076865	817998	13.5	86.5	15120355	3000846	19.8	80.15	8.29
Part time worker	434264	77842	17.9	82.1	486080	91005	18.7	81.28	1.02
Casual Worker	-	-	-	-	245431	62080	25.3	74.71	-
Total	11270422	1229413	10.9	89.1	24500850	4051718	16.5	83.46	7.06

Source: Economic Census Report 2013, BBS, Dhaka Pp 37. ²⁴³

3.5 Trends and Patterns of Women entrepreneurship in Bangladesh:

It is a promising fact that despite socio-economic obstacles, a new women's entrepreneur class in the Small and Medium sector has emerged in the country. They are not only taking on the challenge to work in a male-dominated, competitive, and complex economic and business environment but also engaging in non-traditional entrepreneurial sectors.²⁴⁴ Study shows that almost ninety percent of women-led enterprises belong to the micro, small, and medium enterprises. The Economic Census, 2013 reported that a total of 86% of the total labor force was engaged in the cottage, micro, small and middle

²⁴³ BBS, 'Economic Census Report 2013', Bangladesh Bureau of Statistics, Dhaka 2013. Pp 37

²⁴⁴ MIDAS, 'Women Entrepreneurs in SMEs: Bangladesh Perspective', SMEF, Dhaka, 2009. Pp 1

industries.²⁴⁵ However, an encouraging trend in the growth and expansion of women-led enterprises are evident. For example, the survey of Bangladesh Bank (2014) found that between 2013 to 2009 the women-led enterprises had increased in the scale of capital (90.4%), sales (77.4%), labor (53.0%), and profit (71.1%). The number of enterprises with capital below Taka 5 lakh was 53.1 percent of total enterprises in 2009 which decreased to 30.5 percent in 2013. While, the number of enterprises with capital above Taka 50 lakh was 11.1 percent of enterprises in 2009, which increased to 16.6 percent in 2013. This implied the increase in structural capital, therefore, a jump from micro to small, and small to medium enterprises owned by women.²⁴⁶

Table 3. 6 Number of male and female working proprietor in Industrial Sector

	Working Proprietor	Cottage	Micro	Small	Medium	Large
Bangladesh	7352024	6438901	114676	78590	5933	4924
Male	6920215	6037823	105322	766908	5656	4506
Female	431809	401078	9354	20682	277	418

Source Economic Census 2013 <http://smedata.smef.org.bd/index.php/report/ownerships>

3. 5. 1 Establishment period of women-led enterprises:

The major studies conducted by SMEF (2009) and BWCCI (2007) found that the majority number of women-led firms were established after 1971. SMEF's study on 1035 women from 34 districts of the country revealed that only five women started their business from 1950-1979 (30 years). The number of women entrepreneurs grew post-independence, from the 70s and started developing during the 80s and 90s, reaching to

²⁴⁵ Ahmed, Nazneen, Monzur Hossain, and Iqbal Hossain, 'Women Entrepreneurs in SMEs: Bangladesh Perspective 2017', BIDS, Dhaka, 2017. Pp 21

²⁴⁶ Bank, Bangladesh, 'A Primary Survey on Banks in Promoting Women Entrepreneurship in Bangladesh' Monetary Policy Department and Research Department, Bangladesh Bank, Dhaka, Bangladesh (2014). pp 23

the highest nearly fifty percent, during the beginning of the twentieth century (2000-2009).²⁴⁷

Table 3.7 Establishment period of the female-led enterprise (SMEF survey, 2009)

Year	No	Percent
1951-55	1	.09
1956-60	0	0
1961-65	0	0
1966-70	0	0
1971-75	1	.09
1976-80	14	1.3
1981-85	24	2.3
1986-90	43	4.1
1991-95	85	8.2
1996-2000	197	19.5
2001-2005	397	38.5
2006-2008	78	7.5
No response	195	18.5
Total	1030	100

Source: MIDAS, 'Women Entrepreneurs in SMEs: Bangladesh Perspective', SMEF, Dhaka, 2009. Pp 81

Similar results came from BWCCI's study on 130 women entrepreneurs from 11 districts. It reported that 83% of enterprises were set up between the years 2000-2007 demonstrating a rather late but growing visibility of women in business and entrepreneurial activities.²⁴⁸

²⁴⁷MIDAS, 'Women Entrepreneurs in SMEs: Bangladesh Perspective', SMEF, Dhaka, 2009. Pp 87-88

²⁴⁸Shamim, Munir Uddin., 'Building women in business: A situation analysis of women entrepreneurs in Bangladesh', Bangladesh Women Chamber of Commerce and Industry, Dhaka 17, 2008. P 19

Table 3.8 Establishment year of female-led enterprise BWCCI Survey

Year	Percentage	Cumulative percentage
1977	1.1	1.1
1982	2.1	3.2
1990	1.1	4.3
1992	3.2	7.4
1993	2.1	9.6
1994	1.1	10.6
1997	5.3	16.0
1999	11	17.0
2000	13.8	30.9
2001	2.1	33.0
2002	10.6	43.6
2003	10.6	54.3
2004	7.4	61.7
2005	8.5	70.2
2006	14.9	85.1
2007	14.9	100

Source BWCCI survey. Pp 19

Two major studies have found, almost 90 percent of women started their business during the 1990s and 2010. This rise was probably a result of the country's entrance into the market economy and private sector-oriented development strategy. Especially female entrepreneurship had been nurtured by adaptation of gender-friendly policies by the government since the 1990s.²⁴⁹ The general development in entrepreneurial establishments during the 2000s is visible even in the Economic census of 2013. The table below shows that in 10 years from 2000 to 09 the percentage of total establishments

²⁴⁹ Ahmed, Momtaz Uddin, 'Women entrepreneurship development in the Small and medium enterprises in Bangladesh: Prospects, realities and policies', *International Journal of SME Development* 1, no. 1, 2014: 1-32.Pp 10

was 52.81%. While before 1971 there had been the lowest number of establishments, only 1.70%.

Table 3.9 Inception period of Establishments

Inception Period	Number	Percentage
Before 1971	132588	1.70
1971-89	401367	5.13
1990-99	1022999	13.08
2000-09	4128991	52.81
2010-13	2132620	27.28
Total	7818565	100

Source: Economic Census 2013 P XIX

The average size of enterprises had increased as well in both urban and rural areas.

Comparing the census, it was found that the average size of enterprises had increased to 3.13 in 2013 from 3.00 in 2001 & 03.²⁵⁰

3.5.2 Location-wise distribution of women-led enterprises:

To identify the gender gaps in entrepreneurship development in Bangladesh, the Economic Census data 2013 is quite significant as the survey had included informal as well as formal firms. Since most of the women entrepreneurs in the country are in the informal sector, the survey data found rather precise evaluations of women's entrepreneurship across divisions of Bangladesh. The Economic Census Data of 2013 showed the uneven distribution of women-led enterprises across the country and had been in the margin of formal and informal enterprises in every division.²⁵¹ Division wise,

²⁵⁰BBS, 'Economic Census Report 2013', Bangladesh Bureau of Statistics, Dhaka 2013. Pp XXII

²⁵¹Solotaroff, Jennifer L., Aphichoke Kotikula, Tara Lonnberg, Snigdha Ali, and Ferdous Jahan. *Voices to Choices: Bangladesh's Journey in Women's Economic Empowerment*, World Bank Publications, 2019. Pp 137

the Chittagong division had the highest number of female-led enterprises (10.70%) and second-largest Dhaka (6.54%). Barisal and Sylhet had the lowest, about 4.7% and 5% of women-owned enterprises, respectively.

Table 3.10 The division wise proportion of female-led enterprises²⁵²

Location	Total	Male	Female	In % (Male)	In % (Female)
Dhaka	2541033	2374915	166118	93.46	6.54
Chittagong	1327629	1185633	141996	89.30	10.70
Barisal	368129	344869	23260	93.68	6.32
Khulna	997086	920105	76981	92.28	7.72
Rajshahi	1160669	1098176	71493	93.84	6.16
Rangpur	1022040	961707	60333	94.10	5.90
Sylhet	401979	378792	23187	94.23	5.77

Source: Economic Census of 2013. Pp 60.

3.5. 3 Ownership:

In the case of ownership of enterprise, leading public surveys found that sole proprietorship in women entrepreneurship is dominant. And the number of individually women-led enterprises is increasing. The SMEF, 2009 found that 86 percent of the women had sole proprietorship of their enterprises and most of them live in the capital city. While the BIDS, 2018 survey found that the sole proprietorship women entrepreneurs had increased to 96 percent. However, in the case of the partnership, the BWCCI survey showed that 60 percent of women jointly owned the businesses with the family members.²⁵³ The explanation behind the domination of partnership with the kinship relationship is the traditional social values and social systems. And this tendency

²⁵²Economic census report, Bangladesh Bureau of Statistics, Dhaka, 2013. Pp 60

²⁵³Shamim, Munir Uddin, 'Building women in business: A situation analysis of women entrepreneurs in Bangladesh' Bangladesh Women Chamber of Commerce and Industry, Dhaka, 2008. Pp 20

of joint ownership is higher for trading firms compared to manufacturing or service businesses, male members assist women in managing the financial aspects of the business. Also, to collect the raw materials and sell the products, women especially rural women entrepreneurs depend on men. While urban women are found to be more capable of operating their business individually compared to rural women.²⁵⁴

3.5.4 Sectors of female entrepreneurship:

According to the BIDS survey, in 2017, women entrepreneurs in Bangladesh have been involved in different kinds of businesses like manufacturing, trading, service, and others.

- a. Manufacturing is a method of turning raw materials or parts into finished products that meet the consumers' expectations; for example, knitwear and readymade garments, leather processing, and leather goods, Jute related products, handicrafts are manufacturing enterprises.
- b. Trading is different from manufacturing and in this process, enterprises engage themselves only to buy and sell or exchanging commodities to either wholesale or retail consumers, for example, plastics and other synthetics, garments & accessories, wholesale and retail shops, etc.
- c. Service-oriented business enterprises provide benefits (intangible products) to their customers individually or by a team, for example, education, healthcare, beauty parlor, etc.²⁵⁵

Table 3.11 Number of women-led enterprises of 11 booster sectors of 2015²⁵⁶

²⁵⁴ Ahmed, Nazneen, Monzur Hossain, and Iqbal Hossain, 'Women Entrepreneurs in SMEs: Bangladesh Perspective 2017' BIDS, Dhaka, 2017. Pp 38

²⁵⁵ Ahmed, Nazneen, Monzur Hossain, and Iqbal Hossain, 'Women Entrepreneurs in SMEs: Bangladesh Perspective 2017', BIDS, Dhaka, 2017. Pp 37

Sectors	Number of enterprises	%
Electronics and electrical	186	2.6
Software development	30	0.4
Light engineering and metalworking	98	1.4
Agro-processing/agri-business/plantation agriculture/specialist farming/tissue culture and related business	726	10.3
Leather-making and leather goods	84	1.2
Knitwear and ready-made garments	447	6.3
Plastic and other synthetics	24	0.3
Healthcare and diagnostics	123	1.7
Educational services	10	0.1
Pharmaceuticals/cosmetics/toiletries	237	3.4
Fashion-rich personal effects, wear and consumption goods	2241	31.8
Other sectors	2841	40.3
Total	7047	100.0

Table 3.10 shows that sectors of women-owned businesses are somewhat gendered. Women are mostly involved in the manufacturing sector as it requires small capital investments, simple technologies, and advanced skills, after that were the trading and service sectors. But, if the potentiality of employment generation is considered then women-led enterprises in the manufacturing and trading sectors meet the requirement.²⁵⁷ The table presented that the majority prefer fashion wear, consumption goods, knitwear, and ready-made garments. These sectors mainly go with women's personality and basic skills, are subject to traditional gender skills. However, the pattern had been shifting

²⁵⁶ 'SME Women Entrepreneurs Directory', SME Foundation, Dhaka, 2015, cited in Ahmed, Nazneen, Monzur Hossain, and Iqbal Hossain, 'Women Entrepreneurs in SMEs: Bangladesh Perspective 2017', BIDS, Dhaka, 2017. Pp 12

²⁵⁷ Ahmed, Nazneen, Monzur Hossain, and Iqbal Hossain, 'Women Entrepreneurs in SMEs: Bangladesh Perspective 2017', BIDS, Dhaka, 2017. Pp 21

gradually and women are showing interest to get involved in non-traditional entrepreneurial activities like Pharmaceuticals, cosmetics, electronics, and manufacturing jute and leather goods, etc.

3.6 Urban Women Entrepreneurs

In urban areas, Purdah observation is less strict than in rural areas. Generally, urban female entrepreneurs are more educated. However, this might be the reason why urban women tend to delayed entry into their careers. Education helps them acquire jobs easily or to attain much needed former experience before setting up their enterprises. Unlike rural women entrepreneurs, urban entrepreneurs are found to be independent of the family. In urban settings, women tend to have more urge to engage in economic activities and achieve individuality.²⁵⁸ Apart from traditional sectors such as food, fashion, beauty, and handicrafts, urban women have been involved in diverse and innovative businesses like IT, software development, RMG, export-import trade, interior design, photography, educational institutions, event management, restaurants, and so on. Along with trade liberation, urban women have been recognizing the gaps in the market and therefore, they are exploiting new opportunities.²⁵⁹ Urban women had been joining as partners or share-holders in business companies. In Dhaka city, women were seen to become proprietors of the medium or large industrial company through inheritance, sometimes by private initiatives, like advertisement firms, trading centers, etc.²⁶⁰ In fact, the number of women in chief managerial and executive positions in both large

²⁵⁸Karim, Nilufer A, 'Jobs, gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh.' No. 993467103402676, International Labour Organization, Geneva, 2001. Pp 19, 22

²⁵⁹MIDAS, 'Women Entrepreneurs in SMEs: Bangladesh Perspective', SMEF, Dhaka, 2009. Pp 32

²⁶⁰Sultana, Afiya, 'Promoting Women's Entrepreneurship through SME: Growth and Development in the context of Bangladesh, *IOSR Journal of Business and Management* 4, no. 1, 2012: 18-29. Pp 22

enterprises of private and public sectors or as presidents of different trade bodies has been gradually increasing.²⁶¹

Box 3.1 Beauty parlor industry in Bangladesh

One of the major rising industries of Bangladesh had been the Beauty parlor industry. In the past few decades, an increasing number of women have started their own salon and running them successfully. It has become a popular entrepreneurial sector as well as an important employment generating sector. According to a survey, the beauty industry has grown by 35 percent in the last five years and the overall development of the cosmetic industry was 60 percent.²⁶² It has been estimated that around 100,000 people are directly involved parlor industry, of which 99 percent are female. The first beauty parlor, ‘*May Fair*’, was set up in Dhaka in 1965, by a Bangladeshi born Chinese woman Carmel Hsieh. Then only the Chinese women used to work in the parlor and the clients were mostly foreigners, a few film stars, singers, and ladies from the upper class. The first Bengali beauty salon was established in 1977 by Zarina Asgar called ‘*Living Doll*’.

Kaniz Almas Khan, the CEO of ‘*Persona Hair and Beauty*’, remarked that "the growing beauty consciousness among women in the country and the desire to take care of one’s appearance, especially among the middle class has been the reason behind the sector’s growth”.²⁶³“Notably, 99% of the management of this sector is run by women”, she added. Till 2021, the number of the registered beauty salon is more than 350,000, while the number of men’s salons is 500,000. Minimum one million females are engaged in the

²⁶¹ Ahmed, Momtaz Uddin, ‘Women entrepreneurship development in the Small and medium enterprises in Bangladesh: Prospects, realities and policies’, *International Journal of SME Development* 1, no. 1, 2014: 1-32. Pp 18

²⁶² ‘*How to Start a Beauty Parlor Business in Bangladesh*’, Business daily 24.

²⁶³ Akhter, Sayeda, Service business, the business of beauty, Daily Star, 20th June, 2008.

beauty sector, almost 18% of the total working women. The yearly revenue of the sector is BDT five billion.²⁶⁴

Since the 1990s, satellite TV has been widespread in Bangladesh creating beauty consciousness among women, especially in the cities. The second-generation beauticians who started the parlor business were classier and more educated. This new generation of beauticians had turned the hobby of beautification into a profession. Thus, there are over 2,000 parlors and salons across the country. Women from different age groups (18-40) and professions visit beauty parlors and spas for beauty and healthcare services. The statistic of AC Nielsen revealed that 88.3 percent of upper-class women (earning Tk. 50,000 to Tk. 200,000 monthly) in the country have the practice of visiting beauty parlors habitually.²⁶⁵

Except for a few cases, Bangalee women rarely work in Beauty parlors. The indigenous young girls especially Mandigirls had been dominating the beauty industry as employees. The Mandi employees were brought from Madhupur forest, Haluaghat, Jhinaigati, Durgapur, Kalmakanda, Nalitabari, and Muktagachha in Mymensingh, Tangail, Sherpur, and Netrakona districts. The survey of the Bangladesh Indigenous Peoples Forum revealed that more than 50 percent of the Mandi beauty staff were hailed from the Madhupur forest. The migration towards Dhaka city from Mandi villages began gradually for a different job in the city. This transition period continued till the early 1980s. Until 2008, Mandi women shared more than 95 percent of the service providers in beauty parlors.²⁶⁶

To bring the women working in the informal section into the mainstream and provide the

²⁶⁴ Rahman, Sheikh Saifur, 'Government acknowledges beauty sector as industry', Prothom Alo, 18th June 2020

²⁶⁵ Rahman, Wafiur, 'Business in Beatification', Dhaka courier, Thursday, July 27th, 2017

²⁶⁶ Parveen, Shahnaz, 'Beauties at the cities beauty shops', The Daily star, 13th October, 2008.

necessary support, the government has declared the beauty service sector as an industry in 2020.

Box 3.2 Segufta Azmi owner of ‘Makeover by Segufta’,²⁶⁷

Segufta owns a makeover studio in Niketan called ‘*makeover by Segufta*’, where, with two assistants, she provides makeup services to her clients. *“I have always loved makeup! Growing up, I used to do makeup on my friends and family, they used to appreciate it a lot. I never thought of becoming a makeup artist, while doing makeup on others, even I don’t know when I fell in love with it. I did not want to do regular jobs where there are strict routine and no freedom. When I was doing my BA Honors, I open a Facebook page in 2015, ‘makeover by Segufta’, and with my unprofessional hands, I started to work at my place and gave home services. Later, I took training on make-up and hairstyling from different local and foreign makeup artists. With better responses from clients, I started to take bookings officially for bridal and party makeup. Now I own a studio, where my clients visit me for makeover services.”*

Segufta believes the trend in beauty and make-up service in Bangladesh is changing. *“I think the tendency among women to visit a parlor to do makeup is declining. In parlors, they use regular products and do regular makeup. Nowadays, people are coming to makeup studios to get a different look and hairstyle from expert makeup artists who use good brand makeup products. In this case, social media playing a big part as they are providing many tools of marketing, and women entrepreneurs are taking advantage of Facebook boasting. I post pictures of my make models, to promote my makeover studio.”*

²⁶⁷Based on the interview conducted by the researcher on March 2020

She spoke.

Segufta's initial capital for setting up a makeup studio was BDT two lakhs which she acquired from the bank loan. Seguft shared her positive opinion of Bangladesh's makeup industry, saying, *“Even a few years back, the society was not accepting towards women running or working in beauty salons. Fortunately, gradually, the attitude around the beauty industry is changing. It is not a sector for only women, even men are getting interested in makeup and working in beauty service in Bangladesh.”*

Sheguftais also the brand ambassador of Ujjwala, a social enterprise where she provides training on makeup and hairstyle to aspiring new makeup artists. Her future plan is to expand her studio where more people would work. She said, *“I want to send my makeup team to photoshoots and fashion shows. I want to expand my studio where all kinds of makeovers/hairstyle will be offered, from bridal/party to Halloween makeup. I want to establish my studio as a well-known makeover studio in the country.”*

3.7 Rural Women Entrepreneurs

About seventy percent of the women entrepreneurs are micro and rural.²⁶⁸ The household and economic necessities of the less educated poor women in the villages had been the main factor behind the emergence of rural women as entrepreneurs.²⁶⁹ Women in the rural informal sector are either self-employed or working in family-based enterprises that included both farming and non-farming sectors. For example, kitchen gardening, livestock and poultry rearing, fish farming, nursery and tree plantation, toolmaking, Kantha sewing, fish net making, food processing, tailoring, rice processing,

²⁶⁸MIDAS, 'Women Entrepreneurs in SMEs: Bangladesh Perspective', SMEF, Dhaka, 2009. Pp 31

²⁶⁹Chowdhury, Pijush Kanti, and Nurun Naher, *Women entrepreneurs of rural industries in some selected areas*, Bangladesh Academy for Rural Development, 1993. Pp 18

etc. have been regular and invisible sources to family income supplementation.²⁷⁰ They usually have attained skills to run the business on their own, mainly from parents and relatives. Some may have received training or worked as skilled laborers and learned enough to start their own businesses.²⁷¹ During the 1980s and 1990s NGOs like Grameen Bank, BRAC, Proshika, and the government adopted special credit programs targeting poor women groups in the village to provide training and microcredit to engage them in income-generating activities. Subsequently, more diversified and profitable activities have been introduced instead of subsistence income activities through the support services provided by the government and NGOs under the poverty alleviation programs and microfinance services.²⁷²

Nilufer (2001) analyzed that rural women entrepreneurs were comparatively younger than urban entrepreneurs in the country. This means, in villages, female-headed firms had been established in more contemporary times than urban female-headed enterprises. The rural enterprises are mostly family operated, usually located in the entrepreneur's house where family members are providers of labor. Even though a woman owns the business, it is more of a family project. Rural women's entrepreneurial activities tend to be considered as an extension of familial and domestic responsibilities that are normally and culturally allocated to them. In the conservative social and cultural reality of villages, women face restrictions in their mobility, therefore, they usually run enterprises that are home-based and unregistered. The majority of them are illiterate or only have primary education. When it comes to business knowledge, most rural women attain their

²⁷⁰ Dhaka Chamber of Commerce and Industry (DCCI), 'Economic Policy Paper on Women Entrepreneurs in Bangladesh', No. 21 DCCI, Dhaka, 2001. Pp 3

²⁷¹ Sultana, Afiya, 'Promoting Women's Entrepreneurship through SME: Growth and Development in the context of Bangladesh,' *IOSR Journal of Business and Management* 4, no. 1, 2012: 18-29. Pp 21

²⁷² Ahmed, Momtaz Uddin, 'Women entrepreneurship development in the Small and medium enterprises in Bangladesh: Prospects, realities and policies', *International Journal of SME Development* 1, no. 1, 2014: 1-32. Pp 19

technical know-how from their families. They mostly apply machinery and tools which are less costly and locally obtainable.²⁷³

3.8 Some general features of women entrepreneurship in Bangladesh:

Through the analysis of past research, Bowen and Hisrich (1986) had made some generalizations of female entrepreneurs. Female entrepreneurs were more likely to be (a) comparatively well-educated, but can lack management skill; (b) high in an inner locus of control; (c) less feminine or more active compared to other women; (d) tend to have entrepreneurial fathers; (e) tend to be eldest child or only child; (f) not likely to be involved in the usual male-dominated business sectors; (g) more likely to be unmarried; (h) rarely proprietors of large enterprises; (i) Feeling a requirement for further managerial training.²⁷⁴ A large number of studies had been conducted on both male and female entrepreneurs in Bangladesh, where it is revealed that women-led enterprises in the country are quite different from male entrepreneurs based on their profile, business sectors, motivation, and impediments. Some general features of Bangladesh women entrepreneurs are given below:

- a) Like many developing countries, in Bangladesh, fewer women own and run businesses. Their enterprises are small and make a smaller profit than men. Women tend to keep their business easily manageable and less profitable, so they don't have trouble perform their traditional duties. This dual role creates time poverty for women entrepreneurs that limits their enterprise's capacity to expand and make bulk production in their firm.

²⁷³Karim, Nilufer A, 'Jobs, gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh.' No. 993467103402676, International Labour Organization, Geneva, 2001. Pp 22-23

²⁷⁴Bowen, Donald D., and Robert D. Hisrich, 'The female entrepreneur: A career development perspective.' *Academy of management review* 11.2, 1986: 393-407. P 404

- b) In past surveys, women entrepreneurs in Bangladesh were usually found to be less educated where their education level was from below to SSC level. Most women entrepreneurs acquire much-needed skills from observation, especially women engaged in agricultural entrepreneurship or clothing production. Since these sectors usually do not require much general education but the skills for operating a business. While, women involved in leather, education, software development, pharmaceuticals and health sectors are rather higher educated.²⁷⁵
- c) In the case of age, Bangladeshi women entrepreneurs are quite young. The majority of the women entrepreneurs in Bangladesh are aged from 30 to 40 years old. In the social-economic context during this age, the women in the country gain confidence enough to face social criticism and challenges to start and manage a business. Although, with the spread of education and change of social outlook, the number of younger and more educated women entrepreneurs is rising.
- d) The majority of women entrepreneurs are married with children. Married women tend to be more courageous and confident to start a business as they have more freedom and financial access than young unmarried women. Studies show that young unmarried women entrepreneurs are very low as they tend to prefer regular salaried jobs. The main reason behind this is that parents are less supportive of their unmarried daughters in doing business. It is commonly perceived that business is a male occupation as it is usually considered as an uncertain and insecure career choice. Therefore, unmarried have poorer access to start-up

²⁷⁵ Ahmed, Nazneen, Monzur Hossain, and Iqbal Hossain, 'Women Entrepreneurs in SMEs: Bangladesh Perspective 2017', BIDS, Dhaka, 2017. Pp 31.

capitals from the parental family which is the main source of initial capital for male entrepreneurs.

- e) Women entrepreneurs in Bangladesh are usually found concentrated in sectors that traditionally perceived female-centric and have marginal participation of males. Similar to the global trend of women entrepreneurship women in Bangladesh are more likely to be involved in textile, retail, and handicrafts.
- f) The majority of women raise their initial capital of business from their own savings or by selling their assets and lending from family and friends. Therefore, they invest small capital in their business as they cannot afford to risk huge capital. Due to high-interest rates, collateral demand, and complicated lengthy procedures, women are forced to borrow money from informal sources to start their businesses.
- g) Most women-owned enterprises are Homebased and informal with few workers. Due to limited mobility and household responsibility, most women tend to operate their business from home. Most women in Bangladesh enter the business sector with the motivation to become self-employed.
- h) Another important feature of women entrepreneurs in Bangladesh is that they tend to employ women as their employees. Therefore, women entrepreneurship in Bangladesh has the potentiality of female employment generation, especially in the manufacturing sector.
- i) Women-led enterprises usually adopt modest technology and engage in businesses that require raw material that is easily obtainable.

3.9 E-commerce and women entrepreneurship in Bangladesh

Ecommerce or Electronic commerce is referred to buying and selling products and services and developing a set of commerce through electronic channels, largely Cyberspace.²⁷⁶ Information and communication technologies (ICTs) have been endorsed as a major key for inclusive development, poverty eradication, and the empowerment of marginalized sections like women. In 2002, the annual UNCTAD (United Nations Conference on Trade and Development) report on e-commerce and development addressed e-commerce as a “potential goldmine” for women in developing countries due to its promising potentiality for women empowerment.²⁷⁷

However, in Bangladesh e-commerce had been a new phenomenon. Historically, it emerged in the country in the late 90s. In the prior stage, it was mostly limited to gift sites that aimed at the Non-residential Bangladeshis who wanted to send gifts to their loved ones living in Dhaka. There was no system for online transactions and very few e-commerce websites existed. Because of the high cost of the internet and low penetrations, few people were aware of these sites. Gradually it began to grow between 2000 to 2008. Bangladesh Bank reported, in 2008 the payments and transactions via credit cards were about taka 11 billion, which was one of the lowest, globally. Subsequently, BB took steps like the implementation of the E-Payment Gateway to promote e-commerce. But it officially kicked off in 2009 when BB permitted online payment in the country. Also, Wi-Max internet was introduced in the same year which became popular to mass. In 2013, Bangladesh Bank permitted to buy goods and services

²⁷⁶SME WEBPORTAL - E-commerce

<http://www.smef.org.bd/v2/index.php/2014-01-22-04-15-32/ict-for-smes/2014-03-16-09-41-11>

²⁷⁷Maier, Sylvia, and Usha Nair-Reichert, ‘Empowering women through ICT-based business initiatives: An overview of best practices in e-commerce/e-retailing projects’, *Information Technologies & International Development* 4, no. 2, 2007, pp-43.

online via international credit cards which paved the way for e-commerce.²⁷⁸ The introduction of *bkash* in 2011 by BRAC Bank (later funded by Bill & Melinda Gates Foundation) was another leap towards e-commerce. Through *bkash* people could exchange money via cell phones. This innovative system made the payments secure and easier as it connected the village markets with the rest of the country.²⁷⁹ Also, the potentiality of digital marketing has taken a new height with the launch of 3G in Bangladesh. The growing middle class had responded positively towards online business and the trend of purchases smartphones among the mass people had created the e-commerce market. Recognizing the growing cultural and economic transformation many young aspiring entrepreneurs apprehended that it was a matter of time that e-commerce would become widespread in Bangladesh like the rest of the world.

In 2010, new online e-commerce sites started their operations like *ajker deal*, *rokomari*, *akhoni* (now *Bagdoom*), and so on. Service-based e-commerce emerged around 2013-14. For example, food delivery services *Hungry naki* launched in 2013, while service online enterprises like *Chaldal.com*, *Sheba.xyz* etc also gained popularity²⁸⁰

Table 3.12 The growth rate of e-commerce in Bangladesh²⁸¹

Year	Growth rate
1970	0.0%
1980	0.05%
1990	1.02%
2000	2.11%
2010	4.80%

²⁷⁸ Bangladesh e-Commerce sector <https://e-cab.net/resource-center/bangladesh-e-commerce-sector/>

²⁷⁹ Ayrani, Monoshita, 'Next Big Thing in Bangladesh: Women & E-Commerce', Web Able Digital, 5th February, 2017.

²⁸⁰ Moslem, Rashed, 'A Brief History of E Commerce in Bangladesh', Medium, April 2017.

²⁸¹ Kabir, Shihab, *E commerce and Bangladesh*, 2014. https://www.slideshare.net/shihab_kabir/e-commerce-and-bangladesh

The table shows that E-commerce in Bangladesh had witnessed tremendous growth since the 2000s.^{282,283} As an emerging economy, the country became a potential market for e-commerce due to its vast young populace and rapid cyberspace diffusion. Facilities like the availability and chance to choose the desired product from hundreds of options and the privilege of home delivery service have prompted people especially women to shop online rather than visiting the market physically. Products and services such as dress, shoes, food, beauty products, medicine, electronics and home appliances, car, houses, etc. are being purchased online.²⁸⁴ Facebook had become the most popular platform for advertising and selling products. The report of the E-commerce Association of Bangladesh (e-cab), 2017 (the trade body of e-commerce of the country) revealed that there are 700 e-commerce sites and around 8000 e-commerce pages on Facebook. In these sites, per year the transactions of about ten billion BDT were taking place.²⁸⁵ Nearly 25000 orders on average were placed online every day. Interestingly, e-commerce is increasing rather rapidly in rural areas. In 2017, the online business grew 127% in the urban areas, compared to 167% in rural areas. This shows that online business had been able to connect the entrepreneurs and consumers in rural, semi-urban, and urban levels which opened the door for huge market opportunities that were absent before.^{286,287}

The display of products, order placement, and payments was done informally using social media platforms like Facebook, Instagram, WhatsApp, and Viber. Most importantly informal e-commerce has allowed women to explore their ability to do

²⁸²Bangladesh-E-commerce 12, October, 2018, export.gov <https://www.export.gov/article?id=Bangladesh-ECommerce>

²⁸³According to the International Telecommunication Union (ITU), in 2013, the number of internet users were only 6.5% of total population which tripled to 18.2% in 2017 and continues to increase.

²⁸⁴Tamanna, Tanjin, 'Concern for online purchase', The Daily star 31st January, 2017.

²⁸⁵Bangladesh – eCommerce, export.gov <https://www.export.gov/article?id=Bangladesh-ECommerce>

²⁸⁶Islam, Pial, Yasmin Bin Humam, 'Could e-commerce Bring Women's Financial Inclusion in Bangladesh?', CGAP Blog, March 2019.

²⁸⁷Google Trends shows that "online shopping" was the fourth most-searched phrase in Bangladesh in 2017 proving that online business had been booming in Bangladesh.

business and achieve financial empowerment. The online business helped women to overcome some key social and cultural barriers such as purdah custom, mobility, and security issues that used to created adversity in their economic participation. The Women's World Banking, 2018 report showed that in the households of Bangladesh responsibilities like saving for emergencies, meeting health expenses, paying school fees as well as planning for the future in falling on women's shoulders. So informal online business has become an effective and potential source to address the women's growing need for income generation in a safe and convenient way on the supply side.²⁸⁸ In fact, women are dominating the country's taka 2000 crore e-commerce market, both as customers and suppliers. The chief executive officer of ecourier.com.bd (a product delivery company), Biplob Ghosh Rahul stated that *"so far 5041 companies have registered and 73% of them are run by women. Ecommerce needs immense patience and honesty which is a natural trait of women, so their natural intuitions are working in their favor."*²⁸⁹

Several factors facilitated the growing number of female e-commerce entrepreneurs in Bangladesh. In online business, women can work from home in their own stride enabling them to carry out household responsibilities while running a business. It saves them from the troubles of moving or office harassment. Just a laptop or a smartphone and an internet connection are enough to start a business. Facebook provides women the platform to reach mass markets and targeted customers not only inside but also abroad faster and cheapest way possible. Startups in f-commerce take very little capital which had always been a challenge for aspiring entrepreneurs. It relieves entrepreneurs from

²⁸⁸ Ibid.

²⁸⁹ Islam, Zahidul Muhammad, 'Women triumph in e-commerce', The Daily Star, 8th March, 2018.

appointing employees, renting a showroom, paying utilities, storing goods, etc.²⁹⁰ So, it has created scope for young female, even college and university going students to own and operate a business and be independent. The page admins take orders from Facebook messages and deliver the products to the customers. The transactions are happening through digital payments like *Bkash* and other banking system or cash on delivery model. From time to time the page admins come to live to the audience and customers, showcase their new products, and replied to the customer's queries. This helps them to establish direct interactions with the clients. Services and goods like trendy dresses, hijab and scarves, shoes, accessories, beauty products, and make-up, henna and hand-painted, jewelry, bakery, homemade foods, gift items, and many more are being available online. Different business strategies like discounts and free products are being offered to attract customers. Some receive preorders for foreign products and then have them shipped from abroad to be delivered to the customers. To gain and maintain a good reputation, these young and aspiring entrepreneurs work hard to ensure the delivery of the best quality products and services which is the key to their success.²⁹¹

The government of Bangladesh is also promoting e-commerce, targeting rural and marginalized women to achieve financial inclusion. The country joined the "Alliance for Affordable Internet" (A4AI) in 2017, to cut internet costs. A2I (Access to Information)²⁹² has been working to meet the challenges that are preventing people from using ICT. In 2000, it took a poor villager 100 BDT, 100 hours, and required five visits to the district or sub-district office to get a service delivered. After ten years that cost had been reduced to 27 BDT, 15 hours, and three visits. Financially, the Digital Centers have

²⁹⁰ Aditi, Farah Naz, '*F commerce Enabling Women to Work from Home*,' The Financial Express, May 15, 2019

²⁹¹ Mehreen, Fahmida, 'Female entrepreneurs on E-Commerce today', The Daily Observer, September, 2019.

²⁹² Access to information or a2i is a UNDP and USAID-supported program ran from the Prime Minister's Office.

saved poor villagers more than \$1 billion. A one-stop-shop “Union Digital center” has been an innovative initiative of a2i program. About 5000 one-stop digital centers have been established throughout the country, locating within 4 km of villages. It is to ensure to provide access to information and service to rural people especially women and people who are disabled, old. These centers are operated by ‘citizen entrepreneurs’ together with local representatives to offer free and paid all public and private services to villagers using technology. Services include land records, birth registration, telemedicine, passport, and job applications abroad including mobile financial services, insurance, and online training.²⁹³ Transparency International Bangladesh (TIB), 2017 report mentioned that the establishment of UDCs has lessened the “chances of becoming victims of corruption”. The UDCs follows the micro-enterprise model which is operated under a public-private partnership (PPP) model, these are run by two entrepreneurs—a male and a female. The partnership with different private-sector shareholders develops entrepreneurial ability while public organizations provide services at a reasonable fee.²⁹⁴ A2I (2017) reported, about 32.95 million Dollars has been earned by entrepreneurs through the UDC project.²⁹⁵ Another initiative is Ek Shop which is an online platform developed by a2i to extend e-commerce profits to rural people and lessen the gap between buyers and rural entrepreneurs. Often rural women were forced to hand their products to the middlemen at low return. Through Ek-shop, rural women could connect with the buyers and virtually sell their produced traditional handicrafts and goods at a

²⁹³Anir Choudhury, ‘A tech revolution helps boost Bangladesh’s development’, World Bank.org, October 8, 2017

²⁹⁴ Hasannzaman, ‘Union Digital Centre: Prioritising government’s one-stop rural shop’, The Daily Star, May 19

²⁹⁵Union Digital Centers in Bangladesh -Present Status and Future Prospects - a2i
<https://a2i.gov.bd/publication/union-digital-centers/>

good price. Since its launch in 2018, the platform has attended 3 lakh people with 41,000 bulk transactions of 4.17 crore BDT.²⁹⁶

However, the e-commerce industry has been facing challenges as well. The CEO of Bagdoom²⁹⁷, (a top online marketplace) Syeda Kamrun Ahmed explained,

*“Over time, the challenges in this industry have changed. Neither online payment nor customer traction is the biggest issue now. Today the challenges are more mature. With many players in the market, the biggest challenge has become providing quality service round the clock. The second challenge is dependence on cash-on-delivery (COD). Keeping the right amount of change for the payment can be bothersome. In addition to that, the courier picking up the cash is also risky. He might lose the money or get mugged – creating mistrust within the e-commerce industry. Surveys show that 75 percent of transactions are still COD. The third challenge is ensuring doorstep delivery outside Dhaka in the shortest possible time. Many of the e-commerce business is even getting requests to deliver products overseas. I believe NRBs are a big market and we should also come up with a solution to deliver our product to them as well.”*²⁹⁸

Ecommerce especially f-commerce is becoming a female-dominated arena. Along with full time female online entrepreneurs; college- university-going-students, the office-going-working women are trying their luck as an entrepreneur by doing part-time online business. Through e-commerce, passionate, and creative rural and urban women are earning and contributing to the economy. The delivery service and courier industry have also benefited from this. Business is being reshaped and refurbished through digital platforms and women are a huge part of it. It is allowing women to tap into their traditional qualities and artistic creativity through fashion, bakery, cooking, beauty, and

²⁹⁶Ovi, Ibraheem Hossain, ‘Ek-Shop: a step towards bridging rural-urban gaps’, 5th October, Dhaka Tribune.

²⁹⁷ Bagdoom has established a separate sector called Kristi for rural female entrepreneurs to sell their goods. Customers can get things at a low price since they would buy directly from the producer herself. Bagdoom was given Young Person of Bangladesh (TOYP) award, 2018 from Junior Chamber International (JCI) Bangladesh. It achieved the Daily Star ICT award in the Digital commerce category in 2018.

²⁹⁸ ‘E-commerce marketplace Bagdoom.com win The Daily Star ICT Awards 2018’, The Daily Star, November, 18, 2018.

health care, etc. and give them the chance to explore their inner desire to be successful entrepreneurs. It has given women the platform to connect with each other, create their own network, a chance to share advice and problems, achieve confidence, and empowerment together.²⁹⁹

Box 3.3 Doyeeta: Designer teep³⁰⁰ and handmade jewelry

Syeda Sultana Mili, the owner of Doyeeta, started her business in 2017 by opening a Facebook page. She was a journalist in a renowned daily newspaper. After pregnancy, she quit her job. Since doing fieldwork or working at an office became difficult for her while looking after her children, she decided to do business online. *“I have always been into arts and crafts. I used to teach kids drawing in schools. I had training on clay pottery and ceramic painting from BISIC and the faculty of fine arts. When I decided to do business, I knew I had to bring something new or different to the market. Then I thought, why not make teep my canvas? Bengali women love wearing teep, why not present the age-old teep in a different way? So, I started experimenting.”* Mili said.

Once she received a positive response from the client and started to make a good profit, she decided to bring versatility to her products by launching handmade jewelry. *“I started to make jewelry with indigenous raw materials items like Katha, jamdani, gamsa, wood, etc. to present it in a different way. Later, I added beads, pearl, and natural stones imported from India in my jewelry.”*

With the initial capital of TK 600 and a Facebook page, Mili started Doyeeta. Over the three years, Doyeeta has established itself as a brand, a business worth TK 15 lakh and over 15 thousand Facebook followers. The country’s well-known fashion houses like

²⁹⁹Aditi, Farah Naz, ‘F commerce Enabling Women to Work from Home’, The Financial Express, May 15, 2019.

³⁰⁰Teep/ tip is colorful dot that is worn by Bangladeshi women.

Rong, Halum crafts, etc. are buying Doyeeta's designer teep for reselling and it is being exported in 17 countries around the world.

"Doyeeta has 12 authentic categories of teep. The most significant feature is that that Doyeeta's jewelry is one piece. If you buy it, then it's yours, there is no other copy of that jewelry. Because there are no other beads or stones like that, even if I can reproduce the same design, I won't find the similar stones or beads." Mili spoke.

Smartphones and the internet have facilitated the rise off-commerce in Bangladesh. But it is not free from challenges. *"The problem is most of the women who do business online are not authentic entrepreneurs, they don't do market research, they are not here to compete, they are not even willing or hard-working enough to learn. Since it has very easy to business on Facebook; many dishonest, amateur, so-called wanna-be-entrepreneurs copy my design and sell them in their name. When I confronted them about copyright, they sometimes threatened me, posted a negative review on my Facebook page. I even have experience of reporting a case in the cyber-crime department."* Mili also mentioned the lack of skilled workers is a major problem.

About 12 leading newspapers and magazines have featured Doyeeta. Mili received awards for her creativity and success in e-commerce. She won the 7th SMEF national fair, 2019 award, Women and commerce (WE) award in the best craft category, Bangladesh Open-Source Network (BdOSN) award, 2018. Doyeeta has an outlet in Shantinagar which was set up in 2020.

3. 10 Push and Pull factors behind the emerging of women entrepreneurs in Bangladesh:

Start-up is a result of a decision, where the motivations behind it produce different business outcomes and determine its growth. No single factor can be the motivator of a woman's decision to set up her own business. It could be based on personal and external circumstances, push and pull factors. Push factors force one to start a business, while pull factors draw one into entrepreneurship where there is the potentiality of a future profitable opportunity.³⁰¹

The development of an “entrepreneurial environment” depends on economic, socio-cultural, and political factors that motivate people to take entrepreneurial initiative. It is also connected to the accessibility of assistance and support services that enable the start-up procedure.³⁰² Internal factors like the entrepreneur's prior work experience, family background, economic status, and passion, etc. can also drive people to start a business. Simultaneously, the growth and survival of a venture can be determined by factors like the individual's level of education, training, skills, the technological industry, and the general financial and business-environment of the country.³⁰³

Globally, the variance of male and female entrepreneurs is obvious in case of their reasons to become an entrepreneur, as women tend to start a business due to

³⁰¹Orhan, Muriel, ‘Why women enter into small business ownership’, *International handbook of women and small business entrepreneurship* Edited by Sandra L. Fielden and Marilyn J. Davidson, 2005: 3-16. pp 4.

³⁰²Gnyawali, Devi R., and Daniel S. Fogel, ‘Environments for entrepreneurship development: key dimensions and research implications’, *Entrepreneurship theory and practice* vol. 18, no 4, (1994): 43-62. P 44

³⁰³Ahmed, Momtaz Uddin, ‘Women entrepreneurship development in the Small and medium enterprises in Bangladesh: Prospects, realities and policies’, *International Journal of SME Development* 1, no. 1 (2014): 1-32. Pp 9

necessity.³⁰⁴ Tambunan analyzed that generally, there are three types of women entrepreneurs in Asian developing countries. Such as “chance”, “forced” and “created” entrepreneurs. Entrepreneurs who start a business without any idea or plan about the venture are the chance entrepreneurs, it starts as a hobby but gradually grows into an enterprise. Some are found to be forced to do business to survive in difficult situations such as the financial crisis or the death of kin. And created entrepreneurs tend to be “located, motivated, encouraged, and developed” by different entrepreneurial development initiatives.³⁰⁵ In developing countries, women are found to do business, simply because they have no other way for income generation. This could be the explanation behind women’s increasing involvement in the informal economy. A large number of women in Bangladesh have been involved in the informal sector. In 2015-16, the employment in the informal sector for women was 95.4% and in the formal sector, it was only 4.6%.³⁰⁶ While in advanced nations, women become an entrepreneur when recognizing the opportunity and have an urge to become independent.³⁰⁷ However, factors like the insufficiency of salary to meet the daily necessities of middle-incomed households, an increasing divorce rate, a growing number of female-headed households; overall, changing outlooks toward paid jobs also drive many financially secure women to start their own businesses.³⁰⁸

Begum (2002) found that in Bangladesh, push factors include economic need, occupational exclusion, job frustration, unsuitable working condition, rigid hours, gender

³⁰⁴Vossenbergh, Saskia, ‘Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in entrepreneurship and how to close it’, *Maastricht School of Management Working Paper Series* 8, no. 1 (2013): 1-27. Pp 3

³⁰⁵Tambunan, Tulus, ‘Women entrepreneurship in Asian developing countries: Their development and main constraints’, *Journal of Development and Agricultural Economics* Vol. 1, no. 2, 2009: 27-40. Pp 30

³⁰⁶BBS, ‘*Gender Statistics of Bangladesh*’, Bangladesh Bureau of Statistics, Dhaka, 2018. Pp 71

³⁰⁷Vossenbergh, Saskia, ‘Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in entrepreneurship and how to close it’, *Maastricht School of Management Working Paper Series* 8, no. 1 2013: 1-27. Pp 2-3

³⁰⁸Starcher, Diane Chamberlin, ‘Women entrepreneurs: Catalysts for transformation’, *European Bahá’í Business Forum*, (1996). P 1

wage inequality, glass ceiling effect, or disappointment with the traditional employer and employee relationship. While positive factors include self-empowerment and increased job satisfaction, market opportunity, and greater income and financial independence, passion, sense of social responsibility, flexibility, more freedom, and desire for autonomy.³⁰⁹ Saleh (1995) stated that strong feelings about the way to do the desired type of work and greater profit in the two important pull factors that attracted them to become entrepreneurs. While the principal push factor to enter into business is family as women with children and elderly family members need more flexibility in their profession.³¹⁰ The major two surveys on women entrepreneurs of Bangladesh (SMEF, 2009 and BWCCI, 2008) found that economic freedom and contribution to the family income are the main motivations behind running a business.

Based on the interviews conducted on thirty women entrepreneurs for this research, the push and pull factors behind women entrepreneurship based has been discussed below:

3. 10. 1 Economic necessity:

Women in Bangladesh are forced entrepreneurs; they start a business due to poverty or financial crisis. Incidents like extreme poverty, death or accident of husband or earning member, divorce where women need an urgent economic source to support the family financially turn to self-employment. Post-independence economic and demographic changes altered women's confined position under men's protection. Increasing landlessness and poverty in the country allowed and sometimes forced female members of the family to take paid occupations to survive. Kabeer (1988) noted that intense poverty in rural areas has compelled women to do small business to improve their

³⁰⁹ Begum, Razia, 'Entrepreneurial Performance of Women Entrepreneurs in Bangladesh', *Journal of Business Studies*, 23(2), 2002: 343-355. Pp 345

³¹⁰ Saleh, Abu. "A profile of the women entrepreneurship in Bangladesh." *Journal of Business Studies* 16, no. 1 (1995): 159-170. Pp 165

earning capacity and also participate in village-level training and group formations.³¹¹ Grameen Bank reported that many female beneficiaries (53.3%) started their own small business to reduce the poverty of their families.³¹² Anxiety and pressure of poverty left families fragmented. The number of female-headed households increased due to divorce and desertion as men are migrating from villages to cities looking for works.³¹³ The table below demonstrates the increasing rate of female-headed households in the country.

Table 3.13 Percentage of female-headed households

2005			
Locality	Women headed	Men headed	Total
Rural	10.72	89.28	100
Urban	8.96	91.04	100
Total	10.27	89.73	100
2010			
Locality	Women headed	Men headed	Total
Rural	14.90	28.10	100
Urban	11.20	88.80	100
Total	13.90	86.10	100

Source: Household Income and Expenditure Survey, 2005 and 2010, BBS.³¹⁴

Rapid urbanization and modernization increased living costs in the cities. The Consumer Association of Bangladesh reported that the cost of living in the capital hit a four-year high in 2017 because of the flying expenses of rice, vegetables, gas, electricity and other services as well as rising house rent. The living cost of city people went up by 8.44

³¹¹ Naila Kabeer, 'Subordination and Struggle: Women in Bangladesh', *New Left Review*, Vol. 168 (1988): 95-122 Cited in Rahman, Aminur, 'Women, Cultural Ideology and Change in Rural Bangladesh: Conflicting Patterns and Possibilities of Empowerment', *Peace Research* (1994): 19-39. PP 27

³¹² Parveen, Rumana, Women entrepreneurship new horizon for Bangladesh, Keynote speech

³¹³ Bank, World, "Bangladesh - Strategies for enhancing the role of women in economic development", Washington DC, 1990. Pp 1.

³¹⁴ BBS, 'Gender Statistics of Bangladesh', 2018. Pp 15

percent in 2017 than it was in 2016.³¹⁵ Making it hard to bear expenses just by the sole male member's income, thus, created requirements for an additional source of income. The financial necessity pushes and permits women to get involved in business activities to contribute to the family income.

Box 3.4 Runa Begum proprietor of Aleya Nokhshi

Runa Begum lives in Chapai Nawbgong, Gohalbari village. When her husband became sick and had been bedridden for five years, she carried full responsibility for her family by sewing Nakhsi Katha. *“I learned how to sew Katha from my mother and grandmother. When I was twelve years old, I used to practice hand embroidery in old clothes. When my husband got sick, I was in a very difficult situation, I used to work for other people to bring food to my house. Then I took five hundred BDT from my mother and bought clothes to sew a complete Katha myself. Then I sold that Katha at a boutique house and bought a goat. Then, I realized Katha sewing would be profitable.”* She spoke.

In her village, Runa used to work as a paid seamstress in the Katha sewing team. She earned 500 to 1000 taka for one Katha. By sewing Katha, she saved about forty thousand BDT. In 2007, she invested her savings to hire five seamstresses to make Katha for her and made seven Nokhshi Katha in one month. With the profit, she established Aleya Nakhshi and became an entrepreneur.

Runa had been selected by the government to visit Japan, Bhutan, and Nepal as a trainer. She received BISIC Crafts Award in 2015. About 40 employees from three villages had been working under Runa and making at least sixty Katha every month in

³¹⁵ ‘Dhaka City in 2017: Rise in living cost highest in 4yrs’, The Daily Star, January 3, 2018

“Aleya Nakhshi”.

3. 10. 2 Unemployment: Since independence, the female labor participation rate has been increasing. (33.5% in 2013 increased to 36.3% in 2016-17).³¹⁶ Unemployment among youth is one of the main obstacles to social and economic development. It is a global problem and Bangladesh is amongst the top 12th in the unemployment rate in the world. The country has been struggling to provide employment to its young generation under their educational qualification. So, it is not surprising that unemployment is one of the push factors behind women wanting to start a business.³¹⁷ About 30 lakh people are unemployed across the country. The Economist -Intelligence Unit stated that the graduate unemployment rate in Bangladesh is 47%, ranking itself above India, Pakistan, Sri Lanka, and Nepal. A World Bank report stated, among the unemployed college graduates, 77 percent were women.³¹⁸ While Gender statistics, 2014 showed every year almost 2 million people are entering into the labor force and only 1 million got employed in domestic and overseas job markets. Because of the lack of quality education, young people are not being equipped with the right skills-set to be employable. About 46 percent of college graduates looking for a job for 3 years after graduation.³¹⁹ Technological development and structural changes in the labor market also led to the rise of unemployment of women. In the reality of unemployment, underemployment, and unstable and unsatisfactory work settings, a growing number of women have been

³¹⁶BBS, ‘Gender Statistics of Bangladesh’, 2018. Pp XXV

³¹⁷Begum, Razia, ‘Entrepreneurial Performance of Women Entrepreneurs in Bangladesh’, *Journal of Business Studies*, 23(2), Dhaka University, 2002: 343-355. Pp 346

³¹⁸‘Chakrir jonno hahakar Barchei’, Bangladesh Protidin, 25th April, 2019

³¹⁹ ‘Chakrir jonno hahakar Barchei’, Bangladesh Protidin, 25th April, 2019

pushed into business.³²⁰ In several cases getting a good job in Bangladesh requires high recommendation, a strong network, and sometimes bribery. Many employers in private organizations are sometimes biased towards male employees for administrative or managerial professions. The public organizations have provided 10% quotas for women's employment but there has been no such initiative in private organizations. Therefore, many urban educated young women get frustrated while searching for regular jobs for a long time and end up starting a business instead.

Box 3.5 Sharmin Ferdous: Proprietor of Shurma Handicrafts

Sharmin decided to become an entrepreneur, when she failed to manage a job at the city corporation, Rajshahi. *“I was so upset that I decided that I would not look for jobs anymore. Instead, I will do something on my own and create employment opportunities for the others,”*

She took part in the training program from the Department of Youth Development on handicrafts. At that time, she profited twenty thousand BDT from share market business and that was her initial capital. When Sharmin received positive responses from customers, she decided to set up her own business. Sharmin supervises seven field workers under whom five hundred women are working. She is a member of BWCCI.

3. 10. 3 Flexibility: In patricidal setting women are the caretaker while men are the provider. Even when a woman is working outside, they can't escape the duty of looking after children and do household chores. Thus, entrepreneurship becomes a well-accepted and recommended career option for urban women as it offers the privilege of controlling

³²⁰Huq, A. and Moyeen, A., 'Entrepreneurial career aspirations of educated women in Bangladesh: A comparative study of employed women and housewives', *Dhaka University Journal of Business Studies: A Journal of the Faculty of Commerce, University of Dhaka* 23, no. 2, 2002: 219-231. Pp 222

their time or flexibility, they need to balance family responsibilities and gainful employment.³²¹ Also, women, in general, prefer to work in a secure-friendly environment with flexible office hours. Usually, lack of security, long hour work schedule, lack of maternity leave, lack of safe working environment, and office harassment are the causes why many educated women leave well-paid private jobs to start their own business. Especially women who have children are more compelled to do business that can be managed from home where they can look after them and earn extra money for the family.

Box 3.6. Muniza Ahmed: Proprietor of Stylish Mee

Born in Chittagong, Muniza Ahmed, the owner of “Stylish Mee” wants to refer to her as “Momtrepreneur”. After finishing her MBA from London, she planned to have a career. When she got married, her husband discouraged her to work, believing that the regular jobs will create difficulties for her in taking care of their children. Muniza got a lucrative job offer from the United Nations Organization but her husband didn’t allow her to accept the job offer. Though she used to work as head of HR in her husband’s travel agency. But later, she lost that job and settled in Dhaka when her husband decided to fold his business and join a multinational company.

“I had never thought of being an entrepreneur. I grew up seeing that my mother never asked for money from my father, so I did not want to ask for money from my husband either. And after spending so much money on my education, I could not accept the fact of staying home and do nothing. Since I had a good fashion sense, I decided to do business

³²¹Brush, Candida G, ‘Research on women business owners: Past trends, a new perspective and future directions’, *Entrepreneurship theory and practice* 16, no. 4, 1992: 5-30. Pp 13,17

in the clothing sector.” Muniza said.

Her mother gave her the initial capital of 20000 BDT to start her business. When She saw that her designed dresses were receiving a positive response, she decided to become an entrepreneur. *“My husband did not allow me to work but he permitted me to do business as it provides flexibility and a lot less stressful. Usually, I go to my factory two or three days a week, and the rest of the days I stay at home and look after my children and home.”*

3.10. 4 Encouragement from family and friends: Women who have highly entrepreneurial and supportive parents and husbands are more likely to do business. In Bangladesh, where family ties are strong, women often need encouragement or support as they can't make any decision without the approval of the head of the family. So, the first thing a woman needs before setting-up her business is the husband's and parent's approval or at least no hostility or resistance to the idea. Fortunately, the social stigma around businesswomen is gradually changing in Bangladesh. In fact, in many cases, not only husbands and fathers are encouraging them but also providing initial capital, information, and advice. A Cooperative and supportive husband helps women to operate their businesses, especially in the cases of criticism or opposition from the in-laws towards their involvement in the business.³²² The survey BWCCI 2008 stated that if parents or husbands are involved in the business, they play a vital role in inspiring women to start their own business. The SMEF, 2009 surveyed the occupational distribution of the husbands and fathers of women entrepreneurs where the majority responded, in business. The survey also revealed that almost half of the respondents received initial capital from their husbands or parents or friends.

³²²Huq, Afreen, '*Entrepreneurial career aspirations of educated women in Bangladesh*'. Unpublished doctoral dissertation, University of Stirling, United Kingdom, 2000. Pp 217

The BIDS (2017) survey revealed that women are facing less opposition from their families about doing business. Advantages of entrepreneurship such as autonomy, flexibility, financial independence, etc. are encouraging families, especially educated urban families to accept entrepreneurship as an ideal profession for women. Therefore, women are being motivated to follow their passion or interest and turn it into an enterprise.

Box 3.7 Sharmin Jahan Khan: Proprietor of Naya Craft

Sharmin established her boutique house Naya Craft in 2011. At a young age, she had an interest and passion for fashion and design. She learned sewing and tailoring from her mother. *"I used to tailor my own dress when I was in class eight. My friends used to compliment me for my style sense. Their compliment encouraged me."* After graduation in psychology, she got married. *"My husband did not want me to do a regular job. He used to tell me I should do something independently, where I would be able to help many others by creating more employment. He preferred that I do business which will allow me to maintain the balance between work and home. He knew that working at an office along with looking after the household would be tough for me as I had to take care of my in-laws."* Therefore, Sharmin Jahan turned her hobby into a profession. With the initial capital of five thousand BDT from her husband, she established Naya Craft. Sharmin did not come from a business family background. She mentioned that her mother and her husband have been the inspiration behind her becoming an entrepreneur. *"Unfortunately, my husband died in a car accident in 2014 and my business became my primary source to support my family financially."* She believed that the support of family is very important for women to become successful. *"In any profession or task, if a woman does*

not have the support for her male relatives, her father or husband or her son, that can't go much further in her career or business. Fortunately, I have received enough encouragement and support from all of my male members of my family. After my husband's death, my father-in-law supported my involvement in the business.” Sharmin has been a member of the Women Entrepreneurship Association and Women Voluntary Association. About eighteen employees had been working in Naya Craft.

3. 10. 5. Need to become self-independent: Need for self-fulfillment, and autonomy is a major pull factor for women in Bangladesh to become entrepreneurs. In rural areas, women had become aware of the necessity of self -independence to achieve empowerment. With the increase of female education rates in both urban and rural areas, women are developing awareness and need for self-independence which urging them to do something with their lives instead of being a burden to society. For many urban women, it is not the material benefit but the desire to be recognized by others and has control over one's future that draws them to own an enterprise. The urban educated women tend to be driven by the want to do something independently, avoiding working for others. High ambitious women are motivated by the fact that running their own business would give them the space to try something new with much freedom and autonomy. Many educated women choose entrepreneurship as a career choice as it provides them the opportunity to generate employment achieve social status and make greater contributions to the country's economy. Their tendency of taking entrepreneurship as a challenge or an adventure motivates them to start a venture.

Box 3.8 Farhana Hakim: Proprietor of Twin Trims

Farhana Hakim had graduated from Jahangirnagar University. Later she had an MBA degree, majoring in finance and marketing. Throughout her career, she had worked in different multinational companies and has gathered years of experience in handicraft and RMG export. Her last job was head of the marketing department in the Dhaka Heed Handicrafts before becoming a full-fledged entrepreneur.

Farhana established twin trims in 2013 with the motto of “Maximizing benefits of the artisans and women empowerment”. She stated, *“While working in export companies, I realized that there is a huge demand for our traditional handmade crafts in foreign countries. I had the vision to promote and market our tribal indigenous goods that are scattered around corners of villages in Bangladesh. These handicrafts had been meeting the local demand for centuries, now I want to endorse these in the global market and bring recognition to our deprived artisans. I knew my vision and mission could not be fulfilled if I keep working under another’s company. Therefore, I left my well salaried secured job and set out to build my own enterprise.”*

Her former well-paid jobs had allowed her to gather enough initial capital to set up her company. She exports baskets, shopping bags, home decoration items made of *hogla* (seagrasses), jute, date palm leaves in the USA, Canada, and other European countries like Germany. She also exports shoes and other leather products to renowned brands like Bata, Orora, and Tommy Hilfiger. Twin trim also manufactures and exports handicrafts, jute and leather goods, home textile, RMG, and accessories. Its jute production house is located in Gazipur, a shoe factory in Uttara. More than two thousand women are making handmade cottage products for Twin trims.

3. 10. 6 Job dissatisfaction: The number of educated women is increasing in the country, at the same time, the unemployment rate is much higher for women, 6.8% female unemployed women compared to 3% men. Educated unemployment is also higher among women compared to men. Women in the country are more involved in low-paid employment than men. Statistics show that average women earn about 94 percent of what men earn. This is somewhat because women are working in the informal sector than men. The informal sector comprises about 89% of female employment. Only 8.2% of women are employed in the formal sector in 2016-17 compared to 17.9% men. But this does not justify the fact that female employees are given considerably low salaries compared to men in the same jobs. Also, work mobility is very little among female employees. Women often face an unseen but solid promotional obstacle within the executive hierarchy of corporate organizations, and entrepreneurship is perceived as an opportunity where they can grow and achieve without domination.³²³ On the other hand, due to the reproductive role of women, they are often forced to choose between maternity and career. Many talented and enthusiastic young university graduates take jobs, their passion began to decline slowly because of family duties. The mid-departure reduces their opportunity of promotion to a higher position. By the time they return to the work field, they face difficulties in finding one. Many decide to be self-employed through a venture where they can apply their prior experience and explore their potentiality.³²⁴

Box 3.9 Hasna Ara Begum Shuchi: Proprietor of “Utopia Boutique and Fashion”

Shuchi lives in Rajshahi. After graduation, she started to work in the Water Development

³²³Huq, Afreen, ‘*Entrepreneurial career aspirations of educated women in Bangladesh*’, Unpublished doctoral dissertation, University of Stirling, United Kingdom, 2000. Pp 39.

³²⁴ Khatun, Fahmida, ‘*Women’s participation in the job market*’, The Daily Star, March 08, 2018

Board. However, she did not like the job, so she quit it. Shuchi described, *“When my daughter was old enough, I wanted to work again. But I wanted to do something independently. Since I knew sewing and tailoring from my mother, I thought about working with block and batik. Then I decided to take part in training programs organized by SME foundation, BISIC, and Youth Association.”* In 2005, She set up her business. *“The reason behind I decided to work with handicrafts because it does not require a high amount of capital. The initial capital of Utopia was one lakh taka, which collected from taking bank loans, my husband, and some of my own savings.”* She explained. Shuchi believes she took the right decision, quitting her job and starting a venture. *“If I did not start a business I wouldn’t have felt as much as empowered I feel now. I am meeting people, my networking growing. Every day I am learning something new and presenting something new to my customer. And most importantly, my enterprise is creating employments for others. I am proud of being able to help these poor women.”* About seventy employees’ works as fulltime and one thousand employee works as part-time workers in her enterprise. She received BWCCI Progressive Award, 2017 for her achievement in business.

3. 11 Conclusion: This chapter attempted to give an overview of the main features and motivating factors of women's entrepreneurship development in Bangladesh. Like the global economy, women entrepreneurship is a recent phenomenon in the country. During the twenty-four years, Pakistan rule there had been less opportunity for the development of new entrepreneurial class, let alone female entrepreneurs. After independence, the changing socio-economic conditions encouraged women’s greater participation in the labor force, thus, more women got engaged in business. Although

slow, women are rising above the socio-economic and cultural odds. Although slow, women are rising above the socio-economic and cultural odds. Factors such as unemployment, economic necessity, need for self –independence, government and non - government support services had encouraged women to take the risk of doing business despite existing social and financial impediments. The next chapter will discuss the government and non-government initiatives since the independence of Bangladesh in the development of women entrepreneurship.

Chapter 4

Role of Government and NGOs in Women Entrepreneurship

Development in Bangladesh

4. 1 Introduction

Scholars agree that a favorable commercial and social environment can facilitate the emergence and development of new enterprises. When society recognizes its risk-takers, makes information and skill facilities available, and protect new entrepreneurs from unnecessary hurdles of the start-up process, more people are encouraged to do business. The government has a vital role to play in developing a suitable environment for aspiring entrepreneurs.³²⁵ Realizing the potentiality of women entrepreneurship in establishing gender equality, employment generation, and overall women empowerment; the government and non-government organizations have taken initiatives to develop

³²⁵Gnyawali, Devi R., and Daniel S. Fogel, 'Environments for entrepreneurship development: key dimensions and research implications', *Entrepreneurship theory and practice* 18, no. 4, 1994: 43-62. Pp 44

entrepreneurial skills among women especially rural women. Income-generating activities, credit facilities, training programs were introduced to rural women. Also, to accelerate women's economic participation; systematic reforms have been introduced in the legal system and international agreements.³²⁶ However, the government's inability to meet the welfare necessity of a vast population paved the way for the development of NGOs in the country. One of the experimental programs NGOs adopted was to lend rural women collateral-free loans which are popularly known as 'microfinance'. Since rural women have limited access to banks and financial services, the NGOs provided microcredits to them start micro-enterprises at the individual or small-group levels.³²⁷ The encouraging interventions of the Government and NGOs have gradually accelerated the entrepreneurial activities of women both in the urban and rural areas.

4.2 The Government Policies and programs in the support of female entrepreneurship

Being a newly emerged nation, the economy of Bangladesh required entrepreneurial and industrial development-oriented policies and initiatives. Industrialization is an essential precondition of economic development and social progress of a country, as it generates employment, develops the standard of living of people, and leads the country towards a sustainable economy. Nine months-long of a devastating war shattered the infrastructure and economy. Bangladesh inherited a mixed economic system and since 1971 the government had adopted 11 industrial policies. Unfortunately, the inclusion of women in the government's entrepreneurial policies and plans had been rather late. The government failed to comprehend the increasing participation of women in the labor force and their contribution to the welfare of rural households. The plans and programs

³²⁶Chowdhury, M. M. R. 'Challenges for women entrepreneurs', The Daily Star, 1st March 2017

³²⁷Nawaz, Faraha, 'Microfinance and Women's Empowerment in Bangladesh: Unpacking the Untold Narratives', Springer, 2019. Pp 3

were designed with a view of the patriarchal gender division of labor. Women's involvement in income-generating activities was perceived as an extension of household activities and a supplement to the income of the family.³²⁸ By providing a facilitative environment, nurturing government programs could have encouraged women in start-ups and minimize their risks of business that new entrepreneurs might encounter. But the significance of women entrepreneurship hadn't been considered in the policy since 2005 which delayed women's inclusion in the mainstream of entrepreneurial development.³²⁹

The Constitution of Bangladesh, which was introduced in 1972, accept women's right to work in all professions through Articles 10, 19, 28, 29 that follows:

- a) Article 10: (1) The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex or place of birth, (2) Women shall have equal rights with men in all spheres of the State and public life,
- b) Article 19 (2): The State shall adopt effective measures to remove social and economic inequality between man and woman and to ensure the equitable distribution of wealth among citizens, and of opportunities to attain a uniform level of economic development throughout the Republic,
- c) Article 28(2): Women shall have equal rights with men in all spheres of the State and public life,

³²⁸World Bank, '*Bangladesh - Strategies for enhancing the role of women in economic development*', Washington DC, USA, 1990. Pp V.

³²⁹Nawaz, Faraha, '*Critical Factors of Women Entrepreneurship Development in Rural Bangladesh*' No. BDRWPS No. 5. Bangladesh Development Research Center (BDRC), USA, 2009. Pp 4

- d) Article 28(4): Nothing in this article shall prevent the State from making special provisions in favor of women or children or for the advancement of any backward section of citizens.³³⁰

Although the constitution of Bangladesh is favorable for women's entrepreneurship development, Article 28 recognizes the economic right and benefits and development of women entrepreneurs. However, the Industrial policies and measures that the government of Bangladesh had taken since independence reflect rather tardy attention.

The bitter experience of colony-like treatment, the disappointment of common religious identity, and the lengthy period of military rule led the newly emerged country to assume secularism, nationalism, democracy, and socialism as the foundation of its constitution.

³³¹Immediately after 1971, the west Pakistani and other most non -Bengali entrepreneurs left East Pakistan. The vacuum could have been a great opportunity for Bengali Muslim entrepreneurs to come forward and initiate business ventures. But the government adopted a massive program of nationalism to make Bangladesh a real socialist country. The public sector grew from 34% to 92% of the total industrial assets in Bangladesh. The government also took control of 27% of the commercial institutions, 12 banks with 1175 branches, and both the life and general insurance businesses.³³² The general nationalization of the industry and service sector had become a major interruption to the development of entrepreneurship in Bangladesh. The industry was monopolized and entrepreneurship became limited to trade, indenting, real estate speculation, and construction. Because of its nature and structure, the small- scale industry sector was

³³⁰The Constitution of the People's Republic of Bangladesh. <http://bdlaws.minlaw.gov.bd/act-367/section-24576.html>

³³¹Kabeer, Naila, Simeen Mahmud, and Jairo Guillermo Isaza Castro, 'NGOs' strategies and the challenge of development and democracy in Bangladesh,' *IDS Working Papers* 2010, no. 343, Sussex, UK, 2010: 01-71. Pp 12

³³²Azim, M. Tahlil, '*Entrepreneurship Development in Bangladesh*', The University grand commission of Bangladesh, Dhaka, 2011. Pp 98-99

comparatively stable within the general context of economic readjustment that took place. Ownership and management of small industrial enterprises were in the hand of Bengali traders before independence, so cases of abandoned small-scale enterprises were few. Enterprises with fixed assets (excluding land) below Taka 1.5 million (US\$0.2 million) were not nationalized. The Government planned to sell the abandoned small industrial enterprises to private entrepreneurs. Bengali entrepreneurs were also interested to establish themselves in the small-scale industry sector, so the future of small firms looked promising.³³³

The pressure of rebuilding the economy and the hostility of foreign donors towards the country's 'socialist' ideology led the first elected government to handle opposition by banning other political parties and introducing one-party politics.³³⁴ The government established an investment board was established in 1973. The Industrial investment policy (IIP), 1973 limited the investment of the private sector to 2.5 million. The aim was to develop and maintain public enterprises in large and medium scale industries and actively keep the private sector confined to small industries. Later, the Industrial Investment Policy of 1973 was reconsidered in 1974 and increased the investment from TK 2.5 million to TK 30 million. To stimulate private investments monetary incentives were extended and the reserved industries for the public sector were reduced to 18.³³⁵ The political changeover took place in 1975. The government adopted more of a market economy policy, raising the investment amount from Taka 30 million to Taka 100 million. Eight types of industry were reserved for the public sector and the moratorium on nationalization was removed from the 1975 policy.

³³³ Ibid.

³³⁴ Kabeer, Naila, Simeen Mahmud, and Jairo Guillermo Isaza Castro. 'NGOs' strategies and the challenge of development and democracy in Bangladesh', *IDS Working Papers* 2010, no. 343, Sussex, UK, 2010: 01-71. Pp 12

³³⁵ Azim, M. Tahlil, 'Entrepreneurship Development in Bangladesh', The University grand commission of Bangladesh, Dhaka, 2011. Pp 98-99

Some significant reforms in New Industrial Policy in 1982. It categorized the industries into three groups. Seven industries were reserved for the public sector, both private and public investment was permitted in another thirteen sectors and the rest were reserved for the private sector. In 1986 the NIP was furthered reconsidered where more state enterprises were privatized by reducing state share from 80% to 45% in the manufacturing sector.³³⁶ The revised industrial policy (RIP) gave all the industries to the private sector while reserving seven industries for the public sector. The number of import bands and qualitative restrictions were relaxed and export-oriented industries were emphasized to stimulate industrial growth.

As the democratic multi-party politics was reestablished in 1990, the industrial policy of 1991 aimed to provide the necessary support to the private sector to speed up the industrial development of the country. To initiate domination of the private sector, the reserved industries for the public sector were brought down to four. By 1993, 40 public industries were scheduled for sale.³³⁷

In the late 1990s, the government policies started to recognize the necessity of mainstreaming women entrepreneurship in different policies. A National Policy for the development of Women was introduced in 1997 with an aim to eliminate the inequality of women in all spheres and to promote women's equal access to education and training facilities, health and nutrition, housing, political empowerment and public administration and the economy. National Action Plan (NAP) was approved in 1998 to implement the policy and to meet the commitments under the Beijing Platform for Action. The NAP gave importance to the necessity of inter-sectoral networking, coordination, and collaboration for women's development. Therefore, NAP assigned several tasks to the

³³⁶ Ibid. Pp 99-100

³³⁷ Ibid.

Ministry of Industry to invest, train, and distribute support services to develop women's ability to run a business.³³⁸

The main objectives of NAP concerning women entrepreneurship development were as follows: a) adoption of an inclusive industrial policy that will endorse equity for women and men, b) setting up a Women Entrepreneurship Development Cell c) identification of women entrepreneurs, d) publication of a directory of women entrepreneurs, e) ensuring women's easy access to markets f) development of entrepreneurial skills of women through Entrepreneurship Development Training, g) provision of infrastructural facilities for women entrepreneurs, h) support research, evaluation, and action-oriented programs j) supporting services for financial and credit institutions, k) organizing women entrepreneurs' conventions l) meetings to discuss problems faced, m) promotion of product development and international marketing³³⁹

The Industrial policy of 1999 gave a clear definition specific definition to large, medium, and small and cottage industries for the first time. The policy also acknowledged few service-based enterprises, and about 16 sectors were confirmed as the thrust sectors which would receive special supportive incentives.³⁴⁰ Although it mentioned women's financial needs, there had been no indication for the banks or other financial institutions to have a special policy of financing their enterprises.³⁴¹

Realizing socio-economic changes over the past decades in the country, growing involvement and accomplishments of women in business the Industrial Policy of 2005 dedicated a separate chapter to women entrepreneurship development. The policy

³³⁸MIDAS, 'Women Entrepreneurs in SMEs: Bangladesh Perspective', SMEF, Dhaka, 2009. Pp 52

³³⁹Chowdhury, Masuda M Rashid, 'Challenges for Women Entrepreneurship', The Daily Star, 1 March, 2017

³⁴⁰Azim, M. Tahlil, 'Entrepreneurship Development in Bangladesh', The University grand commission Bangladesh, Dhaka, 2011. Pp 101

³⁴¹Dhaka Chamber of Commerce and Industry (DCCI), 'Economic Policy Paper on Women Entrepreneurs in Bangladesh', Dhaka Chamber of Commerce and Industry (DCCI), DCCI-CIPE/ERRA Project, Economic Policy Papers (EPPs), No. 21. Pp 7

stressed to further support the industrialization process, recognized the Small and Medium Enterprises (SMEs) as a ‘priority sector and the driving force of industrialization’. The Industrial Policy of 2005, took several noteworthy initiatives acknowledging the women entrepreneurs. To enhance the aptitude of women entrepreneurs, an organization like BSCIC, BITAC, BIM, NPO, and SCITI were instructed to arrange training programs. The policy mentioned to give women entrepreneurs priority in the service industries and provide technical and financial support setting up garment (knit and woven), electronic, ceramic, hosiery, frozen food, cold storage and so on. Also, it is said to assist women entrepreneurs involved in traditional cottage industries of decorative items, leather goods, embroidery, imitation items, block, boutique, handicrafts of bamboo, and cane, toys and other gift items. A separate bank was considered setting up, for women’s easy access to credit. Collateral free loans were to be considered for deserving women entrepreneurs.³⁴²

Bangladesh Poverty Reduction Strategy Paper (PRSP) was introduced in 2005 which was the prime paper on the government’s framework to poverty reduction. The paper, entitled “Bangladesh: Unlocking the Potential. National Strategy for Accelerated Poverty Reduction”, was led by a provisional PRSP (I-PRSP) entitled “A National Strategy for Economic Growth, Poverty Reduction and Social Development” which was written in 2003. Several gaps were recognized in the I-PRSP which included insufficient inclusion of gender issues into the framework of poverty alleviation and economic development, also especially in agronomy, rural development, and the labor market. The redrafted PRSP which spans the period from 2005-2015 was a well-structured document³⁴³ that aimed to reduce the existing poverty level by at least half within 2015 to achieve the Millennium Development Goals (MDGs). In this context, PRSP emphasized the

³⁴² ‘*Industrial Policy 2005*’, Ministry of Finance, Chapter 11. Pp 26

³⁴³ Raschen, M., and F. Shah, ‘*Bangladesh Gender Profile*,’ German Development Bank, 2006. Pp 5

development of women entrepreneurship as one of the means to women's advancement. One of the significant matters was a recommended interposition was on the adjustment of the family and inheritance laws to facilitate the equal right of women to own and inherit assets. Women organizations have been demanding this as inequality in rights of property results in different forms of gender discrimination. This is also the reason behind the poor condition of women entrepreneurship in the country.³⁴⁴

The Industrial Policy 2010 was found to give special attention to women entrepreneurship. The policy aimed to generate employments includes women in the economic process and alleviating poverty. Aligning with the requirement of the SME policy, special initiatives like giving priority to women in the SME sector, reserving a minimum of 15 percent of the total loan for women entrepreneurs, at 10 percent of the interest rate. SME Foundation and BSCIC were assigned to deliver the required assistance. Public technical training institutes would train women entrepreneurs to develop their capabilities. The available bank and financial institutional schemes for women entrepreneurs were to be assessed and simplified. Priority would be given to women entrepreneurs in service enterprises like beauty parlor, ICT, laundry, tourism, advertising firm, piscaries, farming, handicrafts, livestock and food processing enterprises. The policy also mentioned removing legal obstacles in the entrepreneurial activities of women.³⁴⁵

4.3 Women entrepreneurship in five-year plans of the government of Bangladesh:

³⁴⁴MIDAS, 'Women Entrepreneurs in SMEs: Bangladesh Perspective', SMEF, Dhaka, 2009. Pp 53

³⁴⁵'National Industrial Policy 2010', Ministry of Finance, Dhaka, Bangladesh. Chapter nine, Pp 27.

The government had undertaken different national five-year Plans in order to integrate gender equality into the macro-level by proposing a multi-sectoral push that targeted mainstreaming of women's national economic growth.³⁴⁶ In the first three years (1972-75 period) after independence Government efforts were mostly focused on relief programs, including rehabilitating the war-affected people, and reconstructing the infrastructure of the newborn country. It adopted a welfare-based approach to meet the urgent necessities of a war-wracked nation and crisis of famine. For instance, the government set up Bangladesh Women's Rehabilitation center in 1974 to offer rehabilitation and aid to widows, impoverished women, and their dependents. Despite these immediate measures, the number of beneficiaries of the services was small.³⁴⁷ The First Five-Year Plan (1973-78) did not consider women's role as an isolated factor in economic development. It did not identify gender issues as sub-sector nor there was a separate budget allocation.³⁴⁸ However, the plan emphasized the commitment of protecting and helping "the physically, mentally, and economically handicapped members of the society, rehabilitating war victims and providing care to children and youth."

In the next five years (1975-81 period) the government planned to move from relief to development issues. The Women's Affairs Division was set up under the President's Secretariat in 1976, which got promoted into the Ministry of Women's Affairs in 1978. The five social welfare and rehabilitation projects that the government designed for women was later passed over to the Two-Year Plan (1978-80) due to delayed operation, with the addition of two new projects. However, out of the seven projects, two projects

³⁴⁶ Karim, Nilufer A, '*Jobs, gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh*' No. 993467103402676. International Labor Organization, Geneva, 2001. Pp 13

³⁴⁷ World Bank, '*Bangladesh - Strategies for enhancing the role of women in economic development*', Washington DC, USA, 1990. Pp 39

³⁴⁸ Ibid. Pp 42

were finished, were the National Women's Training Academy and the Planning and Development Cell.

Acknowledging the absolute necessity of women's input in the development of the country, the Government adopted more dynamic and diversified programs in the Second five Year Plan. It followed a unified multi-sectoral approach to achieve its objectives around the population, health, education, and employment sectors. About 310 million BDT were sanctioned to implement 25 projects and 21 of them were accomplished. Excluding one project three were passed over into the next five-year plan. Here only BDT 287 million were actually been distributed through the Annual Development Programs of which BDT 235 million (82% of the distribution) was used.

However, the limitation of SYP was the lack of strategies of the programs through which health, nutrition, education, vocational training, and employment facilities would reach the women. The government's inadequate understanding of the problems of women being dependent on subsistence production and the major alteration in the socio-economic role of women at the household level in the village economy had been the biggest drawback of the SFYP. The policy took family as a unit where it assumed that women's income would be supplementary to the household. It underestimated the increasing number of female-headed families because of urban migration. This supposition of women's role as supplementary and marginal in the economy had limited women's production capacity. Thus, credit became limited to selected activities like livestock and poultry rearing, handicrafts, and food processing. The programs adopted by BRDB and BSCIC were not designed with the expectation that these loans will

contribute to the expansion of production or employment. It was estimated that these income-generation activities will help poor households to survive.³⁴⁹

Third Five-Year Plan (1985-90), restated the same importance of equal participation of women as an absolute necessity. It also indicated health, education, and employment as the main sector of women's empowerment. When it came to the employment of women the aim was to create equal opportunity for women and their inclusion in the labor force.

NGOs were assigned to deliver social, health, and economic facilities to destitute women. BDT 160 million was allotted to be invested in women's development. Rural social service projects and Upazila level production/training centers were instructed to impart skill development training. Expansion of informal education programs, especially concentrating on health care, nutrition, literacy, family planning, farming, and self-employments. Grameen Bank was given the task to deliver collateral-free loan services for income-generation amongst dispossessed rural women.³⁵⁰

However, like TSYP, TFYP also focused on ensuring women's engagement in household-oriented businesses. Though these initiatives gave rural women the opportunities to generate income, informal-home-oriented goods are produced for the local market and it was under uneven competition with imported goods. Both governments and NGOs had been underestimating the women's competitive participation in productive activity and the marketing obstacles of traditional handicrafts.³⁵¹ However, during the TFYP, about 60,000 women were trained in vocational skills, around 400,000 women were given non-formal education and about 20,000 women were provided with credit facilities for self-employment. 40 crore BDT

³⁴⁹ Ibid. Pp 43

³⁵⁰ Ibid. Pp 43

³⁵¹ Ibid. Pp 45

was spent and some projects undertaken in the TFYP were spilled over to the fourth five-year plan.³⁵²

The Fourth Five Year Plan (1990-95) attempted to incorporate women's contribution into the macro framework for multi-sectoral-thrust like agronomy, trades, services, environment, education, health and family planning, to include them in the mainstream development. The FFYP plan was the first one to grasp the rapid transformation in women's traditional roles and their growing participation in the labor market as a sole or joint earner of the households. TFYP, therefore, did not refer to create more women's project in particular problem areas like population control, income generation, etc. but it meant to develop women to realize their full potential and establish themselves in a better position in the society through education, training, employment, political participation, etc. In the previous five-year plans projects for women's development were isolated matter. As a result, those projects could not bring about the desired result. National Council for Women's Development (NCWD) was developed but the effective result was not achieved due to a lack of coordination among different government organizations and NGOs. The FFYP of (1990-95) instructed to expand skill development training facilities in areas like poultry, dairy, livestock, food processing, plumbing, masonry, electronics, and other selected non-traditional areas to unemployed women. Under different ventures, 63,127 women received vocational training, about 86,304 women received informal education and other services and 34,629 destitute women were self-employed under credit service program where Tk.1.28 billion worth loan was

³⁵²Karim, Nilufer A., *Jobs, Gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh*, International Labor Organization, Geneva, 2001. Pp 13

dispersed. Total Tk.550.0 million was allocated for the Ministry of Women and Children Affairs.³⁵³

However, during this period a structural change in the economy took place. Changing the historical trend, the growth of the manufacturing and services sectors increased while the contribution of agriculture decreased. The contribution of the agricultural sector declined to 33 percent in 1994-95 from almost 42 percent in 1984-85. Despite the shift, agriculture continued to dominate the economy.³⁵⁴

Table 4.1 Structural change in the economy from 1984 to 1995 (in percent)

Sector	Composition of GDP			Contribution to incrementalGDP	
	1984/85	1989/90	1994/95	Third plan	Fourth plan
1	2	3	4	5	6
Agriculture	41.77	38.27	32.77	2250	8.43
Industry	9.86	9.91	11.36	1016	17.80
Electricity, Gas, Natural resources	0.58	1.12	1.86	3.55	5.15
Construction	5.53	5.98	6.33	7.98	7.88

³⁵³ Planning commission, '*Fifth Five Year Plan*', Ministry of Planning, Bangladesh, 1997. Pp 35 Part one.

³⁵⁴ Planning commission, '*Fifth Five Year Plan*', Ministry of Planning, Bangladesh, 1997. Pp 3

Transportation and communication	11.21	11.86	12.17	14.76	13.51
Trade and other service	19.82	21.13	22.98	27.01	31.17
Housing service	7.97	7.64	7.45	6.17	6.62
Public service	3.25	4.09	5.08	7.87	9.44
Total	100.00	100.00	100.00	100.00	100.00

Source: BBS cited in Fifth Five Year Plan

The Fifth Five Plan (1997-2000) aimed to protect women's rights and empowering women through generating prolific self-employment opportunities, prioritizing women in access to education and skill training, micro-credit and other services. The FFYP was the most comprehensive when it came to entrepreneurship. Some objectives of the FFYP related to female entrepreneurship were:

- a) Protection of women's rights in property inheritance and other associated laws;
- b) Development of women entrepreneurship and create employment for women through skill training in various trades and extensive micro-credit;
- c) promoting equal rights of women and men in all spheres of development, including access to information, skills, resources, and opportunities;
- d) promoting greater participation of women in the formal and informal sectors of employment;

Under skill development training program, 100,000 women were trained in different trades and 100,000 women were provided credit facilities. The number of residential training centers for livestock, poultry, and fishery was increased from 21 to 64 covering all districts. Block and Batik Printing Centers were to set up in all districts to develop trained women entrepreneurs. At district levels Short term mobile training camps were to

be held regularly. Entrepreneurship training was provided to 50,000 young men and women. Also, about 1 million male and female were expected to be trained in different arenas. Under self-employment program, 800,000 men and women were expected to be self-employed.³⁵⁵

After a long gap, the government prepared Sixth Five Year Plan (2011-2015) that attempted to reflect the government's commitment to the international agreements with CEDAW, Beijing Platform for Action by addressing women's rights and development issues. Incorporating with the requirements of the SME policy, special measures were to be taken to develop women entrepreneurship. The government recognized the potentiality of women in the growth of the SME sector, particularly in rural areas. The Sixth Plan aimed to encourage women entrepreneurs by giving them preference in providing loans and training. Measures were taken for ensuring participation of women manufacturers, female trade unions, and women entrepreneurs in business agreements and other committees of the Ministry of Commerce.³⁵⁶

4.4 Women entrepreneurship development-related international agreements ratified by the government of Bangladesh:

International development that took place in the mid-1970s had an impact on the government's tactic of assisting women. The world population conference (1974), the International Women's Conference (1975), and the United Nations decade for women

³⁵⁵Ministry of Planning, *'The Fifth Five Year Plan'*, Planning commission, Bangladesh, 1997. Pp 511-517, 527

³⁵⁶Ministry of Planning, *'Sixth Year Plan FY2011-FY2015, Accelerating Growth and Reducing Poverty'*, Planning commission, Bangladesh, 2015. Pp 120, 123, 426

(1974-85) had prompted a worldwide inspection of women's status and inclusion of women into development planning.³⁵⁷

The First World Conference on Women in Mexico of 1975 had introduced women's issues as a major theme in the global development discourse. Bangladesh had been one of the first developing nations to set up the Women Affairs Division in 1976. Later, in 1978 it was upgraded to a Ministry of Women and Children Affairs (MWCA), generally to work on the economic and social welfare of women.³⁵⁸

However, Bangladesh had been a participant in several international agreements that promotes women's empowerment. By signing these treaties, the state has shown that its commitment and awareness of gender rights and equality. The Convention on the Elimination of all Forms of Discrimination against Women, which was an intercontinental bill of rights for women that was introduced in 1981. Bangladesh ratified CEDAW in 1984, with reservations on articles 2, 13(a), 16.1(c), and 16.1(f). The government justified it by quoting “conflict with *Sharia* law based on Holy Quran and Sunnah.”. It did not specifically explain the ‘the conflict’ or considered the fact that *Sharia* law did not apply to 10% of the country's non-Muslim population.³⁵⁹ In 1996, a review committee was formed by the government and based on its reference, the government lifted its reservation.³⁶⁰³⁶¹ However, reservation on articles 2 and 16.1(c),

³⁵⁷World Bank, ‘*Bangladesh - Strategies for enhancing the role of women in economic development*’, Washington DC, 1990. Pp 39

³⁵⁸Thomas, Helen T., Shireen Lateef, and Ferdousi Sultana, ‘*Bangladesh: Gender, Poverty, and the Millennium Development Goals.*’, Asian Development Bank (ADB), 2004. Pp 2

³⁵⁹Khan, Maliha, ‘*CEDAW at a dead end in Bangladesh?*’ The Daily star, March 8, 2019.

³⁶⁰The reservation on Article 13 (a) regarding ‘the right to family benefits’, besides Article 16.1 (f) about ‘the same rights and responsibilities with regard to the guardianship, wardship, trusteeship, and adoption of children, or similar institutions where these concepts exist in national legislation; in all cases the interest of the children shall be paramount’ was lifted in 1997.

³⁶¹Karim, Nilufer A, ‘*Jobs, gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh*’ No. 993467103402676. International Labour Organization, Geneva, 2001. Pp 9

concerning the rights of women in marriage and divorce, continued to retain³⁶² and article 16.1(c) is connected to the growth of women entrepreneurship as it is concerning the women's ownership of property. Therefore, CEDAW's contribution to the development of women entrepreneurship was low. But, Article 11, 12 and 13b were beneficial in this case. In article 11 nations agreed to take necessary steps to remove the discrimination and disparity against women's employment. States agree to ensure gender equality in the right to choose careers, the right of promotion, and security and all facilities, and the right to access to training service. Equal economic rights and opportunities had been recognized in this treaty through Article 12. It has acknowledged the right of women for credit, which is one of the most essential elements for the development of women entrepreneurship. In Article 13, states agreed to take actions to abolish discrimination against women in economic and social spheres to ensure gender equality in the right to bank credits, mortgages, and other financial services. Although apart from NAP, other national policies still lack the reflection of these articles.³⁶³

By ratifying CEDAW, the government has committed to implement the agreements in the related policies. An inter-ministerial committee titled "Task Force on Women and Children", has been set up in the ministry of women and children affairs. Its objective was to follow up on the execution of action plans to achieve the purposes of national policies and the development plans and to ensure the protection of women's rights.³⁶⁴

4.5 The role of Bangladesh Bank in Female Entrepreneurship:

³⁶²Khan, Maliha, 'CEDAW at a dead end in Bangladesh?', The Daily star, March 8, 2019

³⁶³Majumder, Pratima Paul, 'Role of National Budget in Developing Entrepreneurship among women of Bangladesh', Bangladesh Nari Progati (BNPS), Institute for Environment & Development (IED), 2006. Pp 37

³⁶⁴Dhaka Chamber of Commerce and Industry (DCCI), 'Economic Policy Papers on Women Entrepreneurs in Bangladesh', Dhaka Chamber of Commerce and Industry (DCCI), DCCI-CIPE/ERRA Project, Economic Policy Papers (EPPs), No. 21. Pp 5

In Bangladesh, there is no special credit policy for women entrepreneurs. Instead of credit policy, there is a set of credit guidelines developed by the central bank of Bangladesh, Bangladesh Bank (BB) which is implemented by commercial private banks.³⁶⁵ The most significant program initiative in women entrepreneurship was Bangladesh Bank's "Refinancing Scheme for Women SMEs" of 2007. It targeted to address the financing problems of Women entrepreneurs. To ensure credit facilities under easy conditions, measures like the launching of a 'Dedicated Desk' for SME and an 'SME Service Centre' in private banks and special services for the female entrepreneurs were taken. The program did not have desired results. Later BB established a new department titled 'SME and Special Programs Department' in 2009 with sole responsibility for policy design, easing finance, tracking, and growth of SME entrepreneurship. The instructions for the banks and financial institutions introduced by the SME department which is related to women entrepreneurs involved in SME are given below:

- a) SME loan disbursement goal was set for 2010 for the banks and monetary institutes.
- b) Banks & Monetary Institutes would give SME female entrepreneurs maximum priority in accepting credit applications and ensure credit disbursement within a valid time since the approval.
- c) Separate 'Women Entrepreneurs' Dedicated Desk' would be launched by every bank and financial organization with required and appropriate employees, train them on SME funding, and a female officer as supervisor of a dedicated desk would be appointed.
- d) Banks may offer collateral-free credit services up to Tk. 25,00,000 to female entrepreneurs.

³⁶⁵ Ibid. Pp 7

- e) Minimum 15 percent of the total ‘Refinance scheme loans was allotted to female entrepreneurs.
- f) Female entrepreneurs would receive loans at an interest rate of a maximum of 5 percent, not more than 10 percent each year.
- g) Banks/monetary institutes would circulate the information of available services for women via different media modes.
- h) Banks/financial organizations would establish special information and service center for women entrepreneurs in certain branches and guarantee a service-friendly approach towards them.
- i) Banks/financial organizations could seek help from other organizations like BWCCI, BSCIC, SMEF, WEAB, BHWA, NASCIB.³⁶⁶

Due to interventions of the Bangladesh Bank in the credit amount and the number of female recipients has grown rapidly. In 2015, 188,233 female-owned SMEs were provided USD 543 million, a dramatic increase from 2010, when 13,233 female-owned SMEs were loaned USD 231 million through the banks and financial institutes in the country.³⁶⁷

Table 4.2 Disbursements of loans to SMEs (in Crore BDT)

Tenure	Target	Trading	Manufacturing	Service	total	WE	Achievement against target
2010	38858.12	35040.53	15,147.72	3355.68	53543.93	180.4.98	138%
2011	56940.43	34382.64	15805.95	3530.85	53719.44	2048.45	95%

³⁶⁶Bangladesh Bank, ‘*Small and Medium Enterprise (SME) Credit Policies & Programmes*’, SME & Special Programmes Department Bangladesh Bank, Dhaka, 2010. Pp 4-5, 9.

³⁶⁷Alliance for Financial Inclusion (AFI), ‘*Expanding women’s financial inclusion in Bangladesh through MSMEs finance policies, Case Study No. 5*’, AFI SMEF Working Group Publication, Malaysia, 2017. Pp 6

2012	59012.78	44225.19	21897.33	3630.90	69753.42	2244.01	118%
2013	74,186.87	36703.72	24016.64	4602.89	85323.25	3346.55	115%
2014	89030.94	62767.18	30246.20	7896.77	100,910.15	3938.75	113%
2015	104586.49	7355.78	30462.02	11856.68	115870.48	4226.99	112%
2016	113503.43	90547.57	35168.63	16219.19	141935.39	5345.66	125%
2017	133853.59	96934.79	42,334.87	22,507.66	161777.32	4772.99	121%

Source: SME & Special Program Department, Bangladesh Bank.

The table above shows that the target has been set at an increasing rate based on the growing demand. Women entrepreneurs have been supported with loans amounting to Tk. 4,772.99 crores for the year of 2017 to support them to set up their enterprises.³⁶⁸

4.6 Different government and non-governmental support services for women entrepreneurship development:

4.6. 1 SME foundation: Trade liberalization took place in the country at the beginning of the 1990s that opened the flood of imports which created immense pressure on the SME industry of Bangladesh. The sharp decrease in the price of transportation had linked global markets that led to intense competition. Therefore, to deal with global economic challenges the Industrial policy 2005 gave special emphasis on the SME sector and decided to set up the SME Foundation as a central podium “for the delivery of all planning, developmental, financing and awareness-raising, evaluation, and advocacy services in the name of all SME development.”³⁶⁹ The Small & Medium Enterprise Foundation (SMEF) was established in July 2007 through the Ministry of Industries with a government fund of BDT 200 crore to provide support service to entrepreneurs

³⁶⁸ Bangladesh Bank, ‘Survey on MSME Financial Inclusion Indicators’, 2016, Research Department Bangladesh Bank, Dhaka, 2018. Pp 9

³⁶⁹ SMEF, ‘Policy Strategies for Small & Medium Enterprises (SME) Development in Bangladesh’ Ministry of Industries, GoB, 2005.

including women entrepreneurs. According to the annual report of SMEF (2008-2009), these special incentives had been taken below for women entrepreneurs:

- a) In 2008-09, SMEF organized 109 training programs and trained 3227 people whom 2,015 were female. A workshop was organized by SMEF on fashion design”. It was an action plan prepared to create 100 fashion designers.
- b) SMEF had led a nation-wide survey, titled “A Study on Women Entrepreneurs in SMEs: Bangladesh perspectives”, to identify their situation in the country.
- c) To motivate aspiring women to become entrepreneurs, SMF had awarded eight outstanding SME women entrepreneurs in different categories across the country
- d) The SMEF had two regional conferences (one in Chittagong and another in Khulna) on the status, barriers, and opportunities of female entrepreneurship development in the country
- e) It led a gender-sensitive training program for 40 senior bankers in association with Bangladesh Bank Training Academy (BBTA)
- f) SMEF started the credit program of BDT 200,000,000 which has been being executed by MIDAS Financing Limited and Shakti Foundation.³⁷⁰

Also, based on the recommendation provided by the Board members of the SMEF, in the first Women Entrepreneurs Conference of 2006. SMEF prepared a five years Gender Action Plan in 2007. The plan was prepared based on a wide assessment of other policies particularly Women Development Policy 2005, Millennium Development Goal, Poverty Reduction Strategy Paper, and National Action Plan for Women 2000 as well as opinions of experts.

³⁷⁰SMEF, ‘*SME Foundation Annual Report 2008-2009*’ SME Foundation, Dhaka, 2009. Pp 15, 21-22.

The Gender Action Plan (2008-2012) provided entrepreneurial facilities to women through the following activities: I) Organized National and International SME fair for women entrepreneurs, II) Advocated for decreasing custom and excise taxes for women entrepreneurs.³⁷¹

SMEF developed a dedicated wing to work for the development of women entrepreneurship. It had been contributing to the expansion of female entrepreneurship in the country through advocacy. Several special incentives have been adopted in the Industrial Policy of 2010 like ensuring female entrepreneur's access to land and funds in the Export Processing Zones (EPZ), reserving 15 percent of total SME funds for female entrepreneurs, and incorporation the spokesperson from Women Entrepreneur's Association (WEA) in the National Council for Industrial Development.³⁷²

One of the most significant initiatives of SMEF for women entrepreneurs is the organization of the National SME Fair since 2012. The fair allows the SME entrepreneurs to showcase and exhibit their products to the clients and customers for sales and take orders. In the last seven SME fairs Products worth BDT 16.93 crore were sold and SMEs received orders worth around BDT 30.12 crore. Products worth BDT 9.16 crore were sold and entrepreneurs received BDT 6.44 crore orders in the regional SME fairs held in 23 districts in 2018-19.³⁷³ The table below shows that the percentage of participation of women entrepreneurs has been greater than their male counterparts and the amount of trade and order had been increasing every year.

³⁷¹MIDAS, 'Women Entrepreneurs in SMEs: Bangladesh Perspective', SMEF, Dhaka, 2009. Pp 38-39, 41-42

³⁷²Ahmed, Momtaz Uddin, 'Women entrepreneurship development in the Small and medium enterprises in Bangladesh: Prospects, realities and policies', *International Journal of SME Development* 1, no. 1 (2014): 1-32. Pp 26.

³⁷³'National SME fair begins today', The Daily Star, March 04, 2020

Table 4.3 Percentage of Women Entrepreneur's participation in National SME fair, Dhaka

Year	Participation percentage of female entrepreneurs	Fair Sell (BDT)	Fair Order (BDT)
2012	66%	2.80 million	6.04 million
2013	56%	4.81 million	7.16 million
2014	74%	12 million	14 million
2016	66%	14.90 million	43.40 million
2017	61.5%	28.50 million	38.70 million
2018	68%	55.60 million	101.40 million
2019	67%	169.31 million	301.21 million
2020	66%	--	--

Prepared by the researcher from newspaper reports.

Although the scope and function of the SME foundation had increased over the years but compared to requirements, its capacity has reduced. The funding that had been allocated for the SME foundation was very low. Mantasha Ahmed, managing director of SMEF remarked, “*We need a research department immediately, so we can identify the sectors that have market demand. But we could not develop research facilities yet*”. Till 2018, the SME foundation had provided loans to over two thousand entrepreneurs in Bangladesh.³⁷⁴

4.6.2 Bangladesh Small and Cottage Industries Corporation (BSCIC): After independence, East Pakistan Small Industries Corporation was renamed ‘Bangladesh Small Industries Corporation’ (BSCIC). From its main office and official network, the BSCIC has been providing services to entrepreneurs regularly across the country. It mainly provided training services through the Bangladesh Small and Cottage Industries

³⁷⁴Somoy TV, ‘ক জ. রপরিধি ডল. ওসক্সত ব ডনে এসএমইফ উন্ডশনর’, Jul 28, 2018

Training Institute (SCITI) which was established in 1985. Training courses were offered to both male and female trainees, but female applicants were encouraged to partake. Till 1995 women's participation had been low, for example in 1995, out of 132 entrepreneurs who were trained only 12 were female. With the purpose to improve this condition, the Ministry of Industries and Commerce with BSCIC started Women Entrepreneurship Development Program (WEDP) with financial aid from USAID in 1984. The main target was to assist existing and potential women entrepreneurs who were from lower-income groups of selected sub-districts by offering them small credits to establish small industries with locally accessible raw materials. Along with loans they were assisted with other services like training, technical input, product designing, and marketing facilities. Up to 1986, a loan of Tk 15 million had been disbursed for income generation activities like food processing, livestock and crafts. The average recovery rate was estimated at 73% by the end of 1986.³⁷⁵ Hashemi (1986) evaluated the impact of WEDP on women entrepreneurs and found that 76% of the respondent reported that the increase of output of their product, 57% reported that their income had increased by selling the produced goods.³⁷⁶

From 1997 to 2002 WEDP had identified 90,661 women, entrepreneurs, developed 73,169, disbursed BDT 5,711.40 lac to 73,169 women, and provided skill development training to 4,302 and management training to 32,995 women entrepreneurs.³⁷⁷ However, the program was discontinued in 2004-05 because it was later converted into a bank (WEDB). It was the first credit program for women with a higher amount than microcredit without collateral. The range of loan was Tk. 60, 000. The support service of

³⁷⁵World Bank, *'Bangladesh - Strategies for enhancing the role of women in economic development'*, Washington DC, 1990. Pp 116

³⁷⁶Hashemi, S., *'An Evaluation of Women's Entrepreneurship Development Programme'*, USAID, Dhaka, 1986, cited in World Bank, *'Bangladesh - Strategies for enhancing the role of women in economic development'*, Washington DC, 1990. Pp 35

³⁷⁷MIDAS, *'Women Entrepreneurs in SMEs: Bangladesh Perspective'*, SMEF, 2009. Pp 31

WEDP included pre-investment guidance, helping in project evaluation and market studies, credit services, offering training, and providing marketing and technical aid.³⁷⁸

WEDP was a female operated and principally female staffed program of the government.

According to the Chairperson of BSCIC, Mustak Hassan Md Iftekhhar,

“About 124852 women had given credit for running the business after they were given entrepreneurship training for 03 days. In a different setting, the program is still ongoing. There are 64 Industrial Service Centers (ISC) that runs this program for 3 days for both male and female. Small & Cottage Industries Training Institute (SCITI) imparts entrepreneurship development training who want to start a business and who are already in business. This Institute is situated at Uttara in Dhaka city with residential accommodation in its own campus, also provides entrepreneurship training to women some time it is mixed with men and some time for only women. The program is of 5 days duration. The difference is that BSCIC could not provide with the loan after imparting training due fund scarcity.”³⁷⁹

There are 295340 registered cottage industries under BSCIC. Registered industries are provided with various types of training and loans by BSCIC. BSCIC has delivered till 2018, business training and skill training to 128484 artisans. Until 2018, it prepared and gathered 33000 categories of designs and allocated them to artisans and entrepreneurs. BSCIC had been arranging fairs and exhibitions throughout the country for local craftsmen. It also leads periodical surveys on the small and cottage industries.³⁸⁰ The table below has been prepared based on a survey conducted by BSCIC. It shows how the number of small and cottage industries had increased over the five decades which indicates that rural people are gradually involving in industrialization through self-employment.

³⁷⁸ Ahmed, Helal Uddin, ‘The Portrait of a female entrepreneurship facilitator’, The Financial Express, 28th February, 2019.

³⁷⁹ Kamal, Mostafa, ‘BSCIC plays a pioneering role in industrialization of Bangladesh -Mustak Hassan Md Iftekhhar’, The Guardian, June 27, 2018

³⁸⁰ Ibid

Table 4.4 Number of small industries and cottage industries

Year	Small Industries	Cottage Industries
1962	16,331	2,34,934
1978-80	24,005	3, 21,745
1985-89	38,294	4,05,478 (excluding handloom)
2015 (June)	1,17,665	6,53,769

Prepared by the researcher from the interview of Mustak Hassan Md Iftekhar, the chairperson of BSCIC conducted by Mostafa Kamal.

4.6.3 Micro Industry Development Assistance and Services (MIDAS): MIDAS is a private organization that was merged under the Companies Act, 1913 in 1985. Its purpose was to stimulate the growth of the SME sector with the aim to create employment opportunities. The two major development programs were the New Business Creation Program (NBC) and the Micro Industries Development Initiative (MIDI). The aim of the NBC was to provide training and assistance to entrepreneurs. MIDAS advertised the program through the daily newspaper which is conducted by the MIDAS trainer for one month. Interested applicants were evaluated on the basis of NBC selection manuals to assess their objectives, financial ability, entrepreneurial experiences, and financial aid requirements. The courses were designed to address the needs of entrepreneurs and conducted by well-qualified trainers but one month course was too short to provide inclusive knowledge on startups. Also, the NBC program did not provide follow-up assistance or credit. As a result, it was difficult to assess if the training program was being able to provide proper skills and knowledge or if participants were being able to apply what they have learned in their venture.

Through Micro Industries Development Initiative (MIDI), MIDAS offers short-range credit on easy conditions entrepreneurs, so they could expand their enterprises. MIDAS

had given preference to women entrepreneurs in terms of access to credits. Loans had been given up to Tk.200, 000 with no collateral. Out of 221 businesses funded by MIDI, 35 percent were female-owned. MIDAS MINI MART launched in 1991 which is a platform for marketing products, till 1990, it established four such units.³⁸¹ MIDAS established MIDAS Financing Ltd. a non-bank monetary organization registered by Bangladesh Bank in 1999 under the Financial Institutions Act 1993 took over the funds of enterprises. With an aim to mainstream women, entrepreneurs this institution launched the Women Entrepreneurship Development (WED) program. WED had been arranging consultations for walk-in-clients, holding workshops, and bringing guest speakers to share their ideas, having monthly meetings with female entrepreneurs, and discussing opinions, ideas, and challenges. Till October 2000 MIDAS had funded more than four thousand micro and small businesses led by female entrepreneurs.³⁸²

4.6.4 Bangladesh Women Chamber of Commerce and Industry (BWCCI): Globally, business associations and chambers of commerce develop with the purpose of promoting business activities and campaigning for a favorable policy setting. However, women entrepreneurs face obstacles when it comes to chambers and associations. In Bangladesh, the Trade Organization Ordinance is the law that designed to regulate business associations did not permit the option of forming a chamber with only female members, which was essential fruitful for businesswomen. Although women entrepreneurs are involved with major associations, it's often found that their opinions have been marginalized therefore their necessities are ignored. Considering the situation, Selima

³⁸¹Karim, Nilufer A. *Jobs, 'Gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh'*, No. 993467103402676. International Labor Organization, Geneva, 2001. Pp 49

³⁸²Dhaka Chamber of Commerce and Industry (DCCI), '*Economic Policy Papers on Women Entrepreneurs in Bangladesh*', Dhaka Chamber of Commerce and Industry (DCCI), DCCI-CIPE/ERRA Project, Economic Policy Papers (EPPs), No. 21. Pp 16

Ahmad, a successful woman entrepreneur, had founded the Bangladesh Women Chamber of Commerce and Industry (BWCCI).³⁸³

The non-profit and non-political organization, BWCCI emerged in 2001 to encourage a gender-friendly business environment. This had been the country's first chamber of commerce for women's economic empowerment. It has been registered under the Ministry of Commerce and Joint-stock Company of Bangladesh Government. After seven years of its formation, in 2008, BWCCI was recognized as an "A" class chamber with the Federation of the Bangladesh Chambers of Commerce and Industry (FBCCI), the main umbrella organization of the trade bodies in Bangladesh.³⁸⁴ The FBCCI's recognized the BWCCI at the beginning of 2008 after the High Court dismissed the case filed against the BWCCI's inclusion in the member list of FBCCI.³⁸⁵

BWCCI's original members were 24 and in 2014 the number increased to over 3500. It has undertaken several initiatives like promoting Women Entrepreneurs through Advocacy (PWEA), developing better trainers, training program (2004-2009), fostering international and local trade program (2004-2009), providing market facilities, research activity like "A Situation Analysis of Women Entrepreneurs in Bangladesh".³⁸⁶ With an aim to develop a women entrepreneurship friendly policy, BWCCI had launched Bangladesh's first Bangladesh's first Women's National Business Agenda (WNBA) in, 2009 that recommended 30 reforms. Later over 180 association spokespersons of six divisions recognized the final schema that was submitted to the government.

³⁸³Schleifer, Marc and Maiko Nakagaki, *'Empowering Women Entrepreneurs in Bangladesh: Case studies'*, Center for International Private Enterprise, CIPE, 30th October 2014.

³⁸⁴Official website of Bangladesh Women Chamber of Commerce and Industry (BWCCI) https://www.bwcci-bd.org/index.php?option=com_content&view=article&id=46&Itemid=34

³⁸⁵'*FBCCI recognizes BWCCI*', The daily Star, 2008, 21 March

³⁸⁶Rotaru, Cornelia, 'Case Study: The Bangladesh Women Chamber of Commerce and Industry', in Eric Hontz (Ed.) 'Women's Business Associations Experiences from around the World: South Asia', Center for International Private Enterprise, CIPE, Washington DC, 2009. Pp. 15-25

The advocacy led to several reforms as well as the issuance of the Central Bank directing the private banks to intensify loaning to female-led enterprises, with collateral-free credits at a less interest rate. Their advocacy, led the Central Bank, to provide \$93 million SME loans to almost 10,000 women. The percentage of women entrepreneurs receiving commercial bank loans had increased from 19% in 2007 to over 50% by 2014 due to the refinance scheme.

BWCCI also contributed to improving the start-up processes for women. Encouraging tax rules have been announced for women entrepreneurs, and women had been able to apply for a tax identification number without payment. To ensure women entrepreneurs were safe from harassment and corruption while registering or renewing businesses, City Corporation offices decided to put citizen charters in their offices that broadcast information on licensing charges, requirements, and time limits. The advocacy of BWCCI led the government to allot \$12 million from the national budget for women entrepreneurs.³⁸⁷

Box 3.10 Joyeeta Foundation:

Joyeeta Foundation has been working under the Ministry of Women and Children Affairs. It is a non-profit organization and provides a marketing platform in Dhaka to sell goods and services produced by women. Prime Minister Sheikh Hasina initiated it in 2011, to offer business opportunities and economic empowerment to the women in the country. Under Joyeeta foundation entrepreneurs produce and sell three categories of products and services such as regular food, agro-processing food, and boutique and handicrafts.³⁸⁸ Many of the Joyeeta entrepreneurs are destitute, landless, divorced, or

³⁸⁷Schleifer, Marc and Maiko Nakagaki, *Empowering Women Entrepreneurs in Bangladesh, Case studies*, Center for International Private Enterprise, CIPE, 10th October, 2014.

³⁸⁸Pritu, Johura akter, *Lack of policy suport holds Joyeeta Foundation from spreading wings*, Dhaka Tribune, May 14th, 2019

widowed. Around 7,000 to 8,000 women are involved with this foundation. New women entrepreneurs were given three months of training and 180 organization are running their activities under the Department of Women Affairs in 64 districts across the country.³⁸⁹

4. 7 The Emergence of NGOs in Bangladesh:

Two decades after independence, Bangladesh has been able to make notable improvements in poverty alleviation, education, and health. Gradually the country is accomplishing the Millennium Development Goals like the reduction of child mortality and maternal mortality.³⁹⁰ Since 2000, Bangladesh saw a stable and sturdy GDP growth of closely 6% each year. The reduction of poverty in Bangladesh over the last twenty-five years is noticeable as during the period of 1991 to 2001 the moderate poverty had reduced from 57 percent to 32 percent.³⁹¹

Table 4. 5 Moderate and Extreme Poverty Headcounts in Bangladesh³⁹²

Year	Moderate poverty rate (%)			Extreme poverty rate (%)		
	Rural	Urban	National	Rural	Urban	National
1991–92	58.7	42.7	56.6	43.7	23.6	41.0
1995-96	54.5	27.8	50.1	39.4	13.7	35.1
2000	2.3	35.2	48.9	37.9	20.0	34.3

³⁸⁹ Abdullah, Mamun, 'Joyeeta foundation supporting female entrepreneurs at DITF', Dhaka Tribune, February, 2019

³⁹⁰ Kabeer, Naila, Simeen Mahmud, and Jairo Guillermo Isaza Castro, 'NGOs' strategies and the challenge of development and democracy in Bangladesh', *IDS Working Papers* 2010, no. 343 Sussex, UK, 2010: 01-71. Pp 7

³⁹¹ Jolliffe, Dean; Sharif, Iffath; Gimenez, Lea; Ahmed, Faizuddin, 'Bangladesh - Poverty assessment: assessing a decade of progress in reducing poverty, 2000-2010', Bangladesh development series; paper no. 31. Washington DC, World Bank, 2013. Pp vii.

³⁹² Khandker, Shahidur R., and Hussain A. Samad, 'Microfinance Growth and Poverty Reduction in Bangladesh: What Does the Longitudinal Data Say?', Institute of Microfinance (InM), Working Paper No. 16, Dhaka, 2013. Pp 27

2005	43.8	28.4	40.0	28.6	14.6	25.1
2010	35.2	21.3	31.5	21.1	7.7	17.6

This gradual improvement has been dubbed as the “Bangladesh Paradox,” where one of the factors behind it was the well-dynamic development of non-governmental organizations (NGOs) in the country. Their extensive community-oriented actions including their investment in larger numbers of village health staffs and the utilization of female employees had a far-reaching positive impact on poverty.³⁹³

The word 'NGO' represents a wide-ranging group of organizations, having a definite purpose, philosophy, sectoral capability, and range of activities. The function and contribution of NGOs had been a well-discussed topic in Bangladesh. Although NGOs have been highlighted in development discourse, their existence is not a new phenomenon in the country. NGOs had been working in Bengal since the colonial period. The Christian missionaries had conducted charity work and welfare activities by setting up schools, orphanages, and hospitals in distant villages. Over the hundred years these centers have continued to operate, later have emerged as NGOs. In the pre-independence period, the majority of NGOs were missionaries from outside. Among them, one of the oldest organizations is the Baptist Missionary Society operating since 1794 and the longest-operating local NGO is the Kumudini Welfare Trust that began its activities in 1944.³⁹⁴

While the activities of NGOs have been traditional in the past, their role became more active and intense after 1971. The nine months of devastating war had destroyed the

³⁹³Murata, Akira, and Naoki Nishimura, ‘NGO Employments and job preferences of youth: evidence from Bangladesh’, In Yasuyuki Sawada & Minhaj Mahmud Naohiro Kitano (Ed.) *Economic and Social Development of Bangladesh*, pp. 151-174. Palgrave Macmillan, Cham, 2018. Pp 151

³⁹⁴Ahmad, Mohiuddin, ‘*Bottom up: NGO sector in Bangladesh*’, Community Development Library, 1999. Cited in Nawaz, Faraha, ‘*Microfinance and Women’s Empowerment in Bangladesh: Unpacking the Untold Narratives*’ Springer, 2019. Pp 3-4

socio-economic infrastructure and the government faced difficulties to provide relief to the war victim. Therefore, various NGOs came forward responding to the mass necessity for relief and rehabilitation activities.³⁹⁵ For instance, Gano Shasthya was a mobile medical unit that provided care to the freedom fighters in 1971. RDRS was set up to provide post-war-rehabilitation services in the north-west region. While BRAC started to work by giving relief and rehabilitation aid to the fishermen community in the north-east who were displaced during the war of 1971.³⁹⁶ Innovative social entrepreneurs like Muhammad Yunus and Fazle Hasan Abed, who were deeply concerned about the post-war distress of people and followed by the overwhelming famine of 1974. These social entrepreneurs established NGOs as an instrument to experiment with their own ideas of development which subsequently led to an NGO movement as many other non-profit organizations trailed after them.³⁹⁷ In the 1970s, the NGOs were engaged in providing assistance in education, health, and sanitation, family planning etc. with an aim to establish a self-reliant Bangladesh. The NGO activities began to expand rapidly in the 1980s.³⁹⁸ Zohir (2004) explained that, two major features, distinct the NGOs in Bangladesh from the typical private voluntary organizations. One, the NGOs were involved in activities that should have undertaken by the agencies of the government, however, the incapability of the latter impelled donors to deliver funds through the NGOs. Another, the NGOs had adopted an active participatory tactic which enabled them to provide the facilities to targeted groups of people effectively than the hierarchic government agencies. In short, the organizations which are not in the direct control of the

³⁹⁵Nawaz, Faraha, *Microfinance and Women's Empowerment in Bangladesh: Unpacking the Untold Narratives*, Springer, 2019. Pp 4

³⁹⁶Zohir, Sajjad, 'NGO sector in Bangladesh: An overview', *Economic and Political Weekly*, 2004: 4109-4113. Pp 4109

³⁹⁷Quibria, Muhammad Ghulam, *Bangladesh's Road to Long-term Economic Prosperity: Risks and Challenges*, Springer, 2019. Pp 51

³⁹⁸Zohir, Sajjad, 'NGO sector in Bangladesh: An overview', *Economic and Political Weekly*, 2004: 4109-4113. Pp 4110

government or semi-government agencies and are involved in delivering services like financial or non-financial to the community can be termed NGOs.³⁹⁹

The activities of NGOs became more evident, particularly during the disastrous flood of 1988, as they led the relief and rehabilitation works. Considering these floods as a national crisis that had become a regular struggle, the differences and self-regards were set aside for the reconstruction of the country. This eagerness was again observed when the cyclone hit the southeast of Bangladesh in 1991 and the NGOs were amid the first ones to respond.⁴⁰⁰ So ‘the natural calamities, foreign donors, and a weak state in a strong society’ were the three aspects that facilitated the formation and development of NGOs in the country.⁴⁰¹

When it comes to the role of the government of Bangladesh in the expansion of NGO activities, it adopted a balanced method of regulation and supervision. And this operational flexibility had been the basis of service delivery and expansion of NGOs. Despite, the tensions on both ends, the Government had put the benefits of the poor forward when it came to dealing with NGO issues.⁴⁰² In the late 1980s, the foreign donors started to deliver funds to the NGOs on a greater scale, specifically, it supported smaller NGOs that later grew into larger organizations like the Grameen Bank, BRAC, ASA, and Proshika.⁴⁰³ These large MFIs have been able to manage donors quite successfully. The donor investments capitalized the MFIs credit funds which facilitated

³⁹⁹ Ibid. Pp 4109.

⁴⁰⁰ White, Sarah C, ‘NGOs, civil society, and the state in Bangladesh: The politics of representing the poor’, *Development and change* 30, no. 2, 1999: 307-326. Pp 310

⁴⁰¹ Murata, Akira, and Naoki Nishimura, ‘NGO Employments and job preferences of youth: evidence from Bangladesh’, In Yasuyuki Sawada & Minhaj Mahmud Naohiro Kitano ed. *Economic and Social Development of Bangladesh*, pp. 151-174. Palgrave Macmillan, Cham, 2018. Pp 153

⁴⁰² Zaman, Hassan, ‘*The scaling-up of microfinance in Bangladesh: determinants, impact, and lessons*’, Washington DC, World Bank, 2004. Pp 11

⁴⁰³ Alamgir, Dewan; Annamalai, Nagavalli; Appasamy, Irajen; Hasan, Mirza Hamid; Hossain, Naomi Therese; Khan, Safi Rahman; Matsuert, Frank; Rasmussen, Stephen F.; Zaman, Hassan; Zannath, Suraiya, ‘*Economics and governance of nongovernmental organizations in Bangladesh*’, Bangladesh Development Series; paper no. 11. Washington DC, 2006. Pp 3

the swift development of NGOs in the 1990s, also helped to improve their organizational capability by developing supervision systems and human resources.⁴⁰⁴ In 1990, NGO Affairs Bureau (NAB) was established to have the NGOs registered to use the foreign funds. The creation of the Palli Karma Shahyak Foundation (PKSF) in 1990 was another important event, as it functions as a credit wholesaler to the MFIs, which significantly changed the NGO activity. The actions of PKSF stimulated the rise of many MFIs in the country, and these all were generally included under the canopy of NGOs.⁴⁰⁵ So rather than regulating and supervising directly, the government maintained the de facto command by an autonomous apex body, PKSF that provided microcredit through its Partner Organizations (POs) and maintained the task of monitoring the standard of performance of NGOs.⁴⁰⁶ In 2009, PKSF distributed BDT 1.95 billion worth of microenterprise credit to 0.14 million people.⁴⁰⁷

The global emphasis of market-oriented reform policies of neoliberalism led to the increase of official donor funds for NGOs, had exhilarated the activities, as acceptable substitutions to government agencies to provide social welfare services. Also, later, the government accepted and even sometimes collaborated with NGOs in providing facilities like healthcare, education, sanitation, and loan to the public.⁴⁰⁸ As a result, Foreign aid given to NGOs increased from an annual average of \$233 million (0.7 percent of GDP)

⁴⁰⁴Zaman, Hassan. *The scaling-up of microfinance in Bangladesh: determinants, impact, and lessons*. The World Bank, 2004. Pp 9

⁴⁰⁵Zohir, Sajjad, 'NGO sector in Bangladesh: An overview', *Economic and Political Weekly*, 2004: 4109-4113. Pp 4109, 4111

⁴⁰⁶ Alamgir, Dewan; Annamalai, Nagavalli; Appasamy, Irajen; Hasan, Mirza Hamid; Hossain, Naomi Therese; Khan, Safi Rahman; Matsaert, Frank; Rasmussen, Stephen F.; Zaman, Hassan; Zannath, Suraiya, '*Economics and governance of nongovernmental organizations in Bangladesh*', Bangladesh Development Series; paper no. 11. Washington DC, World Bank, 2006. Pp 4

⁴⁰⁷ The government of Bangladesh, '*The sixth five year plan FY2011-2015*', Planning commission, Ministry of planning, 2011.

⁴⁰⁸Kabeer, Naila, Simeen Mahmud, and Jairo Guillermo Isaza Castro, 'NGOs' strategies and the challenge of development and democracy in Bangladesh', *IDS Working Papers* 2010, no. 343, Sussex, UK, 2010: 01-71. Pp 9

in 1990–95 to \$343 million (0.7 percent of GDP) in 1996–2005.⁴⁰⁹ About 2245 registered local NGOs were listed in NGO Affairs Bureau till January 2020.⁴¹⁰

NGOs in Bangladesh had grown and improved through experience and experiment. In the mid-1970s, BRAC and Proshika realized that ‘elite capture’ was an obstacle to their goals, therefore they adopted a target group approach to maintaining a single concentration on the poor. Furthermore, both of these NGOs initiated an ideological debate about those who picked economic means like credit, savings for poverty alleviation and those who thought that the social awareness against prevailing inequalities would be sufficient.⁴¹¹ New organizations emerged throughout the late 1980s and early 1990s with the objective of working on many socio-economic development issues such as education, female entrepreneurship development, legal rights, health and nutrition, family planning, sanitation, human rights, etc. Many first-generation NGOs continued to provide social services, however, most of these institutions had their concentration on microcredit.⁴¹² Microcredit means the distribution of small collateral-free credits to the poor to stimulate income generation and poverty alleviation by facilitating self-employment.⁴¹³ There had been a rapid growth of the Grameen-style microcredit approach. Zaman (2004) analyzed that this development was perceptibly

⁴⁰⁹ Alamgir, Dewan; Annamalai, Nagavalli; Appasamy, Irajen; Hasan, Mirza Hamid; Hossain, Naomi Therese; Khan, Safi Rahman; Matsuert, Frank; Rasmussen, Stephen F.; Zaman, Hassan; Zannath, Suraiya, ‘*Economics and governance of nongovernmental organizations in Bangladesh*’, Bangladesh Development Series; paper no. 11. Washington DC, World Bank, 2006. Pp 41

⁴¹⁰ NGO Affairs Bureau, ‘*List of National NGOs Upto January -2020*’, 2020. NGO Affairs Bureau official website <http://www.ngoab.gov.bd/site/page/4623023a-745a-4593-8633-96c6cbda7f97/List-of-Local-NGOs>

⁴¹¹ Zaman, Hassan, ‘*The scaling-up of microfinance in Bangladesh: determinants, impact, and lessons*’, Washington DC, World Bank, 2004. Pp 4

⁴¹² Zohir, Sajjad, ‘NGO sector in Bangladesh: An overview’, *Economic and Political Weekly*, 2004: 4109-4113. Pp 4110

⁴¹³ Chowdhury, M. Jahangir A, ‘*Microcredit, micro-enterprises, and self-employment of women: experience from the Grameen Bank in Bangladesh*’, Center for Microfinance and Development working paper 209, 2009. Pp 3

facilitated by ‘the high population density and relative ethnic, social, and cultural homogeneity’ in the country.⁴¹⁴

However, NGOs began to experiment with different approaches to providing credit services to the poor in the early 1980s. One of these was experimenting with the delivery of microcredit by investing it in group projects or giving it to individuals with peer monitoring and the latter proved to be more effective. Henceforward, the system of giving loans to poor households individually, with peer monitoring and follow-up by MFI workers became prominent.⁴¹⁵

Still, it became quite evident that the Grameen bank model of delivering loans with fixed repayment schedules was not enough to eradicate extreme poverty.⁴¹⁶ Therefore, NGOs adopted a more extensive approach for income generation. Micro Finance emerged with a wider role that replaced the term microcredit. The main functional dissimilarity between microcredit and microfinance remains in the kind of amenity they provide. Microcredit provides small credits only, while microfinance involves savings, insurance, training, and support.⁴¹⁷ In terms of non-credit services, MIFs in Bangladesh usually provide services such as training, business expansion facilities, and social awareness on health, education, civil rights etc. A study showed that the noncredit interventions increase the self-employment profits by 125 percent, while the package of loans and noncredit interventions on profits was 175 percent.⁴¹⁸

⁴¹⁴Zaman, Hassan, ‘*The scaling-up of microfinance in Bangladesh: determinants, impact, and lessons*’, The World Bank, 2004. Pp 4

⁴¹⁵Ibid. Pp 5

⁴¹⁶Ibid. Pp 5

⁴¹⁷Nawaz, Faraha, ‘*Microfinance and Women’s Empowerment in Bangladesh: Unpacking the Untold Narratives*’, Springer, 2019. Pp 5

⁴¹⁸ Alamgir, Dewan; Annamalai, Nagavalli; Appasamy, Irajen; Hasan, Mirza Hamid; Hossain, Naomi Therese; Khan, Safi Rahman; Matsuert, Frank; Rasmussen, Stephen F.; Zaman, Hassan; Zannath, Suraiya, ‘*Economics and governance of nongovernmental organizations in Bangladesh*’, Bangladesh Development Series; paper no. 11. Washington DC, World Bank, 2006. Pp 24

Table 4.6 Distribution of micro-credit loan portfolio (2005)⁴¹⁹

MFI	Percentage
Grameen Bank	35%
BRAC	24%
ASA	22%
Proshika	7%
Others	12%

The Grameen Bank, BRAC, ASA, and Proshika dominated the NGO sector by lending to almost 87 percent of the total MFI borrowers.

Table 4.7: Growth of Microfinance Clientele in Bangladesh (%)

Calendar Year	Growth of Active Members	Outstanding Borrowers
2003	15.71	17.12
2004	16.49	15.88
2005	17.85	21.25
2006	12.50	16.14
2007	14.39	16.11
2008	14.47	16.35
2009	-0.55	-9.21
2010	-3.04	0.54

Source: Background paper by Khandker and Samad (2012b) commissioned for this poverty assessment. Data source: CDF 1996-2007, InM & CDF 2008-2010, and MIX market 2012.⁴²⁰

⁴¹⁹ Ibid. Pp iii

The survey conducted on 2599 households by Khandker et al. (2018) found that during 1996- 2010, the membership of microfinance activities in rural areas has risen from 8 million to 34 million (23 percentage of growth rate). The loan disbursements also have increased from Tk. 32 billion to Tk. 372 billion during this period (80% annual growth). The savings increased from Tk. 8 billion in 1996 to Tk. 161 billion in 2010 (137% annual growth). The non-farm sector received a majority (56.5%) investment in 2010-11, where trading has been the leading activity. During the survey years of 1991-92 and 2010-11, the per capita income increased by 5.2% annually for program participants, compared to 6.2% for non-participants. However, the microcredit programs have about 35 million members and 85% of the active borrowers. The survey of Khandker et al. (2018) claimed that during the surveyed period (1996-2010) more than two-thirds percent of loans have been received by women. Female participants have been more successful in improving their condition than male members. There had been a significant contribution of female participation in reducing extreme poverty for 10.5 million rural people.⁴²¹

4.11 The impact of Microfinance on women entrepreneurship and empowerment:

Both the state and NGOs of Bangladesh adopted a wide range of innovative development programs targeting rural people and especially women. The growth of women's membership in rural development programs started in the mid1980s. Targeting women was quite reasonable as they were found reliable, dedicated to the wellbeing of their

⁴²⁰Jolliffe, Dean; Sharif, Iffath; Gimenez, Lea; Ahmed, Faizuddin, '*Bangladesh - Poverty assessment: assessing a decade of progress in reducing poverty, 2000-2010*', Bangladesh development series; paper no. 31. Washington DC, World Bank, 2013. Pp 123

⁴²¹Khandker, Shahidur R., and Hussain A. Samad, 'Bangladesh's achievement in poverty reduction: The role of microfinance revisited', in Yasuyuki Sawada, Minhaj Mahmud, Naohiro Kitano (Ed.) *Economic and social development of Bangladesh*, pp. 177-198. Palgrave Macmillan, Cham, 2018. Pp 164, 179

households and proved to be more capable of repaying the loan than rural men. Naturally prioritizing women was considered to be a potent way to reach marginalized, thus micro-credit programs one of the most significant rural development programs. Grameen Bank had been the pioneer institution in credit providing and management which brought banking to the doors of remote villagers and acted as a substitute for costly application and collateral requirements. The bank had the largest female membership of 1,186,826 borrowers by 1992. Among many other micro-credit and women-oriented NGO programs, BRAC had expanded their programs quite promptly. By June 1992 it had 672,320 members where 74% were women. While Proshika had 174,540 female members. The Rangpur-Dinajpur Rural Service (RDRS) another international NGO in Bangladesh had 44,120 women members. By the period of 1989-1992, the three largest NGOs Grameen Bank, BRAC, and the RPPS reached 1.8 million rural women, and when other small NGOs reached over 2 million. ⁴²²

Table 4. 8 Increase in Women's Membership of Credit Program in Bangladesh⁴²³

Organization	Women as a Percentage of Membership	
	(Up to) 1992	1980-83
Grameen Bank	93.3	39
BRAC	74	34
Proshika	42.9	3
RD-12(RPP)	59	8.3

⁴²²Baden, Sally, Cathy Green, Anne Marie Goetz, and Meghna Guhathakurta, *'Background report on gender issues in Bangladesh'*, Vol. 26. University of Sussex, Institute of Development Studies (IDS), UK, 1994. Pp 33

⁴²³ Proshika Donor Liaison Office; Huq. M and M. Sultan, 1992; BRAC, 1992; RD-12, 1993 Cited in Baden, Sally, Cathy Green, Anne Marie Goetz, and Meghna Guhathakurta, *'Background report on gender issues in Bangladesh'*, Vol. 26. University of Sussex, Institute of Development Studies (IDS), UK, 1994. Pp 168.

The impact of microfinance on the empowerment of rural women has been a well-debated topic in Bangladesh. Most evaluations presented the importance of microfinance as a tool for developing entrepreneurship and empowering rural women. In this case, empowerment means growing the ability of rural women through credits and entrepreneurial activities. The credit helps a poor woman to start a small business, so she can earn for her family. She becomes a market agent who operates the business. She spends her money on the health and education of her children. Thus, her family members recognize her as an asset instead of a burden. The Grameen model identifies the rural woman entrepreneur as the cell phone lender, the poultry breeder, the egg seller, and the dairy cow owner and so on.⁴²⁴

But NGOs also had been at the end of criticism for imposing high-interest rates, wrong selection standards for target groups, and strict microcredit scheme and distribution.⁴²⁵

White (1992) described that the reason behind NGOs' included women in microcredit is that it would help them to expand their activities and to gain funding. NGOs provide their services and work with women without challenging patriarchal ideology.⁴²⁶

Although these programs aimed to develop women entrepreneurs by offering credit, training, and technical support, but they did not plan to upgrade their capacity to become owners of medium enterprises.⁴²⁷

Goetz and Gupta (1996) claimed that a large number of women's credits were capitalized by their male family members, while the women had to bear the responsibility of repayment. Women undertaking a business by their individual investment, their income

⁴²⁴Karim, Lamia, 'Analyzing women's empowerment: microfinance and garment labor in Bangladesh', *Fletcher F. World Aff.* 38, 2014: 153. Pp 157

⁴²⁵Nawaz, Faraha, '*Microfinance and Women's Empowerment in Bangladesh: Unpacking the Untold Narratives*', Springer, 2019. Pp 38

⁴²⁶Rahman, Aminur, '*Women and microcredit in rural Bangladesh: An anthropological study of Grameen Bank lending*', Routledge, 2019. Pp 18

⁴²⁷ World Bank, '*Bangladesh - Strategies for enhancing the role of women in economic development*', Washington DC, 1990. Pp 108

becomes more vulnerable to male control, based on their dependence on good relationships with the male members in the household. However, if investments were equal and it is managed jointly by women outside the households, women's profits would more likely to be protected from male members.⁴²⁸ Studying a large number of participants of leading three MFIs, Chowdhury (2008) found that the participation in microcredit programs did not endorse women entrepreneurship at the household level. The socio-cultural reality of rural areas was unfavorable for women to do business, especially where male members earning enough for the family.⁴²⁹ In rural areas, it is inappropriate for women to go in the market places and do business, therefore, access to loans alone cannot increase the self-employment of women. The intra-household dynamics and the socio-cultural milieu need to be improved along with microcredit services, for rural women to be entrepreneurs.⁴³⁰ Dutta et al. (2018) also argued that investment alone cannot initiate sustainable entrepreneurial activities, it requires risk-taking and innovativeness. In their research, only 11 percent of micro-credit borrowers initiated a venture, whereas the rest used the loan to continue their former business.⁴³¹ Even if microcredit were contributing to increasing the profit of micro-entrepreneurs, by imitating the same business model, it is not in terms of sustainable innovation.⁴³² Rahman et al. (2017) found minimalist micro-credit services have limitations, it must be supplemented by enough skills training and educational facilities to build efficiency

⁴²⁸Goetz, Anne Marie, and Rina Sen Gupta, 'Who takes the credit? Gender, power, and control over loan use in rural credit programs in Bangladesh', *World development* 24, no. 1, 1996. Pp 11

⁴²⁹ Chowdhury, M., 'Does the participation in the microcredit programs contribute to the development of women entrepreneurship at the household level? Experience from Bangladesh' No. 1594-2016-134309, *Center for Microfinance and Development*, University of Dhaka, 2008. Pp 15

⁴³⁰Chowdhury, M. Jahangir A., 'Microcredit, micro-enterprises, and self-employment of women: experience from the Grameen Bank in Bangladesh', *Center for Microfinance and Development*, working paper 209, 2009. Pp 11

⁴³¹Dutta, Arijita, and Sharmistha Banerjee, 'Does microfinance impede sustainable entrepreneurial initiatives among women borrowers? Evidence from rural Bangladesh', *Journal of Rural Studies* 60, 2018: 70-81. Pp 70

⁴³²Ferdousi, Farhana, 'Impact of microfinance on sustainable entrepreneurship development', *Development Studies Research* 2, no. 1, 2015: 51-63. Pp 61

among rural women.⁴³³ Ali et al. (2015) claimed that the majority of female microfinance beneficiaries were illiterate. Without technical assistance investing the borrowed money in small enterprises did not increase the income, the borrowers spend the loan on consumptions and healthcare.⁴³⁴

However, despite the arguments on micro-credits the impact on women's participation in entrepreneurial activities, most assessments showed its positive impact on household issues like income and asset growth; individual issues in livelihood, health care, education.⁴³⁵ Participation in microcredit programs has facilitated women's share in the labor force. This enabled them to overcome traditional gendered labor division in their involvement in market-based employments.⁴³⁶ Pitt et al. (2006) conducted a large household survey conducted in 1998–99, consists of 1,798 households found that female participation in microcredit programs led to the greater role in decision making in the family, better access to economic resources, larger social networks, more bargaining power within the household, more freedom of mobility of rural women.⁴³⁷

The Grameen Bank microcredit program had influenced the choice of economic activity among borrowers, as they shift from wage labor employments in agriculture and domestic service and household work to entrepreneurial activities like trading, livestock

⁴³³Rahman, Mohammad Mafizur, Rasheda Khanam, and Son Nghiem, 'The effects of microfinance on women's empowerment: new evidence from Bangladesh', *International Journal of Social Economics*, 2017. Pp 1754

⁴³⁴Ali, Isahaque, Muhammad Shariful Islam, and Zulkarnain A. Hatta 'Microfinance Helps to Rural Women for Poverty Reduction in the District of Bogra, Bangladesh', *Sociology and Anthropology* 3, no. 4, 2015: 218-225. Pp 223

⁴³⁵Baden, Sally, Cathy Green, Anne Marie Goetz, and Meghna Guhathakurta, '*Background report on gender issues in Bangladesh*', Vol. 26. University of Sussex. IDS, UK, 1994. Pp 39

⁴³⁶Sawada, Yasuyuki, Minhaj Mahmud, and Naohiro Kitano, '*Economic and Social Development of Bangladesh*', Springer, 2018. Pp 16

⁴³⁷Pitt, Mark M., Shahidur R. Khandker, and Jennifer Cartwright, 'Empowering women with micro finance: Evidence from Bangladesh', *Economic Development and Cultural Change* 54, no. 4, 2006: 791-831. Pp 817

rearing, and domestic processing and manufacturing.⁴³⁸ Amin and Pebley (1994) conducted a study on 36 rural villages where the BRAC development program had been able to provide better access to financial services and income-generating opportunities like poultry, cattle raising, and handicrafts to women. This improved women's participation in decision-making and control over properties. The majority of women reported that group membership and income-generating opportunities helped them to feel more secure from being abandoned.⁴³⁹ Navid (1994) found that women's credit-worthiness and their operation of small enterprises by investing in microcredit increased their status within the family and the community. Although their entrepreneurial activities were based within the domain of homestead, women were perceived as providers of financial support in the time of destitution, giving them more power within the family and in decision-making. Not only it improved women's status within the household, but it also reduced the domestic violence on them.⁴⁴⁰ However, Zaman (2004) mentioned that microcredit loses its effectiveness in eradicating poverty and vulnerability without other interventions. Particularly for the poorest households, additional intervention is essential as they are at the risk of income instabilities and require maximum credit and non-credit amenities. Although microcredit can improve a woman's status in a household, credits without interventions like social mobilization and legal awareness would less likely to bring substantial change.⁴⁴¹

⁴³⁸Shukran, Khaled, and Farhana Rahman, 'A Grameen Bank concept: Micro-credit and poverty alleviation program in Bangladesh' In *International Conference on emerging trends in computer and image processing*, Bangkok, pp. 47-51, 2011. Pp 51

⁴³⁹Amin, Sajeda, and Anne R. Pebley, 'Gender inequality within households: the impact of a women's development programme in 36 Bangladeshi villages', *The Bangladesh development studies* 1994: 121-154. Pp 144

⁴⁴⁰Naved, Ruchira T., 'Empowerment of women: listening to the voices of women', *The Bangladesh Development Studies*, 1994: 155-178. Pp 161

⁴⁴¹Zaman, Hassan, '*The scaling-up of microfinance in Bangladesh: determinants, impact, and lessons*', The World Bank, Policy Research Working Paper 33982004, 2004. Pp 18

However, the fact that some of the NGOs in Bangladesh later had adopted entrepreneurial characteristics and transformed into corporates is a motivating feature of entrepreneurship. Due to microcredit activities, these NGOs had an opportunity to utilize the vast network of village labor who had been the producer. NGOs recognized that they could become financially more independent without foreign funding and creating opportunities for marketing rural handicrafts. For example, Grameen Shamogree was set up in 1996, its production side Grameen Check markets the rural manufactured products in its seven outlets in Dhaka city and export in other countries. It employed more than 6,000 handloom workers in rural Bangladesh. Grameen Bank's project related to technology distribution like solar energy and cellphones to rural was also significant. In 1997, Grameen Telecom presented cell phone services in rural areas and started the Village Phone Program with Grameen Bank borrowers. The program chooses, trains, and delivers credit to members who buy a cell phone, so they can provide cell phone services to the villagers for a fee. It was said that more than 6,000 rural women earned US\$ 75 to \$500 per month by providing telecommunication services in villages. While BRAC's Aarong fashion brand was set up in 1978 market the products of rural artisans. Over the four decades, it has 20 outlets across the country and has more than 100 product lines, supporting more than 325,000 people by 850 small entrepreneurs by selling products manufactured by village women to urban people and foreigners.⁴⁴² NGO commercial enterprises including had been contributing to rural economic improvement and income generation of the rural poor by linking rural and urban markets.⁴⁴³

⁴⁴²Zohir, Sajjad, 'NGO sector in Bangladesh: An overview', *Economic and Political Weekly* (2004): 4109-4113. Pp 4112

⁴⁴³ Alamgir, Dewan; Annamalai, Nagavalli; Appasamy, Irajen; Hasan, Mirza Hamid; Hossain, Naomi Therese; Khan, Safi Rahman; Matsuert, Frank; Rasmussen, Stephen F.; Zaman, Hassan; Zannath, Suraiya, 'Economics and governance of nongovernmental organizations in Bangladesh', Bangladesh Development Series; paper no. 11. Washington DC, World Bank, 2006. Pp 2

Although, microfinance could not be perceived as a ‘magic bullet’ that brings rapid transformation in gender equality and eradication of poverty. However, microfinance could facilitate the reduction of the susceptibility of the poor and could provide women a chance to negotiate their gender relations in the households.⁴⁴⁴ Gender-oriented employments usually generate low returns and generally, women tend to invest in it. The leading special credit program had difficulties in shifting rural women from traditional income-generating activities to non-traditional activities. Therefore, an empowerment-oriented stance was essential for women to be engaged in more profitable non-traditional forms of entrepreneurship.⁴⁴⁵ Still, despite the unintentional consequences and drawbacks, micro-finance programs had a far-reaching impact on the traditional division of production where the concept of men being the breadwinner has gradually changed to the acceptance of the role of women as earners.⁴⁴⁶

4.12 The three leading microfinance institutions:

Out of the three leading NGOs, the Grameen Bank has been most minimalist in case providing skill support.⁴⁴⁷ While BRAC was the opposite and provides perhaps the most widespread backing for improving the capability of small-scale enterprises and trialing with new, greater income-generating activities and improved machinery. It delivers training, technical assistance and other support services in livestock and poultry rearing, piscaries, nursery, kitchen gardening and silk farming.⁴⁴⁸ And, ASA has been the most

⁴⁴⁴Nawaz, Faraha, ‘*Microfinance and Women’s Empowerment in Bangladesh: Unpacking the Untold Narratives*’, Springer, 2019. Pp 115

⁴⁴⁵Goetz, Anne Marie, and Rina Sen Gupta, ‘Who takes the credit? Gender, power, and control over loan use in rural credit programs in Bangladesh’, *World development* 24, no. 1 1996. Pp 24

⁴⁴⁶Kelkar, Govind, Dev Nathan, and Rounaq Jahan, ‘*We were in fire, now we are in water: Micro-credit and gender relations in rural Bangladesh*’, Institute for Human Development, 2003. Pp 43

⁴⁴⁷Rutherford, Stuart, ‘*The pledge: ASA, peasant politics, and microfinance in the development of Bangladesh*’, Oxford University Press, 2009. Pp 47

⁴⁴⁸Baden, Sally, Cathy Green, Anne Marie Goetz, and Meghna Guhathakurta, ‘*Background report on gender issues in Bangladesh*’, Vol. 26. University of Sussex, IDS, UK 1994. Pp 36

profitable microcredit institution, mainly due to its cost-efficacy and highest average credit offers.⁴⁴⁹

4.8.1 Association for Social Advancement (ASA): ASA was established in 1978 by a few social activists with an aim to develop social awareness and provide the skill to the marginalized rural community. It was working in 176 unions under 31 thanas. In 1991 the institution's members were able to accumulate Tk. 49.21 lakhs as savings. About 73,986 women and 22,001 men joined as members and 3,375 women groups and 787 men groups were made in 1991. The number of groups increased to 7,488 and total membership reached 146,016 in 1993.⁴⁵⁰

ASA had transformed since its birth in the most histrionic way. ASA's major working field from 1985 to 1991 was micro-credit, farming, education, health services, women's development, and training program.⁴⁵¹ But it moved swiftly to microcredit. To moderate the sudden changeover, credit was primarily merged with education development. After achieving a positive outcome in microcredit, education was abandoned. The organization targeted to become "self-reliant". Self-reliance for its group members by providing microcredit, and self-reliance for ASA by earning from lending. ASA largely adopted Grameen Bank's microcredit structure, but made the process simpler and more uniform and transparent which drove it to success unremittingly. Loans were given to be invested in businesses, the borrowers were left to decide which businesses to start, and it did not provide training services. With repeated annual additions of more capital, the idea was that the businesses would grow, ultimately earn enough to raise the household from

⁴⁴⁹ Alamgir, Dewan; Annamalai, Nagavalli; Appasamy, Irajen; Hasan, Mirza Hamid; Hossain, Naomi Therese; Khan, Safi Rahman; Matsaert, Frank; Rasmussen, Stephen F.; Zaman, Hassan; Zannath, Suraiya, *'Economics and governance of nongovernmental organizations in Bangladesh'*, Bangladesh Development Series; paper no. 11. Washington DC, World Bank, 2006 pp vii

⁴⁵⁰Baden, Sally, Cathy Green, Anne Marie Goetz, and Meghna Guhathakurta, *'Background report on gender issues in Bangladesh'*, Vol. 26. University of Sussex, IDS, UK 1994. Pp 150

⁴⁵¹ 'ASA', Banglapedia.

poverty. ASA recruited local *samity* members of lesser qualification and lesser remuneration than other NGOs. ASA also shred the shared-responsibility approach of Grameen Bank as soon as it was found ineffective. Instead, it relied on *smaity* members to confirm loan repayment.⁴⁵² Ultimately, ASA was able to become financially self – reliant. In 2001, ASA stopped taking funds from donors and in 2003, it announced not to take loans from PKSF.⁴⁵³

ASA started a small loan program to help landless women who are generally selected through a set of criteria. Women who have less than 0.5 acres of cultivable land and monthly income less than taka 5000 generally got this loan. According to their preference, the loan was invested in different income-generating activities that were traditionally suitable for women such as paddy husking, poultry, and cattle rearing, manufacturing, etc. There were 215,214 groups with 4.53 million members at the end of 2007 under this program. The amount of loan disbursement during the year was taka 36,161.18 million. The realized amount was taka 34076.80 million with the outstanding amount taka 18748.59 million among 4.17 million borrowers. The recovery rate was 99.81%.⁴⁵⁴

In 2007, the renowned Forbes Magazine of the USA picked ASA as the most efficient out of 50 Microfinance Institutions of the world where Grameen Bank despite the Nobel Peace Prize 2006 winner ranked at number 16.⁴⁵⁵⁴⁵⁶ By 2010, ASA had 3,236 branch

⁴⁵²Rutherford, Stuart. *The pledge: ASA, peasant politics, and microfinance in the development of Bangladesh*. Oxford University Press, 2009. Pp 95

⁴⁵³ Ibid. Pp 130

⁴⁵⁴ASA, 'Annual report 2007'.

⁴⁵⁵Forbes created a composite index of four indicators, they were scale (the size of the loan portfolio), efficiency (the costs of running the lending service), risk (how likely the loans are to be fully repaid), and return (profitability)

⁴⁵⁶'The 50 Top Microfinance Institutions', Forbes, December 2007

offices across 64 districts of Bangladesh, 24 thousand staffs to run these offices, and to handle about 5.5 million members.⁴⁵⁷

4.8.2 BRAC: BRAC (Bangladesh Rural Advancement Committee) was established by Sir Fazle Hasan Abed as an NGO in 1972 in Habiganj district. Initially, its purpose was to provide relief and rehabilitation aid to refugees returning from India after the war of 1971. Subsequently, BRAC shifted its attention to poverty reduction and rural empowerment. From 1973 to 1976, BRAC experimented with several development approaches, both the ‘conscientization’ and mobilization of the rural poor through its ‘Outreach Project’ along with the traditional ‘Rural Credit and Training’ project.⁴⁵⁸ Gradually BRAC began to create income-generating livelihoods for the poor, especially landless villagers through microcredit and services health and nutrition, education, and training.⁴⁵⁹ Its microfinance activities had loaned over US dollar 1 billion to poor individuals in 2008, attaining a repayment rate of above 95 percent.⁴⁶⁰ In 1980, BRAC’s budget of US dollar 780,000 was covered wholly by foreign donors. By 2006, its income, without its microfinance activities, was US\$495 million, of which only 20 percent came from foreign donors.⁴⁶¹

BRAC offers two kinds of microfinance projects: microloans (group-based, solely for women) and micro-enterprise loans (separate loans for both men and women) under diverse arrangements: a) Dabi- poverty reduction for poor landless women, b) Unnoti- micro-enterprise development for poor women, c) Progoti- small enterprise development for business

⁴⁵⁷ ‘ASA’, Banglapedia.

⁴⁵⁸ Kabeer, Naila, Simeen Mahmud, and Jairo Guillermo Isaza Castro, ‘NGOs’ strategies and the challenge of development and democracy in Bangladesh’, *IDS Working Papers* 2010, no. 343 2010: 01-71. Pp 3

⁴⁵⁹ Hua, Shamsul, BRAC, Banglapedia

⁴⁶⁰ Smillie, Ian, ‘Freedom from want: The remarkable success story of BRAC, the global grassroots organization that’s winning the fight against poverty’, Kumarian Press, 2009. Pp 2

⁴⁶¹ Ibid.

BRAC had been providing enterprise development training to assist the ultra-poor women to run their business profitably. In 2007, BRAC had given skill and development training to 40,000 ultra-poor members to expand their knowledge in specific entrepreneurship.⁴⁶² BRAC Bank claimed to disburse BDT 43,500 million in SME loans, helping 38,142 SME entrepreneurs in 2014. BRAC Bank has served 471,618 SME borrowers by lending BDT 291,871 million.⁴⁶³ BRAC has 5.6 million active borrowers, 87% of clients they serve are women.⁴⁶⁴ BRAC introduced the Women Entrepreneur Development Program (WEDP) in 2000 only for women entrepreneurs. The disbursement of WEDP in 2006 was BDT 1719.37 million among 22172 women.⁴⁶⁵ The program helps female entrepreneurs without male partners and provides loans to women along with trade licenses without a guarantor. It depends mostly on word-of-mouth advertising and referrals and provides technical assistance to BRAC Bank's Women's Entrepreneurship Cell.⁴⁶⁶

BRAC had been the largest NGO since 2016 with over 110,000 employees and it has been believed as the world's most successful at alleviating poverty.⁴⁶⁷ Till 2019, the services of the institution have reached more than 126 million people.⁴⁶⁸

Box 3.11 BRAC: Targeting Ultra Poor (TUP) Program

Among many experimental projects and initiatives of BRAC, Targeting Ultra Poor

⁴⁶²Sultana, Bilkish, Zuraidah Binti Zaaba, and Katsuhiko Umemoto, 'Women's empowerment through the development of micro entrepreneurship in rural Bangladesh', *Social Science* 5, no. 1, 2010: 1-9. Pp 3

⁴⁶³BRAC, 'BRAC Annual Report 2014', 2014. Pp 22

⁴⁶⁴<https://web.archive.org/web/20110625011027/http://brac.net/content/microfinance>

⁴⁶⁵Alam, Md., 'Contribution of the village poor women in the success of microfinance: a case analysis based on BRAC', BRAC University Internship report, 2008. Pp 19

⁴⁶⁶World Bank, 'Women entrepreneurs and access to finance: program profiles from around the world', Washington D.C., World Bank, 2017. pp 10

⁴⁶⁷Zillman, Claire, 'BRAC's Fazle Hasan Abed: 3 Keys to Fighting Poverty', *Fortune*, 2 December, 2016.

⁴⁶⁸BRAC, 'BRAC: Creating opportunities for people to realize potential', BRAC official website.

(TUP) has been the most trailblazing program that aims to provide opportunity, security, and empowerment to the ‘ultra-poor’⁴⁶⁹ living at the foot of the economic pyramid. The national poverty rate has dropped from 52% in 1983/84 to 40% in 2000. Still, a large population of Bangladesh is living in extreme poverty and they are the most vulnerable group due to food insecurity, irregular income, lack of assets, and skills. Extreme poverty has a gendered appearance as the majority of them are women - dispossessed widows and abandoned. To help Bangladesh fulfilling its commitment towards attaining the Millennium Development Goals, to cut extreme poverty by half, BRAC focused its attention on the ultra-poor.⁴⁷⁰

Targeting ultra-poor project has an intriguing origin story. In the devastating famine of 1974, the United Nations World Food Program (WFP) started the Vulnerable Group Feeding (VGF) Program. The program allocated monthly wheat for a two-year period to millions of extreme poor at the upazilla level and distributed VGF cards to those upazillas of highest food insecurity; giving priority to the poorest and female-headed households. BRAC partnered with the VGF program in 1985 as BRAC realized that its microfinance programs are incapable of meeting the requirements of the ultra-poor.

BRAC understood that wheat relief was a ‘temporary solution’, it was not enough to rescue the poor from poverty or bring sustainable change. So BRAC planned to add a skills training program with the food aid, to create livelihoods for the poor. Regular

⁴⁶⁹In 1986 Michel Lipton defined the ultra-poor as “the group of people who eat below 80% of their energy requirements despite spending at least 80% of income on food.” The report International Food Policy Research Institute, 2017 defined “ultra-poverty,” as living on less than 50 cents a day and “medial poverty”, defined as living on between 50 and 75 cents a day. MacMillan, Scott, *The ultra-poor: a pioneering technique is helping the hardest to reach*, The Guardian, 15 January, 2015.

⁴⁷⁰Hossain, Naomi, and Imran Matin, *Engaging Elite Support for the Poorest? BRAC's Targeted Ultra Poor programme for rural women in Bangladesh*, CFPR-TUP Working Paper Series No.3, BRAC, 2004. Pp 118

savings was mandatory for these households during the food relief that was later invested. 750 female VGF cardholders received training on poultry and vegetable production. After the 24-month program, the women graduated by joining BRAC's regular rural development program. They were given access to microcredit, health care, legal awareness, and other BRAC services. It was a 'two-step' model for extreme poverty reduction. The result was encouraging as around 80% of women graduated. This prompted the government and WFP to transform the VGF Program, into the Vulnerable Group Development program (VGD), while BRAC expanded it into IGVGD Program (Income Generation for Vulnerable Group Development).⁴⁷¹

BRAC's Research and Evaluation Division (RED) conducted national-level research on the ultra-poor. The divorced, widowed and abandoned women were the most vulnerable were less likely to join programs. Most of them felt that their earning was enough to pay back the loans they would borrow from the programs.⁴⁷²

BRAC launched a new program in 2002 titled 'challenging the Frontiers of Poverty Reduction: Targeting Ultra Poor, Targeting Social Constraints' (CFPR) based on the IGVGD experiences and commitment towards extreme poverty. The program became "more systematic, intensive, and comprehensive, covering economic, social, and health aspects."⁴⁷³ TUP started its journey in the 3 most food-insecure districts

⁴⁷¹Matin, Imran, M. Rabbani, and M. Sulaiman, 'Crafting a graduation pathway for the ultra -poor: Lessons and evidence from a BRAC programme', Working Paper No. 109, BRAC Research and Evaluation Division, BRAC, 2008. Pp 7

⁴⁷²Halder, Shantana R., and Paul Mosley, 'Working with the poor: learning from BRAC experiences', *Journal of International Development* 16, no. 3, 2004: 387-406. Pp 398-399

⁴⁷³Hossain, Naomi, and Imran Matin, 'Engaging Elite Support for the Poorest? BRAC's Targeted Ultra Poor programme for rural women in Bangladesh', CFPR-TUP Working Paper Series No.3, BRAC, 2004. Pp 120

(Nilphamari, Kurigram, And Rangpur), later in 2003, it included Netrokona, Narsingdi, Madaripur, Gopalganj.⁴⁷⁴ To be eligible, TUP members had to meet at least three out of the following five inclusion criteria: a) the household is dependent upon female domestic work, for example, begging; b) the household owns less than 10 decimals of land; c) there are no active male adult members in the household; d) there are no productive assets in the household; e) school-age children have to engage in paid work.⁴⁷⁵

After carefully selecting the ultra-poor households they were given a monthly stipend and health facilities. With that TUP provides income generation training on poultry and livestock rearing, vegetable farming, gardening, and non-agricultural micro-businesses and then transfer assets like poultry and cages, milk cows, and so on to the members; and gives technical support and advice. Through mentoring and regular follow up by the TUP staff, ultra-poor women built up the confidence to overcome ultra-poverty. By 2006 the TUP was functioning with 100,000 TUP participants in fifteen districts in the northern part of Bangladesh and particularly regions facing seasonal hunger (*monga*) annually.⁴⁷⁶

The most unique feature of TUP is the inclusion of local elite people in the program. BRAC field staff realized that without the traditional village-based support the poor

⁴⁷⁴Matin, Imran, Abdullahel Hadi, Syed Masud Ahmed, Nasima Akter, M. Jakariya, Shantana R. Halder, Mohammad Rafi, Samir R. Nath, Farhana Haseen, and Harun KM Yusuf, 'Towards a profile of the ultra-poor in Bangladesh: Findings from CFPR/TUP baseline survey', Research and Evaluation Division, BRAC

and Aga Khan Foundation Canada, 2004. Pp 6

⁴⁷⁵Das, Narayan, Rabeya Yasmin, Jinnat Ara, Md Kamruzzaman, Peter Davis, Julia Behrman, Shalini Roy, and Agnes R. Quisumbing, 'How do intrahousehold dynamics change when assets are transferred to women? Evidence from BRAC's Challenging the Frontiers of Poverty Reduction—Targeting the Ultra Poor program in Bangladesh', IFPRI Discussion Paper 01317, International Food Policy Research Institute, 2013. Pp 6

⁴⁷⁶Hulme, David, and Karen Moore, 'Assisting the poorest in bangladesh: Learning from BRAC's 'targeting the ultra-poor' programme', BWPI Working Paper 1. University of Manchester, UK, 2007. Pp 6

women will fail to protect the newly gained assets. Elite village members are wealthy and landed, have traditional authority and respect of villagers. Since BRAC staffs are not local people, they were not able to give support and protection to poor women avoiding customs of rural society. So, Gram Daridro Bimochon Committees (GDBC, or Village Poverty Alleviation Committees) was formed consisting of seven voluntary members three of them were village elite. By including local elites, TUP received the intervention of rural communal support and protection for its participants.⁴⁷⁷

CFPR-TUP transfers assets to women, so most of them have sole or joint ownership of cash and decision making (the ownership of and right to rent or sell cows and buffalo). However, it reduced women's mobility since the assets can be maintained at home. It was found that they prefer working inside the home because of the social stigma of disobeying religious or social norms of seclusion. But the training and support provided as part of the program allow women to gain confidence and increase social capital such as receiving more respect from villagers. The participants were no longer ashamed of their own homes and were able to use their own latrines instead of their neighbors. They had better clothing and were more confident to participate in a *Shalish* (informal local mediation hearing).⁴⁷⁸ Though there had been many cases of failed graduation, wheremain causes were ill health, old age, and dysfunctional

⁴⁷⁷Hossain, Naomi, and Imran Matin, 'Engaging Elite Support for the Poorest? BRAC's Targeted Ultra Poor programme for rural women in Bangladesh', CFPR-TUP Working Paper Series No.3, BRAC, 2004. Pp 122

⁴⁷⁸Das, Narayan, Rabeya Yasmin, Jinnat Ara, Md Kamruzzaman, Peter Davis, Julia Behrman, Shalini Roy, and Agnes R. Quisumbing, 'How do intrahousehold dynamics change when assets are transferred to women? Evidence from BRAC's Challenging the Frontiers of Poverty Reduction—Targeting the Ultra Poor program in Bangladesh', IFPRI Discussion Paper 01317, International Food Policy Research Institute, 2013. Pp 26

marriages. Ultimately, it is the ‘beneficiaries’ who take control over their lives and work hard to make the change, successfully graduate from poverty.⁴⁷⁹

The program has served about two million ultra-poor households in Bangladesh since its launch in 2002. BRAC RED and the London School of Economics conducted joint randomized control trials (RCT) to measure the direct impact of the program. The study found, four, and seven years after the program, the participants’ earnings grew 7%, per capita household expenditure grew 8%, and savings grew nine-fold. After seven years, access to renting or owning land was two times higher than it was in year four.⁴⁸⁰ The program had been able to reach women living ultra-poverty in 50 districts and later had been adopted in 45 countries by NGOs and the government.⁴⁸¹

4.8.3 Grameen Bank: During the famine of 1974, Dr. Mohammed Yunus was a professor of economics at Chittagong University. He was deeply disappointed with the disconnection between the theoretical economic theories he was teaching and the utter poverty he saw in the rural areas around the university campus. With a purpose to bring change at the grassroots level, he extended a loan of \$27 to a small nearby village community of basket-weavers who were facing difficulties due to famine. Dr. Yunus started the Grameen Bank as a university project where initial loans were given to forty-two women.⁴⁸² Since the formal banks do not provide loans to the poor without collateral

⁴⁷⁹Hashemi, Syed M., and Wamiq Umaira, ‘*New pathways for the poorest: the graduation model from BRAC*’, CSP Research Report 10, BRAC Development Institute, Centre for Social Protection (CSP), United Kingdom, 2011. Pp 12, 16

⁴⁸⁰BRAC, ‘*2016 Challenging Frontiers of Poverty*’, Targeting Ultra Poor Program Brief, BRAC, 2016. Pp 9

⁴⁸¹BRAC, ‘*Ultra Program Graduation Program*’, Official Website <http://www.brac.net/program/ultra-poor-graduation/>

⁴⁸²Quibria, Muhammad Ghulam, ‘*Bangladesh's Road to Long-term Economic Prosperity: Risks and Challenges*’, Springer, 2019. Pp 74

and informal sources lent money with very high-interest rates. This prompted Yunus, to give priority to rural women in lending micro-credit. He explained in his book,

“In Bangladesh, if a woman, even a rich woman, wants to borrow money from a bank, the manager will ask her, ‘Did you discuss this with your husband?’ And if she answers, ‘Yes’, the manager will say, ‘Is he supportive of your proposal?’ If the answer is still, ‘Yes’, he will say, ‘would you please bring your husband along so that we can discuss it with him?’ But no manager would ever dream of asking a prospective male borrower whether he discussed the idea of a loan with his wife and whether he would like to bring his wife along to discuss the proposal. Even suggesting this would be an insult! Having complained about so long that banks discriminated against women, I wanted at least 50 percent of our projects’ (i.e., the Grameen Bank Project) borrowers to be women.”⁴⁸³

Household members who own less than 0.5 acres of cultivatable land were qualified to receive loans. Loans can be received individually and in groups for self-employment and income-generating activities. Rural borrowers were organized in ‘peer groups’ of four or five individuals who were collectively accountable for each-others repayment.⁴⁸⁴ From 1976 to 1978, the microcredit program was introduced in villages in collaboration with commercial banks. The microcredit experiment helped Yunus to create the proper guidelines and timely recovery process for his microcredit project. In 1979, the project was introduced in Tangail district with the financial help of Bangladesh Bank. From 1979 to 1982, it expanded in more districts, later became a national project with financial assistance from the International Fund for Agricultural Development (IFAD). In 1983, the Grameen project was turned into the Grameen Bank (a specialized credit institute) by the government ordinance to provide micro-credit services to the rural poor.⁴⁸⁵

Consequently, it became one of the largest special credit programs for women. By 1988,

⁴⁸³Yunus, Muhammad, *‘Banker to the Poor’*, Penguin Books India, 1998. Pp 87

⁴⁸⁴Zaman, Hassan, *‘The scaling-up of microfinance in Bangladesh: determinants, impact, and lessons’*, The World Bank, 2004. Pp 3.

⁴⁸⁵Rahman, Aminur, *‘Women and microcredit in rural Bangladesh: An anthropological study of Grameen Bank lending’*, Routledge, 2019. Pp 4-5

their program covered 8,960 villages including 413,000 members of which 347,000 were women (84% of the total membership). It had disbursed 2,870 million BDT by 1988 and 2,015 million BDT was issued to women. The savings per member stood at Tk 680, about 141 percent of the per capita income of the country of Fiscal Year 1987.⁴⁸⁶ In 2017 the number of female members of Grameen Bank was nearly 97%.

At the end of 2000, after a long preparation, a new flexible loan system was introduced, that was simpler and customer-friendly that could be carried out both in regular and disaster conditions. In the year 2006, the bank was serving 6.9 million members, through 2319 branches in all the 64 districts. It had disbursed 306,368.63 million BDT as loans. The bank's services reached 74,462 out of 84,000 villages of Bangladesh.⁴⁸⁷ That year, Nobel Peace Prize, 2006 awarded to Muhammad Yunus and Grameen Bank "for their efforts to create economic and social development from below".⁴⁸⁸ The bank's microenterprise loan had been providing larger loans to its member with no restrictions. The average loan size is BDT 35,061 (USD 424). The highest size of a single loan was given 4.0 million BDT (USD 48,455) for fish and poultry feed, aquaculture, and fish trading.⁴⁸⁹ As of 2019, Grameen Bank had 9.60 million members, 97 percent of whom were women. With 2,568 branches, it has been providing services in 81,678 villages, more than 93 percent of the total villages in the country.⁴⁹⁰

Box 3.12 Grameen Bank Village Pay Phone program

The Village Phone initiative was created with the combination of the Grameen Bank's

⁴⁸⁶ World Bank, *'Bangladesh - Strategies for enhancing the role of women in economic development'*, Washington DC, 1990. Pp 117

⁴⁸⁷ Grameen Bank, *'Annual Report 2006'*, Grameen Bank, 2006. Pp 15.

⁴⁸⁸ Quibria, Muhammad Ghulam, *'Bangladesh's Road to Long-term Economic Prosperity: Risks and Challenges'* Springer, 2019. Pp 74

⁴⁸⁹ Grameen Bank, *'Annual Report 2017'*, Grameen Bank, 2017. Pp 11

⁴⁹⁰ *'Introduction'*, Grameen Bank official website. <http://www.grameen.com/introduction/>

skills in the rural area oriented micro-enterprises and micro-credit with the modern digital wireless technology. Grameen Telecom (GTC) was formed as a part of the Grameen Bank organizations that exclusively targeted the rural areas of Bangladesh on the deployment of the Village Phone program. By 1999 Grameen Telecom reported that there were 950 village phones providing telecommunication facilities to more than 65,000 people.⁴⁹¹

The classic example of the potentiality of women empowerment through ICT would be the Grameen Bank Village Phone Network of 1997. It leased cellular mobile to its female members. Then she would become the 'Telephone Lady' in the village and would provide telecommunication facilities to the villagers and earn profits. The poor women of villages who had clean and strong credit records were allowed to become cellphone entrepreneurs. The purpose of the program was to engage two groups. One was the women who would be able to earn from selling the cell service and another was the villagers who would be benefited by buying cell services. The project had been proven to be quite successful and beneficial for villagers.

A study found that most of the phone calls were made for financial reasons like getting market prices of commodities, employment opportunities, business or land-related dealings, remittances etc. One of the major outcomes of the Village Pay Phone (VPP) program was that they were able to lessen the unpredictability of prices, demand and supply of goods and services through the proper transmission of the right information at the right time in the remote villages. The study also showed that the prices of agrarian goods were higher in villages with cell phones than in villages without phones. The

⁴⁹¹Richardson, Don, Ricardo Ramirez, and Moinul Haq, *'Grameen Telecom's village phone programme in rural Bangladesh: a multi-media case study final report'*, Canadian International Development Agency (CIDA), Canada, 2000: 1-104. Pp 8

supply of agricultural materials like diesel and fertilizer was more stable and easier to access in villages with phones than in villages without a cellphone. Women have used their profit from the venture in the savings and expending on health care, education and clothing of their children. The business provided them well access to emergency medical care, handling other emergencies like natural disasters, livestock crises, and secured foreign exchange transactions. Most respondents reported that the familial decisions like schooling for children, the marriage of sons and daughters etc. were taken by both partners based on mutual discussion. In addition, mobile phones seemed to open a new dimension in their mobility as well. For example, due to incoming calls to villagers, sometimes it would become essential to take the cellphone to them. When male family members were not available, the phone ladies themselves would have to rush about with the cellphone, sometimes even in the night. In several cases, the cellphones were kept in the shops in a bazaar nearby where the phone ladies also found to visit. The telephone lady's "bari" was being identified as "Phone Bari" or by the name of the telephone lady. This business had been considered as more respectful to the villagers than women conducting traditional income-generating activities like poultry rearing or grocery selling.⁴⁹² The demand for phone facilities in rural areas has been growing in the country. By 2018, there were about 1.94 million village phone ladies who received total credits worth BDT 2.76 billion. About 145,000 new cellphones have been distributed to village female members in the year 2018.⁴⁹³

4.9 Conclusion:

⁴⁹² Bayes, Abdul, Joachim Von Braun, and Rasheda Akhter, 'Village pay phones and poverty reduction: Insights from a Grameen Bank initiative in Bangladesh', No. 8. ZEF Discussion Papers on Development Policy, Bonn, Center for Development Research, 1999. Pp 39, 41.

⁴⁹³ Grameen Bank, 'Annual Report, 2018', 2018

This chapter focused on various initiatives of the government and non-governmental organizations in the development of women entrepreneurship in Bangladesh. Since the beginning, both governments had NGOs that had emphasized the inclusion of the female population in the development process. However, the incorrect presumption of policymakers about women's 'supplementary economic role', had limited the development of female entrepreneurship within traditional income-generating activities. Later, specifically, the post-2000s, the policymakers recognized the necessity of mainstreaming women in industrial policies and thus adopted several female entrepreneurship friendly measures. While the NGOs introduced micro-financial services in Bangladesh, especially aiming the rural women. The rapid penetration of microcredit services had paved the way for rural women's involvement in entrepreneurial activities. Although, microfinance institutions were not free from criticism their approach allowed women to convert their household activities into economic activities. Their participation in special microcredit program certainly had far-reaching impacts on the poverty reduction of the country over the last few decades. Despite the government and non-government efforts, due to the socio-economic barriers and poor implementation of the policies, the number of women entrepreneurs is still low in the country. The next chapter would try to shed light on the existing constraints and impediments of women entrepreneurship development in Bangladesh.

Chapter 5

Constraints of Women Entrepreneurship Development in Bangladesh

5.1 Introduction

Historically, agriculture has been the principal source of employment for the people of Bangladesh. During the time of independence, it contributed 56 percent of the country's GDP and provided 80 percent of its employment. Compared to agriculture, the manufacturing sector of Bangladesh was moderately small, mostly dominated by large industries that contributed about 60 percent of its production where jute processing had the supreme share.⁴⁹⁴ Due to the deliberate industrial development, the majority of the population was engaged in either agriculture or paid employment. The historical background of centuries of foreign rule has left this region at a disadvantage to build a strong business tradition and entrepreneurial spirit. Therefore, there had been an absence of individuals with an entrepreneurial mindset until after the 1970s. Naturally, the new emerging entrepreneurs of post independence era were the first- generation business people. The first ready-made garments industry Desh Garments was founded in 1977 by Noorul Quader Khan who was a retired civil servant turned entrepreneur.⁴⁹⁵ If there had been ample opportunities for entrepreneurship in Bangladesh, the scarcity of employment for skilled young people could have been resolved. But people in general who seek to become entrepreneurs face a wide range of inhibitions.

Table 5.1 & 5.2 below show the slow contribution of large and small industries in the economy in Bangladesh.

Table-:5.1 Input of Large and Small Industries in the GDP

⁴⁹⁴Quibria, Muhammad Ghulam, '*Bangladesh's Road to Long-term Economic Prosperity: Risks and Challenges*', Springer, 2019. Pp 2-3

⁴⁹⁵ Ibid. pp 50

GDP (%)	1999-00	2000-01	2001-02	2002-03	2003-04
Large Industry	11.01	11.13	11.16	11.29	11.47
Small Industry	4.39	4.46	4.60	4.68	4.78
Total Industry	15.40	15.59	15.76	15.97	16.25

Source: Economic Review, Ministry of Finance, GOB, 2004⁴⁹⁶

Table 5.2 Size and Growth Rate of Manufacturing Sector (At constant prices of 2005)

Industry	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Small and cottage	18525.3 (7.30)	20039.5 (8.17)	21176.0 (5.67)	22569.1 (6.58)	24557.9 (8.81)	26113.1 (6.33)	283426 (8.54)	30909 (9.06)	33945.8 (11.20)	37456 (13.18)
Medium and Large	74933.6 (6.54)	79631.4 (6.27)	88475.3 (11.11)	97998.3 (10.76)	108436.2 10.65	118540.3 (9.32)	131225.4 (10.70)	147313 (12.26)	163819.5 (9.82)	186372 (13.77)
Total	934589 (6.69)	996709 (6.65)	109651.4 (10.01)	120567.4 (9.96)	132994.1 (10.31)	144653.4 (8.77)	159568.0 (10.31)	178222.8 (11.69)	197765.3 (10.97)	223827 (10.34)

Source: Bangladesh Bureau of Statistics.^{497/498}

The social legitimation approach emphasizes the influence of social customs and organizations on the behavior of society in general. According to this approach, in societies where entrepreneurship is considered as a high-status profession, the education system of the country supports entrepreneurship development and tax incentives of government encourages entrepreneurship, have a higher entrepreneurial spirit.⁴⁹⁹ In the social perspective of Bangladesh, involvement in business tends to be regarded as less desirable and low-status professions. Like many developing countries, the people of Bangladesh tend to avoid the risks and uncertainty that come along with

⁴⁹⁶Alam, Md Shamsul, and Md Anwar Ullah, 'SMEs in Bangladesh and their financing: An analysis and some recommendations, *The Cost and Management* 34, no. 3, 2006: 57-72. Pp 58

⁴⁹⁷Finance Division, Ministry of Finance, '*Bangladesh Economic Review 2017*', Bangladesh Government Press, Tejgaon, 2017. Pp 114.

⁴⁹⁸Finance Division, Ministry of Finance '*Bangladesh Economic Review 2018*', Bangladesh Government Press, Tejgaon, 2018. Pp 113

⁴⁹⁹Etzioni, Amitai, 'Entrepreneurship, adaptation and legitimation: a macro-behavioral perspective', *Journal of Economic Behavior & Organization* 8, no. 2, 1987: 175-189. Pp 175-176

entrepreneurship. The business-oriented culture could have been developed if there were an extensive introduction of entrepreneurship education and training. Most entrepreneurship development schemes had been basically related to small-scale poverty alleviation programs. Few schemes have been introduced for larger enterprises that need counseling and supervision.⁵⁰⁰

In the World Bank's report of 'Ease of Doing Business' ranking the country was placed at 168th out of 190 countries. The report stated that it takes about 125 days in getting an electricity connection in Dhaka. If an aspiring entrepreneur wants to purchase a registered land and a building would have to go through a maze of legal phases that would take time and resources. Whereas, property registration would take 271 days and 1,442 days for enforcing contracts. To pay taxes, a company has to spend 435 hours per year.⁵⁰¹ These estimations exclude the time spent in collecting information and the money paid in bribes. In the SME driven economy, lack of venture capital is another challenge. The BB statistics presented that despite the central bank's on-going attempts, almost half of the thirty private banks performed poorly in SME credit disbursement. Thirteen private commercial banks disbursed less than 5% of their total loan portfolios to SMEs. The average SME loan portfolio for a Private Commercial Bank was 13.45%.⁵⁰² On the other hand, the lack of effectiveness, transparency, and accountability in public institutions has been hindering Bangladesh's advancement in competitiveness. The Global Competitiveness Index showed that between 2010 and 2018, the top three constraints: corruption, inadequate infrastructure, and inefficient bureaucracy, remained constant. 78 percent of respondents mentioned that bribe is a usual practice to get public

⁵⁰⁰Karim, Nilufer A., *Jobs, Gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh*, International Labor Organization, Geneva, 2001. Pp 59

⁵⁰¹Hossain, Ibrahim, *'Ease of Doing Business: Bangladesh Lowest in South Asia'*, Dhaka Tribune, Nov 1st 2018

⁵⁰²Rahman, Sajjadur, *'Half of Banks lag in SME Loans'*, The Daily Star, 21st December, 2009.

contracts and 76 percent said the exchange of bribe is somewhat common in export and import. A high majority of them criticized of expectations of the bribe in tax payments and the low ethical principles of politicians.⁵⁰³ The harassment of extortionists is a common thing in Bangladesh who is backed up by local politicians and law enforcement agencies. This makes entrepreneurship a hard choice in this country where business cost gets high. Fear of failure and social expectations affect negatively young entrepreneurs. The pressure of whether the individual will be successful in business or not demotivates people to take risks which is a major requirement of entrepreneurship.⁵⁰⁴

5.2. Socio-economic Constraints in women entrepreneurship development in Bangladesh

In the social and economic reality of developing countries like Bangladesh entrepreneurship is a hard career choice for men in general and even harder for women. So, there is no wonder why there exists a huge gender gap in entrepreneurship where not only the participation of women is low but their business remains smaller. Despite being as capable as men to thrive as entrepreneurs, women face two discrete hindrances. One, the lack of confidence in their own capabilities. The traditional acceptance of the inferior status and stern role division has left them with lower confidence to take risks of a new venture. Another, society itself lacks confidence in women's capability. This could be observed in the reluctance of families to invest a women's startups, in a banker's unwillingness to take risks on businesses established by women, and in general refusal to accept women as decision-makers or to recognize them as guarantors for loans.⁵⁰⁵ MasterCard Index of Women Entrepreneurs (MIWE 2019) ranked Bangladesh 57th (out of 58

⁵⁰³ 'Bangladesh Slips a notch', The Daily Star, 18th October, 2018.

⁵⁰⁴ Wadud, Mushfiq, 'So you want to be an entrepreneur', Dhaka Tribune, January 6th, 2016

⁵⁰⁵ Karim, Nilufer A., 'Jobs, Gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh', International Labor Organization, Geneva, 2001. Pp 1

countries in the world)⁵⁰⁶, stressing the country's unsatisfactory performance in creating a suitable environment for women-owned enterprises.⁵⁰⁷

5.2.1 The role of patriarchy: Women's desire to be economically independent is usually suppressed by the patriarchal attitude is that women's primary responsibility is to raise children and look after their household. On the other hand, men who are the head of the family have the responsibility to earn, control income, and properties. These social expectations of gender roles for women to be an ideal wife and mother limit her time, movements, access to financial assets to start and operate a business.⁵⁰⁸ The women, peace, and security index, 2019 that measures "women's wellbeing and empowerment in homes, communities and societies" prepared by Georgetown University ranked Bangladesh 127th in 2017 and 142nd out of 167 countries. The report revealed, 57% of men in Bangladesh thought that it is unacceptable for women to have a paid job. It also mentioned that discriminatory laws have created obstacles for 34% of women in Bangladesh to own property, open a bank account, get a job or start a business or enter the professions that are dominated by men.⁵⁰⁹

Both rural and urban women in Bangladesh contribute to their families and economy through taking care of children, old and infirm but also doing cost-saving activities. In rural areas women are engaged in house cleaning, child-rearing, and feeding domestic cattle post-harvesting tasks such as carrying crops home from the field to sorting. In urban areas, the educated and middle-class homemakers can dodge some household chores by hiring domestic assistance but they have the responsibilities of looking after

⁵⁰⁶The ranking was conducted based on three mechanisms. These were, women's advancement outcomes; knowledge assets and financial access; and supporting entrepreneurial factors.

⁵⁰⁷*Index on Women Entrepreneurs: Bangladesh Far behind Peers*, The daily Star, Nov 27, 2019.

⁵⁰⁸Burchill, Gary, and Christina Hepner Brodie, *Voices into Choices: Acting on the Voice of the Customer*, Oriel Incorporated, 1997. Pp 144

⁵⁰⁹Mostafa, Anondo, *Bangladesh slumps 15 spots to 142nd for women's quality of life*, Dhaka Tribune, 23rd October, 2019.

studies of their children or taking to or bringing them from school and in many homes, cooking is an unavoidable task for women.⁵¹⁰ Yet, their role remains unrecognized in the national accounts as their service tough to value and consumed straightaway. A study conducted by the South Asian Network on Economic Modelling (SANEM) in collaboration with Manusher Jonno Foundation (MJF) showed that the unpaid and unaccounted domestic works of women contain almost 48 percent of the nation's GDP and in the unrecognized labor market women contributes more than 81 percent.⁵¹¹

Familial and social disapproval is the first and foremost obstacle women in Bangladesh face at the initial stage of start-ups. A study conducted on decision making on female labor supply in Bangladesh households in Dhaka and London showed that women were found prohibited to undertake paid work outside the home by their husbands and in-laws and also who managed to get permission from their husbands and parents had to achieve it through elongated negotiations.⁵¹² The SMEF survey, 2009 revealed that the majority of the respondents (32.1%) informed that the impediments came from parents who did not like them to enter into business. Some respondents mentioned, their children (5.5%), in-laws (11.3%), husbands (9.6%) did not approve of the fact that they wanted to become entrepreneurs. The survey also found that the majority (28%) of the respondents said that the people, in general, did not like women to be in business.

Farida Yeasmin owner of '*Sharothi boutiques and Parlor*' commented on how the reluctance of society to accept a woman as an entrepreneur is a major challenge.

"Everyone used to ask me why am I doing business despite being a post-graduate. I should get a steady corporate job instead of running a business. I think the

⁵¹⁰ 'Recognizing Women's Unpaid Work', The Financial Express Editorial, 13th November, 2019.

⁵¹¹ Ibid.

⁵¹² Kabeer, Naila, 'Women's economic empowerment and inclusive growth: labor markets and enterprise development', *International Development Research Centre* 44, no. 10, 2012: 1-70. Pp 24

discrimination women face in the family and society because we are not financially independent. We do not want to play a double role, it's the social and familial disrespect that forces us to come out of our homes and seek employment."

She expressed how hard it is for a woman to manage a business while taking care of the traditional responsibilities. How the burden of dual responsibility prevents her from wishing her daughter to be an entrepreneur.

*"My daughter is a graduate from faculty of fine arts but I want her to stay a housewife. I came out to earn for myself because my husband was not cooperative and supportive but fortunately, my son in law is. I had to struggle a lot in order to run a business while raising two children. I know how much sacrifice a mother has to make to balance between her business and her family, and not every woman is strong enough to handle that pressure or to compromise. I don't want my daughter to go through the same dilemmas and hardships. Financially I will make sure my children are secure but I don't want my daughter to become an entrepreneur."*⁵¹³

In Bangladesh, family responsibilities assigned to women leaves them at a disadvantage to becoming independent and take attempt to obtain new skills, contacts, and to find employment outside their homes.⁵¹⁴ Male entrepreneurs do not have to worry about household duties like female entrepreneurs do. Such added mental and physical stresses lessen the women's time and ability to learn and grow as an entrepreneur. Thus, they are less likely motivated to use and to invest their wealth and resources to expand their expertise. The familial interruptions create shortages of professional skills, tactical

⁵¹³ Quoted from the interview conducted by the researcher on March 2020.

⁵¹⁴ World Bank, 'Bangladesh - Strategies for enhancing the role of women in economic development', Washington DC, 1990. Pp xviii

planning, organization insight which are the key elements for the sustainability of the business.⁵¹⁵

5.2.2 Purdah: In a patriarchal society, the custom of Purdah is an inseparable structure. Purdah means curtain, is the word generally used to describe “the system of secluding women and enforcing high standards of female modesty in South Asia, particularly Pakistan and India. In the wider sense, the purdah system is related to the status, the division of labor, interpersonal dependency, social distance, and the maintenance of moral standards as specified by society.”⁵¹⁶ According to Kabeer, “... the differentiation between male and female space represented by purdah underwrites a division of labor which confined women's legitimate sphere of activities to the boundaries of the homestead, serving both to obscure the value of labor which they perform within the household and to restrict their access to the mainstream of employment opportunities.”⁵¹⁷ Like most South Asian countries, in Bangladesh, the disobedience of traditional norms not just damages an individual's reputation, but also the reputation of an individual's family and even the village, especially if she is a woman.⁵¹⁸ This requirement of families to protect their female member's honor influences access to education, employment, and other economic opportunities. What kind of education would a woman take or what profession would a woman choose is decided by her father or husband. They are mostly encouraged to take a “respectable” salaried job as it does not require much movement like running a business would. Women who dare to undertake business as a profession,

⁵¹⁵Ahammad, Issa, and Syed Moudud-Ul-Huq, ‘Women entrepreneurship development In Bangladesh challenges and prospects’, *International Journal of Innovative Research and Development (ISSN 2278-0211)* 2, no. 7, 2013. Pp 44

⁵¹⁶Papanek, Hanna, ‘Purdah in Pakistan: seclusion and modern occupations for women’, *Journal of Marriage and the Family*, 1971: 517-530. Pp 517-518

⁵¹⁷Kabeer, Naila, ‘Subordination and struggle: Women in Bangladesh’, *New Left Review* 168, no. 1, 1988: 95-121. Cited in Rahman, Aminur, ‘Women, Cultural Ideology and Change in Rural Bangladesh: Conflicting Patterns and Possibilities of Empowerment’, *Peace Research* 1994: 19-39. Pp 22

⁵¹⁸Mandelbaum, David G, ‘Women's seclusion and men's honor: Sex roles in North India, Bangladesh, and Pakistan’, University of Arizona Press, 1988. Pp 2

family, and neighbors perceive it as a “disgraceful” or “improper” career choice for women, especially for women from the educated middle-class background. For example, the owner of Rajshahi Nakshi Ghor, Parveen Akhter mentioned that even her two brothers were engaged in business activities, her family and in-laws discouraged her to sell Katha.

She said, *“Most of them were teasing and making fun of me. They used to say that ‘how can Katha be an item for business?’ Or ‘Sewing Katha is a work of poor lower-class women.’ Or ‘Why an educated city girl like you would sell Katha?’*⁵¹⁹

The CEO of ‘Shabab Leather’, Maksuda Shohaib shared her experience about this matter by saying,

*“I have practically become excluded by my in-laws. No one in my in-laws was and still is ready to accept the fact that I am doing business. My sister-in-law still doesn’t talk to me saying, she can’t show her face to her in-laws because of me. They said, being a ‘bou’ of a respected family I am running the factory with other male employees. And my brother-in-law says he feels shame because of me that I participate in fairs and exhibitions saying it is a behavior of a hawker who sits by the footpaths to sell their products.”*⁵²⁰

Especially in rural or semi-rural areas women, entrepreneurs face greater social barriers. For example, the owner of ‘Surma Handicraft’ in Rajshahi, Sharmin Ferdous said,

“I am involved in the business, so obviously my house is crowded with customers, clients, and workers. After running the business all day and looking after children’s studies, I have very little time, so often I have to go to bazaar for groceries or other

⁵¹⁹ Quoted from the interview conducted by the researcher on March 2020

⁵²⁰ Quoted from the interview conducted by the researcher on March 2020

things in the evening, sometimes I have to return home late at night. And my neighbors think badly of me that I am not a woman of good character."⁵²¹

Even after overcoming the disapproval when a woman actually starts a business, her mobility and involvement are restricted by the lack of security and expectations of the family (husband, in-laws, or parents). A study showed that eighty-three percent of husbands mentioned that their wives never went alone to markets, banks, and health clinics.⁵²² Another study conducted on 3720 rural women revealed that 93 percent had never been to the local bazaar, 92 percent had never been to the local mosque, and 68 percent left their residential compound at most once a week.⁵²³ Naturally, women have weaker access to peer, business, or support networks than men that could help in starting or growing an enterprise.⁵²⁴ The BB survey, 2014, on 416 entrepreneurs revealed that 78 percent of the female entrepreneurs did not even seek assistance about finance from bank officials due to the lack of knowledge. Also, women do not feel comfortable communicating with male bank officials. At the same time, due to the workload and conservative attitude of bank officials, they tend to be reluctant to provide service to women.⁵²⁵

Purdah restricts their mobility which makes it harder for women to fulfill entrepreneurial requirements such as acquiring business training and market knowledge and develop a stronger network, so they fail to get information about product prices or its market

⁵²¹ Quoted from the interview conducted by the researcher on March 2020.

⁵²² Pitt, Mark M., Shahidur R. Khandker, and Jennifer Cartwright, 'Empowering women with micro finance: Evidence from Bangladesh', *Economic Development and Cultural Change* 54, no. 4, 2006: 791-831. Pp 797

⁵²³ Anderson, Siwan, and Mukesh Eswaran. 2009, 'What Determines Female Autonomy? Evidence from Bangladesh', *Journal of Development Economics* 90 (2), 2009: 179-91. Pp 6

⁵²⁴ Solotaroff, Jennifer L., Aphichoke Kotikula, Tara Lonnberg, Snigdha Ali, and Ferdous Jahan, 'Voices to Choices: Bangladesh's Journey in Women's Economic Empowerment', The World Bank, Washington DC, 2019. Pp 148

⁵²⁵ Bangladesh Bank, 'A Primary Survey on Banks in Promoting Women Entrepreneurship in Bangladesh' Monetary Policy Department and Research Department, Bangladesh Bank, Dhaka, Bangladesh, 2014. Pp 26

demand. Because they hesitate to interact with men, they cannot expand their business. They mostly sell their products in local markets and rarely target international markets. Women also prefer neighboring sources instead of traveling distant since they want to keep mobility as limited as possible. Sometimes they buy raw material from middlemen and receive lower prices for products. The SMEF survey, 2009 found about 20% of women entrepreneurs faced difficulty in getting cash payment from wholesalers.

5.2.3 Gender discrimination and disregard towards women entrepreneurs:

The gender-biased attitude of patriarchal social order hinders women's success in business. The family is perceived as an institution where the woman has to carry the domestic duty, while the man has the responsibility as the principal breadwinner. Her business is observed as secondary and complementary to her primary responsibility, the family.⁵²⁶ The ultimate obstacle for women entrepreneurs becomes that they are adjudicated as “women” entrepreneurs. Instead of considering women’s talent, capability, or quality they are judged by their gender. It is considered that business takes male values such as risk-taking attitude, individualism, competitiveness, and brute force. Women are caring, emotional, soft-hearted, and do not have what it takes to be an entrepreneur, they stay sheltered by family and can’t distinguish between business and home. The enthusiasm of women becoming an entrepreneurship is not taken seriously in society. Running an enterprise is usually seen as more of a hobby for female entrepreneurs. Therefore, the male members regard investment in the women-led business as a huge risk.⁵²⁷

The CEO of ‘Tulika’, Eshrat Jahan Chowdhury expressed how she experienced such discrimination,

⁵²⁶Ahl, Helene, ‘Why research on women entrepreneurs needs new directions’, *Entrepreneurship theory and practice* 30, no. 5, 2006: 595-621. Pp 9

⁵²⁷Kaushik, Rajesh, Upendra Kaushik, and K. K. Goyal, ‘*Women Entrepreneurs*’, Aavishkar Publishers, Distributors, Jaipur, India, 2012. Pp 59

“Being a woman, I had to face challenges from my home. While running my business, I faced a capital crisis that I had to solve by selling my wedding jewelry. My own family devalued me as a businessperson, said that I am wasting my time. They thought I made a mistake leaving a secured salaried job. I struggled to make them understand what I am doing. Even when I went to different jute institutions and factories to learn about jute product manufacturing, people refused to take me seriously. I had to prove every step of the way to gain their trust as a businesswoman. And this creates added pressure on a female entrepreneur.”⁵²⁸

The owner of a makeup studio, Segufta Azmi shared her experience of disregard from her family as a professional make-up artist and hair stylist,

“My parents and sister were supportive of me being a makeup artist. But after marriage, my in-laws did not approve of me doing makeup on others. My mother-in-law used to be ashamed of telling people what I do, she used to tell me, ‘I can’t tell anyone what you do, I say that you stay home and doing nothing. You have a degree in finance, why don’t you get a regular job?’ My in-laws wouldn’t even understand the concept of makeover.”⁵²⁹

The owner of Rajshahi Nakshi Ghor, Parven Akhter shared how she faced mistreatment as a woman entrepreneur. She said,

“In general, our society does not have a business-friendly environment for women entrepreneurs. The social notion of women doing business is that she is not of good character, God knows where she goes and where she stays! Even though people don’t make these comments directly at me but indirectly they do and it’s hurtful. Some people call me Kathawali because I do the business of Nakhsikatha.”⁵³⁰

⁵²⁸ Quoted from the interview conducted by the researcher on March 2020.

⁵²⁹ Quoted from the interview conducted by the researcher on March 2020.

⁵³⁰ Quoted from the interview conducted by the researcher on March 2020.

Nazma Khatun the owner of Kushum Kali Shoe Factory also mentioned the negligence she faced as a woman entrepreneur, saying,

*“In my early days, I experienced embarrassing situations just because I am a woman. For example, sometimes when I went to BATA to attend a meeting or deliver products, some used to question that, why I didn’t send a male agent instead of going there myself. But I never let the setback stop me, rather it was a challenge I took upon myself. I simply replied that I like to take care of my business and that I had gone there to work not to explain my presence to anyone.”*⁵³¹

Gender discrimination can be identified as a major problem for women’s financial access as well. Women are seen as high risk assuming they are incapable of meeting credit assessment criteria. Since they are not recognized as free economic agents. Women can be constraint by their familial duties and their husbands can compel them to divert the funds or close the business.

Therefore, gender inequality creates constraints in access to credit for women entrepreneurs which can be identified as a defilement of ‘The right to bank loans, mortgages and other forms of financial credit’ mentioned in article 13(b) of the CEDAW convention.⁵³² In order to get a loan, the applicants require to give information and acknowledgment of guarantors. For married women usually the husband and for unmarried women fathers or elder brothers are considered as guarantors. Discrimination in the distribution of loans is another constraining factor. Women who come from strong business ties have a husband’s or father’s support gets priority in receiving the loan. While women who do not have a family connection or support of their husbands are

⁵³¹ Kader, Ruhul, ‘The Incredible Story of Nazma Khatun and Her Entrepreneurial Journey’, Future Startup, 13 December, 2016

⁵³² Shoma, Chowdhury Dilruba, ‘Gender is a Human Rights Issue: The Case of Women’s Entrepreneurship Development in the Small and Medium Enterprise Sector of Bangladesh’, *Journal of International Women's Studies* 20, no. 7, 2019: 13-34. Pp 27-28

often deprived of the opportunity.⁵³³ The survey conducted by IFC, 2016, found that nearly 90% of the women entrepreneurs who sought loans were required to provide male signatories and guarantors for the loan, and for women, guarantor certificates were the most difficult document to obtain. While 36% reported ‘gender-biases’ among financial institutions against their entrepreneurial abilities and they are perceived by their traditional role. This forces the involvement of a male relative when women deal with banking and financial issues. In addition, credit is offered based on a stereotypical attitude. Women’s increasing engagement in the manufacturing sectors is being neglected, believing this kind of non-traditional business cannot be managed by women. This results in women’s greater concentration in traditional sectors like clothes, garments, beauty and wellness, handicrafts, etc. But these sectors are not considered as highly profitable by banks and perceived as risky for investments. The IFC survey showed, 34% of respondents mentioned that banks are biased in lending to service-driven traditional sectors. Then again, women who are running non-traditional sectors like heavy manufacturing, automobiles, etc. do not receive funds from banks assuming the business being run by the husband or male family member instead of a woman.⁵³⁴ The owner of ‘Farjana Boutiques’, Farjana Chowdhury expressed her exasperation about the gender discriminative system of the loan application process, saying,

“The most annoying and frustrating part of the loan application process is the demand for a guarantor! If one is unmarried then she needs her father or elder brother or someone senior guardian to her guarantor. But why? It is my loan and it’s my responsibility to repay the loan! When a person does his or her business, regardless of

⁵³³Eusuf, M. Abu, Asif Mohammad Shahan, Md Abdul Khaleque, and Ebney Ayaj Rana, ‘The shared roles of the central bank, commercial banks, and women chambers in promoting innovative financing models for women-led SMEs’, Collaboration between the Asia Foundation and Center on Budget and Policy, Department of Development Studies, University of Dhaka, 2017. Pp 22, 27

⁵³⁴Singh, Sanjana, Radhika Asrani, and Anupama Ramaswamy, ‘Study on Mapping the Market Potential and Accelerating Finance for Women Entrepreneurs in Bangladesh’, The World Bank, Washington DC, 2016. Pp 51

*gender, she or he works with dedication. The banks demand so many documents that in frustration I quit the idea of applying for the loan, and focus on working even harder instead to lower the production cost.” She said.*⁵³⁵

One bank officer commented that,

*“Women have all valid legal documents, however, some of the businesses they operate do not seem appropriate for women such as tyre, rod, or cement business. A bank is generally convinced if a woman comes up with mainstream business ideas like a boutique business or a fashion house business. These types of businesses seem comfortable for both the bank and the client. The loan approval process is easy and less time consuming for these types of businesses. However, if a woman comes to the bank for trading businesses like manufacturing, hardware, or dealing with something that is totally new as a woman entrepreneur, the bank will be hesitant about giving a loan to that woman.”*⁵³⁶

But, in reality, women were found to be more conscious and careful about repaying the loans and not being a defaulter. The BB survey, 2014 on 416 women entrepreneurs showed that 93 percent of them have made the repayment on a regular basis.⁵³⁷ But Table 5.1 and 5.2 reveals the gender gap in SME lending targets and actual lending provided by banks.

Table 5.3. SME lending target, 2010–2017

Year	2010	2011	2012	2013	2014	2015	2016	2017

⁵³⁵ Quoted from the interview conducted by the researcher on March 2020.

⁵³⁶ Singh, Sanjana, Radhika Asrani, and Anupama Ramaswamy, ‘Study on Mapping the Market Potential and Accelerating Finance for Women Entrepreneurs in Bangladesh’, The World Bank, Washington DC, 2016. pp 59

⁵³⁷ Bangladesh Bank, ‘A Primary Survey on Banks in Promoting Women Entrepreneurship in Bangladesh’, Monetary Policy Department and Research Department, Bangladesh Bank, Dhaka, Bangladesh, 2014. Pp 18

Male	90.01	89.94	93.20	93.18	92.52	94.33	91.85	90.50
Female	9.99	10.06	6.81	6.82	7.48	5.67	8.15	9.50

Source: SME & Special Programs Department, Bangladesh Bank, Head Office, Dhaka, 2018⁵³⁸

Table 5.4 SME actual lending, 2010–2017

Year	2010	2011	2012	2013	2014	2015	2016	2017
Male	96.63	96.19	96.81	96.07	96.10	96.35	96.23	96.61
Female	3.37	3.81	3.19	3.93	3.90	3.65	3.77	3.39

Source: SME & Special Programs Department, Bangladesh Bank, Head Office, Dhaka, 16 April 2018.⁵³⁹

5.2.4 Time poverty: One of the major disadvantage women face is that women’s increasing entry into paid work does not bring change in the gender-based unpaid share of labor in the domestic economy. Thus, working women have to work longer hours to balance family and business that male entrepreneurs and create the phenomenon of ‘time poverty’.⁵⁴⁰ As a result, women face extreme work pressure deriving from the obligations to play the dual role of “business management” and “family chores” which causes great hindrance in their entrepreneurial performance. The dual roles as “entrepreneurs” and “mothers” can also be identified as a reflection of a lack of enough

⁵³⁸ SME & Special Programs Department, Bangladesh Bank, Head Office, Dhaka, 16 April, 2018. Cited in Shoma, Chowdhury Dilruba, ‘Gender is a Human Rights Issue: The Case of Women’s Entrepreneurship Development in the Small and Medium Enterprise Sector of Bangladesh’, *Journal of International Women’s Studies* 20, no. 7, 2019: 13-34. Pp 26

⁵³⁹ SME & Special Programs Department, Bangladesh Bank, Head Office, Dhaka, 16 April, 2018. Cited in Shoma, Chowdhury Dilruba, ‘Gender is a Human Rights Issue: The Case of Women’s Entrepreneurship Development in the Small and Medium Enterprise Sector of Bangladesh’, *Journal of International Women’s Studies* 20, no. 7, 2019: 13-34. Pp 27

⁵⁴⁰ Kabeer, Naila, ‘Women’s economic empowerment and inclusive growth: labor markets and enterprise development’, *International Development Research Centre* 44, no. 10, 2012: 1-70. Pp 18

family support. Non-cooperative and adversary attitudes of in-laws or husbands add extra stress to the Herculean task of running a business.⁵⁴¹

Lack of proper child care centers in both rural and urban areas make it difficult for mothers to find a job as well as continue the job. Bangladesh integrated household survey (BIHS) 2015 data found that 50 percent of women who were not engaged in work reported that among all the domestic chores, taking care of children was the main obstacle of rural women's Labor force participation.⁵⁴² Action Aid Bangladesh conducted a study titled "Incorporation of Women's Economic Empowerment and Unpaid Care Work into regional policies: South Asia", 2017, which revealed on average, out of total work time of 15.3 hours, women spend 6.3 hours on unpaid care work each day, which is 41.4 percent of their total work time. While their male counterparts spend just over an hour on such activities, which is a mere seven percent of their total work time.⁵⁴³ The Gender Statistic, 2018 showed that women spend 3 times higher time in household work than men. But the less time spent in economic activities by women than men, 38 hours per week by women versus 52 hours per week by men. Ironically, women get fewer leisure hours than men.⁵⁴⁴

Women are also more likely to be willing to sacrifice the growth of their enterprises than men. The study showed that 52% of men found it easy to attain work-life balance whereas 32% of women thought the same. While just 8% of men found it 'very difficult' compared to 21% of women. Men are also found to work more on their business than

⁵⁴¹Ahmed, Momtaz Uddin, 'Women entrepreneurship development in the Small and medium enterprises in Bangladesh: Prospects, realities and policies', *International Journal of SME Development* 1, no. 1, 2014: 1-32. Pp 24, 29

⁵⁴²Solotaroff, Jennifer L., Aphichoke Kotikula, Tara Lonnberg, Snigdha Ali, and Ferdous Jahan, '*Voices to Choices: Bangladesh's Journey in Women's Economic Empowerment*', The World Bank, Washington DC, 2019. Pp 39

⁵⁴³Farin, Nawaz, 'Why we need to immediately recognize unpaid care work', Dhaka Tribune, March 8, 2018

⁵⁴⁴Bangladesh Bureau of Statistics, '*Gender Statistics of Bangladesh 2018*', Ministry of Planning, Dhaka, 2019. Pp XXV

women, 39% of men said they worked more than 12 hours a day compared to 25% of women.⁵⁴⁵

Society often discourages women to do business that they would not be able to manage it due to family obligation and those who actually do engage in business face social shame and accusation of ignoring their duty as wife and mother. The social guilt trip forces women to compromise with professional life. The burden of household duties limits women's time to work on the expansion of the business or to nurture their entrepreneurial skills. Lack of free time does not allow them to visit support institutions like banks, and other financial organizations for assistance, information for credit, attend training programs to obtain skills or to pursue better customers or suppliers.⁵⁴⁶ The work-family conflict confines the types, size, and location of women's enterprises. Women tend to start home-based, informal activities that allow them the greater flexibility that their care responsibilities require. This compromise leads women-led businesses to remain concentrated in enterprises that are small and have little profit.⁵⁴⁷

The owner of a leather goods enterprise 'Leatherina', Taslima Miji explained the matter stating,

"In our country cooking and cleaning are considered as women's job. Nobody even thinks of it as an ability or capacity. It has nothing to do with femininity. We, women, also tend to believe that child care, cooking, and cleaning have to be done by us. Doing domestic chores as well as looking after a business creates pressure for women. We work outside and inside, while men work outside and relax at home. And running a business

⁵⁴⁵Kabeer, Naila, 'Women's economic empowerment and inclusive growth: labor markets and enterprise development', *International Development Research Centre* 44, no. 10, 2012: 1-70. Pp 30-31

⁵⁴⁶Kaushik, Rajesh, Upendra Kaushik, and K. K. Goyal, 'Women Entrepreneurs', Aavishkar Publishers, Distributors, Jaipur, India, 2012. Pp 63

⁵⁴⁷Organisation for Economic Co-operation and Development, 'Promoting pro-poor growth: policy guidance for donors', OECD Publishing, 2007. Pp 27-28

requires many things. Like sometimes I may need to go outside Dhaka or abroad, sometimes I need to participate in fairs, workshops, and training, sometimes I may need to stay outside longer than usual. I also need to focus on my study about the area of my business. But every evening, I am in a dilemma whether I should cook or I should study."⁵⁴⁸

The owner of the online boutique 'Stylish Me', Muniza Ahmed mentioned how she is forced to keep her business small and manageable. She said,

*"Time poverty is the biggest challenge for me. Looking after my school-going children and household, I can barely manage time for my business. I wish I had forty-eight hours a day instead of twenty-four hours then I could have finished my works."*⁵⁴⁹

5.2.5 Complicated bureaucratic procedures: Attaining a trade license is the initial step for a start-up but many entrepreneurs especially women disinterested to get a trade license because of bureaucratic procedures. Most women entrepreneurs, especially rural women, run their businesses informally. Since they do not have official registration, they do not have access to credit, information, and advice services to run a business properly. Though the government has taken measures since 2000 to make the process of business registration easier and gender-friendly. But most women become victims of corruption when they go to get trade licenses.⁵⁵⁰ According to the 2009 SMEF survey, the highest number of 39% of women got trade licenses in 2000-2009 compared to 11% in 1990-1999.⁵⁵¹

⁵⁴⁸ Quoted from the interview conducted by the researcher on March 2020.

⁵⁴⁹ Quoted from the interview conducted by the researcher on March 2020.

⁵⁵⁰ Chowdhury, Solaiman, and Golam Rabbani, 'Policies and institutional supports for women entrepreneurship development in Bangladesh: Achievements and challenges', *International Journal of Research in Business and Social Science* (2147-4478) 2, no. 1, 2013: 31-39. Pp 36

⁵⁵¹ MIDAS, 'Women Entrepreneurs in SMEs: Bangladesh Perspective', SMEF, 2009. Pp 88

In Bangladesh, starting a business requires: (a) Trade license issued by the local government office (UP Chairman, City Corporation office), (b) trademark registration register by the Office of Patent, Design and Trademark Register under the Ministry of Industry, (c) Tax Identification Number (TIN) from NBR or Income tax office under Ministry of Finance, (d) value-added tax (VAT) registration from the same authority, (e) Membership of any trade body (district chamber or sectoral association), (f) import registration certificate from Ministry of Commerce, (g) environment clearance from the Ministry of Environment, (h) fire clearance from the Fire Bridget and many more. These procedures are time-consuming and difficult. Not to mention, adding lubrication money every step of the way to get the paper works done.⁵⁵² It is even harder for women to apply for a loan. For example, women entrepreneurs would require trade licenses, National ID card, Bank statement, Land records, copies of telephone bills, house rent contracts, E-TIN, stocks and their current prices, financial statements from the last one to three years of business, value-added tax (VAT) certificates, and IRC and IRE certificates (for export-import business) to apply for credit.⁵⁵³

5.2.6 Corruption: Corruption is a common phenomenon and one of the biggest obstacles to entrepreneurship in Bangladesh. According to an enterprise survey of World Bank 2013, almost 60% of respondents mentioned that an informal gift or payment was requested while getting a business license. Whereas, nearly 50% of enterprises experienced at least one bribe payment request among six possible regulatory or utility transactions, and 77 percent of firms reported a bribe solicitation while obtaining an import license.⁵⁵⁴ Since women are extremely dependent on SME credit and have

⁵⁵²Parvin, Lovely, Jia Jinrong, and M. Wakilur Rahman, 'Women entrepreneurship development in Bangladesh: What are the challenges ahead?', *African Journal of Business Management* 6, no. 11, 2012: 3862. Pp 3870

⁵⁵³Hasan, Mehedi, 'Women entrepreneurs seek more bank loans', Dhaka Tribune, March 10,2019

⁵⁵⁴The World Bank, Enterprise survey, 2013.

limited access to information and resources, low entrepreneurial skills and existing social barriers, they are prone to different forms of corruption. According to a study titled 'The impact of corruption on women entrepreneurs', conducted by BWCCI in six divisions found that most women entrepreneurs fall victim to corruption from the very beginning like attaining trade license to set up a business. The survey revealed that 37% of women entrepreneurs have experienced corruption while applying for a trade license, 60% were asked to pay a bribe, and 10% paid to get the trade license. It also mentioned that the tax department is a major source of corruption. Acquiring the Tax Identification Number (TIN) form is the biggest problem for women entrepreneurs, the study mentioned. About 30 percent of entrepreneurs faced corruption in getting the TIN while about 47% was asked to pay the bribe. Needless to say, women experience the greatest difficulty in getting loans. The study revealed, 20 percent of women entrepreneurs become victims of corruption while applying for bank loans, while 37 percent asked to pay bribes. Out of those who applied for bank loans, over 68 percent informed delays in starting business, while 65% stated of being rejected for not paying the bribe.

The founder and president of BWCCI, Selima Ahmed mentioned that “Although the Bangladesh Bank issued a circular that earmarked Tk 120 crore to be disbursed as a loan to the women entrepreneurs, only 35 percent of the amount has been released so far.”⁵⁵⁵

The CEO of Shoptoborna Training Academy, Ayesha Jesmin remarked that despite the government’s attempt to provide entrepreneurial facilities like free mobile training and small loans to both men and women, however, corruption has been creating obstacles for the smooth operation of businesses.

“I applied for a ten lakh taka loan in Sonali Bank but I had to spend one lakh taka and hire a lawyer to get that loan in my hand.” She added, “I have seen that many women

⁵⁵⁵ ‘Women entrepreneurs worst victims of corruption: Study’, The Daily Star, 6th November, 2010.

even after getting training, cannot start a business because of inadequate capital.

Financial support is essential but women face harassment from banks. The loan application process is cumbersome and lengthy, sometimes women are demanded to bribe to speed up the process. Even after all that they have to wait for months to get that loan. And the fear of being a defaulter adds extra pressure on women. To avoid all these hassle women, tend to borrow easy money from informal sources of their family.”⁵⁵⁶

5.2.7 Lack of women representation in trade organization: Women's representation in Bangladesh's trade organization had also been very low and disappointing which leaves the needs of female entrepreneurs marginalized. There are only six women on the 61-member board of directors of the FBCCI, the country's top trade body. Before 2001, there was no chamber of commerce for women. After seven years of BWCCI, (country's first women's chamber of commerce) formation, in 2008, it was recognized as an “A” class chamber by the FBCCI. In some chambers and associations do not have any women members at all. The trade bodies can play a vital role in creating better and effective policies from the government to run the business properly. Without the proper representation, women entrepreneur's necessities and demands are usually ignored. The patriarchal attitude of the male members of organizations does not see women businesswomen as their equal or tend to underestimate their caliber or their contribution to the business. So, women's participation in the decision-making level is very low because important positions are occupied by men. Lack of a supportive environment often discourages women take part in elections or meetings.⁵⁵⁷

5.2.8 Lack of access to credit: Credit is the most important factor in the development of entrepreneurship and lack of adequate credit is a severe problem for women

⁵⁵⁶ Quoted from the interview conducted by the researcher on March 2020.

⁵⁵⁷ Gani, Ibrahim Hossain, 'Women barely represented in trade organizations', Dhaka Tribune, 7th March, 2018

entrepreneurs in Bangladesh. The SMEF survey, 2009 showed that 87.9% of the women entrepreneurs mentioned the lack of capital as the greatest problem in running their business and 27.3% of respondents emphasized capital as the key factor to be successful entrepreneurs. The study of IFC, 2016 showed that nearly two-thirds of the surveyed women SME entrepreneurs reported that they were unable to finance more than 75% of their entire business requirements. The banks and other financial met only 40% of women entrepreneurs' demand for financing their businesses, which means 60.2 percent of need remained unmet. ⁵⁵⁸⁵⁵⁹

International Property Rights Index's Gender Equality (GE) 2019 ranked Bangladesh amongst the worst performing countries in terms of women's access to credit, property other than land, inheritance practices, and social rights – ranking 125 out of 133.⁵⁶⁰ In a society with the limited and discriminative distribution of resources, women's asset or land ownership opportunity is less. Often aspiring women entrepreneurs are restrained to start a venture due to a lack of capital. Therefore, Credit plays a vital role to overcome the deficiency in financial resources for entrepreneurship.

Dr. Momtaz Uddin stated that despite Bangladesh Bank has taken initiatives encouragements provided to the banks to contribute to enterprise loaning, the availability of institutional credits to the SME sector remains extremely derisory. Between 1992 and 2007, the relative shares of the SMEs in both term loans and operational capital loans given by the banks to the economic sectors were around only 2% to 5% and 4% to 10% respectively. The poor implementation policy and initiatives force women self -fund the

⁵⁵⁸Singh, Sanjana, Radhika Asrani, and Anupama Ramaswamy, *Study on Mapping the Market Potential and Accelerating Finance for Women Entrepreneurs in Bangladesh*, The World Bank, Washington DC, 2016. Pp 12

⁵⁵⁹The overall financing gap in the women-owned SME sector was estimated to be Tk. 6,007 crore (USD 0.77 billion). The potential demand for external finance was estimated to be Tk. 9,975 Crores (USD 1.29 billion) while the total finance channeled by formal sources was at Tk. 3,968 Crores (USD 0.51 billion) for the year ending June 2015.

⁵⁶⁰Property Rights Alliance, *International Property Rights Index*, 2019.

startups or to borrow from informal sources which are obviously insufficient for the growth and expansion of their ventures.⁵⁶¹ The SMEF survey, 2009 revealed that 87.5% responded that they managed the initial capital out of their own savings. While few numbers of public and private banks provide special loaning facilities for women, non-collateral-based these loans do not exceed three lakhs BDT. Although, this amount of loan can help women entrepreneurs who are running the business at the cottage or micro-enterprise level. These lending arrangements are mainly project-based. The banks that do not ask for collateral for these loans, do claim guarantees from husbands or relatives of the aspiring female borrowers. So, dependency on male members even for such a small amount discourages women entrepreneur to acquire loans.⁵⁶²

Collateral is a major issue against acquiring credit. The IFC survey showed that 69% of women entrepreneurs faced difficulties to meet collateral requirements, and were required to provide collateral and guarantee for their loans despite seeking loans less than Tk. 10 lakh (USD 12.8 thousand).⁵⁶³ Since women of our country usually do not own any property or land especially rural women, they fail to receive loans. The Banks are often skeptical about women, if they were really in fact, entrepreneurs. They assume, although women entrepreneurs have business licenses in their names, it is the husband, son, and other male members who are actually running the business. Out of doubt, bank officials ask women to show more documents and often delay. The rigid and lengthy procedures discourage young and new women entrepreneurs to apply for a loan.⁵⁶⁴

⁵⁶¹ MIDAS, *Women Entrepreneurs in SMEs: Bangladesh Perspective*, SMEF, 2009. Pp 24

⁵⁶² Dhaka Chamber of Commerce and Industry (DCCI), *Women Entrepreneurs in Bangladesh*, DCCI-CIPE/ERRA Project, Economic Policy Papers (EPPs), No. 21, Dhaka Chamber of Commerce and Industry (DCCI) Dhaka. Pp 10

⁵⁶³ Singh, Sanjana, Radhika Asrani, and Anupama Ramaswamy, *Study on Mapping the Market Potential and Accelerating Finance for Women Entrepreneurs in Bangladesh*, The World Bank, Washington DC, 2016. Pp 13

⁵⁶⁴ Eusuf, M. Abu, Asif Mohammad Shahan, Md Abdul Khaleque, and Ebney Ayaj Rana, *The shared roles of the central bank, commercial banks, and women chambers in promoting innovative financing models for*

On the other hand, a high-interest rate discourages women to take loans from banks. Banks charge 13% for SME loans for women entrepreneurs where neighboring country India charges 5 to 7 percent.⁵⁶⁵ The study of BIDS on 1,510 women-owned enterprises presented, about 39 percent of female entrepreneurs criticized about high-interest rates.⁵⁶⁶ Evidently, the BB survey showed that only 12 percent of entrepreneurs received loans at less than 10 percent interest in 2009. The majority (48.6%) took a loan at an interest ranging from 10% to 15% and 18.8 percent of entrepreneurs took a loan at the interest range of 15% - 20%. Although, after introducing the refinance scheme of BB, increasing the number of entrepreneurs (79.7%) in 2014 took loans in the interest rate of 10% - 15%. But the interest rate is still considered high for new emerging women entrepreneurs.⁵⁶⁷

The owner of Boutique shop 'Fabricart' in Khulna, Hoimo said,

"We face difficulties getting loans from banks, especially in the initial stage. I have applied for loans from banks but they ask for collateral and I Don't want loans by mortgaging my land and property. Banks do not want to give loans to women, they make multiple visits for proofs, ask for numerous documents and paperwork, these are extra hassles."

She added,

women-led SMEs', Collaboration between the Asia Foundation and Center on Budget and Policy, Department of Development Studies, University of Dhaka, 2017. Pp 23

⁵⁶⁵Parvin, Lovely, Jia Jinrong, and M. Wakilur Rahman, 'Women entrepreneurship development in Bangladesh: What are the challenges ahead?', *African Journal of Business Management* 6, no. 11, 2012: 3862. Pp 3867

⁵⁶⁶Ahmed, Nazneen, Monzur Hossain, and Iqbal Hossain, *Women Entrepreneurs in SMEs: Bangladesh Perspective 2017*, SMEF, 2017. Pp 55

⁵⁶⁷Bangladesh Bank, 'A Primary Survey on Banks in Promoting Women Entrepreneurship in Bangladesh', Monetary Policy Department and Research Department, Bangladesh Bank, Dhaka, Bangladesh, 2014. Pp 18

*"Even after agreeing to give collateral, you Don't get credit. I had a piece of land in Dhaka, wanted to show it as collateral but the bank did not accept it as my business was in Khulna. Moreover, the amount of loan the bank offers is very low, not more than three lakhs. Which I can collect from any of my relatives without the burden of interest."*⁵⁶⁸

The owner of 'Shurma Handicrafts', Sharmin Ferdous shared a bitter experience on bank loans.

*"In the beginning, I used to sell my dresses to my relatives later when started to receive a positive response, I wanted to set up my enterprise but I didn't have the capital. And I didn't want to borrow money from my husband, because if I face loss in my business, I would be accountable to my husband. That's why I thought about applying for a loan. But when I visited the National bank, the officers behaved in such an insulting manner with me, like I am someone from the lower class! They are not even ready to believe the fact that a woman from an educated respected family can be a businesswoman! And we don't even ask for a large amount of money but still, the banks refuse to give us loans."*⁵⁶⁹

The doubts about the vision and diversity of a woman entrepreneur are a problem as well. If the bank does not think that the business is not diverse enough or might fail to succeed, they refuse to give loans to women.⁵⁷⁰

While describing the frustration about obtaining financial support for a start-up, successful women entrepreneur and fashion designer Bibi Russell said,

⁵⁶⁸ Quoted from the interview conducted by the researcher on March 2020.

⁵⁶⁹ Quoted from the interview conducted by the researcher on March 2020.

⁵⁷⁰ Singh, Sanjana, Radhika Asrani, and Anupama Ramaswamy, 'Study on Mapping the Market Potential and Accelerating Finance for Women Entrepreneurs in Bangladesh', The World Bank, Washington DC, 2016. pp 29

“I started Bibi Productions back in 1995. I know the struggle. The only thing which surprises me is, if I knew, it took me many years to make my name, Bibi, familiar to the world. I thought that I would get a lot of support in Bangladesh, especially, from Banks, Cooperates, but I did not.”

“... I do exhibitions in Paris and other countries. Do you think I do that with my own money? No, never. I have sponsors and patrons. But I never did an exhibition in Bangladesh. Because why do I spend my own money to show my work to my own people. I have better things to do with my money. There are sponsors who want to sponsor my work in India, Sri Lanka, Cambodia, and so on. That surprises me how come the rich society, Banks and educated society don't support me here in my own country. They are giving crore loans; of course, they would not give me because I work with poor people and banks don't bank on poor.” She added.⁵⁷¹

The government and NGOs of Bangladesh have adopted credit programs targeting the poor especially women in rural areas as they face credit constraints, less access to the wage labor market, and have an unequal share of decision-making power. However, in many cases, it was found that the credit is given to poor rural women, often do not have control of the credit. A survey conducted in 1998–99 on 1798 households, showed that 78% of husbands said that they spend their wives' loan money on their own income-generating projects, only five percent of female respondents said they had total control over their loans.⁵⁷² A study on BRAC's credit program for women-owned restaurant Shuruchi, found that except for one widowed woman among six women entrepreneurs, all women's husband took control of credit management as well as operating their

⁵⁷¹Kader, Ruhul, 'Face to face with Bibi Russell, Founder, Bibi Productions', Future start up, July 10, 2013

⁵⁷²Pitt, Mark M., Shahidur R. Khandker, and Jennifer Cartwright, 'Empowering women with micro finance: Evidence from Bangladesh', *Economic Development and Cultural Change* 54, no. 4, 2006: 791-831. Pp 796-797

businesses.⁵⁷³ This indicates that rural women's loans are being directly controlled by their male relatives, but when it comes to repayment women borrowers are being forced to carry the liability.⁵⁷⁴

5.2.9 Poor Implementation of governmental policies: Recognizing the gender gap in entrepreneurship development, the government of Bangladesh has taken various initiatives. Bangladesh Bank formulated a guideline titled 'Small and Medium Enterprise (SME) Credit Policies and Programs', where initiatives such as 'Women Entrepreneurs' Dedicated Desk', provision of interest at 10% per annum, credit re-finance system for women entrepreneurs, and accessibility of loan up to Tk. 25,00,000 (USD 32 thousand) against the personal guarantee were introduced.⁵⁷⁵ But the government has yet to develop a mechanism that can monitor the activities of commercial banks or taken any steps to evaluate if these banks have guaranteed women's access to finance. Due to a lack of proper monitoring and evaluation of the commercial banks and other formal financial institutes women are failing to access these privileges and creating discrepancies in accountability. In the government policies, it is mentioned that associated organizations have to identify the women entrepreneurs and assist them but there no clear instruction about what should be their roles and how they will communicate or incorporate with governmental organizations and commercial banks.⁵⁷⁶ For example, the survey of BB, 2014 showed that among 155 bank branches, 144 branches had women entrepreneurs' desks. And out of 149 branches, only 27 branches had these desks headed by a female.

⁵⁷³ Khan, M. R., 'BRAC's "Suruchi" Restaurants: An Assessment', mimeo, BRAC, Dhaka, 1993, cited in Goetz, Anne Marie, and Rina Sen Gupta, 'Who takes the credit? Gender, power, and control over loan use in rural credit programs in Bangladesh', *World development* 24, no. 1, 1996. Pp 24

⁵⁷⁴ Goetz, Anne Marie, and Rina Sen Gupta, 'Who takes the credit? Gender, power, and control over loan use in rural credit programs in Bangladesh', *World development* 24, no. 1, 1996. Pp 46

⁵⁷⁵ Singh, Sanjana, Radhika Asrani, and Anupama Ramaswamy, 'Study on Mapping the Market Potential and Accelerating Finance for Women Entrepreneurs in Bangladesh', The World Bank, Washington DC, 2016. Pp 19

⁵⁷⁶ Eusuf, M. Abu, Asif Mohammad Shahan, Md Abdul Khaleque, and Ebney Ayaj Rana, 'The shared roles of the central bank, commercial banks, and women chambers in promoting innovative financing models for women-led SMEs', Collaboration between the Asia Foundation and Center on Budget and Policy, Department of Development Studies, University of Dhaka, 2017. Pp 26

But the guidelines clearly mentioned that each bank and financial institution should establish a separate 'Women Entrepreneurs' Dedicated Desk' with required and appropriate manpower who are adequately trained in SME financing and appoint a female officer as director of a dedicated desk.⁵⁷⁷ The guideline encouraged the banks to provide collateral-free loans up to Tk. 25 lakh. However, banks have been continued to demand collateral for loans. In the SMEF survey, most women entrepreneurs reported that their business was home-based and could not bear the expense of outlets, but the bank officials demand to see the showroom before giving them loans.⁵⁷⁸ And 95% reported that they were required to provide guarantors for loans. The survey of IFC found that in the initial stage all of the respondents (500) managed the business capital from internal sources. Later to expand their business, they applied for loans from external sources. In this case, private commercial banks are the most common sources (37%), followed by informal sources (27%), only 6 percent of women entrepreneurs took loans from public banks. In addition to that, 76 percent of women SME entrepreneurs did not even know of any government or bank instituted scheme for women SME entrepreneurs in Bangladesh. This means the schemes are not being properly promoted for the awareness of women entrepreneurs. The survey also found that 88% of women SME entrepreneurs reported disappointment with the loan application process. On average, women SME entrepreneurs had to make approximately 13 visits to the bank and 41 days to finish the application process to get their loan permitted.⁵⁷⁹ A Bank official explained,

⁵⁷⁷Bangladesh Bank, 'A Primary Survey on Banks in Promoting Women Entrepreneurship in Bangladesh', Monetary Policy Department and Research Department, Bangladesh Bank, Dhaka, Bangladesh, 2014. Pp 3

⁵⁷⁸Shoma, Chowdhury Dilruba, 'Gender is a Human Rights Issue: The Case of Women's Entrepreneurship Development in the Small and Medium Enterprise Sector of Bangladesh', *Journal of International Women's Studies* 20, no. 7, 2019: 13-34. Pp 27

⁵⁷⁹Singh, Sanjana, Radhika Asrani, and Anupama Ramaswamy, 'Study on Mapping the Market Potential and Accelerating Finance for Women Entrepreneurs in Bangladesh', The World Bank, Washington DC, 2016. Pp 68

*“Bangladesh Bank closely monitors annual lending to women SMEs. In order to meet the present targets, mitigate risks, and get refinance from Bangladesh Bank, many bankers give loans to women-owned but not necessarily managed enterprises. Thus, a lot of male entrepreneurs who register their business on women’s names are able to access loans. Bankers often feel that male entrepreneurs can handle business better than women, forming lower default risks.”*⁵⁸⁰

Like most of the interviewed women entrepreneurs, the owner of ‘Naya Craft’, Sharmin Jahan Khan expressed her skepticism about the government initiatives for the development of women entrepreneurship.

*"The Government of Bangladesh has a lot to do for us. They are saying that it is going to give loans in easy conditions, they say that without the collateral or without the guarantor we will get loans but I doubt they really going to able to implement these initiatives. Because when it comes to the time of giving us the loan, banks ask for every single detail and we would have to provide numerous papers and documents which is frustrating and difficult. They are talking about giving loans at a 9% interest rate but I doubt if real eligible women entrepreneurs will be able to get it. The government needs to ensure we actually receive the benefits of their initiative".*⁵⁸¹

5.2.10 Constraints in Marketing and Networking: Apart from financial constraints, the biggest problem women entrepreneurs face in Bangladesh is the lack of marketing and networking opportunities. In SME 2009 survey 21.3% of respondents marked it as the second obstacle in the growth of their enterprise. Restriction in mobility unable them to understand market demand and profitable opportunities which affects their capacity to sell their products. They often struggle to market their goods without adequate

⁵⁸⁰Ibid. Pp 56

⁵⁸¹ Quoted from the interview conducted by the researcher on March 2020.

knowledge about where to sell, how to sell, at what price. In the age of globalization, the competitive business market needs entrepreneurs to stay up to date with their product's demand and new technology of production.⁵⁸² Many women jump-start the business without any proper knowledge or market analysis which is a major reason behind their failure. Many women often face loss and are forced to shut down their businesses.⁵⁸³ The survey of BWCCI, 2008 found that 60% of women start their business without business knowledge. Which means the majority of them did not conduct a practicability study of the product, 26.7% respondents were not even unacquainted with the concept of the feasibility study and 6.7% of respondent did not found it necessary. Few women mentioned that they conducted a feasibility study through market surveillance and participating in fairs and exhibitions.⁵⁸⁴ Selina Ahmed (the founder and president of BWCCI and the vice-chairperson of Nitol-Niloy Group) emphasized the market research, saying,

“A woman, who is running an enterprise, needs to know how to set the price of her products/services, she needs to know how to do accounting, she needs to know the level of market competitiveness, to know who are competitors, to know about the market intelligence, product quality, and design development. Top of that, there are certain entrepreneurial skills that are imperative for an entrepreneur to become successful. Mingling these two things together, knowing all sorts of required stuff and getting the required skills with given disadvantages, is the biggest challenge for women entrepreneurs.”

⁵⁸²Majumder, P. P., 'Role of National Budget in Developing Entrepreneurship among women of Bangladesh', Bangladesh Nari Progati Sangha (BNPS), Institute for Environment & Development (IED), Dhaka, 2006. pp 23-24

⁵⁸³Majumder, P. P., 'Role of National Budget in Developing Entrepreneurship among women of Bangladesh', Bangladesh Nari Progati Sangha (BNPS), Institute for Environment & Development (IED), Dhaka, 2006. Pp 24

⁵⁸⁴Shamim, Munir Uddin, 'Building women in business: A situation analysis of women entrepreneurs in Bangladesh', Bangladesh Women Chamber of Commerce and Industry, Dhaka, 2008. Pp 20

The owner of 'Ajura Boutiques', Shanta Kabir remarked, "*New aspiring women entrepreneurs stumble in business due to lack of knowledge and experience. I, for example, have seen many people used to misguide me when I was a young entrepreneur.*"⁵⁸⁵

Socio-cultural restrictions on women's physical access to markets indicate that women cannot control a very serious phase in the production process. As women remain isolated from the market situation, they find it difficult to explore existing opportunities for their products.⁵⁸⁶ In rural areas, it is considered inappropriate for a woman to visit markets. The fact that they cannot sell the product themselves, is probably the biggest barrier to recognize the good profits. They are forced to rely on male family members, who could cut back on the return they provide after selling, or selling within the village, at lower prices, or depend on wandering traders, who also give them lower returns than usual.⁵⁸⁷ As the whole sellers from Dhaka and other big cities tend to hold control over the market, they buy women's products at a very low price and sell them at high prices in Dhaka. Especially rural and small-town women entrepreneurs who do not have direct market access even though their products are exportable. Salespersons harass women to pay the money for the products they have sold timely and sometimes their payment is denied. It is harder for entrepreneurs who are living outside the market district to collect payment as unnecessary traveling costs incur a financial loss on their enterprises.⁵⁸⁸ Parveen Akhter, the owner of Rajhshahi Nakshi Ghor mentioned difficulties in marketing her Katha at the initial stage of her business. She said,

⁵⁸⁵ Quoted from the interview conducted by the researcher on March 2020.

⁵⁸⁶ Majumder, P. P., '*Role of National Budget in Developing Entrepreneurship among women of Bangladesh*', Bangladesh Nari Progati Sangha (BNPS), Institute for Environment & Development (IED), Dhaka, 2006. Pp 24

⁵⁸⁷ Baden, Sally, Cathy Green, Anne Marie Goetz, and Meghna Guhathakurta, '*Background report on gender issues in Bangladesh*', Vol. 26. University of Sussex. IDS, UK, 1994. Pp 36-37

⁵⁸⁸ ADB, '*Promoting Women's Entrepreneurship in Bangladesh*', 2001

“Problem is that we can produce quality goods but it is difficult to find the market in the beginning. There had been times when I could sell only one Katha in a month, it was very frustrating. Later seeing a newspaper circulation, I participated in an exhibition organized by SME, that’s where I received orders for my Nakshi Katha and placed my enterprise in the greater market.”

Due to the lack of information about the market women entrepreneurs struggles to attain raw materials at reasonable or affordable price. Naturally, women are found engaged in a few selected sectors of small enterprises like handicrafts and tailoring. And in those limited sectors, they face intense competition because of the imported products which are cheaper and well designed. Mentioning that how the competition with neighboring country’s product is hampering the local entrepreneurs, the owner of ‘Ajura Boutiques’, Shanta Kabir stated that, *“Government should restrict the import of Indian and Pakistani clothes by imposing high VATs.”*

The CEO of ‘Shabab Leather’ Maksuda Shohaib stated that,

“The attitude of people in our country need to be changed. People in our country buy Chinese Rexine leather products because these are cheap. But despite producing quality products customers don’t want to buy local leather products. The government should impose high taxes on foreign products so that we can rise in the local market.”⁵⁸⁹

Similarly, the owner of ‘Farjana Boutiques’, Farjana Chowdhury remarked that,

“It very depressing that despite having such a rich culture and tradition of handicrafts, we run after foreign products. Our Jamdani, our handloom, our Monipuri, our Rajshahi silk, our Jute... The entire Bengal is filled with traditional fabrics and clothes. Why aren’t we promoting our assets and helping our artisans? Why are we so eager to buy

⁵⁸⁹ Quoted from the interview conducted by the researcher on March 2020.

*foreign products? We are making shoes, jewelry, dresses but it's because of the uneven competition with imported goods we are struggling.”*⁵⁹⁰

Rural women and lower-income entrepreneurs sell their goods in local haat bazaars due to a lack of marketing space. They face sexual harassment in the marketplaces, often offensive remarks and comments are thrown at them in public. Lack of security, space, and infrastructure like bathroom facilities limit their marketing presence. Without permanent shops to display their products, women have fewer supporters and weaker networks that are essential for the expansion and profit of the business.⁵⁹¹ The showrooms are essential to exhibit the products and interact with customers. In the last ten years, the rents of commercial spaces have increased sky high as there are no official rules and regulations about the rent rate in the country. The rents of the commercial spaces vary based on urban and rural areas, it has been a foremost problem for new and small entrepreneurs. A study found that the rent rate in major commercial areas in Dhaka and Chittagong was about 60,000 to 25,000 per square feet.⁵⁹²

CEO of ‘Tangail Saree Kutir’, Munira Emdad remarked that,

*“One of the effective business decisions I took at the beginning of my business was to buy a showroom of my own. Because in the country, the rents of showrooms have no regulations and getting high day by day. It is very difficult to afford a business showroom in Dhaka at such a high price. The government needs to set rules and regulations on this matter.”*⁵⁹³

⁵⁹⁰ Quoted from the interview conducted by the researcher on March 2020.

⁵⁹¹ Solotaroff, Jennifer L., Aphichoke Kotikula, Tara Lonnberg, Snigdha Ali, and Ferdous Jahan, ‘Voices to Choices: Bangladesh's Journey in Women's Economic Empowerment’, The World Bank, Washington DC, 2019. Pp 148

⁵⁹² Parvez, Sohel, ‘Commercial spaces too expensive’, The Daily Star, September 08, 2017

⁵⁹³ Based on the interview conducted by the researcher on February 2020

International and national trade fairs are the practical approaches for women entrepreneurs to market their products, display their production items, identify target customers, and also evaluate the quality and demand of their products. But because of the high rate of fees set by the Export promotion bureau women entrepreneurs cannot participate in international trade fairs abroad.⁵⁹⁴ National fairs and exhibitions are also limited to urban businesswomen and the number of these arrangements is also low. The SMEF survey, 2009, found that only 27% of women entrepreneurs participated in trade fairs. The owner of ‘Ajura Boutiques’, Shanta Kabir commented,

*“Although, the government is organizing fairs, to participate we have to make the advance fee of fifteen thousand takas. Maybe I could afford the fair fee, but for many new entrepreneurs, the amount is still high. The government should arrange an open fair without the fair participation fee to promote new aspiring entrepreneurs.”*⁵⁹⁵

5.2.11 Inadequate Educational and Training Facilities: Education and skill development training programs are very essential for entrepreneurship. But due to gender biases, traditionally in Bangladesh female education enrollment had been low. Early marriage, poverty, and religious orthodoxy are responsible for the low education attainment of women. And when women are given the opportunity of higher education, they tend to remain less involved in a non-traditional discipline like science, technology, and business administration. In Bangladesh, women’s business is generally perceived as self-employment instead of actual entrepreneurship. Therefore, women’s ability to start a business and running it successfully is mostly hindered by inadequate access to vocational training and technologies.⁵⁹⁶⁵⁹⁷ In rural areas where training is essential for

⁵⁹⁴Chowdhury, Masuda M Rashid, ‘Challenges for women entrepreneurs’, March 1, 2017, The Daily Star.

⁵⁹⁵ Quoted from the interview conducted by the researcher on March 2020.

⁵⁹⁶Tornieri, Francesco, and Ferdousi Sultana, ‘Promoting Women’s Entrepreneurship in Bangladesh’, The Asian Development Bank (ADB), Manila, Philippines, 2010. Pp 2

processing, manufacturing, livestock, and fisheries activities, but the training facilities of these things are mostly available in urban areas.⁵⁹⁸ Furthermore, many women do not have adequate knowledge about accounting and keeping records. Without the knowledge of keeping accounts, estimating the cost, and profit and determining the prices, badly affect their operations.⁵⁹⁹ The IFC survey found that 66% of women rely on male members to manage the financial aspects of the business. Often women leave the business financial management choices to their husbands or male family members since they do not have the confidence in themselves to manage finance, perceiving finance to be a complicated area. Two factors could be the causes behind this attribution. One, the traditional lower access to education has inexplicably wedged women. Or, the second factor could be related to the outcome of socioeconomic norms, which may confine a woman's educational choices.

A low level of awareness and knowledge of finance also ends up in failure for women to receive financial services. The IFC survey indicates that only 50% of women maintain basic financial practices such as the generation of financial statements and these are crucial documents that depict the financial stability of the enterprise. Weak business plans were also a common reason behind loan rejection which is an indication of low levels of knowledge on financial aspects of the business.⁶⁰⁰ Although women are interested to learn, banks often show lesser interest to offer non-financial services like

⁵⁹⁷The SMEF survey, 2009, showed that 53.7% of the respondents had received training before business, 19.5% received training during business, while 26.7% did not received any training. Among them, only 23.4% of the respondents received training on sales and marketing. Regarding the training of women entrepreneurs, the training institutes provided training to 40% of the respondents, while NGOs and Government Organizations provided the training to 33% and 28% entrepreneurs respectively.

⁵⁹⁸Nawaz, Faraha, *'Critical factors of women entrepreneurship development in rural Bangladesh'*, Bangladesh Development Research Center (BDRC), USA, 2009. Pp 9

⁵⁹⁹Hossain, K. S. and M. Rahman, 'Role of Grameen Bank in Entrepreneurship Development: A Study on Some Selected Entrepreneurs', *Islamic University Studies (Part C)*, Vol. 2, 1999. pp 7-13.

⁶⁰⁰ The IFC survey found that 37% of women sought training to manage their business and another 41% recognize the of training on financial parts of the business would improve their access to finance.

training to women and perceive this to be the responsibility of for-profit institutions.⁶⁰¹ Adiba Sultana, the CEO of ‘Bridal Creation’ explained that,

*“Training initiatives and facilities in Bangladesh are more city-centric. Our rural women make creative handicrafts but due to a lack of basic marketing knowledge, they can’t sell them and earn money for themselves. Right now, the government is providing training at the division level, if these facilities could be provided at the district level, village level, more rural women will be benefited.”*⁶⁰²

The owner of Rajshahi Nakshi Ghor, Parveen Akhter mentioned, *“While participating in training programs is very useful for the development of business, however the training programs that can provide effective learning are limited, some institutions conduct unnecessarily prolonged training without beneficial learning outcomes.”*⁶⁰³

The opportunity for Product-based training is also low in Bangladesh. For example, the CEO of ‘Shabab Leather’, Maksuda Shohaib mentioned that, *“The training facilities should be provided to the tannery leather entrepreneurs where they could learn how to minimize their production cost and produce quality products. They should be sent to foreign leather goods-producing countries for better knowledge and proper training.”*⁶⁰⁴

The CEO of jute goods manufacturing and export enterprise ‘Tulika’, Eshrat Jahan Chowdhury agreed that the training programs had prepared her to be a better entrepreneur. However, she also complained that there has been a scarcity of guidance and assistance facilities in marketing or export-related matters in the training

⁶⁰¹ Singh, Sanjana, Radhika Asrani, and Anupama Ramaswamy, ‘Study on Mapping the Market Potential and Accelerating Finance for Women Entrepreneurs in Bangladesh’, The World Bank, Washington DC, 2016. Pp 61

⁶⁰² Quoted from the interview conducted by the researcher on March 2020.

⁶⁰³ Quoted from the interview conducted by the researcher on March 2020.

⁶⁰⁴ Quoted from the interview conducted by the researcher on March 2020.

programs.⁶⁰⁵ Although the Bangladesh government has taken many programs on vocational and technical education, the gender gap in the enrollment of students is wide. Only 25% of enrolled students are female in the vocational institution according to BANBEIS in 2003. Parents are generally reluctant to educate and train their daughters. The financial issues and lack of security prevents women to participate in workshops and training. Another issue is the lack of female educators and trainers. Female trainees do not feel comfortable around the male trainers and lose interest to join the training classes. Especially, for training provisions, those include hands-on courses as in IT-based Training. In IT training institutes it is difficult to find professionally well-trained IT teachers or engineers to teach women trainees. So, conservative families especially in rural areas do not allow their daughters and wives to enroll in the training programs.⁶⁰⁶

5.2.12 Poor infrastructure: In order to stimulate economic growth and reduce poverty, the development of roads and infrastructure is essential as it reduces the costs of transportation, ultimately the costs of production of products and services.⁶⁰⁷ In contrast, poor infrastructure, especially roads and transportation, leads to the spatial disintegration of markets. Therefore, the wages and working conditions fluctuate between villages, reflecting local power structures rather than market forces. Infrastructural inadequacy is more likely to have a greater negative impact on women than men in employment opportunities since there are more restrictions on women's physical movement.⁶⁰⁸ Study shows that road development projects in Bangladesh had a significant positive impact on the labor supply within the project area, especially on the labor participation of women.

⁶⁰⁵ Quoted from the interview conducted by the researcher on March 2020.

⁶⁰⁶ Majumder, P. P., *Role of National Budget in Developing Entrepreneurship among women of Bangladesh*, Bangladesh Nari Progati Sangha (BNPS), Institute for Environment & Development (IED), Dhaka, 2006. Pp 23

⁶⁰⁷ Khandker, S., Z. Bakht, and G. B. Koolwal, *The poverty impact of roads: evidence from Bangladesh*, Working Paper Series 3875, Washington DC, World Bank, 2006. Pp 2

⁶⁰⁸ Kabeer, Naila, 'Women's economic empowerment and inclusive growth: labor markets and enterprise development', *International Development Research Centre* 44, no. 10, 2012: 1-70. Pp 42

Male labor supply increased by 49% and female by 51%.⁶⁰⁹ Therefore, the mobility of women could be fortified with proper transportation services, safety, and secured housing for working females like toilet facilities in bus stops, less jam-packed buses.⁶¹⁰

In most rural areas of Bangladesh, the infrastructure facilities are inadequate. The supply of electricity, gas, and a better telecommunication system is not accessible in many rural and even semi-urban areas. Due to frequent power failure, load shedding, and poor supply of gas women face challenges producing the goods and delivering them on time. In addition to this, unplanned road, air, or other physical transportation and communication system, poorly conserved means of transportation, trade and commerce regulation, etc. are the major constraints for infrastructure development which hampers rural female entrepreneurs in Bangladesh. Lack of women-friendly transportation and communication system restricts women's mobility. Without easy access to safe, secure, and affordable transport facilities women find it difficult to buy raw materials and supply their products to profitable markets. Rural women have poor access to telecommunication and postal services and sometimes telephones are inadequate or telephone network often does not work.⁶¹¹ High transportation costs and longer time of delivery are major problems in the development of entrepreneurship. These obstacles make the timely delivery difficult which costs them losing the trust of their customers. Women living outside big cities face greater accommodation and transportation problems while participating in fairs and exhibitions. As women in Bangladesh are practically unsafe and vulnerable if they are to go outside without the support or company of adult male family members. Even to rent a house or property women need

⁶⁰⁹Khandker, S., Z. Bakht, and G. B. Koolwal, *The poverty impact of roads: evidence from Bangladesh*, Working Paper Series 3875, Washington DC, World Bank, 2006. Pp 11

⁶¹⁰Thomas, Helen T., Shireen Lateef, and Ferdousi Sultana, *Bangladesh: Gender, Poverty, and the Millennium Development Goals*, Asian Development Bank, Manila, Philippines, 2004. Pp 19

⁶¹¹Majumder, P. P., *Role of National Budget in Developing Entrepreneurship among women of Bangladesh*, Bangladesh Nari Progati Sangha (BNPS), Institute for Environment & Development (IED), Dhaka, 2006. Pp 25

the signature or approval of a male family member, and in cities, because of the negativesocial outlook, landlords feel hesitant to rent their houses to single women.⁶¹²

The owner of ‘Rajshahi Nakhsi Ghor’, Parvin Akhter said, “*The biggest problem I face is the trouble of accommodation while participating in fairs as many house owners refuse to rent their homes to female renters.*”⁶¹³

5.2.13 Lack of Security: The security of women on the roads and public places is elusive in Bangladesh. In the SMEF survey of 2009, women entrepreneurs mentioned thirty obstacles in marketing their products. Lack of security and safety in the market had been identified as the main hindering factor by the respondents, followed by inadequate knowledge about the market, lack of suitable market, and communication problems. All these problems are indeed linked with one another. The fears of incidents like trafficking of women and harassment in public deter women entrepreneurs from moving about freely in the streets.⁶¹⁴ The condition of public transportation is unsafe to travel and women very often experience sexual harassment or gender-based violence in public transport. The study titled "Roads free from sexual harassment and crash for women" conducted by BRAC revealed that around 94% of women traveling in public transport have experienced sexual harassment in verbal, physical, and other forms.⁶¹⁵ Table 5.5 demonstrates the number of different types of violence and oppression women faces in Bangladesh.

Table 5.5: Cases of Reported Violence against Women and Children by Categories 2012-2017

⁶¹² Ibid. Pp 17

⁶¹³ Quoted from the interview conducted by the researcher on March 2020.

⁶¹⁴ Majumder, P. P., ‘*Role of National Budget in Developing Entrepreneurship among women of Bangladesh*’, Bangladesh Nari Progati Sangha (BNPS), Institute for Environment & Development (IED), Dhaka, 2006. Pp 6

⁶¹⁵ Kabir, Rehan, ‘*Study: 94% women victims of sexual harassment in public transport*’, Dhaka Tribune, 7th March 2018

Year	Women Oppression					
	Rape	Acid	Dowry	Seriously Injured	Others	Total
2012	3684	98	6704	132	8804	19422
2013	3650	71	5716	183	8476	18096
2014	3689	49	6867	184	8756	19545
2015	3928	46	6595	277	8652	19498
2016	3717	20	5278	145	7562	16722
2017	3979	5	4125	85	6999	15193
Total	22647	289	35285	1006	49249	108476

Source: Police Head Quarters cited in Bangladesh Bureau of Statistics, 'Gender Statistics of Bangladesh 2018', Ministry of Planning, Dhaka, 2019. Pp 144

The owner of 'Farjana Boutiques', Farzana Chowdhury commented that,

*"Bangladesh has the environment of business but the lack of security and safety is the biggest threat for business. I can't stay out late at night and won't let my daughter go out at night. Whereas abroad, I, Farzana staying and selling my products at the exhibition till late at night. And when the exhibition is over without fear, I am going back to my hotel by public transport. But here, I can't even imagine doing that. We, women, feel impossibly unsafe on the streets alone."*⁶¹⁶

The owner of 'Naya Craft', Sharmin Jahan Khan also shared the same fear, stating,

"The lack of security of women in our society is the biggest obstacle. We do not feel safe to move in the streets of the city alone. In the security issue, women are at a disadvantage to men. I feel scared to work outside the home at night. For example, I

⁶¹⁶ Quoted from the interview conducted by the researcher on March 2020.

need to visit Islampur to buy retail cloth for the dress but don't feel safe to go there alone or at night. And this is a huge drawback for women."⁶¹⁷

5.2.14 Outdated technology: To produce a quality product that can meet modern demand, it is important to have stay updated about current technological know-how. Limited knowledge about modern technology and technical skills obstructs women to become technologically updated which is essential for higher productivity and profitability. Facilities of support services in familiarizing technological change in production processes of women's enterprises are low in the country.

For example, the CEO of 'Shabab Leather', Maksuda Shohaib commented,

*"In the leather business, our biggest challenge is technological limitations. Despite the fact we produce one of the world's best hide, we fail to present our product in the global market since we are far behind in technological facilities and machinery than other developed countries. Because of technological advancement and sophisticated tools developed countries are being able to produce elegant and finely finished leather goods."*⁶¹⁸

Women tend to be less exposed to modern ideas and, subjected to discriminatory social customs, so they remain more prone to follow traditional systems and lack the required self-confidence to operate complicated machines. Bangladeshi women usually are discouraged to take STEM (science, technology, engineering, and mathematics) and ICT (information and communication technology) as a major in their education. This also makes them unable to handle technology and receive its benefits. Indifferent about new and latest production technology and strategy, they mostly depend on traditional local technology and old -fashioned designs. According to BBS of 2016 shows that those who

⁶¹⁷ Quoted from the interview conducted by the researcher on March 2020.

⁶¹⁸ Quoted from the interview conducted by the researcher on March 2020.

received computer skill training in private institutions, government, and NGOs 40% of them are women and 55% men.

Also, poor infrastructure in the remote villages has lesser technological services and assistance such as the internet, e-commerce, e-banking e-trade cellphone leads to poor development of rural entrepreneurship.⁶¹⁹ Due to the lack of information about new technologies and technics the quality of their products becomes poor, which could be identified as one of the reasons why women's business fails.⁶²⁰ Especially indigenous and cottage industries suffer from serious competition from imported modern goods and fail to penetrate the international market. Besides, new machinery is often very expensive. In some cases, improvement is possible through slight changes in technology. But uneducated entrepreneurs, both female and male, tend to shy away from using modern technology like electrically operated machines.⁶²¹ Due to lack of education and capital, rural women have been at a disadvantage in buying or adopting technologies such as threshers, sewing machines, and artificial insemination. Rural women conveyed that technologies or machinery has not been designed for women's errands yet, therefore, has an insignificant effect on rural women's welfare.⁶²²

5.2.15 Lack of Raw material and skilled labor: Most of the SME entrepreneurs produce products based on local raw materials, while some use a combination of local and imported raw materials. The foremost product lines of imported raw materials are ready-made garments, hosiery, and other knitted fabrics, jute and textile mills, spares,

⁶¹⁹ Ahammad, Issa, and Syed Moudud-Ul-Huq, 'Women entrepreneurship development In Bangladesh challenges and prospects', *International Journal of Innovative Research and Development* (ISSN 2278-0211) 2, no. 7, 2013. pp 45

⁶²⁰ Parvin, Lovely, Jia Jinrong, and M. Wakilur Rahman, 'Women entrepreneurship development in Bangladesh: What are the challenges ahead?', *African Journal of Business Management* 6, no. 11, 2012: 3862. Pp 3868-3869

⁶²¹ Karim, Nilufer A., '*Jobs, Gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh*', International Labor Organization, Geneva, 2001. Pp 26

⁶²² Parveen, Shahnaj, 'Access of rural women to productive resources in Bangladesh: a pillar for promoting their empowerment', *International Journal of Rural Studies* 15, no. 1, 2008. Pp 5

and tannery.⁶²³ The scarcity of raw material and skilled labor are major managerial drawbacks of women's entrepreneurship. In addition, fluctuation in the price of raw materials is a constant hazard for SME entrepreneurs. Apart from agricultural products, most of the raw materials are imported, therefore, it's expensive.⁶²⁴ The study of SMEF, 2009 found that a lack of raw materials and a lack of skilled workers have been identified as major constraints by 34.6% of the respondents. Although, Bangladesh has adequate cheap labor, however, lack of education and training makes it difficult to manage skilled labor that can ensure greater quality and quantity of production. Parveen Akhter, the owner of Rajhshahi Nakshi Ghor described the challenges relating to the production of Nakshi Katha because of a lack of raw material in the local market.

*“The unexpected crisis in the raw material market could cause serious trouble for me. The yarn I have been using is imported from China, due to COVID 19 crisis they have shut down their market. And now I am looking for a market to buy yarns like crazy! I have received an order of 2.5 million takas worth order for Nakshi Katha but I am stuck because I don't have yarn in my hand! I need four tons of yarn of the same color to make these Katha right now, otherwise, I would fail to deliver the order worth 25 million Taka.”*⁶²⁵

The unavailability of quality material in the local market is another challenge. For instance, the Owner of boutique house 'Fabricart', Ms. Hoimo mentioned that,

“We buy clothes from the wholesalers and then design them. But the problem is sometimes the quality of the clothes is found to be poor and sometimes are short in

⁶²³Karim, Nilufer A., 'Jobs, Gender and small enterprises in Bangladesh: factors affecting women entrepreneurs in small and cottage industries in Bangladesh', International Labor Organization, Geneva, 2001. Pp 32

⁶²⁴Ahmed, Feroz, and Monimul Haque, 'Constraints of Manufacture based Small and Medium Enterprise (SME) Development in Bangladesh', *Journal of Social and Development Sciences* 1, no. 3, 2011: 91-100. Pp 97

⁶²⁵ Quoted from the interview conducted by the researcher on March 2020.

length. Many times, customers complain that the color of the cloth is fading, where we have working so hard to tailor and design this saree and dresses. Inadequate supply of good quality fabrics in the market is a huge challenge and we are at the risk of losing the trust of customers because of that. Later we had to set up a handloom house in Sirajgong, just to produce good quality cloths to design on them.”⁶²⁶

Similarly, the owner of ‘Surma Handicrafts’, Sharmin Ferdous explained,

“In Rajshahi, we do not have a market where we can find adequate and good quality raw materials, so we have to rely on Dhaka city and foreign countries for almost everything, from yarn and cloth to decorative material like lace and buttons.”⁶²⁷

The CEO of ‘Shabab Leather’ Maksuda Shohaib remarked that,

“The accessories we use to make our products come from foreign countries. Therefore, if the global price of these accessories increases our production cost increases but I cannot increase the price of the product because then customers won’t buy it.”⁶²⁸

5. 3 Conclusion

When it comes to assessing the performance of men and women in entrepreneurship, women-led enterprises tend to be found as underperformed. Their enterprises are generally smaller, grow more slowly, and are less profitable. Therefore, the probable

⁶²⁶ Quoted from the interview conducted by the researcher on March 2020.

⁶²⁷ Quoted from the interview conducted by the researcher on March 2020.

⁶²⁸ Based on the interview conducted by the researcher on March 2020

factors behind women's "underperformance" are necessary to reexamine.⁶²⁹ Despite all these obstacles discussed above, an increasing number of Bangladeshi women are taking business as a career, and few even thriving in the domain but they are still marginalized because of multifaceted socio, economic, cultural, institutional, and executive restrictions. Since women have to struggle to achieve basic human rights in society, this inequality leaves them behind in opportunities to participate in economic quests than men. The overall business environment remains unfavorable for women despite the government's initiatives to mainstream women in the entrepreneurial activities of the country. Therefore, proper promotion and supervision are required to create a gender-friendly business milieu for the sustainable development of women entrepreneurship in Bangladesh.⁶³⁰

Chapter 6

Women Empowerment through Entrepreneurship Development in Bangladesh

6.1 Introduction:

Bangladesh started its journey as a new nation with a devastated and shattered socio-economic reality. Hindrances like high population density, weak agriculture-based economy, damaged infrastructure, inadequate natural resources, and regular natural disasters made the development of Bangladesh seemed impossible to achieve. The notion

⁶²⁹ Ahl, Helene, 'Why research on women entrepreneurs needs new directions', *Entrepreneurship theory and practice* 30, no. 5, 2006: 595-621. Pp 7

⁶³⁰ Ahmed, Momtaz Uddin, 'Women entrepreneurship development in the Small and medium enterprises in Bangladesh: Prospects, realities and policies', *International Journal of SME Development* 1, no. 1, 2014: 1-32. Pp 30

of impossibility gradually began to transform into a careful belief of possibility over the last few decades since independence. Despite the cynicism, Bangladesh had been one of the few countries which had been able to make progress in both the MDG sector and the economic development sector.⁶³¹ Events such as zero famine since 1974, evidence of more than twenty million people coming out of poverty in the span of ten years from 1991 to 2010, and GDP growth of 6 percent per annum since 2000 are some indicators.⁶³² But one of the significant factors behind this distinguished socio-economic progress is the women's notable participation in the labor force. In 1974 female labor participation was only four percent that had increased to 36.3 percent in 2017. The Labor Force Survey (2016-17) of BBS, showed that about twenty million women had been active in the labor force and contributing to the economic growth of the country.⁶³³ Usually, in a capitalist economy, the market demand decides the amount of labor force input. In the western industrialized countries, the women's massive participation in the economy was due to the demand for labor supply in addition to existing male labor. It can be argued that rather than being dragged by the demand of the market, a weak economy and despairing poverty have acted as a major factor behind women's involvement in economic activities. Not women of all classes had entered the labor market due to push factors. A significant proportion of educated middle-class women joined the job market by pull factors like recognizing the opportunity and changing social attitude.⁶³⁴

Development of entrepreneurship and the private sector had been one of the dynamics that was aided by urbanization and mobilization of additional labor sectors from farm to

⁶³¹Hossain, M., Sen, B., & Sawada, Y., *Jobs, Growth and Development: Making of the 'Other' Bangladesh*, Background Paper for the World Development Report, BIDS, 2013. Pp 1

⁶³²World Bank, '#ProsperBangladesh'.

⁶³³Ovi, Ibrahim Hossain, 'Women in workforce: Employment without empowerment', Dhaka Tribune, 8th March, 2018.

⁶³⁴Khondker, Habibul Haque, and Mehraj Jahan, 'The Social Context of Female Labour Force Participation in Bangladesh', *Southeast Asian Journal of Social Science*, 1989: 102-120. Pp 105

the non-firm sector.⁶³⁵ Women entrepreneurship has been recognized as a significant instrument to alleviate poverty, generating employment, gender equality, and economic growth. The involvement in economic activities is an indicator of empowerment and a growing number of women in Bangladesh are taking the challenge of building their career as entrepreneurs. Women are in less favorable situations in terms of mobility, access to financial, technological, and information support compared to men. However, many courageous women have outdone their male counterparts in operating small and medium enterprises especially handicrafts and service industries.⁶³⁶ Since 2010 women entrepreneurship had been going through a transition period where female-headed SMEs comprising around 22 percent in 2019.⁶³⁷ It had been a promising turn of events that despite socio-economic obstacles women are venturing into non-traditional entrepreneurial sectors and empowering themselves.

6.2 Changing pattern of women's economic inclusion in Bangladesh since independence:

In the last four decades since independence, one of the remarkable transformations that had occurred in Bangladesh is the growing visible participation of women in different economic sectors. According to the report of Global Gender Gap 2017 conducted by the World Economic Forum, Bangladesh has achieved 47th position in gender equality out of 144 countries in the world and first among the South Asian countries.⁶³⁸ The number of

⁶³⁵Hossain, M., Sen, B., & Sawada, Y., *Jobs, Growth and Development: Making of the 'Other' Bangladesh*, Background Paper for the World Development Report, BIDS, 2013. Pp 5

⁶³⁶ Chowdhury, Masuda M Rashid, 'Challenges for women entrepreneurs', The Daily Star, 2017.

⁶³⁷Eusuf, Mohammad Abu, 'The challenges faced by women-led SMEs and the way forward', The Daily Star, January 01, 2020

⁶³⁸The index of gender equality was prepared based on measurement of education, economic participation, health and political empowerment of a country.

working women in Bangladesh had increased to 18.6 million in 2016-2017 from 16.2 million in 2010.⁶³⁹

For many, it has been surprising that women's economic participation would be a vital element in the development of the country. Indeed, very few thought it would be possible for women to overcome the constraints of patriarchal and conservative social restrictions and gain economic empowerment. Conservative traditional practices such as segregated economic role, seclusion, dowry, early marriage had been the causes of women's limited autonomy, high fertility rate, malnutrition, high maternity rate, and lower productivity in past decades.⁶⁴⁰ The overall socio-economic condition was not favorable for women's greater economic participation and freedom.

Women's entrepreneurial and other economic participation depends on social and cultural institutions that decide the standard of security, mobility, and attitude for gender inclusion. In pre-independent Bangladesh, the patriarchal and purdah dominated social reality, and the norms or practices around it, had influenced women's role and economic behavior which reflected gender inequality. Historically both social and religious prohibitions have directed the behavior, activity and mobility of women to support and emphasize the functions of the agrarian economy of East Bengal. To sustain the existence of the farming economy, an unbending division of labor and separation of sexes had been reinforced. These prohibitions and restrictions had determined the social role and participation of women while at the same time ensured their involvement in fulfilling the reproductive activities of the households.⁶⁴¹ Nazmul Karim described that in Bangladesh "seclusion was expected of women of good social status... They accepted

⁶³⁹Jahan, Afroz Chaity, 'Women empowerment: Bangladesh sets example for the world', Dhaka Tribune, July 12th, 2018

⁶⁴⁰Hossain, M., Sen, B., & Sawada, Y., 'Jobs, Growth and Development: Making of the 'Other' Bangladesh', Background Paper for the World Development Report, BIDS, 2013. Pp 26

⁶⁴¹Feldman, Shelley, and Florence E. McCarthy, 'Purdah and changing patterns of social control among rural women in Bangladesh', *Journal of Marriage and the Family*, 1983: 949-959. Pp 951

their seclusion for the sake of their own prestige and the maintenance of social distance." Nevertheless, the purdah system defined the level and limits of women's commotion within the confines of the household compound which forced them out of labor and forbade them access to paid economic activities.⁶⁴² Even in a hard time of impoverishment, women avoided going outside for work as it is perceived disgraceful for women to come out of seclusion. Women who break these normative expectations only do that due to extreme poverty and marginality.⁶⁴³ But even for willing women, the wasa scarcity of the means of livelihood. For example, poor, landless and marginalized women participated in the training program service offered by Academy for Rural Development in Kotwali Thana, Comilla. Where any kind of discrepancy in the activities of women, even of poor women, would become a matter of the whole village, these women were willing to break the strictness of purdah to improve the state of their families. In dire conditions such as the landlessness, impoverishment, and sick, aged, or unemployed husbands drove women to work allowing them greater economic autonomy and mobility. The justification or argument of survival these women used in this early period of social oppositions acted as an originator to the rejoinder of growing numbers of rural women in the later period who were too forced to leave their household to maintain their family.⁶⁴⁴

Despite the existence of a sharp divergence in the lifestyle and aspiration of the mass and elite classes, in the question of access to economic activities and mobility, women had been sharing similar experiences. Jahan explained that "while rural women are more blatantly oppressed and discriminated against, the oppression and discrimination against

⁶⁴²Ibid. Pp 951

⁶⁴³Khondker, Habibul Haque, and Mehraj Jahan, 'The Social Context of Female Labor Force Participation in Bangladesh', *Southeast Asian Journal of Social Science*, 1989: 102-120. pp 106-108

⁶⁴⁴McCarthy, Florence E., 'Bengali women as mediators of social change' *Human Organization* 36, no. 4, Society for Applied Anthropology, 1977: 363. Pp 368

urban women is subtle.”⁶⁴⁵ Working-class women in the cities were pretty similar except for less observance of purdah. A small proportion of urban middle-class women had a career. A survey conducted in 1973 by Rounaq Jahan presented that in a part of the Dhaka city area about 10% of urban women have a job and 35% of these women are university graduates. Urban middle-class educated women chose their careers which would likely be permitted by their male guardians and society. Time and scope for women’s economic activities are limited as their household work was not shared by men since these had been always perceived as women’s work or inferior.⁶⁴⁶

Table 6.1 Civilian labor force by main occupational groups and sex (12 years and above)

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	1951		1961	
	Male	Female	Male	Female
Civilian labor force	11,887,080	9,99,260	14,317,776	2,553,212
Agricultural labor force	9,899,006	816,461	11,997,999	2,338,497
Non -agricultural labor force	1,988,074	182,799	2,319,777	214,715
Professional, technical and related occupations	115,713	5,231	180,686	8,195
Managerial, administrative and clerical occupations	207,335	666	201,582	944
Transport and communication	115,744	314	145,999	182

⁶⁴⁵Jahan, Rounaq, ‘Women in Bangladesh’, in Ruby Rohrlich-Leavitt (Ed.), *Women Cross-culturally: Change and Challenge*, Mouton Publisher, The Hague, 1975. Pp 12

⁶⁴⁶ Ibid. pp 13-14

⁶⁴⁷Source: Adopted from Government of Pakistan (1961: Table 1A, 96-97) cited in Jahan, Rounaq, ‘Women in Bangladesh’, in Ruby Rohrlich-Leavitt ed. *‘Women Cross-culturally: Change and Challenge’*, The Hague, Mouton, 1975: 5-30. Pp 18

Manufacturing and mechanical occupation	410,081	70,137	576,706	118,516
Sales and related occupations	477,452	24,877	504,744	18,513
Agricultural, fishing and logging occupation	184,619	10,797	121,862	363
Construction occupation and general laborers	284,665	36,184	240,528	3,806
Service, sports and entertainment	191,456	34,592	230,435	58,013

Table 6.1 shows the census 1961 where out of 2,553,212 women only 214,715 were in the non-agricultural occupations and nearly half of the females in the non-agricultural labor force were in manufacturing and mechanical occupations. Medicine and teaching were the two most respectable careers as they have a huge number of female clients, which is visible in the census, there were 3541 female teachers, 2989 nurses, and midwives, 200 physicians. There were only 11 architectures and engineers, 13 scientists, 11 lawyers and judges and 20 who worked in the public administration. Women mostly used to do low or middle waged jobs. Women were barred from Foreign Service and administrative service examinations in the Pakistan period.⁶⁴⁸

The war of independence in 1971 had fundamentally transformed the lives of women in Bangladesh. The nine months of war brought unbelievable hardship and suffering in people's lives where women had been the most defenseless victim of all. During the war, millions of people had to leave their homes and fled to another country in fear of their lives. Villages were torn apart and countless women were dishonored. The war completely shattered the social infrastructure and disrupted the sheltered life of women in society. Women had to recognize the earthshattering reality of their vulnerability and uncertainty. Later the famine of 1974 had led women to further realize that they could no longer always depend on family or household for sanctuary and support. During the

⁶⁴⁸ Ibid. Pp 19

period between 1968 and 1974, the sudden instability gave women the eye-opening message of the necessity of being self-reliant. However, in what way the self-reliance could be achieved, was another grim predicament as the country was facing serious poverty.⁶⁴⁹

In post-independent Bangladesh, the lives and roles of women had been significantly wedged by socio-economic circumstances of increasing landlessness, indebtedness, and penury. During the first two decades, the economy was developing at a very slow rate. Between 1969-70 and 1979-80, per capita income increased at an annual rate of 1.1 percent, increasing from US\$84 to US\$94.⁶⁵⁰ Landlessness and poverty had been the common feature of rural social structure; however, it was even intensified after 1971. The Agricultural Census Reports of 1960, 1977, and 1983-84 stated that the increasing rate of landlessness was 35% of rural households in 1960 that raised to 45% in 1983-84.⁶⁵¹

Agricultural production faced trouble due to the limited cultivatable land, the prevailing structure of land proprietorship and the tenure outlines in villages. Ownership of land was concentrated. Out of 13.8 million rural households, only 9% owned more than 5.0 acres and controlled 40% of the total cultivable area. Around half of the households were practically landless, owning less than 0.5 acres. With the increasing population, the average size of farm fields had declined fast (from 3.5 acres in 1977 to 2.2 acres in 1984).⁶⁵² Being an agricultural country, its landless people were mainly dependent on agricultural pay labor. The lack of industrial support to create work for the growing population lead to increasing unemployment. The tension and struggle of poverty wore

⁶⁴⁹Feldman, Shelley, and Florence E. McCarthy, 'Purdah and changing patterns of social control among rural women in Bangladesh', *Journal of Marriage and the Family*, 1983: 949-959. Pp 955

⁶⁵⁰Khondker, Habibul Haque, and Mehraj Jahan, 'The Social Context of Female Labor Force Participation in Bangladesh', *Southeast Asian Journal of Social Science*, 1989: 102-120. Pp 107

⁶⁵¹ World Bank, 'Bangladesh - Strategies for enhancing the role of women in economic development', Washington DC, 1990. Pp 8

⁶⁵² Ibid. Pp 81

down the bonds of joint families that used to ensure the fulfillment of men's commitment towards women. Earlier women used to share house and food with the in-laws, gradually they became free from the control and authority of joint families. The number of female-headed households headed increased due to divorces and desertions when men started to migrate from villages to cities in quest of livelihood.⁶⁵³ Naila Kabeer (1988) noted that "there is now a greater tendency among men, particularly poorer men, to walk out of marriages thus abdicating their financial responsibility."⁶⁵⁴ With the increasing poverty, the normative obligation of men to protect women was significantly eroded. A survey showed that one of every five marriages in Bangladesh failed because of rural poverty.⁶⁵⁵ The national statistics of 1981 reported that about 15% of households were female-headed. Eight years later Agricultural Sector Reviews revealed that 25% of landless households were female-headed.⁶⁵⁶ Dr. Mohammad Yunus explained that "*Women experience hunger and poverty in a much more intense way than they are experienced by men. Women have to stay "home" and manage the family with virtually nothing to manage with. When there is nothing to eat, the husband does not come home. The mother is left with the children to feed.*"⁶⁵⁷ The urge to join the paid labor force became significant for female-headed households as she was the only one responsible to feed herself and her family. Also, married women in landless families who had inadequate family income had to look for paid work to survive. Women's income no longer stayed supplementary in the household as both men and women were required to earn to have sufficient purchasing power. This complex socio-economic situation led women of all classes to search for full-time employment by any means. From small landholders and

⁶⁵³ Ibid Pp 8

⁶⁵⁴ Naila Kabeer, 'Subordination and Struggle: Women in Bangladesh', *New Left Review*, Vol. 168 1988.

⁶⁵⁵ Rahman, Aminur, 'Women, Cultural Ideology and Change in Rural Bangladesh: Conflicting Patterns and Possibilities of Empowerment', *Peace Research*, Vol. 26, No. 1, Canadian Mennonite University, 1994: 19-39. Pp 25

⁶⁵⁶ Ibid. Pp 26

⁶⁵⁷ Ibid. Pp 25

landless rural families to urban migrant slum dwellers, women had to share the responsibility of income with men and the purdah restriction became more flexible or irrelevant in the pressure of economic survival.⁶⁵⁸

Table 6.2 Male-Female Activity Rate in Bangladesh

Sex	Year	Total population	Active population	Activity rate %
Male	1974	37,070,745	19,650,597	53.0
	1981	44,919,201	25,549,557	56.9
Female	1974	34,407,168	871,995	2.5
	1981	42,200,918	5,306,404	12.6
Total	1974	71,477,913	20,522,592	28.7
	1981	87,120,119	30,855,961	35.4

Source: Year Book of Labor Statistics ILO, 1979, p. 23, 1985, pp. 28-29.⁶⁵⁹

Table 6.2 shows the steady growth of women's labor participation since the 1970s and table 6.3 down below demonstrates the increasing rate of male and female participation in the labor force in the post-liberation war decade.

Table 6.3 Participation in the Sectors of Economy by Sex

	1974 (in millions)			1984-85 (in millions)		
	Total	Male	Female	Total	Male	Female
Total	20.50	19.65	0.83	28.88	26.36	2.52
Agriculture	15.85	15.24	0.60	16.70	16.46	2.36
Industry	2.25	2.14	0.10	2.67	2.02	0.64
Service	1.90	1.80	0.10	8.01	7.48	0.53
Other	0.50	0.47	0.03	1.40	0.28	1.12

Source: 1980 Statistical Yearbook of Bangladesh pp 471, 1987 Statistical Yearbook of Bangladesh, pp 10.⁶⁶⁰

⁶⁵⁸Feldman, Shelley, and Florence E. McCarthy, 'Purdah and changing patterns of social control among rural women in Bangladesh', *Journal of Marriage and the Family*, 1983: 949-959. Pp 955

⁶⁵⁹ Cited in Khondker, Habibul Haque, and Mehraj Jahan, 'The Social Context of Female Labor Force Participation in Bangladesh', *Southeast Asian Journal of Social Science*, 1989: 102-120. Pp 105

⁶⁶⁰ cited in Khondker, Habibul Haque, and Mehraj Jahan, 'The Social Context of Female Labour Force Participation in Bangladesh', *Southeast Asian Journal of Social Science*, 1989: 102-120. Pp 113

In short, it appeared that the traditional patriarchal system of Bangladesh is in a state of imbalance after 1971. The kinship, political and religious institutions that executed male dominance and authority while warranted men to perform their normative duties, began to decline. Indicating that the normative control, no matter how powerful it is, is still fairly bendable when it comes to economic necessity.⁶⁶¹

Landlessness and poverty were not the only factors behind women overcoming the traditional gender division of society. Rapid urbanization and industrialization in post-independent Bangladesh, poor rural landless women, due to limited working opportunities in villages gathered in cities. According to the urban population growth report of BBS, from 1974 to 2011 urban population had increased 7 times. In 1974 the Level of urbanization was 8.87% which doubled by 15.18% in 1981.⁶⁶² However, for urban educated women to join the workforce some other variables acted as determinants. The urban female civilian labor force had increased by about 7.7% between 1961 and 1974. In the non-agricultural labor women's participation raised by about 8%, where 30% of that labor was located in Dhaka. The increase of population and urbanization also led to a high cost of living standard that almost multiplied within two years from 1972 to 1974. The price of living for middle-class dwellers increased about four times within 1969-70 to 1974-75 in the cities like Dacca, Chittagong, Khulna, and Narayanganj.⁶⁶³

Apart from the economic influences increasing rate of female education played a vital role in women's occupation in urban areas. The number of female students increased from 0.3 million in 1961 to 1.3 million in 1974 and the annual growth rate was 23 percent. Although rather slow, but the attitude of men on women's participation in

⁶⁶¹Cain, Mead, Syeda Rokeya Khanam, and Shamsun Nahar, 'Class, patriarchy, and women's work in Bangladesh', *Population and Development review*, 1979: 405-438. Pp 408

⁶⁶²Ahmed, Sarder Syed, and Muntasir Ahmed, '*Urbanization and Economic Development of Bangladesh: The Primacy of Dhaka and Competitiveness*', Bangladesh Economics Association, 2017. Pp 3-4

⁶⁶³Chaudhury, Rafiqul Huda, 'Marriage, Urban Women, and the Labor Force: The Bangladesh Case', *Signs: Journal of Women in Culture and Society* 5, no. 1, 1979: 154-163. Pp 155

economic activities was also beginning to change in the 70s. For example, a survey conducted in 1956 revealed that all the respondents believed that domestic works were the most appropriate job for women, while in a 1974's survey about 90% of men had the same notion about women's work. In addition, the job opportunities for women grew gradually in cities which encouraged them to work. 90% of women were working in non-agricultural sector urban areas in the 70s.⁶⁶⁴

Table 6.4 Distribution of Employed Women by Occupation (Percentage)

Occupation	1974	1980
Professional, Administrative & Managerial	2.6	2.4
Clerical, Sales & Services	12.2	25.3
Manufacturing & Transport	12.6	24.6

Source: Modified from Table 31, p. 71 Achievements... ESCAP, 1987.⁶⁶⁵

Since the independence of Bangladesh government of Bangladesh had maintained the attempt of giving special emphasis on the funding for the improvement of the education sector of the country. Not only the policy had a focus on infrastructural facilities and ensure greater gender coverage, including some innovative programs such as the "Food for Education Program," the "Female Stipend Program," and "Free Education for Girls," along with regular policies like compulsory education and free textbooks.⁶⁶⁶ To achieve improvement in the education rate, the government adopted the Education for All (EFA) policy in the early 1990s. Apart from the government initiatives NGOs also contributed

⁶⁶⁴ Ibid.

⁶⁶⁵ Cited in Khondker, Habibul Haque, and Mehraj Jahan, 'The Social Context of Female Labor Force Participation in Bangladesh', *Southeast Asian Journal of Social Science*, 1989: 102-120. Pp 114

⁶⁶⁶ Sawada, Yasuyuki, Minhaj Mahmud, and Naohiro Kitano, '*Economic and Social Development of Bangladesh*', Springer, 2018. Pp 136

to female education. For example, BRAC's non-formal schools and satellite schools were located in the community and within walking distance, had high attendance and retention rates for girls. Different scholarship programs were undertaken for girls living in rural areas by the government. For example, Bangladesh's general education project was introduced to address in-school, out-of-school, and socio-cultural obstacles to promote girl's participation in primary and secondary schools. To improve the access of schooling for girls, along with regular primary schools, 2001 non-informal primary schools were opened with the assistance of NGOs, and 200 pilot satellite schools were constructed nearer to their homes. All the tutors of both the non-formal and the satellite schools were female. Also, these schools presented the flexible schedules, set in by the consultation with village committees, appropriate for rural areas. Teachers talked to mothers to encourage their girl children to attend schools. The Female Secondary Scholarship Program reduced dropout rates and increased attendance rates. Different experimental programs including school feeding, delivery of uniforms, and community outreach programs were introduced to attract girl students in government schools.⁶⁶⁷ The country also saw impressive success in reducing the gender gap in education. For example, the National Enrollment Rate was 96.2 percent for boys and 98.4 percent for girls in 2013, respectively. Among those who passed the Primary Education Completion Exam (PCSE), 52 percent were girls. Similar success has also been observed in secondary school enrollments as well.⁶⁶⁸ The table below shows how over the decades how girls had caught up to the gender gap in literacy rate.

Table 6.5: Literacy rate of population in seven years and above 1974-2011

⁶⁶⁷World Bank, 'Enhancing women's participation in economic development', A World Bank policy paper. Washington DC, World Bank, 1994. Pp 41, 63.

⁶⁶⁸Sawada, Yasuyuki, Minhaj Mahmud, and Naohiro Kitano. *Economic and Social Development of Bangladesh*. Springer, 2018. Pp 135-136

Year	Female	Male
1974	16.43	36.62
1981	17.52	33.84
1991	25.45	38.90
2001	40.83	49.56
2010	49.40	54.10

Source: Population and Housing Census, 2011 & 2001⁶⁶⁹

Expansion of urbanization Rapid urbanization led to several structural shifts in the economy that took place between 1990 and 2010. The rise could be identified as the most significant change in the growth of GDP. The contribution of industry increased in GDP from about 20 percent to 30 percent, while the contribution of formal services such as financial services, wholesale trade, ICT in the service sector had increased to 50 percent. Urbanization was around 35% in 2012 increasing from 8% in 1974, suggesting significant transference of residents amid rural and urban areas.⁶⁷⁰

One of the most important outcomes of trade liberalization policies adopted by the government in the 1980s was the rise of the RMG industry. It can be stated that the industrialization in Bangladesh that took place in the 1990s had been women-led. It opened the door for employment opportunities for women employment in Bangladesh as 90% of them had migrated from villages and the majority of them were landless, vulnerable, and destitute.⁶⁷¹ From a few numbers of factories in the 1970s, it grew to over 3500 factories by the mid -1990s. The industry had created a large opportunity for female employment as 80% of the workers are women. The urban female labor participation increased from 12% in 1983–84 to 20.5 in 1995–96, (According to

⁶⁶⁹Shilpi, M., S. Hasnayan, T. Ilahi, M. Parvin, and K. Sultana, *Education Scenario in Bangladesh: Gender perspective*, Bangladesh Bureau of Statistics, UCEP and Diakonia Bangladesh, 2017. Pp 16

⁶⁷⁰Hossain, M., Sen, B., & Sawada, Y., *Jobs, Growth and Development: Making of the 'Other' Bangladesh*, Background Paper for the World Development Report, BIDS, 2013. Pp 12

⁶⁷¹Afsar, Rita, 'Internal migration and the development nexus: the case of Bangladesh', In *Regional conference on migration, development and pro-poor policy choices in Asia*, Dhaka. 2003. Pp 3

BGMEA)⁶⁷² Despite the adversities of the city life and negative social attitude towards modern factory workers in the 1990s, the rural women were brave enough to risk losing social status to gain economic autonomy. These women dared and redefined the working condition of RMG industries to their advantage, often not only by covering themselves with *Orna* in public places but also strong confidence about gender rights.⁶⁷³

NGOs like the Grameen Bank, BRAC, and Proshika contributed both directly and indirectly in paving the way for women as contributors to the economy of Bangladesh. In addition, the government also adopted gender-inclusive policies during the 1990s and even collaborated with leading NGOs of the country in some cases, to eradicate poverty and bring real and positive change in the economy. Although, microcredit could only provide support for low return self-employment, so its effect on household income seemed to be unnoticeable. Nonetheless, microcredit had contributed to the expansion of employment expansion, especially for poor women. Contrary to the belief that married women do not have time for economic activities, microcredit had been a tool of income generation for poor married female labor through self-employment in rural areas. By giving these poor village women small loans, the NGOs allowed women to earn, whereas before they had never taken part in any economic activities. The informal group that came along with the loans worked as a safe place where women could recognize their mistakes and foster their own strength. Also, it provided a way for women to enter the public sphere of entrepreneurship. Not only they learned to manage household-based micro-enterprises but also learned to operate larger group-based micro-enterprises such as land lease, water selling, pond fishery etc. The NGOs also took the initiative of proving common welfare benefits to rural households like better child nutrition,

⁶⁷² Kabeer, N. and S. Mahmud, 'Globalization, Gender and Poverty: Bangladeshi Women Workers in Export and Local Markets', *Journal of International Development* 16(1) 2004: 93–110. Pp 95

⁶⁷³ Hossain, M., Sen, B., & Sawada, Y., '*Jobs, Growth and Development: Making of the 'Other' Bangladesh*', Background Paper for the World Development Report, BIDS, 2013. Pp 26

vaccination coverage, higher contraceptive use and so on. Individually, village women gained the opportunity of a greater role in decision making, mobility, access to services, developing confidence, and better community participation. It is evident that through micro-credit rural women redefined the traditional norms. As a result, by engaging poor women in entrepreneurial activities, microcredit facilitated the spread of entrepreneurship in rural levels as long as the profit was enough for loan repayment.

Therefore, favorable development programs, if delivered with proper process and motivations can influence the alteration of norms and conducts. The education and microcredit programs are significant evidence of this triumph. The rural culture friendly delivery of the family planning program was another factor behind fertility reduction. Proper accessibility to garment jobs had allowed young girls to leave their villages and join the labor market. The effective sanitation program also changed in the villages bringing incentive change in behaviors.⁶⁷⁴ During 1987-2000, women's involvement in poultry raising, gardening, and non-farm services have increased while but female labor in crop cultivation, animal husbandry, and cottage industries have decreased.⁶⁷⁵ The Grameen Bank itself had employed women along with men to regulate its tasks at the institutional level, it did not just place women in paid employment but also allowed them to attain financial freedom in whatever way they preferred and according to their capabilities. The outcome of the Grameen Bank's idea of investing exclusively in women had put the national and international limelight on the fact that women's sense of responsibility and commitment was worthy of more confidence than men. It indirectly declared that women were better financial managers with the drive to thrive in running

⁶⁷⁴Das, Maitreyi B., *Whispers to voices: gender and social transformation in Bangladesh*, Bangladesh development series; paper no. 22. Washington DC, World Bank, 2008. Pp 61-62

⁶⁷⁵ Ibid. Pp 58

enterprises while men were not considered safe for business risks.⁶⁷⁶ As Amartya Sen analyzed that “culture and norms influence gender relations but do not determine them”. Effective female education and income-generating programs in the 1990s proved how proper policies and programs can change norms and provide more freedom.⁶⁷⁷ The most significant result can be pointed out, was the fact that the change of social structure of production where men being the earner of the family to the acceptance of women as a breadwinner. The aftermath of transformation allowing to redefine the gender customs from respecting seclusion and dependency to appreciating financial independence, education, mobility, employment engagement outside the home. As women changed their role and practice by eagerly taking the opportunities, they gradually have altered social traditional norms as well.⁶⁷⁸

6.3 Case studies on ten selective women entrepreneurs

This section discusses ten success stories of Bangladeshi women entrepreneurs who had been running small and medium enterprises in the service, trade, and manufacturing sectors. These case studies attempt to mirror the barriers they face as entrepreneurs and as women while running their enterprises, the motivating factors behind their entrepreneurial decisions, their future plan, and their self-reflection about being empowered through entrepreneurship.

6.3.1 Munira Emdad: Owner of Tangail Saree Kutir

⁶⁷⁶Wright, Denis. ‘Industrialisation and the changing role of women in Bangladesh’, *Asian Studies Review* 24, no. 2, 2000: 231-242. Pp 239-240

⁶⁷⁷ Sen, Amartya, *Identity and Violence: The Illusion of Destiny*, New Delhi, Penguin Books, 2006, cited in Das, Maitreyi B., *Whispers to voices: gender and social transformation in Bangladesh*, Bangladesh development series; paper no. 22. Washington DC, World Bank, 2008. Pp 73

⁶⁷⁸Kelkar, Govind, Dev Nathan, and Rounaq Jahan, *We were in fire, now we are in water: Micro-credit and gender relations in rural Bangladesh*, IFAD-UNIFEM Gender Mainstreaming Programme in Asia, New Delhi, 2004. Pp 42

Munira Emdad established Tangail Saree Kutir in 1982. With a small capital of TK 30,000, she started her journey as an entrepreneur in a tiny showroom at Bailey Road, with only 130 pieces of sarees, 3 weavers, 1 craftsman, and one salesman. Over the three decades, it developed in an enterprise of 12,000 weavers, 500 craftsmen and 70 employees and 6 outlets across Dhaka city. She has become an icon in the field of saree which represents the Bengali heritage and traditional handloom clothing especially Jamdani.

The story behind Tangail Saree Kutir was enthralling. *“I have always been a housewife. My husband used to run a travel agency and he insisted I take a diploma course in travel agency operation. I reluctantly agreed.”* Then she went to Tangail to visit her sister’s in law’s house. She went to Taanti Palli in Pathrail where she discovered the artistic weaving of local village Tatis. She was fascinated by the artistry and creativity of handloom works of the weavers but at the same time disappointed to see their poor state. They worked very hard preparing sarees but their sarees were of short length, odd pattern, and mismatched color combinations. She realized that if their sarees were designed with proper length and right color combinations then they could win the heart of any urban woman of finer taste. So, she decided to buy the weavers yarns and necessary materials to make a better-designed saree.

Since childhood Emdad had a natural eye for clothing designs and fashion. When she was young, she used to pick saree or clothes for her family. She said,

“It was sometimes after liberation; I saw the weavers of Tangail and Pabna designed and sold sarees in the market. But these sarees had improper length so obviously it failed to catch the attention of sophisticated and stylish urban women. But I realized they were very skilled.” She added, *“Many skilled weavers were thinking about quitting their*

ancestor's occupations because of declining demand at that time. Then I thought, why not I give a few weavers new ideas and latest designs and start my own business."

More than two thousand weavers and five hundred women working directly under her, who works to create tricky hand embroidery, block prints and batik. Tangail saree Kutir produces cotton, muslin, silk, half silk, Jamdani, Katan, handwork, and vegetable dye sarees with remarkable designs. Emdad mentioned that her weavers are not just from Tangail but also from Pabna, Sirajgong, Rajshahi, and Sylhet.

"Before starting my business, I didn't know our country had so many gifted weavers. To be honest I have to do very little about designs because our traditional weavers are talented and their designs are already very artistic and enriched with creativity. If you look at the Jamdani styles, you will see that the designs themselves look very regal and magnificent. It doesn't need any alteration. Maybe I just modify some color combinations or add some dimension to the old design."

Even though she thinks lack of capital is the main constraint to start a business for women but she also mentioned that she did start with a small capital and without any partner. She admits humbly that she tries to keep her business small and manageable as much as possible. She has never been too ambitious about her business and she thinks maybe that's why she has been successful.

Regarding the importance of having business experience or training, she thinks even though she didn't have any experience of running a business in the fashion industry, her experience while working in a travel agency helped a lot. The diploma course she did help her get acquainted with managing, record keeping, and interacting with people which was a complete orientation before she started her own business. Emdad mentioned that one should never do business if she doesn't have passion. She believes her passion

for handloom and sarees had brought her this far. Emdad prefers to employ women in her shops. *“I may be the first one to appoint a woman saleswoman in my showroom. We have to create more work opportunities for girls. I always make sure my female employees are working in a safe working place.”*

Regarding the social barriers for businesswomen in her time, she said,

“Yes, there were difficulties because in our country woman’s achievements are not easily recognized. People used to think I had a huge financial backup. People did not use to think that a woman can do business for her own satisfaction or her own identification. Even now, people ask me why do you need to go through so much trouble of running a shop. I don’t run a boutique shop just for money, but I love doing it, it satisfies me, it has become a part of me. Thankfully I am good at dealing with weavers and know how to bring the best out of them.”

As Munia Emdad was asked about the future of Jamdani and the handloom industry of our country she mentioned,

“Our Jamdani and Benarasi had gone through many trials and tribulations over the years. Even when she started her business the traditional handloom sarees used to hold their originality. But more and more weavers have begun to use power loom or semi-automatic machines to make Benarashi and these unauthentic sarees are spreading in markets and ruining the reputation of traditional Benarasi and handloom. The number of weavers who are still using the traditional method to make Benarasi is very low. In this crowd and competition of low-priced copied sarees, the authentic traditional sarees struggle to survive.” Another challenge was the indifference or disinterest of young girls to wear saree over the years. *“Back in our days we used to love collecting and wear*

saree but nowadays young girls are not very enthusiastic about wearing them. Many of them never even heard of Jamdani. And no craft can survive without market.”

In addition, the lack of raw materials and the VAT imposed by the government are major problems in the Fashion house industry. She said, *“There should be more research about what raw materials can be used to make handloom sarees.”* When it comes to the invasion of Indian Saree in the market of Bangladesh, she believed that the competition is inevitable but the original handloom would always have appeal to the mass women. Even after all the tough competition with foreign products, evolving and surviving many transitions evolving and surviving many transitions, the handloom cotton saree had held its glory.

While discussing the challenges as a woman entrepreneur she said, *“a woman fails to go much further or be successful if her “shongshar” or family is not happy or stable. To give full concentration in work, a woman needs a trouble-free family. Only by balancing their role, women can flourish in their career. Although I have run a business, I have never ignored my responsibility as a mother or wife. I have recognized my priorities as a mother as well as I have looked after my business.”*

Emdad remarked she feels empowered as an entrepreneur due to her financial autonomy and proud to uphold and promote the splendor and uniqueness of handloom industries.

6.3.2 Salina Akhter: founder of caregiving center Subarta⁶⁷⁹

Realizing the necessity of care and housing services of senior and challenged people in Bangladesh, Salina Akhter established Subarta in 2000. It is a non-profit and no partial organization that was built with a vision to provide a safe, dignified, and quality based

⁶⁷⁹ The case study on Salina Akhter has been conducted based on one-on-one interview with the researcher, Ashoka website article, Everyone a Changemaker <https://www.ashoka.org/en-bd/fellow/salina-akhter> and official website of Subarta Subarta Trust <http://subarta.org/>

house service to elderly and disabled people regardless of their socio-economic background, gender, and religion. Being a woman, Salina was familiar and experienced with the vulnerability of elderly people as well as the potentiality of women's caregiving nature. Her realization of these social issues and the urge to bring a far-reaching impact on the lives of old and challenged people is what sets her apart from other entrepreneurs.

At a very young age, Salina had the urge to become independent. She started her first business in poultry. With 1500 chicken in her poultry, she was among the first few women in the business. Later on, after an elongated break as a full-time mother, she planned to start a handicraft business. As her business developed, her designs were chosen by a traveling American designer to supply products to the US. In few years, her textile business thrived and she began to get international orders. Salina became confident enough by the profit she was making and decided to partner with a US company to further extend her business globally. But in 2000 she faced problems with her business partner who was engaged in negotiating terms with potential buyers and pricing. During this crisis, her newborn had a premature death which forced her to take a break. While she was recovering from these complications, she decided to make some arrangement for some of her employees to provide them housing after their retirement. She took lease part of her paternal home and made it a care center. When she visited England to see her family, she visited some elderly care centers. She learned about necessary operational practices and later applied them in her care home in Bangladesh.

In 2001, understanding the growing demand, she leased some new land and created facilities to provide quality housing care and services. In the beginning, the organization targeted only elderly people. But later it expanded the services to all challenged and disabled people regardless of their ages. The functions of Subarta are based on three primary sections. Special housing, professional care, and enterprises. In the special

housing program, safe and secure housing is provided to people of different ages and socio-economic backgrounds.

“We have prepared different kinds of houses such as micro, urban and countryside accommodations based on client’s demand. Different facilities such as accommodation, food, recreation, and physical therapies are provided to challenged and elderly people. Psychological and physical treatment and support are given to clients facing challenges like autism, stroke and dementia rehabilitation, etc.”

While discussing the challenges she faces while running her organization, Salina mentioned that the society of Bangladesh is not aware of caregiving services and tend to have a misconception.

“In our country caregiving services are not well established. Most people do not understand the special care and service elder or challenged people tend to require. They ask a lot of questions and have doubts about the intentions of Subarta. Why do old or disabled people need special care, who will or how will the service be provided? A lot of people think Subarta as an old home and many reject it because an old home has a social stigma around it in Bangladesh. But people can face disabilities at any time and at any form in their lives and today every household is facing health-related problems. At present joint families are crumbling into nuclear families due to migration, women empowerment and urbanization. But elderly people are living with their children because of social and economic pressure where they are being considered as a burden.”

“Most people think we need same care, same things in all times of our lives. But in different stages of our lives, we have different requirements for psychological, Physical and nutrition. We keep those requirements in mind while providing and designing facilities to our clients.” She added.

While explaining the obstacles women face as an entrepreneur in Bangladesh, Salina stated that,

“The biggest obstacle for women in our society is that they are judged by their gender instead of their capability and passion. This social attitude always questions her ability as an entrepreneur and puts extra pressure on her to prove that she can achieve something beyond her traditional role. Often their quality and creativity have been overlooked. Another problem our women face is the lack of security. This limits the mobility of women outside their houses which holding back many women to become successful.”

Salina has introduced social entrepreneurship in Subarta trust, so the senior citizens could engage themselves in different activities and sell their products to earn for themselves. Elderly people participate in activities like gardening and handicraft making. This allows them to stay occupied and healthy. In addition, they receive the opportunity to become entrepreneurs themselves and to contribute to society despite their age and disabilities. These elderly entrepreneurs later had taken part in different fairs to showcase their handicrafts. Salina believes that engagement in physical and mental activities have a positive impact on elderly people’s health and helps them to become empowered and live a dignified life.

Salina mentioned that Subarta’s property model project can be a bridge to the past and the future generation. As elderly members can, later on, pass the ownership of the housing to their children if they want. Her Shopnolok peace valley project in Manikgong District, where people and families can invest in properties that they can use it, if any member of their families meets ‘disable individual’ conditions. Salina explains, “*We have to understand that senior citizens or challenged people don’t want to be a burden*

on others, they don't want our pity. They want life in dignity and security. That is why many people have embraced Subarta's "own property model" because it gives them a sense of ownership."

Through a partnership with the University of Alabama, she has established a caregiving training center where destitute women can develop the necessary skill to provide care professionally in Subarta and outside. Women have been given priority as she believes caring quality comes naturally for women. In addition, she had been working on launching the caregiver institution of Bangladesh where research will be conducted on geriatric care, stroke, physical and mental health.

Salina mentioned that lack of funding is another major problem for her organization. Though Subarta is working in collaboration with several national and international organizations for financial and other support. Salina mentioned that it is high time for the government to come forward to promote the importance and effectiveness of the caregiving service industry. Like any other service industry, the caregiving service industry needs special attention for it to grow and create acceptance in society. She felt that to provide effective services to people, other service industries and the caregiving industry should collaborate. Another issue she pointed out that there is no definite legal framework in our country on care homes. With the growing need for care service to the aged and challenged, the services provided by existing old care homes are limited and often ineffective. So, the government needs to come forward and address this crisis more sincerely. In order to ensure quality and standards of care service government need to treat it as any other industries and create a guideline and building codes for old care facilities.

When it comes to the promotion of Subarta, Salina stated that *“We are moving forward very carefully. We are not depending on media for the promotion of our organization because they might fail to reflect Subarta’s vision and mission or can create confusion. Our clients are our biggest promoters.”*

To provide information about Subarta trust and create awareness about caregiving services, they had been planning to make a documentary about this subject as well. Salina mentioned that networking is an important factor in entrepreneurship. Hard work, honesty, and sacrifices have been the key to her success. However, Salina believes, Subarta has a long journey ahead of it. Her vision is to spread the concept of caregiving centers around the country. Her future plan is to set up at least one care center in every district of Bangladesh and then establish micro units of care centers in union and then at a more distant village level where people of all classes would receive their services. Salina Akhter received the first Bangladesh Business Award by the Daily Star and DHL in 2000 and Ashoka Fellowship 2015 for her dedication and contribution to elderly people. **6.3.3 Fatema Islam: Proprietor of Purbasha Gift & Khadi**

Fatema Islam’s mother is Jahan Ara Begum who had dedicated her entire life to improve the lives and skills of destitute and vulnerable rural women through cottage industry training in Comilla. Jahan Ara Begum is known as the queen of the cottage industry. She was awarded as *“Kutir Shilper Kandari”* by East Pakistan governor Azam Khan in 1962. While describing the achievement of her mother Fatema said that

“My mother received an award from Queen Elizabeth of England when she came to visit Dhaka. When her majesty went to visit an exhibition of handicrafts of Bangladesh. She was so impressed seeing the bamboo flower boxes made by my mother, she presented her a gold medal. My mother was thirty years old at that time. Later she won many awards

for her contribution to women empowerment like Ekushy award, the Independence Day Award, the National Social Welfare Award, The Rotary Club Award, and many more.

She has been my inspiration to become an entrepreneur.”

Fatema established Purbasha gift and Khadi in 1982. When she was young, she used to train rural women in her mother’s Bojrarur cooperative society which was established in 1972.

“Although my mother’s focus was handicrafts made of bamboos and canes. But I was more interested in weaving and designing. I used to train the rural weavers, visit their houses, and like to watch them weaving cloths in their handlooms.”

After graduation, Fatema was married to a businessman. She said,

“My husband was involved in my in-law’s export-oriented business. Due to familial conflict, my husband decided to withdraw himself from that business. My mother then suggested I design clothes in her business since I had the experience of training her workers before I got married. So, I took my mother’s advice and started my own business.”

Her brother provided her the initial capital of 70,000 takas and set up an outlet in Comilla. Fatema’s mostfamily members including her siblings and husband are involved in the business. When it comes to experiencing social barriers as a female entrepreneur, she mentioned that since she comes from business-oriented family background, she did not have to face challenges. Her family, especially her husband supports her to operate the business, *“When I come to Dhaka to participate in fairs and exhibitions, my husband looks after the factory in Comilla.”*

She discussed the present poor condition of the Khadi industry in Bangladesh.

“Khadi industry is dying. I have seen many weavers who used to earn millions in the past now penniless. Nowadays, weaver’s children are not taking their families’ traditional weaving profession, weavers also don’t have the capital to run their handlooms. I know a weaver who had only one handloom and he could barely run his family. I bought him three more handlooms, now his son is operating those and weaving cloths for me.”

The inadequate supply of raw material is another constraint in the Khadi industry. *“The price of dye and textile have increased. Skilled labor in the Khadi industry has been scarce. People tend to complain about the price of block or batik cloths, they take its production cost lightly. Customers don’t want to recognize the designer’s efforts and talent.”* She added.

When it comes to networking Fatema participates in fairs and exhibitions held in the country and abroad. *“I have attended fairs in Nepal, Bhutan, Dubai, and so on. And I have received a very positive response from the foreign customers, they appreciated our traditional handicrafts.”*

Fatema mentioned that the government should come forward to preserving the traditional Khadi industry.

“Government has announced to provide loans to the women entrepreneurs. However, very few women are being able to achieve it. The government should provide loans with lower interests to genuine young female entrepreneurs. The government also should take the responsibility to keep these loans receiving entrepreneurs in observation and help them to sustain their businesses. Then we will be able to see a real change in entrepreneurship development among women.”

Mother of three daughters, Fatema is neutral about her children joining her enterprise. She feels most empowered as an entrepreneur due to the fact that she has been able to create income-generating activities for rural women and helping them to become financially independent.

“I don’t have very high ambition about my enterprise. My mother is my inspiration; I want to continue her legacy. My mother encouraged distressed women to join in her kutir shilpo training for income generation. Wives of rickshaw pullers and day laborers used to take part in her training activities to earn for themselves. Their husbands used to complain about my mother, that, why she is encouraging them to join in her Kutir Shilpo. Not just training, my mother also set a daycare center for the working rural women’s children. She emphasized female education as well and established Jahan Ara Government Primary School. I feel fortunate for being able to work with poor rural women, to be able to help them become self-employed and improve their condition. The urge to work for deprived women keeps me motivated and my satisfaction lies there.”

Purbasha gift and khadi produces all kinds of attire like share, three-piece, *panjabi*, *gamsa*, bed sheet, *fatua*, t-shirts. She mostly works on khadi but has block batik printed cloths as well. Her enterprise has fourteen outlets all over Bangladesh. About sixty workers are employed in her factory and forty more female artisans supplies their crafts from different districts like Rangpur, Rajshahi, Cox’s Bazar, Jaipur, Sylhet, etc.

6.3.4 Ayesha Jesmin: Proprietor of Shoptobarna Academy

National youth award, 2015 winner, Ayesh Jesmin is a maker of entrepreneurs. She established the training center titled Shoptoborna academy in 1994 and she has been running this training academy for 25 years. Ayesha joined training institutions to become self-independent herself but she ended up training thousands of women and empowering

them. After graduating from Govt. Fazilatunnesa Mohila College in Bhola, Ayesha got married. Her husband's job as a banker at Sonali Bank brought her to Dhaka city. While explaining what motivated her to participate in training, she said,

“I come from a huge family of ten siblings, didn't get the chance of further higher education. When I came to Dhaka with my husband, I saw everyone was busy with their work. I used to spend most of my time alone at my home. In the city, it also became difficult to manage the household expenses with my husband's sole income. I had the urge to do something, therefore, I thought about taking training courses.”

In 1993 she took training courses from the directorate of social welfare in Mirpur, where she took classes on cooking, sewing, block batik, cutting machine, artificial flower making, embroidery, etc. After receiving skills through the training, she decided to train others.

“I worked as a trainer in District Directorate. But wanted to open a training academy of my own. I never liked 9 to 5 regular jobs where I had no freedom. If I work as a trainer in an institution, I could train 30 people in three months but if I have a training center of my own, I can train women in one month as well as create employment for others. I enjoy giving training to others and that's what motivated me to establish Shoptoborna academy.”

Ayesha's starting capital was five thousand Taka which has now grown into BDT one crore worth of business. Fifteen employees, both male and female are working in the academy. About twenty thousand women had been trained through Shoptoborna Academy and became entrepreneurs. Shoptoborna Academy provides training services on cooking items like chine, snacks, Mughlai dish, desserts, microwave cooking, Pakistani cooking, confectionary item, Ice cream as well as block batik, pottery,

vegetable carving, leather goods making, showpiece making, boutiques items, perfume making and so on.

Ayesha stated that since she started her enterprise after marriage, she had to face comparatively less restriction from her family. *“My husband had always inspired me and gave me complete freedom. He never discouraged me from going out for taking training classes, training others, or anything.”* However, *“The house owner did not like the fact that others would come to my house to take training classes and would impose restrictions.”*, she added. So, Ayesha left the rented house in 2009 and bought a 330 sq. foot flat in Mirpur where she can run the training activities in her own place. While explaining the reason behind Shoptaborna Academy providing training exclusively to women, Aeysha stated that

“As humans not only, men have the responsibility towards self, society, and state but women as well. I gave priority to women because it is easier for men to go outside to get training. But women face familial and social barriers and stigma that limit their opportunities. Here women can develop their skills through hands-on training in a safe and friendly environment. Later they can sell food items from their home to earn money and build a respectful place in society.”

She also mentioned the challenges of her participants, women who received training from her fail to start a business due to lack of capital, suitable place, or equipment such as oven or refrigerator, etc. However, Ayesh notices the gradual social change that taking place in and women's entrepreneurship has the potentiality in the economic development of the country.

“In the beginning, it was hard to find aspiring students to train. By distributing leaflets and going door to door in the neighborhood I would collect students. But now things

have changed because of social media and advanced technological facilities.

Telecommunication systems like cellphones were not much available or cheap at that time and it was difficult to inform them about class cancelation or anything else. But now the easy and fast access to the internet and social media brought everything within our fingertips.”

Ayesha believes, the pull factors like autonomy and flexibility are attracting more women to start a career as entrepreneurs, as regular jobs can be stressful for women as there is no freedom. She further explained the positive attitude of women, *“Women are a lot courageous these days. Before women used to hesitate to start a business even after training as they lacked equipment and capital. However, due to the easy access of information and technological facilities women are now launching their business right after they finish their training.”*

Apart from training new women entrepreneurs, Shoptobarna academy provides cooking tools and other equipment that trainees can purchase to start the business. When she was asked what aspect of being an entrepreneur empowers her, Ayesha responded,

“The fact that through my training programs my students are developing skills and being self-employed makes me feel empowered. I had a student who took the sweet making course with 1000 taka and has earned 60 thousand takas next month. Not just in Bangladesh but my students who are living in foreign countries like the US, UK, Hong Kong have started their business and doing well. In the US, I have sixty students who are working independently.”

Ayesha has been working with institutions such as the Department of Women’s Affairs, SME Foundation, and Department of Youth Development as an instructor. Mother of

two children, Ayesha wishes her children would take over the responsibility of Shoptobarna Academy in the future.

“I think an entrepreneur should have the qualities of honesty and commitment. If I deceive five trainees, then they will deceive ten other people and if I give my best to five trainees, then more people will be interested to learn from me. In addition to that, networking is important to be successful in business. Entrepreneurs should emphasize developing networks. The wider the network one has, the better the business she would run. That’s why I encourage my students to participate in fairs and exhibitions as many as possible.”

6.3.5 Masuda Khatun: Proprietor, Shabab Leather

Masuda Khatun established the Shabab leather enterprise in 2016. Her story of becoming an entrepreneur is quite unusual. Since she wanted to be a banker, she completed her MBA in finance. Coming from a middle-incomed background Masuda never thought of sitting home idly. She worked as a college teacher of accounting for four years (2007-2012) and later she joined a buying house company in Dhaka. She had to quit the job in the buying house company when Masuda had her first child. After that she decided never to work under anyone, so she opens a coaching center and started tutoring students at home.

“It was hard to take care of a newborn baby while working at a company. Sometimes I needed a leave of absence to take my daughter to the hospital for the vaccine but I couldn’t because my office had an important meeting that day.”

Masuda's husband was a service holder. Along with that, he was engaged in a business of industrial hand gloves with his partner who used to live in Japan. When Masuda went to follow up the business, she realized that it was operating at a loss. Ultimately, her husband was forced to shut down that business when his partner betrayed him by seizing TK sixty lakh. This misfortune brought a huge crisis in the family. As her husband was desperate, Masuda stepped up to help her family. Since there were few types of machinery remain to be sold, Masuda decided to make leather bags on her own. With five workers and small capital of ten lakhs by selling her jewelry, she established Shabab leather. To sell her product, she had to roam around different markets of Dhaka city. The first order she received was to make forty-eight wallets with thirty thousand takas, although she failed to get profit in that, however, at the end of the day she achieved confidence about her capability.

“Even though I studied in accounts and finance, I did not have any previous experience in running an enterprise, I had my doubts. That’s why I kept my coaching center running so that if I failed, I would have some support. But I always thought if I stay determined and work hard, I would be successful. After one year I was gaining profit in my leather product business and I closed my coaching center to give my full attention to it.” Masuda explained.

Four years later, Masuda had thirty workers working in her 2000 sq. feet factory in Gazipur and both male and female employees. Masuda gets orders from President Luggage, Rangpur crafts, Daraz, Dorpon, Beshi Deshi, Ajker deal, and gradually clients, and customers began to recognize her products. Shabab leathers produce 50 categories of products including lady's bags, men's bags, messenger bags, bag packs, wallets, office files, bracelets, jewelry, leather jackets, belt, keyring, etc. And she is planning to launch shoes from her company very soon. Although she refused to take loans from the banks

due to the fear of being a defaulter later, she took a loan from the bank 10 lakh taka with 9% interest.

Masuda later participated in training provided by SME foundation, SCITI, BISIC, youth social service organizations. She thinks training was essential for her, otherwise, she would not be able to guide her workers. While describing barriers she faced as a woman entrepreneur, she stated,

“When I started to doing business, my husband had a doubt if I could do it, he suggested we should get a job together but I knew I could do it. My in-laws literally excluded me from their family for doing business, they never accepted that I am doing business. My sister-in-law, even now feel humiliated and shame, that I run a factory where I work with other male employees. My brother is laws still thinks I am a “hawker” selling products when I participate in exhibitions or fairs, they feel ashamed of me. Though my father-in-law started to appreciate me a little when I was able to overcome the financial crisis with business profit. But I told my husband when we were in distress when people used to hassle us for owning then money, nobody came forward to help us. Then why we will listen to them?!”

When it comes to the technical challenges of the leather product business Masuda mentioned that the leather business is connected with the global economy.

“We face problem in collecting accessories for foreign countries. For example, due to the Coronavirus, the price of necessary fittings of leather goods has gone high but I cannot increase the price of the product, this is an international crisis that we have to deal with. Also, the international leather industry uses far advanced and innovative technology than us. We produce the best quality leather in the world but due to lack of global promotion and poor presentation, we fail to attract the overseas market.”

“By our own, we will not survive the global competition, government support is necessary here. Like the readymade garments industry, our leather industry has a bright future if we continue to have a governmental backup. The government should impose taxes on import items than people will buy more local products. Also, the government should reduce taxes on export products then entrepreneurs would be more encouraged to market their goods overseas.” She added.

Vat reduction at the initial stage of a start-up or less interest rate in the loan would be beneficial for women entrepreneurs in the leather sector, she believes. Masuda has a positive and optimistic attitude towards the environment of Bangladesh for women entrepreneurship. *“I believe women can do better than men if they have support. And there is no alternative for hard work and diligence. I wanted to establish myself as a human being instead of a woman.”*

Masuda explained, *“Even men face criticism for doing business, and if we, women could not handle that social pressure that’s our limitation. Yes, of course, for women, it’s difficult as we have to maintain our family and children while running a factory. We have to balance personal and business in both parts of our lives. I had to go through a lot of sacrifices to establish my business. I could not be able to breastfeed my son. But we have to change our social attitude. I could never be a successful entrepreneur without my mother’s help and my husband’s support and encouragement.”*

Masuda feels inspired by women entrepreneurs like Rubana Huq, President of Bangladesh Garment Manufacturers and Exporters Association (BGMEA).

“My future plan to establish Shabab as a brand. Like we recognize Bata, Apex as a brand, someday people will recognize Shabab leather as a renowned global brand that

represents my country. I also want to create a proper working platform which provides a good standard of living for my workers, especially women.”

Shabab leather’s excellent quality products have been exported in foreign countries like China, Japan, Switzerland, Greece etc. *“I never compromise when it comes to the quality and reputation of my product. I try to stay updated and do product research to maintain quality and my commitment.”* Masuda stated.

“I feel most empowered when I see how self-independent I am. My school-going daughter follows me, I am her idol. I feel proud when my daughter says that she wants to be an entrepreneur, even my mother feels proud of me. My parents had the disappointment of not having a son. But as a daughter, I have been able to look after my parents. But I think I feel empowered most when she successfully delivers the orders of products to her customers and clients.”

6.3.6 Eshrat Jahan Chowdhury: CEO of Tulika (Jute goods manufacturer and Exporter)

Jute is popularly known as the golden fiber. One of the cheapest and the strongest of all-natural fibers, jute has been considered as fiber of the future. It is recyclable and eco-friendly.⁶⁸⁰ In Bangladesh there are over six hundred registered entrepreneurs who are manufacturing and exporting jute goods, Esrat Jahan Chowdhury is one of them. She established Tulika in 2017 when she decided to do something independently. Hard-working Esrat had the experience of doing several jobs before becoming an entrepreneur.

While working as a banker in Pubali Bank for three years, she became a mother. Since her mother was a service holder, she could not support her to take care of her baby and later, her in-laws also refused to help her. Therefore, she was forced to quit the job to

⁶⁸⁰Official website: Industry overview, Bangladesh Jute Mills Corporation (BJMC)

look after her daughter. When her daughter was old enough (four years old), Ishrat decided to go back to work again and joined a private company. But she realized her dedication and hard work were not being recognized and she was facing gender discrimination at her workplace. This glass ceiling issues in the corporate sector created conflict and frustration in her.

“I realized no matter how hard I work or dedication I give, I will never be acknowledged. Therefore, I decided I will do business where I can do something independently, where my dedication and innovation will mean something.”

Eshrat thought about doing export business and after doing some research she realized jute has a global demand as a natural fiber, so she wanted to tap that opportunity. She wanted to get a hands-on idea about jute goods and their production and began her market research by visiting different jute institutions in Bangladesh. *“People thought I had a lot of money for business since I was courageous enough to do exporting business of jute. But they did not know that I did not have money but I had courage.”* Eshrat stated.

She received her first international order of 725 dollars from Ireland. Although she failed to make a profit in that delivery, she felt optimistic as she was able to deliver the ordered product successfully. *“As an entrepreneur commitment and honesty is important to me. I am fine with profiting less but I never compromised the quality of my product.”*

She pointed out the lack of access to information and marketing problem is a major obstacle at the initial stage of startups,

“The potential local and global customers of jute products are comparatively limited, few people who prefer eco-friendly products are the targeted customers. Also, many have misconceptions about jute is that it contains dust, that jute can be good for nothing but a

“sack”. Bangladeshi customers do not understand the fact that classy and expensive things can be made of jute. We are not even aware that it’s our traditional product and we should appreciate it.”

At the same time, there is poor availability of raw materials and fabric. As there is a gap in the jute fabric manufacturing sector in the country, it increases the price of the products and also limits the variation in the design. Lack of well-trained jute workers is another problem. *“Where in the RMG industry we have huge labor supply but in the jute industry the qualified well-trained labor supply is limited.”*

To gather proper knowledge about jute goods manufacturing and export, Eshrat visited jute factories in Bangladesh as well as received training from SME foundation, BGMEA, etc.

“I think the reason behind I received such rapid positive response in export business was because I emphasized on the global market. I try to keep myself updated with the latest global trend and styles in fashion, color, and accessories. At the same time, I experiment jute with other things like leather or handstitched embroidery, and so on. I always try to think of the creative and diversified presentation of jute that has brought me an encouraging response.” She added.

Although she stated that the training had prepared her to be an entrepreneur, however, she also complained that there had been a lack of guidance and assistance in marketing or export-related issues in available training. Eshrat regularly attends fairs and exhibitions for networking and is a member of Bangla craft, BWCCI, Jute Diversification Promotion Center (JDPC), etc. She feels that the government has an important role to play in the development of the jute industry.

“Government has decided to provide loans to women entrepreneurs with a 9% interest rate but even this small interest rate can be a burden for some beginners. Along with the effective training in different sectors of entrepreneurship government should provide low interest-based loans and monitor its investments and production.”

Eshrat has a plan to increase her product exportation rate even more in the future. She has been exporting in European countries and had introduced diversified use and production of jute. She started her journey as an entrepreneur with fifty thousand takas that she borrowed from her friend, two workers, and three machines. Two years later, Eshrat has 15 full-time workers both male and female, and a factory in Uttara where exclusive and multidimensional jute goods including office bag, shopping bag, travel bag, lady’s bag, handicrafts, home décor, etc. are produced.

Eshrat expressed her desire to pass the legacy of Tulika to her daughter, so her enterprise can live on. *“Bangladesh jute industry has the potential to reach and spread in the global market. I want to establish myself as a leading jute product exporter in the country and bring honor and appreciation to Bangladesh. I plan is to expand my factory which will create more employments for our workers so they can contribute to the country’s economy. I hope that someday I will inspire more women to be entrepreneurs in the jute goods manufacturing sector.”* She stated.

6.3.7 Abida Sultana: CEO of Bridal Creation

Abida Sultana is a vegetable carving artist. Vegetable carving means forming attractive designs on fruits of vegetables like flowers or birds and it is mostly used to decorate the dining table at a wedding or a party. Abida’s artistic creativity and talent had led her to establish wedding event management and catering service business Bridal Creation in 2010.

While describing the reason behind the initiation of establishes Bridal Creation Abida stated that,

“In the beginning, I used to make Mehedi designs on the bride’s hand. While doing it sometimes the clients would ask for my suggestions in decorating a table at the Holud ceremony or sometimes the clients would request me to make bridal flower ornaments or sometimes they would ask me to make centerpieces of the bride and groom’s dinner table. When I realized I was able to provide most of the services of a wedding event and fulfill the needs of my customers, I decided to bring all these amenities together and introduce them in a package form. This is how Bridal creation was launched.”

When she was asked how did she build her interest in food carving, she shared the story of her wedding ceremony.

“At my Holud ceremony my bride maids were setting the table of Holud and decorating with food carvings as the centerpiece but I wasn’t pleased with it. Then I took the knife and started to carve those fruits myself. Everyone loved my art. I still remember the night before my wedding event I was at my hostel and girls came to see my food carving artwork with such enthusiasm like they come to see the new bride. Their compliment and excitement became the source of my interest in food carving.”

Abida was a banker at City bank. She left her job after pregnancy, due to the long distance to the office from home and the responsibility to take care of her baby. Although she took the attempt to rejoin the bank as she conceived her second child, she decided not to join.

“I have always wanted to work; I couldn’t take a regular job as a mother of two children but I didn’t want to be dependent either. Unofficially I used to get orders from people for food carving or bridal mehndi designs, then I thought about giving my complete

attention to food carving talent and start the online business. On the Facebook page, I uploaded the picture of my food carving arts where people gave a quite encouraging response and started to order, then I understood the potentiality of my services.”

Since vegetable carving does not much investment of capital, Abida started her business with five thousand takas from her own savings. After almost ten years, five employees work in Bridal Creation as a full-time employee and fifteen part-time employees. When it comes to the opinion of her family about being an entrepreneur, she stated that

“My parents never imagined; I would be an entrepreneur. I am a small-town girl and I came to Dhaka city for higher education. Although my father did business my mother and my grant parent had been a government employee. So, my family expected that after graduation I would become a government employee like them and they were disappointed me by being engaged in a service-oriented business instead of getting a steady job. Although later on when they realized that this is where my passion lies and they see that I am doing well, my family began to encourage me as well.”

Social restrictions like limited mobility hamper the timely delivery of her services to the customers. *“Sometimes public buses won’t allow us because we were carrying large wedding materials for decoration and catering, we had to take private CNGs which would increase the cost.”*

Apart from running the outlet of Bridal creation in Dinajpur, she runs a wedding gift factory of her own. Different fancy gift items like a jewelry box, lipstick case, lady’s bag, purse, etc. are made and sold here. Bridal creation takes orders for catering and decoration for a wedding ceremony and corporate parties. It provides services such as stage decoration, Holud table decoration, fruits, and vegetable carving, Holud ornaments,

ice carving, Dala decoration, wedding cake, photography, videography, Mehedi Shondha, home service bridal make-up, etc.

While describing the necessity of training in entrepreneurship development, Adiba mentioned that *“Training is a crucial factor of entrepreneurship because it keeps you motivated.”* She participated in a training course lead by the head chef of Radisson Blu Dhaka Water Garden on vegetable carving and the number of training courses on e-commerce from the SME foundation.

While describing the potentiality of vegetable carving business and women entrepreneurship development, Abida said, *“Before Bangladesh lacks the opportunities for women entrepreneurship, however, the situation is now changing. We still have obstacles but we also have to understand that we have made our own way to success, nobody is going to make it for us.”*

Creative Abida is also directing a training center titled Shopnochura Mohila O Shishu Unnoyn Shongsha in Dinajpur, where village women receive free training during their leisure time. They produce different crafts and sell them in her shop. Adiba explained, *“In this way, rural women who are housewives have the opportunity to develop their skills, earn for themselves and I get trained workers for my enterprise. Currently, three of my trainees are running my outlets in Dinajpur.”*

Abida wants her children to become an entrepreneur like her. She mentioned that her sister is her inspiration for vegetable carving, *“Although it seems very easy to do, carving takes a lot of patience, practice and concentration. When people appreciate my creativity, they complement my decorative efforts, that’s when I feel most empowered.”*

While describing her struggle in the beginning she said, *“After launching my business officially I had to wait one month to receive my order. Now I get ten to twenty orders per*

month of packages ranging from three thousand to eight thousand takas.” So far, she had received over 150 orders and gradually becoming popular in wedding event management. Sometimes she needs to buy BDT fiftythousandworth of fruits and vegetables to fulfill one order of personalized service.

When she was asked about her future plan, she mentioned that

“Food carving has the potential to become an industry but we need to ensure proper training facilities, when I first carved, I never thought I would get paid for doing this. My future plan is to establish an institution where I can teach carving art, I hope someday it will become a profession where more people will take it as a career. Someday well-reputed hotels in the country will hire carving artists who would be trained from my institutions.”

6.3.8 Farhana Hakim: CEO, Twin Trims

Farhana Hakim established twin trims in 2013 with the motto of “Maximizing benefits of the artisans and women empowerment”. It is an export enterprise that aims to give marketing support for tribal and rural small handicraftsmen and artisans of Bangladesh. Throughout her career, Farhana has worked in different multinational companies and has gathered years of experience in handicraft and RMG export. Her last job was head of the marketing department of Dhaka Heed Handicrafts before becoming a full-fledged entrepreneur.

Her previous jobs had allowed her to gather enough initial capital to set up her company. The first order she received was worth \$2,000 from One Village which is a UK based business company. Gradually she began to export baskets, shopping bags, home decoration items made of *hogla* (seagrasses), jute, date palm leaves in the US, Canada,

and other European countries like Germany. She also exported shoes and other leather products to renowned brands like Bata, Orora, and Tommy Hilfiger.

Twin trim exports and manufactures handicrafts, jute and leather goods, home textile, RMG, and accessories. Its jute production house is located in Gazipur, a shoe factory in Uttara. Farhana collects different kinds of traditional handmade items like bamboo cane, handloom products, palm leaves, *hogla* and *kasia* grass baskets from tribal and rural women from Chittagong, Sherpur, Bogura, and other districts. More than two thousand women are making handmade cottage products for Twin trims.

“Rural women make handicrafts at home, alongside their domestic chores. In the afternoon, during their leisure time, they work individually or collectively to make baskets, bamboo cane, or handloom products. They don’t need to come to the factory. My employees there collect products from them as well as provides them materials and designs.” She spoke.

While discussing the struggle of being an entrepreneur, Farhana stated,

“Since I come from educated family background, I might have experienced less familial barriers as a female entrepreneur. But still, the task is difficult as a woman. To make a traditional handmade blanket I had to blend with indigenous people, sometime I would have to stay away from my family, my home months after months. So obviously I had to face objections and disapproval from my in-laws. I went to Germany to attend a fair, leaving my two-year-old child at home. It was extremely hard for me as a mother to be separate from my children.”

She thinks that the government is taking positive steps for women's entrepreneurship development in Bangladesh.

“Although it is gradual, due to the increasing opportunities the number of women entrepreneurs has been increasing. And you can notice the positive change when you see the number of female entrepreneur participants in different national and local SME fairs. However, the government should focus on organizing an international fair where we can promote and exhibit our handicrafts to foreign customers as well as other delegates.”

She added,

“Our traditional indigenous crafts and products have the capability and resources to reach the global market. Especially our eco-friendly products have massive demand in western countries. But we need to emphasize on market research and analysis, otherwise, we will be unsuccessful in the worldwide competition.”

Farhana has participated in different international trade fairs including fairs in Germany, Hong Kong, Paris, Las Vegas, and China. China’s e-commerce company Alibaba has been promoting Twin Trim’s product for its good quality. Farhana is also a member of The Bangladesh Handicrafts Manufacturers and Exporters Association-BANGLACRAFT.

“I feel proud when I see that a basket made of palm leaves or hogla made by our women is decorating a foreigner’s dining table. I work with indigenous women of Marma, Chakma, Mrus tribes and many of them had quitted making tribal products. They are being now being encouraged to make their traditional items and putting those in my hands to sell.”

Farhana feels empowered to be the bridge between talented Bangladeshi artisans and the global market. Her future plan is to continue to work with indigenous crafts and create employment opportunities for underprivileged artisans and women. *“The handicrafts and cottage industry of our country is losing its glory. I want to revive traditional*

handicrafts and promote them in the international market that will bring recognition and financial support to its producers.”

6. 3. 9 Parvin Akhter: Proprietor of Rajshahi Nakshi Ghor

Kantha or commonly known as Nakshi Katha is a type of embroidery craft of Bengal which bears centuries-old tradition and history. Traditional Nakshi Kantha is stitched by village women sometimes individually or sometimes collectively where they reflected stories, passion, and love. National SME Foundation Award 2017 winner micro-entrepreneur Parvin Akhter’s home district in Noakhali. Although she grew up in Jurain, Dhaka, after marriage, she moved to Chapainawabganj with her husband in 1997. At her in-laws, she first got acquainted with centuries-old Bengali traditional embroidered quilt, Nakshi Katha. At her in-laws, she was surrounded by her female relatives and village women sewing Nakshi Katha and she was very impressed. Watching them sewing Nakshi Katha during their free time made her interested in learning to sew Katha by herself. She saw many poor village women in her neighborhood made beautiful embroidered Katha but unable to sell. Since she lived in Dhaka some women even asked her to sell these Katha in the city hoping for a good return. She then brought those Katha to sell in the city where these Kathas were well received. In the beginning, her Katha selling was limited to relatives and neighbors.

Parvin Akhter completed her BSC in geography and was thinking about doing something instead of sitting idly. Although she was able to get a job at a primary school, she decided to do business. As she realized the demand of her Kathas in the city, she decided to set up an enterprise on her own by providing village women cotton and cloth of five thousand takas with creative designs of herself. With a capital of 50,000 takas provided by her husband, she established “Rajshahi Nakshi Ghor” in 2013. Although she started

with small capital, later she took loans from Asia Banks of three lakhs without collateral to expand her business.

Parvin Akhter mentioned the hardship of finding people who can make centuries-old renowned traditional *Lohori* Katha of Chapainawabganj, as village people stopped sewing these particular Katha. She also included rural crafts like the jute-made mat, bed, stool, etc. as her business items. Instead of just making quilt Parvin decided to make the production and use of Nakshi Katha more versatile and diversified by manufacturing mat, file cover, cushion cover, salwar kameez, etc. In 2012 SME Foundation organized an exhibition of micro-enterprise products where Parvin participated and she received orders to sew Katha for renowned fashion houses like Shada Kalo and Tangail Saree Kutir. Before that, since she did not own any showroom outlet for her product, she used to keep Nakshi Katha at her home and few women used to sell those for her.

In the next year, she managed a stall in the national SME Fair coincidentally as someone decided not to attend the fair. Parvin seized the opportunity to build her business as a brand. The year 2014 went on delivering the orders of fashion houses and customers and continued participating in local and national fairs. She received her big break in 2015 when a pharmaceutical company offered her a BDT 11 lakh worth sub-contract to make 670 Nakshi Katha. With determination and hard work, she fulfilled this challenge and delivered good quality Katha successfully. With increasing demand, she began to employ more employees and produced Nakshi Katha commercially.

She participated in several pieces of training provided by both the BISIC and SME foundation. Parvin feels inspired by the village women who sew Nakshi Katha for her. Most of her employees are rural marginalized women and Parvin employs them in whichever Katha production work they are comfortable with. Under Rajshahi Nakshi

Ghor about 700 women full-time Katha sewer and 3000 to 4000 women sew Katha during the time of large order.

Parvin's future plan is to expand Rajshahi Nakshi Ghor beyond the local market.

“Currently I am delivering Nakshi Katha in foreign countries through my relatives and other agents. But I plan to export Nakshi Katha internationally myself.” She also explained how the government has a part to play in this sphere. *“Government has a huge role to play here to assist us to create a market for our traditional Nakshi Katha. Our Nakshi Katha has global demand. How long we will only sell Kathas nationally where we can reach the international market?”*

Parveen wishes her two children who are studying now to be engaged in her business when they grow up. As she was asked how entrepreneurship makes her feel empowered. She stated that *“When I successfully deliver the orders of Nakshi Katha to my clients and customers, that's when I feel most empowered.”*

6. 3. 10 Sinthia Islam Sharmin, CEO of Shajgoj – a digital platform and shop

Targeting the beauty enthusiasts, who wish to buy authentic local and global cosmetics and beauty products, a digital beauty platform and shop called Shajgoj limited was launched. Within a few years, Shajgoj has established itself as a reliable and reputed online e-commerce enterprise, and its Facebook page has 1,410,087 followers and its closed group community is one of the active and responsive ones in the country. The founder of Shajgoj is Sinthia Islam Sharmin is a former pharmacist.

“Every individual desire to be beautiful and that's why people use different brands of beauty products. As a pharmacist, I understand the importance of using the right product on the skin. But most women tend to apply different cosmetics without even knowing the ingredients, side effects, or benefits. Also, the market of Bangladesh is filled with

duplicate beauty products from global brands. Using beauty products without the correct knowledge or applying wrong or unauthentic products can be unsafe and harmful for one's skin and hair.”

Realizing the gap in knowledge about beauty products among women and providing them beauty tips and advice, a content-based digital portal was launched in May 2013. This online portal is a content site where women can learn about different beauty products, their uses, and how to apply them. One year later, Shajgoj shop was set up in Jamuna Future Park, Dhaka to offer local and global authentic beauty brands so customers could see and verify the products themselves. Later on, in 2018 being confident about the market opportunity and they started e-commerce.

The shajgoj content site posts writings and videos in the Bengali language on beauty tips, skin and health care, lifestyle, fashion, recipes, and child care. In the beginning, these contents were written by Sinthia herself through which she used to share the beauty and health care problems that she had faced. But later on, as her team began to grow where pharmacists, chemists, dermatologists, beauty experts, gynecologists joined, they started to write these contents or articles. Sinthia and her team try to identify the problems, requirements, and expectations their clients are facing through YouTube, Facebook, Instagram, etc. She has an editorial panel where all the articles are first checked if these are appropriate and standard enough to be published. Where the content team has over 20 employees but apart from that, there are freelance writers as well.⁶⁸¹ “*We have around 85 employees and 70% of them are women. We are proud of the safe and secure working environment that we have created for them. We have more than 100 freelancer beauty content writers and beauty consultants.*”, Sinthia remarked.

⁶⁸¹DBC NEWS Report, ‘ত্রুণ্ণা থ: কনটেন্ট য়ে ত্রুণ্ণু রু স জগজে র, Sep 21, 2019

While Shajgoj shops offer about nine thousand renowned local and global brand beauty products. To provide genuine products to their customers, Shajgoj buys its products from authorized distributors that are directly imported from abroad. Through the Facebook page, closed community group page, and hotline numbers they made sure their customer's complaints and problems were heard and actions were taken to provide them the best services.

There are few challenges that Shajgoj as a company faces. Due to the lack of aspiring local products Shajgoj has to import foreign goods largely. There are many rules and tax rates on the imported products and these rates frequently oscillate. Due to this fluctuation in tax rates the price of the products changes which dissatisfies the customers. In the case of online orders, shajgoj products reach to its customers through delivery men. Sometimes their misbehavior creates discontentment among the receivers.

Sinthia considers herself fortunate, facing fewer obstacles as her parents and husband have been cooperative and supportive of her venture.

“One challenge that I faced was having a business that's unrelated to my educational background. I am a pharmacist and I had a blooming career abroad. But I left everything behind and started something on a completely different route. My parents initially didn't approve of this decision and that made the situation even more complicated.”

She also added that managing the business as well as looking after children had been a difficult task.

“Even bigger challenge I faced was when I got pregnant and had kids who are only 2 years apart. Having kids and having a business, are both full-time jobs. I wanted to give my full attention to work but I also wanted to be a good mother and be there for my

children when they needed me. So, the most difficult part was raising kids and handling a business simultaneously because it was impossible to put my 100% on one side. And no matter how hard you work, there will always be someone who will tell you that you're doing wrong things, or not doing enough."

When she began her business there were not many women were in the mainstream business. But last few years she observed a great change in social attitude in addition to women's urge to be something more other than playing her traditional role. For that Sinthia is thankful for technology and social media where many women have found the stage to discover their potential as businesswomen. She said,

"Women now understand the need, to be financially independent and thanks to the technology, there are now many ways of doing that. Women are doing online businesses sitting at home with minimum capital. Banks are also providing special loan facilities to women. Our government is also taking steps to educate women about business and help them build networks through various entrepreneurship programs."

Sinthia feels empowered when she sees people make educated choices because of Shajgoj.

"When I first started my business my family members, including my mother, knew very little about personal care. They used random products regardless of their skin types and the ingredients in the product. But now I see my mother checking the ingredients list before making any purchase. She knows what her skin type is, she knows the things she's allergic to. She also knows how to detect original products. And that makes me extremely happy and proud."

She added, *“I am financially independent and I have been fortunate enough to create scope for others to be financially independent too. That’s what makes me feel the most empowered.”*

6.4 Findings and discussion

Without firsthand information about the situations of women entrepreneurs, it is difficult to ensure an inclusive understanding of the obstacles of women entrepreneurship development in the national policies and development programs. In this regard, SME Foundation had published a comprehensive study of SME women entrepreneurs in 2009 of MIDAS and 2017 of BIDS. The survey of BIDS, compared the findings on some aspects of these two surveys. This section attempts to discuss the findings of the current research while incorporating the comparative data discussed in the BIDS report.

Thirty women entrepreneurs were interviewed in order to conduct this research. These women were engaged in diverse traditional and non-traditional entrepreneurial activities in the manufacturing and service sectors. In the non-traditional sector interviewed women were involved in handicraft production and export business, training service enterprise, jute product manufacturing and export business, leather product manufacturing and export business and wedding planning service. But most of the interviewed women entrepreneurs owned handicrafts and boutique shops, and parlors. This was not surprising as women in Bangladesh find several advantages in handicrafts-oriented businesses. It requires small capital investments, locally available raw material, simple and easily acquired skills and technology. Traditionally, Bangladeshi women learn sewing and tailoring from their families. They usually have creativity, artistry and passion for handicrafts and fashion. Therefore, women tend to dominate the production and trade of handicrafts, clothes, accessories, nakshi katha, home textile etc. in

Bangladesh. For example, in the national SME fair 2020, organized by the SME foundation, more than 150 small and medium-sized fashion houses took part in the fair which was over 51 percent of the total number of participants.⁶⁸² On the other hand, entrepreneurs who owned non-traditional enterprises like leather, jute usually had experience in that particular field or acquired knowledge and conducted production and market research before starting their businesses. Most of these women came from non-business family background. But it was found that women who had business-oriented family had relatively more capacity and opportunity to become entrepreneurs than who didn't.

Among thirty interviewed WEs, twenty-six of them had graduate or post-graduation degree. Four of them studied up to SSC and HSC. While comparing the educational qualifications of the two survey respondents the BIDS study revealed a significant change in the percentage of higher educated. The percentage of the higher education level of respondents has increased from 20% to 25% in eight years. This indicates that higher educated women gradually being interested in building careers as entrepreneurs and involvement in micro and small enterprises are being less considered as a career choice for less-educated or rural women. The increasing rate of female education rate and lack of suitable female employment had been two major factors in this case. Since independence, the enrollment of girls has increased in both public and private universities.⁶⁸³⁶⁸⁴ Socio-economic reasons such as lack of safety and security in public places, sexual harassment, and violence against women, mobility difficulties are responsible for female unemployment. Though entrepreneurial performance and the

⁶⁸² 'Fashion Designers to Lead 2020 National SME Fair', The Business Standard, 2nd March, 2020

⁶⁸³The Bangladesh Bureau of Educational Information and Statistics reported, 35.27 percent of the total students in public universities in 2016 were female, increased from 31.28 percent of total in 2009. The Quarterly Labour Force Survey (QLFS), 2015-16 of BBS showed the unemployment rate among female graduates was about 2.5 times more than their male counterparts, about 16.8 percent.

⁶⁸⁴ Parvez, Sohel, 'Female graduates most unemployed Labor force survey finds', Daily star, March 08, 2018.

education level of entrepreneurs have a negative relationship; a higher level of education is not always essential for entrepreneurial potentialities.⁶⁸⁵ But higher education and experience do have a positive impact on building networks, marketing knowledge, and access to technology and information which are important factors in entrepreneurial performance. The majority of women who are involved in agro-based business or clothing production were less educated as these sectors require more skill-based knowledge instead of higher education.⁶⁸⁶

Some push and pull factors motivated these women to become entrepreneurs. Apart from the obvious pull factor of financial independence (30%), the most prominent motivating factor for these women had been flexibility (50%) and the need for autonomy (20%). The majority (56%) of the interviewed women had previous job experience in diverse sectors. Before starting their own enterprise, they had experience working as bankers, teachers, journalists, nutritionists, legal advisers, government and non-government organization employees. However, pregnancy had forced several of them to quit their previous jobs. Most women had difficulties in taking care of their children while maintaining office duties. Unsatisfactory job conditions, lack of recognition, rigid office hours, lack of daycare facilities for children, long-distance workplace, glass ceiling effect etc. forced them to quit their jobs after motherhood. When their children became old enough for these mothers to re-enter their career, they chose to do something independently instead of taking their previous jobs. The advantage of flexibility in entrepreneurship that helps women to create balance their responsibility as a mother and achieve a gainful career had

⁶⁸⁵Rahman, AHM Habibur, Muhammad Ali Mian, Durgadas Bhattacharjee, and Azizur Rahman Khan, 'Entrepreneurship and small enterprise development in Bangladesh', Bureau of Business Research 1979. Cited in Mahiuddin, M., M. Moniruzzaman, and M. M. H. Mahmood, 'Women entrepreneurship development in rural areas: A case study on BSCIC funded enterprises', *Dhaka University Journal of Business Studies* 19, no. 1, 1998: 45-63. Pp 53

⁶⁸⁶Ahmed, Nazneen, Monzur Hossain, and Iqbal Hossain, 'Women Entrepreneurs in SMEs: Bangladesh Perspective 2017', SMEF, 2019. Pp 2

been a major pull factor for start-ups. The BIDS study reported, the number of women whose previous occupation was the government and private jobs, had increased from 8.19% in 2009 to 12% in 2017. This indicates that many women are quitting “secured and honorable” jobs and taking risk of starting their own business. For some women, they were unwilling to join a regular paid job where they thought there would be no space for their personal growth, creativity and freedom. Thus, they choose entrepreneurship as a career path.

On the other hand, for women entrepreneurs who were previously homemakers (33%), the urge of “Want to do something” or need for achievement motivated them to enter the complex business world. In the beginning, they followed their passion or interests to raise extra family income. But later on, when they received a positive response or recognized the market opportunity, they were encouraged to start their business officially. The BIDS study showed the majority (67%) of respondents were previously housewives.

The gradual Alteration of the motivating factor behind becoming an entrepreneur among women in Bangladesh could be noted here. The fact that the opportunity to become one’s own boss, follow one’s own passion, creating employments for others and doing something meaningful in their lives prompting them to take risks of business to demonstrate the changing attitude of women entrepreneurship. But it should be mentioned that interviewed women were educated and came from middle-income families (85%), therefore, for the comparatively less-educated and lower-income group (15%) the scenario would be different, where financial support had been the most influential factor.

When it comes to the initial capital majority (90%) of them raised it from their own savings or by selling assets (jewelry) (45%) and collected it from informal sources like family and friends (45%). Although in most cases, their initial capital had been low as they could not afford to take greater risk in the early stage. The familial and social discouragement and disapproval force women to keep their initial capital very low in order to avoid loss or humiliation from others. Very few (10%) of them who had invested comparatively larger capital took loans from private banks. Which means, in Bangladesh, the lack of access to credit facilities for start-up have been continued to be a dominant obstacle.

Women entrepreneurship in Bangladesh had been hindered by complex and multidimensional socio-economic and technical constraints. All (100%) of these women mentioned that they have faced obstacles and discouragement from the family or society or both. A common notion in the society of Bangladesh is that women from respected and educated families should not enter the world of business as it is perceived as a male profession. If a woman engages in business, it would only be in extreme economic crisis and had no other options of employment. Therefore, an educated woman is socially expected to choose traditional respectful professions as a career. In most of the cases, family members' especially elderly relatives like in-laws showed resentment towards them, believing their career choice bringing dishonor to the family. Negative attitudes like "you will fail" or "business is not a woman's cup of tea" or "you are wasting your time" had been immediate reactions from the families in most cases. However, in most cases, husbands had been found supportive about their wives becoming entrepreneurs. In fact, in many cases, husbands were the ones to encourage women to do business so that their wives could carry out their household duties without the dilemmas of regular office jobs and become financially independent. But it was clear that, in Bangladesh, for

women to do business family support is crucial. Although there might not be absolute support, at least less hostility towards the idea of women starting a business is required for women to proceed.

It is heartening to note that several women had mentioned that about having no objection from their family, especially for those who have a business family background (30%). About 34% of the interviewees have mentioned that their family members (mother, sister, husband) inspired her to be an entrepreneur. So, women are receiving familial encouragement in many cases, however, ultimately, it's the determination and challenging attitude that led women to their success.

On the other hand, all (100%) of the women entrepreneurs shared the experience of social disapproval and challenges. Gender biases and stereotyping of female entrepreneurs were commonly faced by them. Many of the interviewed women have even mentioned that their integrity or morality had been questioned and had to tolerate disrespectful remarks (15%) like "loose character" or "*kharap meye*". In Bangladesh, women entrepreneurs are not taken seriously but judged by their gender. This distrust and negligence in women's capability and authenticity creates frustration among aspiring new entrepreneurs. But it is promising to note that despite these constraints these resilient women, did chose to become entrepreneurs. Instead of quitting the idea, most women accept the constraints or skepticism as a challenge to prove themselves as entrepreneurs and establish themselves in society.

Nevertheless, encouraging change in social stance about women entrepreneurship is noticeable in the BIDS survey of 2017. Within the eight years (2009-2017), social stigma and familial attitude towards women entrepreneurs has changed significantly. Almost 78% of women reported not facing any problem from their families as entrepreneurs, in

the 2009 survey, it was 42%. From a social perspective, almost 60% of women didn't face any problems, compared to 20% in 2009's survey. This is a significant change in the socio-cultural outlook in Bangladesh.

Inadequate supply of quality raw material and fluctuation of its price had been pointed out as the major production constraint by the women entrepreneurs, especially for boutiques houses, jute and leather good manufacturing businesses. This kind of business heavily depends on the availability and the price of fabrics, yarns and other accessories. If the supply of raw materials is inadequate in the market, they fail to produce quality products for their customers which negatively affects their goodwill. Also, fluctuation of the price of raw material affects the price of the produced products which disturbs the profit. The scarcity of skilled workers had been identified as one of the major production problems. In Bangladesh, there had been the availability of cheap labor, but lack of proper training and education consequently creates unskilled labor force whose productivity is low.

But the lack of security and safety for women in public places has been found to be the biggest concern for women entrepreneurs. Bangladesh is yet to create a gender-friendly and safe business environment for women. Women do not feel safe with their lives or the business properties alone on the roads. Fear of being harassed and violated in the markets and public places prevents women to move freely. Therefore, they find it difficult to visit markets for raw material, to participate in fairs and training programs. Because of inadequate secured and safe transportation system women, entrepreneurs cannot travel to maintain their business activities properly. Several of them mentioned that it was difficult for women entrepreneurs for outside Dhaka to participate in fairs and exhibitions organized in the city. Safe transportation and accommodations facilities were

found to be a demand from the government from many entrepreneurs, especially micro female entrepreneurs of remote areas in the country.

Time poverty and lack of financial support were the two major constraints why women were lagged behind their male counterparts. The expansion and growth of the enterprise depend on complete concentration and dedication which women failed to provide due to their dual responsibility. And for the sake of balancing their home and work, women entrepreneurs in Bangladesh tend to keep their enterprises small and manageable. The majority of women had emphasized their responsibility as mothers and wives. They do not want to jeopardize their family lives for the sake of their business. This also hampers their capacity to acquire the necessary knowledge and training to develop as an entrepreneur. In addition to that, time poverty and dual responsibility hinder their capacity to allocate time to study for market analysis and expand their network and promote their product by joining training programs and participating in fairs and exhibitions.

Out of thirty women entrepreneurs, only two of them did not have a trade license. They mentioned taking the initiative of obtaining a trade license at the very beginning of their businesses. The BIDS survey also showed 89% of women responded having no problem getting a trade license compared to 41.30% in 2009. The growing awareness about the necessity of having a trade license as well as the government initiatives for the smooth functioning of business actions has a more or less positive impact on this matter.

Displaying and selling various products through showroom was one of the most important trends in business and in most cases, showrooms could provide better selling opportunities for women. The majority of the interviewed women had their own showroom to exhibit and sell their product. And those who do not have showrooms had

expressed their desire or plan to set up their own showroom in the future. Similarly, the BIDS survey found the number of women entrepreneurs owning showrooms has increased to 70% from 2009's 50%.

Most of the women entrepreneurs had participated in training programs or acquired some experience before starting their own enterprise. In this case, most training facilities were acquired from SME Foundation and BSCIC. These two organizations have been working for the development of SMEs in Bangladesh and providing a wide range of training facilities and other services across the country. Almost all of the interviewed women had emphasized the necessity of having both theoretical and practical training in order to operate a business successfully. Although there had been mention of dissatisfaction about the fact that many of these training facilities did not offer enough information about the foreign export and import facilities or requirements of the product.

Women entrepreneurs, especially educated women have been eagerly taking the advantage of rapid penetration of internet services in the country to increase business profit. Since 2010 the technological orientation of the people of Bangladesh had increased. The increasing number of cellphones, growing internet diffusion, and expansion of digital services had improved women's knowledge and access to technology. Most (84%) of the interviewed women entrepreneurs had their own email address, Facebook page and online websites where they displayed their products, took online delivery orders from customers, contacted local and foreign clients and so on. The overall progress of women entrepreneurs' access to technology was reflected in the survey of BIDS as well.⁶⁸⁷

⁶⁸⁷ About 33.8% responded of having computers and internet connections compared to 23% in the 2007's survey. Number of women possessing email addresses increased to 28.3% and website for business increased to 10.4% compared to 4% and 1% respectively in 2007's survey. More importantly, women are

For networking and promotion of their goods women rely on local and national fairs and exhibitions. These fairs and exhibitions, however, are mostly held in big cities, which makes it difficult for rural and semi-urban women entrepreneurs to participate. Lack of proper transportation system and accommodation makes it difficult for them to bring their products and take part in fairs. In addition to that participation fees in these exhibitions are quite high for new and struggling entrepreneurs. For example, in order to participate in the national SME fair of 2020 organized by SMEF, entrepreneurs are required to pay BDT 15 thousand.

Almost all women entrepreneurs had shared their frustration about the lack of financial services. Despite several initiatives taken by the government, the credit facilities still remain a major constraint for women. Several of them had shared their bitter experience about receiving loans from the banks. The high-interest rate of credit prevents women from taking loans from the bank in the fear of being a defaulter. Those who had taken loans from the banks had borrowed it from private banks, not the government banks. Banks demand collateral and guarantee, which most in cases become difficult for women to meet. The amount of credit offered by the banks is very low compared to the demand. The credit provided to women does not exceed more than three lakh takas, which is not enough to expand their businesses. Also, almost everyone who had been interviewed had complained about the cumbersome, lengthy and complicated procedure and a huge number of papers works a woman is required to go through to get that loan. Especially for new entrepreneurs, it would be extremely hard to receive bank loans despite the fact that since 2009, SMEF has been giving the loan to women entrepreneurs at single-digit interest rates through banks. In order to get a loan from SME Foundation, an

developing confidence and capability to operate computers. About 34.8% of respondents can operate a computer, whereas 10% in 2007.

entrepreneur requires a two-year-old valid trade license, a bank statement of the prior year and annual sales figures for the preceding three years. Along with these papers, the banks ask for 19 other preconditions. But if someone has a trade license it indicated that the entrepreneur already had made a place for business. On the other hand, when banks demand sales figures, it meant that banks are not offering loans the new aspiring entrepreneurs but only those who are well-known and established. Although the government had declared it mandatory for banks to have SME help desks for women but such desks are doing nothing more than just providing lists of requirements an entrepreneur needs to fulfill in order to get loans.⁶⁸⁸ When they were mentioned about the government's announcement about providing loans to women entrepreneurs in nine percent interest, it wasn't a surprise that the majority of them had been skeptical. They doubted if the facilities and services announced by the government would actually reach the real potential women entrepreneurs. Poor implementation and lack of proper monitoring and supervision hinder women to be benefited from the credit facilities and services offered by the government.

Marketing the product one of the most challenging tasks for women especially rural entrepreneurs in Bangladesh as they have limited access to information about the demands of the market. Out of thirty interviewed women, only seven (23%) reported producing for the international market, the rest targeted local regional clients. Limited information and knowledge about the quality requirement of the target market and product pricing, inability to contact foreign buyers, lack of access to export agencies, and digitalized facilities are some obstacles to the internationalization of Bangladeshi

688 Mamun, Abdullah Al, '*SME loans elude new women entrepreneurs*', The Business Standard, 3rd December, 2019.

SMEs.⁶⁸⁹ Thus, the target markets and customers of women entrepreneurs are local and smaller. For example, according to IFC of World Bank and the Business Initiative Leading Development (BUILD) report women were found paying 3.3 times higher than their male counterparts for getting export register (ERC) due to involvements of intermediaries.⁶⁹⁰ Which is disappointing, because women tend to less utilize the unofficial intermediaries and prefer to do business through proper channel by choosing more professional services than men.⁶⁹¹ However, the BIDS survey has found that the market range of female entrepreneurs in Bangladesh have positive development over the last seven years. Women are having more ambitus and broader market targets than they did in 2009.⁶⁹²

Women entrepreneurs believed the government has to play a more active and encouraging role in the development of entrepreneurship. The fact that women in general face difficulties in enjoying basic human rights and control over their lives and economic activities meant government needs to be more active in promoting and implementing women entrepreneurship-oriented schemes. Credit facilities with low interests and easy conditions should be offered to new aspiring entrepreneurs. Providing loans might not enough without proper monitoring and guidance services to utilize that loan. The government needs to ensure the proper implementation of its initiatives, so women can actually be benefited from the facilities and services provided by the government. The vat and tax which are imposed by the government should be lowered for new

⁶⁸⁹ Abdin, Md., 'Challenges to Internationalize Bangladeshi SMEs', *Arts and Social Sciences Journal* 7, no. 6, 2016. Pp 2-3

⁶⁹⁰ Mahmud, Niaz, 'Export business costs women higher than men', Dhaka Tribune, January 25th 2020

⁶⁹¹ Editorial, 'Breaking through the glass ceiling', Dhaka Tribune, January 26th 2020

⁶⁹² The majority of respondents do business regionally (38.4%), while, in the survey of 2009, it was 10.4%. The potential market knowledge of women entrepreneurs has also improved, where 13.0% of respondents had no clear concept about their market but it decreased to 9% in the survey of 2017. But the survey reported that the international market share of women entrepreneurs has decreased from 7% in 2009 to 1.5%. Also, the district potential target market for women entrepreneurs has decreased from 43% in the survey of 2009 to 30% in the survey of 2017.

entrepreneurs. Training facilities should be provided at the district and Upazila level where rural women can participate. Training courses on managerial skill development and marketing should be offered on a greater scale. Cheap imported products from foreign countries create tough and unfair competition for women entrepreneurs in the market. Therefore, the government needs to promote indigenous products and increase taxes on imported foreign goods.

Despite the mention of the socio-economic hindrance, women entrepreneurs were found to be positive about the changing environment of business in Bangladesh. A significant number of women (50%) had mentioned that the environment of business is improving though the pace is quite slow. Especially the technological and training facilities are being available than before which makes it easier for women to start a business than it was before.

Almost all of these women shared that entrepreneurship had empowered them in multiple ways and most of them desire or hope their children would become entrepreneurs. The opportunity of creating employment or a source of livelihood for the less fortunate through their enterprise had been pointed out to be the biggest achievement of being an entrepreneur. It is found that the majority of women entrepreneurs had given priority to employing women especially destitute women in their enterprise. Apart from the comfort factor of working with female employees, women entrepreneurs tend to have the urge to help less fortunate women to become independent through their enterprise. The potentiality of generating female employment and empowering women economically is evident in Bangladesh. On the other hand, being able to manage and operate their enterprises, successfully deliver quality products to the clients, express their creativity through their products, develop networks and earn recognition were mentioned as empowering aspects of entrepreneurship.

One unique feature of these entrepreneurs was that almost all of the women entrepreneurs were working with indigenous and traditional products of Bangladesh, such as handicrafts, handloom, jute etc. And had a very strong sense of passion to promote, revive and experiment with the tradition, culture and artistry of Bangladesh through their products. This indicates that women entrepreneurs of the country have the awareness and urge to make a greater difference in society and contribute in the nation's economy.

Women entrepreneurs in Bangladesh are hardworking, dedicated and honest. Subsequently, it is their successes that turned the social and familial disapproval into admiration and respect. All of these women mentioned their commitment to never compromising the quality of their product, despite the risk of making lesser profit. Several of them had claimed that their enterprises had become their own "Child" and they have been raising and developing the enterprises to their full potential. This motherly attitude of women entrepreneurs creates a more personal bond with their enterprises. In addition to that women tend to have good interpersonal skill and strong communication skill which usually helps them to pursue their customers to buy their product.

Women entrepreneurs in Bangladesh are ambitious and well aware of how to achieve their goals. In their future plan, they expressed their aim for greater expansion of their enterprises, develop their enterprises into a well-known brand and even promote their product and represent their country globally. It was noted among the women entrepreneurs that although they are determined to achieve their business goals but more likely to achieve them without the risk of compromising their traditional role as wife and mother. Recognizing the gender-oriented constraints like dual responsibility and limited capital, Bangladeshi women entrepreneurs tend to adopt "the slow and steady" approach

while running their businesses. Impressively, women were found to be self-reliant, instead of waiting and hoping for external assistance they are taking matters into their own hands and creating their own fortune. Women of Bangladesh are brave, passionate and determined enough to thrive as entrepreneurs and bring a positive change in the SME sector of Bangladesh.

Conclusion

Even though the historical root of entrepreneurship in Bengal is evident since the ancient period, the development of East Bengal entrepreneurship had rather been a recent emerging component in economic development. During the two centuries of British rule in Bengal, the development of industry and entrepreneurship in the Eastern region had remained derelict. In East Bengal, Bengali Muslims played nearly a marginalized role in entrepreneurial activities. The existing limited trade and commercial activities in this region remained confined within Bengali Hindus, Marwaris, and British dealers. On the other, during this period women's economic participation and activities were determined by the requirements of their social class. The upper-class Bengali women remained sheltered inside the *Andarmahals* since seclusion had been considered a sign of overall affluence and status of Bengali *Bhadralok* families. However, except for a few unusual circumstances, upper-class Bengali women were rarely involved in business activities. In their limited economic activities, educated women were engaged in socially respectable occupations like teaching and practicing medicines. Since the existing socio-economic reality of colonial Bengal was not favorable for lower-incomed Bengali women to stay in seclusion, therefore, for the sake of economic survival they were less subjected to restrictions. In the village-based agrarian economy, they were engaged in independent occupations or assisted as a part of the household unit in the traditional occupations. Lower-incomed women had dominated local trade and production until the emergence of modern industries had damagingly affected their non-traditional source of independent incomes. As a result, a growing number of female independent earners began to concentrate in the rural agricultural occupations.

Under Pakistan's rule, the development of entrepreneurship in East Pakistan required state patronage and sponsorship. Due to poor infrastructure, lack of financial support,

and credit, the inflexibilities of the administrative system created by the government of Pakistan, the process of indigenous entrepreneurship development of East Pakistan advanced sluggishly. Indigenous enterprises owned by Bengalis were very small and large-scale enterprises that remained mostly in non-Bengali's hands. The East Pakistan entrepreneurship remained limited in jute, textile, cotton, tea, and food products. And most of these industries were established rather late at the end of the 1960s as an attempt by Ayub Khan to make amends for the regional disparity. At the year of emergence of Bangladesh industrial sector contributed only 7 percent of the country's GDP. The condition of women's economic role in society did not experience many alterations. Although, a growing number of women were receiving higher education, but the female participation in the labor force of Pakistan was amongst the lowest in the world and its female population was amongst the highest unpaid female labor. According to the statistics of Pakistan, 1961, compared to 30,627 men only 185 women were categorized as proprietors and managers of enterprises.

After the independence of Bangladesh, the non- Bengali entrepreneurs migrated to Pakistan that created opportunities for the development of entrepreneurship for the first time. Although, the new government introduced the socialist experiments which led to nationalizing the industrial assets, subsequently, the succeeding governments gradually retreated from state-led entrepreneurship and decided to revive the private sector. Thus, new aspiring entrepreneurs began to emerge.

One of the major consequences of the war of independence in 1971 was an intense alteration of the traditional mindset and lives of women in Bangladesh. Nine months of destructions, momentary dislocation in neighboring nations, unimaginable sufferings, and disruptions of secured life had led women to realize not only their strength and endurance but also their vulnerability. The flood and famine of 1974 which followed

after the war had forced women to face the realities of losing the security that was used to be ensured by their family. This sense of uncertainty was unfamiliar to them in the past. In the past, agrarian substance production required women's economic contribution to be concentrated in household-based production and processing work. It delivered the circumstances to maintain the separation of women from public sight. In post-independence, the better commodification of agricultural production, as well as the rise of wage labor, pushed women into the labor market who were earlier relied on maintenance production. The growing poverty and landlessness of the country had a far-reaching impact on Bangladeshi women's lives. Extreme poverty began the fragmentation of the joint families into nuclear families and worn out the traditional rural family support and protection. It also led to the growing number of female-headed families because of the increase of divorces and desertion since male members started to migrate towards the cities in search of livelihood. As a consequence, the conservative cultural and social restrictions no longer remained relevant.

The government slowly shifted its focus from the post-independence relief in the mid - 1970s to developmental issues of women in the early 1980s. NGOs like Grameen Bank, BRAC, ASA, and Proshika emerged in the early 1970s with visions of social entrepreneurship to alleviate poverty. The realization of the necessity of greater participation of women in the economy for poverty alleviation led the policymakers to adopt more dynamic and diversified development programs. The training facilities for skill development and credit services for women's increased participation in income-generating activities was extended. However, the major flaw in the development programs of both the government and NGOs was the inadequate understanding of the changing pattern of the socio-economic reality of the country and assuming women's income as supplementary and economic activities as an extension of their domestic

chores to the male-headed- household. As a result, the credits and training that were offered to women were limited within 'income-generating activities' like handicrafts, tailoring, sewing, paddy husking, etc. that have low productivity, poorer return, and limited market. The institutional training and service program was not incorporated with the aim to encourage women to undertake more profitable non -traditional activities. Since the programs did not distinguish between substantial credit and productive capital for startups, therefore, the amount of credit allocated was not enough to shift from home-based handicraft production to small or medium scale enterprises. The training facilities lacked practical subjects in their curriculum like analysis of market conditions, management skills, and accounting. Without adequate access to credit, timely supply of raw materials, and marketing knowledge, the training facilities had no benefit in the development of women entrepreneurship. The limited mobility and lack of security forced both rural and urban women to rely on the male members of the family in marketing their products, left them unaware of the market demand and price of their goods. In addition to that, the trade liberalization policy of the government also put rural industries in intense competition with cheaper imported goods of foreign countries. Naturally, the percentage of self-employed women was very low, only 3% in the country according to the labor survey of 1984-1985.

Despite the existing shortcomings, the increasing demand for microcredit in the rural areas led to the rapid growth of NGOs, therefore, the competition among them prompted NGOs to penetrate the rural areas with microfinance programs. Through trial-and-error approach as well as rural-culture-friendly programs of the leading NGOs in Bangladesh had a positive impact on social development. Since women in Bangladesh were prone to poverty and had limited access to economic opportunities like capital, training, and marketing knowledge, thus MFIs took women as their microcredit primary clients

making them ninety percent of their members. MFIs appointed female service staff in greater numbers and designed their services based on the development requirements of women. While they trained and hired thousands of female staff, they also presented them as role models and agents of change in rural society. The rapid penetration of Microfinance services gave poor rural women the opportunities to transform their unpaid household daily labor into market-oriented activities or entrepreneurial activities that could generate income for their households.⁶⁹³ The innovative, systematic, and practical programs like Grameen Bank Village Pay Phone or BRAC's Targeting Ultra Poor (TUP) Program was successful in involving poor rural women in entrepreneurial activities. Most importantly by prioritizing women in non-farm activities, MFIs proved them not reliable for capital investment but also their potentiality as manager of business activities. The positive outcome of MFIs activities had led the government support even sometimes collaborate with them in implementing special credit programs.

In the late 1990s to early 2000s, government policies were found to be more focused on mainstreaming women in the development process. Bangladesh recognized the Beijing Platform for Action in 1995 that emphasized some main pre-conditions of women entrepreneurship development like ensuring "women's equal access to economic resources, including land, credit, science and technology, vocational training, information, communication, and markets."⁶⁹⁴ As a result, the government introduced the National Action Plan of 1998 which had several objectives addressing the development of female entrepreneurship in Bangladesh. For example, adopting an all-inclusive industrial policy to endorse equality of gender, raising the number of WEs, developing women's entrepreneurial skills by ensuring women's access to the market, and providing

⁶⁹³Sawada, Yasuyuki, Minhaj Mahmud, and Naohiro Kitano, *Economic and Social Development of Bangladesh*, Springer, 2018. Pp 16

⁶⁹⁴ The United Nation, *Beijing Declaration and Platform for Action*, Annex I, Beijing, 1995. Pp 4 https://www.un.org/en/events/pastevents/pdfs/Beijing_Declaration_and_Platform_for_Action.pdf

infrastructural facilities for WEs, etc. Subsequently, in 2005, the PRSP had highlighted the significance of the development of women entrepreneurship and considered intervening in the laws of the family and inheritance to secure women's equal right to own and inherit property. This had been a major demand of the female rights movement committees of Bangladesh as the lack of ownership of assets prevents women to allocate capital for start-ups.

The Industrial policy of 2005 could be identified as a gender-inclusive and comprehensive policy as had incorporated the objectives of NAP. In addition to that, putting special emphasis on the development of SMEs as a thrust sector for balanced industrial development in the country, it also acknowledged extending necessary assistance to ensure extensive participation of women in industrialization. Subsequently, to implement the IP 2005, the government formulated Policy Strategies for Small & Medium Enterprises (SME) Development in 2005, where the taskforce accepted at least one selected booster sector to concentrate efforts for women entrepreneurs and decided to render preference to women entrepreneurs wherever appropriate. However, the establishment of the SME foundation in 2007 had been one of the breakthroughs in SME development in the country. It introduced the Gender Action Plan (GAP) which covered issues such as policy advocacy for women entrepreneurs as well as providing facilities such as training, financial support, business support, marketing facilities, etc. As a result, the 'Refinancing Scheme for Women SMEs' was adopted by Bangladesh bank in 2007 and it was introduced to listed commercial banks and financial institutions which has been a notable initiative for WEs. This program provided several significant facilities for SME women entrepreneurs including a 15% reservation of its cumulative SME loan at a 10% interest rate and collateral-free loan for women-led SMEs up to BDT of 1.5 million. However, despite the fact that the government gradually taking initiatives in favor of

women entrepreneurs, poor implementation of the governmental policies remained a major constraint. For example, in a 2008 survey of Bangladesh Bank, it was found that while about Tk 90 crore fund was allocated for women under the BB program but only BDT 10 crore was distributed to women entrepreneurs.⁶⁹⁵

In order to attain an in-depth understanding of the motivations, challenges, and prospects of women entrepreneurs after the independence of Bangladesh, thirty female entrepreneurs were interviewed. These women are engaged in diverse traditional and non-traditional entrepreneurial activities in the manufacturing and service sectors. Most of the interviewed women entrepreneurs owned handicrafts and boutique shops, and parlors, which was natural, as these businesses require small capital, available raw materials, and easily acquired skills that women can accumulate. However, the study revealed that women are getting involved in more innovative and market-oriented businesses like manufacturing and export business, training service business, jute and leather product production, and wedding planning service. Although it is found that these women had to experience in that particular field or acquired knowledge by doing production and market research before starting non-traditional businesses. Most of the interviewed WEs came from non-business family background. Certainly, the women who had business-oriented families were likely to be more confident and well-aware than those who didn't. The study found that most of these women had managed the initial capital for the business by savings or selling assets and collected it from informal sources like family and friends. Naturally, in most cases, women avoid investing in larger capital in their start-ups due to familial and social disapproval and fear of failure or humiliation.

⁶⁹⁵ 'BB fund for women entrepreneurs remains under-utilized', The Daily Star, 28th November, 2008

Some push and pull factors motivated these women to become entrepreneurs. The study showed that apart from the obvious pull factor of financial independence, the most prominent motivating factor for these women had been flexibility and the need for autonomy. This was because many of the interviewed women were involved in diverse job sectors before starting their own business. However, pregnancy had forced them to quit their previous jobs. These educated working women have found themselves in a dilemma of home and work, as in Bangladesh household duties have still been considered as a primary obligation of women. Challenges like unsatisfactory job conditions, lack of recognition, rigid office hours, lack of daycare facilities for children, long-distance workplace, glass ceiling effect, etc. force women to choose between work and motherhood. Subsequently, instead of returning to their previous jobs that can create unnecessary hassle in their family lives, these women chose to do something independently. So, the privilege of flexibility in entrepreneurship that enables women to balance their responsibility as a mother and achieve a gainful career had been a major pull factor to enter into the business world. While, the ones who were previously homemaker (30%), the urge of “Want to do something” or need for achievement motivated them to enter the complex business world. In the beginning, they followed their passion or interests to raise extra family income. The positive response of the customer or realization of the market opportunity had encouraged these women to start their business officially. The opportunity of space for personal growth, creativity, and freedom also attracted some women to choose entrepreneurship as a career path. Therefore, a changing notion about female entrepreneurship is quite visible. As women from educated and middle-incomed families are entering the business in order to follow their passion, need for achievement and autonomy, social responsibility rather than simply for economic gain.

Complex and multidimensional socio-economic and technical had been constraining the growth of women entrepreneurship in Bangladesh had been hindered by. The stereotypical attitude of “business being a male profession” and “respected and educated women don’t do business” still creates familial and social discouragement and in some cases hostility towards women entrepreneurs. This adverse socio-cultural outlook and skepticisms also create the pressure of proving one’s self and fear of failure on aspiring women entrepreneurs. However, the stigma around entrepreneurship is gradually changing as husbands were found more supportive of their wives becoming entrepreneurs. Probably, factors like the spread of education, high unemployment, increase of urban living standards and costs along with pull factors like flexibility and autonomy of entrepreneurship are stirring the alteration. Time poverty and lack of financial support are constraints that had been responsible for a gender imbalance in the entrepreneurship of the country. The dual responsibility of women restricts the required concentration and commitment which impede the desired expansion and growth of the enterprise. Naturally, women entrepreneurs in Bangladesh tend to keep their enterprises small and manageable to avoid work-home conflict.

Derisory supply of quality raw materials and frequent fluctuation of its price had been the major production constraints faced by the women entrepreneurs, especially in boutiques, jute, and leather goods manufacturing businesses. Despite the availability of cheap labor in the country, lack of training and education consequently create an unskilled labor force whose productivity is low. But none of these constraints had been as arduous as the absence of security and safety for women in public places in Bangladesh. Fear of harassment and violence in the markets and public places prevent women to move freely which inhibit their market visit, networking, promotion, participation in fairs, and training programs. Inadequate gender-friendly transportation

systems and accommodation facilities also deter women to carry out their business activities safely, especially entrepreneurs living outside the capital.

Despite several initiatives taken by the government, the credit facilities still remain a major constraint for women. The high-interest rate of credit and the low amount of loans offered by banks prevent women from borrowing from formal institutions. While BB introduced the Refinancing Scheme to address the financial problems of women entrepreneurs, and SMEF has been providing loans to women entrepreneurs at single-digit interest rates through banks since 2009. But these incentives are failing to reach the entrepreneurs. The long list of requirements of collateral and guarantee demands, the cumbersome and complicated procedure, and paper works make it almost next to impossible for women especially new and aspiring women to acquire loans from banks. To avoid financial risks, Banks also tend to offer loans to well-established entrepreneurs instead of newcomers. Poor implementation and lack of proper monitoring and supervision hinder women entrepreneurs to receive the benefits of the credit facilities and services offered by the government.

However, on the Brightside, Women in Bangladesh have been taking the advantage of rapid penetration of internet services and technological advances in the country. To tackle the existing complicated challenges of entrepreneurship in women are adopting online marketing. In fact, women have been dominating the e-commerce and f-commerce terrain. By exploiting social media platforms and developing official websites women are not only reaching a large number of customers and clients but also making significant profits by e-commerce.

Women entrepreneurs believe, the government has to play a more active and encouraging role in the development of entrepreneurship. Through the interviews, the respondents suggested these measures given below:

- a) Credit facilities with low interests and easy conditions should be offered to new aspiring entrepreneurs. A sufficient amount of loans should be available and easily accessible to women.
- b) Providing loans might not be enough without proper monitoring and guidance services to utilize that loan. The government needs to ensure the proper implementation of its initiatives, so women can be benefited from the facilities and services provided by the government.
- c) The VATs and taxes imposed by the government should be lowered for new emerging entrepreneurs.
- d) Training facilities should be provided in the district and Upazila level where rural women can participate.
- e) Training courses on management skills, account management, marketing, and promotional strategy should be offered on a greater scale. In addition, longer IT training and special English business language courses should be offered.
- f) A business platform should be provided to women entrepreneurs
- g) Cheap imported products from foreign countries create tough and unfair competition for women entrepreneurs in the market. Therefore, the government needs to promote indigenous products by increasing taxes on imported foreign goods.
- h) Fairs and exhibitions are mostly city-oriented and require a high amount of participation fee. To promote the semi-urban and rural women entrepreneurs,

fairs and exhibitions should be arranged evenly throughout the country. Also, the Dhaka based national SME fairs should provide transportation and accommodation facilities to women entrepreneurs participating from distant districts of the country.

- i) Organizing international fairs could help women entrepreneurs to expand their markets as well as diversify and improve the quality of their products.

Almost all of the respondents shared that entrepreneurship had empowered them in multiple ways. The opportunity of creating employment for the less fortunate, promoting indigenous crafts and tradition, managing and operating their enterprises, successfully delivering quality products to the clients, expressing their creativity through their products, developing networks, earning recognition and self-confidence are some empowering aspects of entrepreneurship for these women. The fact that women entrepreneurs have the tendency of prioritizing destitute women and less fortunate people in their enterprise, their passion for uplifting the indigenous crafts and products proves their awareness and urge to make a greater difference in society and contribute to the nation's economy. Despite burdens of traditional responsibilities, countless obstacles created by the patriarchal society, and financial and technical limitations; determined and resilient women of Bangladesh are overcoming challenges to emerge as successful entrepreneurs. Imaging as "own child", women are raising their enterprises and thriving against all odds. More effective measures and their proper implementation can bring significant change in the landscape of women entrepreneurship which will ultimately lead to the social and economic prosperity of the country. Therefore, intensive, inclusive, and nationwide survey and case study method research is much required on both existing women entrepreneurs and women who failed to initiate a start-up or survive as

entrepreneurs Which will help the policymakers to understand real requirements for the development of women entrepreneurship in Bangladesh and take action accordingly.

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List of interviewed women entrepreneurs:

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2. Selina Akhter, Subarta Care Center, Dhaka
3. Sinthia Islam, Shajgoj, Dhaka
4. Abida Sultana, Bridal Collection, Dinajpur
5. Sharmin Jahan khan, Naya Craft, Dhaka
6. Ayesha Jesmin, Shoptoborna Academy, Dhaka
7. Taslima Miji, Letherina, Dhaka
8. Masuda Khatun, Shabab Leather, Dhaka
9. Shanta Kabir, Ajura, Dhaka
10. Fatema islam, Purbasha, Comilla,
11. Parvin Akhter, Rajshahi Nakshi Ghor, Chapainawabganj
12. Muniza Ahmed, Stylish Me, Dhaka
13. Farhana Hakim, Twin Trims, Dhaka
14. Hoimo, Fabricart, Khulna
15. Ishrat Jahan Chowdhury, Tulika, Dhaka
16. Syeda Sultana Mili, Doyeeta, Dhaka
17. Salma Akhter Kakoli, Nittonotun boutique, Rajshahi
18. Shamin Ferdous, Shurma handicrafts, Rajshahi
19. Farzana Chowdhury, Farzanar Boutiques, Uttara
20. Sadia Shagufta, Shagufta makeover, Dhaka
21. Shahela Parvin, Ira boutiques, Dhaka
22. Farida Yeasmin, Sharothi boutique house and beauty parlor, Rajshahi
23. Hasna Ara shuchi, Utopia, Rajshahi
24. Farzana Fatema, Bornali, Dhaka
25. Rafia fashion house, Dhaka
26. Manoshi Rani Saha, Bornali Choya, Dhaka
27. Rehana Parvin, Manipuri Handicraft, Sylhet
28. Bithika Bhadra, Shajoya Bitan, Dhaka
29. Ishrat Jahan Toma, Shiri Handicrafts, Jamalpur
30. Ruma Akhter, Uthshob boutiques, Dhaka.

Appendices

List of Questionnaires

1. Name
2. Age
3. The name of the enterprise
4. Time of establishment
5. Educational qualification
6. Marital Status
7. Husband or Father's occupation
8. Number of Children, what do they do?
9. Is anyone else is involved in the business? If yes, who?
10. Do you have a trade license? When did you obtain it?
11. Why did you decide to become an entrepreneur?
12. Why did you choose this type of business?
13. Are you a member of a business association? Are you connected with any NGO? If yes, then please mention the names of the organization.
14. How do you spend your profit?
15. How many employees do you have? How many of them are female?
16. What kind of problem did you face when you started the business as a woman? What kind of social obstacles did you face?
17. What kind of problem do you face in your line of business?
18. Have you participated in any training before starting the business?
19. Have you participated in training programs after you became an entrepreneur?
20. Were these training effective for your growth as an entrepreneur?
21. What role do you think should the government play in order to develop women's entrepreneurship?
22. What is your future plan regarding your business?
23. Who inspires you the most? And why?
24. Do you want your children to join your enterprise in the future? Please explain your answer.
25. How do you maintain or manage the networking or promotional side of your business?
26. Have you done anything to fulfill your social responsibility?
27. Do you think Bangladesh has an environment for women to do business?
28. What makes you feel empowered as a women entrepreneur?