

Women Empowerment through Entrepreneurship Development: Bangladesh Perspective

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Abstract: Half of the brainpower on Earth is in the heads of women. They provide an essential opportunity for economic and social development and progress. Women's participation in any kind of economic activity is of a complementary nature to their family incomes; their participation in no way reduces their family duties. Women's equal rights are now defined by women's economic empowerment and the ultimate empowerment is through entrepreneurship. So, Government and private sector interventions have generally accelerated income-generating activities of women both in the urban and rural areas with entrepreneurship development. The ways in which women are involved in this sector are through selling labor (Wage labor), engaging in trading activities (self employment) and operating small industrial productions (enterprise owners). Working as labor may give them temporary employment but it does not improve their conditions or promote their advancement. Scope of trading activities especially in the rural areas, in view of extensive poverty and the large number of people who need to engage in income earning activities, is limited. Engaging in production or rural industrial activities seem to be the most viable avenue for which the women should be assisted to take up. Non-government organizations have equally joined hands with the government efforts for economic salvation and provided various forms of opportunities for women to help them earn living, paving the way for greater entrepreneurship development. Women have now become aware of their socio economic rights and have ventured to avail the opportunities initiated for them. Rural Bangladesh is now a changed scenario for the women who have gathered courage to break barriers and enter the off house working force as entrepreneurs and workers- a situation not appropriate for women or accepted by the society in the past. The urban areas have greater opportunities for business development but the areas where women lack assistance are in the access to credit, provision of skill training, and market facilities.

1. Introduction

Women's participation in the workplace, leadership role in the political and social arenas and access to credit may be regarded as empowerment of women. It is a process that enables women to gain access to and control over the physical resources as well as in the power structure. It is a mechanism of awareness and capacity building leading to greater

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participation in the decision making process (M.A. Awwal Sarker, 2006). Globally women's empowerment has recently gained considerable importance as an area for policy and policy interventions in most of the organizations of the world. They have recognized the benefits of the empowerment that can be achieved through effective participation of women. And of course, promotion of entrepreneurship plays a vital role in empowering the womenfolk. In the US economy, Women owned businesses are the fastest force, prompting President Clinton to call women business owners 'the new face of our economy.' And this paper is based on the hypothesis on the empowerment of women through business or entrepreneurship development.

There is no denying the fact that developing countries of the world are reclining under the brunt of acute shortage of capital and alarming problems of underemployment. Small entrepreneurs with their built attributes of low capital intensiveness and enormous employment generation potential can serve as propelling agents to break the vicious circle of poverty and can strike the engine of economic development (Srivastva, 1994). Practically, women brings motivation, they have a vision which is different, realistic, modern and enthusiastic. When civil society and social structures leave them on possibility for evolving their careers, women take their own initiative. They are quite naturally drawn to initiative, to creation and to management of businesses. So, promoting women's empowerment through skill and entrepreneurship the government of any developing country can ensure freedom of choice and a better quality of social living for men and women.

However, about 52 percent of the populations of Bangladesh are in absolute or moderate poverty and about 76 percent of them live in rural areas (Mohiuddin; Moniruzzaman; Mahmud, 1998). Here, about 50% of the total populations (140.0 million) are women, according to the 2001 census. Women's participation in business was conspicuously insignificant for a very long period because there was little opportunity for women to participate in genuine decision making at any level or in any area of life. However, there has been a rise in the number of women starting business in the developed and developing countries in recent years since a new generation of highly educated and motivated women is emerging, and they are creating businesses through their own choice. According to the US Small Association, female business owners accounted 37% of new business establishment in 1988. In United Kingdom between 1981-87 women business owners had increased by 70% (Rahman, 1988). In India and other South Asian countries women are increasingly entering into the field of entrepreneurship by starting small venture. As mentioned earlier, such a trend is also observed among the women community in Bangladesh. Here, the approach of women's empowerment through entrepreneurship development is gaining momentum since women have become aware of their existence, their rights and work situation and their power. A few number of studies

on the role of women have focused on various areas such as women's role in family, polity, national wealth, and generation, legal and social rights of women [Jahan, 1995; Adnan, 1993; Barakat, 1994; Islam, 1994]. From the angle of women empowerment through development, some findings of these studies will be helpful to guide the nation for future direction; especially to identify the areas where active intervention is required.

2. Literature review

Many economists, sociologists, psychologists and behavioral scientists have made attempt to define entrepreneurship in their respective fields. The concept in the field of entrepreneurship could be classified into two disciplines: Economic concepts and behavioral concepts.

Schumpeter, 1967 clarified entrepreneur as an innovator with potentialities of doing new things, as an economic leader, as a chief conducive function in the process of economic development. McClelland, 1965 views that the supply of entrepreneurship is highly dependent upon the intensity of overachievement motivation, called the "need for achievement" (n ACH motive). Rahman, 1997 said that, entrepreneurship is the function that is specific to the entrepreneurs' ability to take the factors of production – land, labor and capital and use them to produce new goods or services. Entrepreneurship is defined as a kind of behavior of a person that includes perceiving economic opportunities, initiative taking, creativity and innovation, organizing social economic mechanism to turn resources and situation to practical account and is the acceptance of risk to failure.

Women entrepreneurs: A woman entrepreneur is defined as a woman who has alone or with one or more partners, started, bought, or inherited a business, is assuming the related financial, administrative, and social risks and responsibilities, and is participating in the firm's day-to-day management. Such women are also known as women business owners or women entrepreneurs or self-employed women (LFS, 1996)

More recently, a new trend has emerged where women are venturing as entrepreneurs and are contributing to the economic development. Women entrepreneurs in Bangladesh represent a group of women who have broken away from the broken track and are exploring new vistas of economic participation. Their task has been full of challenges (Begum 2000). More recent American research examines in great depth both by motivation by female start-up and the problems faced by a woman when starting a business (Hisrich and Brush, 1984). Motivations for business start-up as Bangladeshi were identified as a desire for job satisfaction, independence and achievement (Begum, R 2000). The major problems, identified by the female respondents in this study, were under capitalization and a lack of knowledge and training in business skills. A majority of the respondents reported difficulties in "overcoming some of the social beliefs that

women are not serious as men about business.” A later study (Hisrich and Brush, 1996) focused on different types of female-owned business and confirmed the lack of support offered to female proprietors in non-traditional sectors. In a more recent study, Goffee and Scase (1999) use a sample of 54 female proprietors to identify a typology of female entrepreneurs. Four types of female entrepreneurs were identified: a) Conventional entrepreneurs; b) Innovative entrepreneurs, c) Domestic entrepreneurs and d) Radical entrepreneurs. Chowdhury (1988) classified ten types of women entrepreneurs in her study as follows: - a) Self made women individual entrepreneurs, b) Trained women industrial entrepreneurs, c) Women entrepreneurs who as wives of business people are involved in production, d) Women are share-holder of commercial firms, e) Women as administrative executives of enterprises, f) Women as inheritor of parents or husbands firms, g) Women as partners in business, h) Researchers turned entrepreneurs, i) Rural women entrepreneurs and j) Industrialists cum traders.

In spite of women taking entrepreneurship in many challenging fields, the present women entrepreneurial activities in Bangladesh is not very high. Women are participating in starting small-scale industries in the country, out of which only 8% of the industries are run exclusively by women entrepreneurs (LFS, 1996).

Entrepreneurial Quality: Entrepreneurial qualities are same for men and women to succeed as entrepreneurs. The major entrepreneurial qualities seen in Bangladeshi women entrepreneurs are that they have confidence, commitment, innovative and creative knowledge, need for achievement, profit oriented, hard work driving energy and risk taking ability (Begum R.2000).

Empowerment: Empowerment is a highly powerful and revolutionary technique to get the best from people with the development of an ownership feeling (UNDP1994). Empowerment is a process that enables individuals or groups to change balance of power through exchange of experience, expertise, technology and know-how as well as diffusing innovative technique for strengthening the self-reliance. One of the most important instruments for empowering women is to allow them equal access to and control over productive resources such as land, capital, technology, credit as well as marketing outlets, information, education, training etc. without any discrimination (GOB 1994)

3. The study objectives

The objectives of this paper are to present the issue of empowerment, a description of women owned businesses in Bangladesh and some of the motivational factors behind them, their characteristics, challenges and opportunities they face as they work to achieve economic and personal empowerment through entrepreneurial activity. This paper also would include:

- a. Identifying socio-economic characteristics of emerging women entrepreneurs in both urban and rural areas.
- b. Measuring the effectiveness of training in developing women entrepreneurship in both urban and rural areas.
- c. Identifying the problems of women entrepreneurs in setting and expanding their enterprises.
- d. Developing recommendations for both urban and rural women entrepreneurship development.

4. Methodology

This work is based principally on the secondary sources of materials that include books and research articles written on empowering women through entrepreneurship development. The archives and documents preserved by government and non-government agencies have widely been consulted. The data and statistical references used in this work have been taken from LFS (labor force survey), GOB report, UNDP, and other authentic national and international sources. The various articles relating to women's involvement in manufacturing, trading and servicing types of enterprises have been extensively reviewed which have provided some more recent information. Besides, the structured and unstructured questionnaires were used in order to explore the information.

5. Entrepreneurial supply potential in poor countries

The supply of adequate number of able & successful entrepreneurs is considered as one of the leading determinants of growth, development & maturity for any country, big or small. Entrepreneurship is a critical resource and shortage of it was found to be a strategic bottleneck for development. Therefore it is felt necessary to explore why it is scarce in many developing countries. Then, the point, whether less developed countries have at all the potential for this resource, seems to be relevant here to explore. Scholars in the fields of social psychology and anthropology have tried to explain the economic development by social, cultural and psychological variables via entrepreneurship. McClelland (1961) emphasized the relationship of achievement motivation or need for achievement (n Ach) to economic development via entrepreneurial activities. McClelland (1961: 64-65) wrote "the presumed mechanism by which n Achievement levels translate itself into economic growth is the entrepreneurial class. If the n Achievement level is high, there will presumably be more people who behave like entrepreneurs...."

But McClelland (1961) also worked to find out what explains n Achievement. He was influenced by Winter bottom's (1958) works where she explained then n Ach by child

rearing practices. McClelland (1961) came to the conclusion that moderate child rearing practices (neither too authoritarian nor too indulgent nor very early achievement demand) are optimal for production of Achievement that will in turn be translated into entrepreneurial activities leading to economic development.

Similarly, Hagen (1962) referred to the authoritarian child rearing practices of societies which according to Hagen, create authoritarian personalities which are not conducive for the development of creative ideas in Children's minds. Therefore, according to these theories, the countries where child rearing practices are authoritarian or not moderate, there is less chance of the peoples' having higher Achievement for which there will be less chance of creating entrepreneurial resources in the near future unless dramatic changes occur in their child rearing practices, of course, McClelland (1965:1966) himself has tried to find the solution to the above problem and found based on his experiments that achievement motivation can be developed through training. No doubt this is a good sign of hope although others have contradicted his model of creating entrepreneurial resource through achievement motivational training. But to come to the main point again, i.e. it is the only child rearing practices, as reported in different works (such as Beardsley et al., 1959) are not the same as what is required by McClelland and Hagen's model explaining Achievement or creativity. One scholar who worked much on Japanese motivation for development, De Vos (1973:180-181) opposing McClelland's model commented, "McClelland over generalizes Western European and American psychological patterns as the only possible ones expressing need achievement."

However, Achievement as an important variable for entrepreneurship and economic development is not disputed but it is difficult to accept for certain that child-rearing practices explain Achievement universally. But again, when McClelland (1961) and Tekiner (1980) reported that the difference in levels of achievement explain that difference in the level of economic growth and less developed countries are so because they have low level of achievement, the question then arises as to what is the cause of low level of achievement or really is it that achievement is low in these countries?

The authors (McClelland 1961, Tekiner 1980) measured Achievement from the stories of children's readers (of those countries) in which they considered the national attitude is reflected. But how far the methods followed by the authors for measuring Achievement is valid has been questioned by some critics (Schatz, 1971; Redlich, 1963). Again Tekiner (1980) argued that McClelland obtained Achievement scores from children's readers dated from just after the Second World War, which was a period of extreme situational stress for many countries, which might have been reflected in the scores of those countries on Achievement.

Therefore, in this state of affairs, it is difficult to come to any conclusion whether these countries had or have the potential for n Ach or whether these countries had or have the potential for n Ach and entrepreneurship which could not be identified because the right socio-cultural advantages could not be identified to be translated into n Achievement as happened in the case of Japan where the 'social sense of belonging (not the child rearing practices for training self reliance and individualism) was translated into their high n Achievement. Or is it that this point will remain inexplicable and elusive like 'Hunting the Heffalnmp' where the elusive 'Heffalump' in Winnie-the-pooh was said to be hounded by putting many indigenous trapping devices and everybody claims that he has hounded it and makes his own description about the Heffalump but nobody yet could succeed in capturing him. However, one reasonable approach in this direction seems to be found in Jamieson's (1978:80) suggestion where he emphasized "the stock of 'solution' to the economic problems faced by the controllers of the nation state or individual firm have to be found within the context of the socio cultural structure of their own society." Therefore, rather than emphasizing and judging the situation in the developing countries by the standards of some of the western cultures such as child rearing practices etc., it is to be approached in the way as Dr. Jamieson (1978) suggested. But unfortunately, research done so far to explain the entrepreneurial behavior in developing countries from socio-cultural viewpoint mostly tried again to judge the situation in the context of some of the Western cultures' standards rather than try to find out what cultural factors or strength of the concerned societies could actually explain favorably the emergence of entrepreneurship and economic development. Studies have tried to find out the factors responsible for the lack of entrepreneurial activities from the attitude of the societies towards the profession and the value systems etc.

There is another possible cause that might influence entrepreneurship development (McClelland (1961) has also mentioned in his book, although not with much emphasis, is political conditions such as foreign domination that prevailed in many less developed countries. The question of political instability may also be added with this. Although this factor should not be generalized but among the less developed countries, some have remained comparatively least developed and it is worth observing the situations in those countries. Bangladesh can be cited here as an instance. Supposing that Bangladesh was affected economically, at least in the same way as her neighboring countries, by the foreign domination, then what happened to her as is observed that, she could not make any reasonable progress in the economic field, at least proportionately as some of her neighbors did since independence from British rule.

In fine, it can be said that rather than judging the situations in the poor countries by the standards of some developed and mature economies, it is rather logical & rationale to assess in the context of their own level & strength of cultures about the factors that could

really explain n Ach and entrepreneurship in those poor countries. Probably, potential for need for high achievement and love for taking initiatives is not in dearth or there is any dearth of these in the countries yet grouped as poor. Many scholars think that lack of political commitments & absence of creation of healthy environment required for entrepreneurial development are the limiting factors in the process of the adequate supply of reasonable number of entrepreneurs. Firm commitments of the power cliques, aggressive efforts in creating entrepreneurial environment besides provision for all essential common support services & assistance may speed up the supply of entrepreneurs in poor countries.

6. Women's advancement in Bangladesh through entrepreneurship development

In recent years, the developing countries of the world including Bangladesh have been focusing attention on the most disadvantaged group in the society- the women. Realization has gradually dawned on all concerned that a society cannot afford to waste half of its human resources by discrimination on ground of sex. This increasing awareness on the part of the government has led to the adoption of national policies to facilitate a development process involving women in all spheres particularly in economic activities focusing especially on entrepreneurship development and empowerment. Women's participation in the workplace, leadership role in the political and social arenas and access to the credit may be regarded as empowerment of women, though in a narrow sense. Empowerment of women in its very simplistic view asserts that the gender composition of the workforce and rate of women's participation, if the percentage is higher, then their empowerment is prominent. Redistribution of power in favor of the women is also regarded as a signal of empowerment. It is a process that enables women to gain access to and control over the physical resources as well as in the power structures. Besides, it is a mechanism of awareness and capacity building leading to greater participation in decision-making process. In Bangladesh, though the majority of the working women still have not been able to impose a controlling authority in mainstream production, there has arisen a new class-the women entrepreneurs, who have accepted the challenges of life and have emerged as leaders in the socio-economic development-earning for themselves and for their families or contributing towards the socio-political upliftment of the women. Women have now become aware of their socio-economic rights and have ventured to avail of the opportunities initiated for them. Rural Bangladesh is now a changed scenario for the women who have gathered courage to break barriers and enter off-house working force as entrepreneurs and workers – a situation not accepted by the society in the past. The urban areas have greater opportunities for business development but the areas where women lack assistance are in the access to credit, provision of skill training, and market facilities. Entrepreneurship

today has become an important profession among the women of Bangladesh at the various levels of the society, both in the urban and rural areas. Due to poverty, they have been forced into off-house income through entrepreneurship for economic solvency, the women of the middle class families, who have always lived a restricted lives, have today, ventured into this profession as a challenge and an adventure into a new world of economic activity. On the other hand, many women have taken up entrepreneurship and become professionals in order to establish their rights through the development of a sector and thereby contribute towards the progress of the society and nation. The changing role of women shows that over the last two decades, there has been a steady upward trend in the participation of women in economic activities in developing countries including Bangladesh. Despite the problem of serious under-enumeration of women's involvement in economic activities in a sex-segregated society as ours, the potential of women's economic contribution is now well recognized. Greater participation of women in remunerative work is improving their living conditions and bargaining positions in the households and wider community. The importance of women's entrepreneurship development focuses on women's development in general and their participation in income generating activities in particular, while it deserves a special consideration in rational development planning on two counts. First, leaving the women, who comprise about half the total population, outside the purview of development, no nation, can achieve any significant degree of success. It would be like working half strength compared to nations where women make full participation. Secondly, Women's participation in gainful labor is expected to reduce fertility, a common development goal of the most developing countries. Women entrepreneurship in the rural industries is a new arena for investigation in the socio-economic environment of Bangladesh. In view of the need to bring the rural women folk in the development stream of the country, both the Government, the NGOs and other related agencies have provided ample opportunities to promote entrepreneurial skill among women. Income-generating activities, credit facilities, skill training, market opportunities have all combined to pave the way for the emergence of entrepreneurial development among women in rural Bangladesh. Women have achieved good prospects in industry, especially the small and cottage and micro home-based ones. Their present involvement in manufacturing and in the recent trends of their involvement in construction activities in growing numbers is likely to continue. Women have emerged as exporters and their participation in export-oriented industries, are promising areas for enhanced female participation and employment. Incentives could stimulate enterprises to develop female entrepreneurial skills and income-generating activities. To stimulate female entrepreneurship and create further employment opportunities, training programs for relevant areas, need to be provided to women currently in business. Where women have access to market information and display of

products they can increase their business acumen, especially with respect to demand for a wide- range of products they might choose to produce. The structures of women's entrepreneurial activities depend on various types. The women have been found to participate in the following:

- 1) Self-employment: These women have acquired on their own, especially from parents, relatives or friends, the skills and capacities to operate enterprises. Some have under-gone training and apprenticeship or worked as skilled laborers and obtained enough knowledge to start their own business. Self-employed women are less in urban areas in comparison to rural areas where greater opportunities lie with the income generating activities of NGOs, which provide credit.
- 2) Enterprise Ownership: These women are the owner/operators of existing micro-enterprises, and have proven management and technical skill in self -employment. They often wish to expand, upgrade or diversify their business through employment of family members as apprenticeship especially in the rural areas or engage and hire workers for the production when the business progresses in the urban areas. This is the popular structure in the urban areas, where market availability helps the women to develop their trade. Many women working as skilled laborers have ventured to start their own business.
- 3) Manufacturing: Women's traditional skill enables them to take up manufacturing in areas where raw material for the products is easily available. Women in these activities employ workers as skilled, non-skilled, permanent or as seasonal workers. With the expansion of business and the development of quality products, training in skill, technology, management and marketing is essential.
- 4) Family trade: Many women are involved in the family trades, hereditarily performed through generations and the skill is traditionally kept within the family. Women in such activities have their enterprises or employment based at homesteads. Manufacturing handicrafts or pottery, involved in food preparation, operating individual units of embroidery, tailoring, printing, dyeing, weaving, spinning, net making, etc., are some of the activities in the structure. Family members including males help these women.
- 5) Agricultural activities: The rural women participate more in the agricultural sector, especially in operating vegetable gardens, horticulture production, nursery, or even rice husking, and preparation of varied rice products.
- 6) Partners in Business/Share holders/ Directors in Family Business enterprises: Many of the women have become partners or share holders in larger business firms and industrial units. Some have entered the family industrial or business operations.
- 7) Service industries and occupations: Restaurants, (production of snacks, meals, tea, and confectionery) and Tailoring are now familiar professions both in the urban and the rural areas. Home-based shop keeping is familiar in the rural areas.

8) Non-Farm Activities: Cane product and jute carpet making, pigeon rearing for sale, petty trade especially with home-based shops, pond lease for fish cultivation and marketing, flower growing for sale to flower shops in the urban areas, fan and cap making.

9) Small shop keeping, photocopy services, boutique shops, home-based garments making, painting and making of greeting cards, paper-bag making & selling, selling of old tires, fish and vegetable vending, soap vending, rice cake(pitha) making, road-side food selling shops are some of the urban non-farm activities observed.

10) Innovative Products and New Areas : With the introduction of new technology, development of innovative ideas or even demand for new products, a variety of new areas have developed for women's entrepreneurship growth. These include, artificial flower making, production of straw caps and hats for caps and hats for export, printing of stationery and cards, vegetable dye products for dyeing and printing, patch-work quilt making, cotton spinning from waste garments, stuffed toys, decorative costume jewellery, manufacture of imitation jewellery. Women have also ventured for artificial pond preparation for shrimp culture, women's pisci-culture project for both domestic and export marketing.

Income: Experienced gained through years helps women earn higher incomes. The reason for the majority of women in cottage and micro enterprises, earning inadequate monthly income, is likely to be the lack of skill required for running of enterprises and the low level of marketable skills of women as a result of their limited access to education and training facilities. Larger units have greater income, which varies according to the business involved. Limitations exist in the form of economic problems and social hazards. Since women are new in certain aspects of entrepreneurship, they face constraints in many ways, causing hindrances to their regular activities. Male middlemen suppliers, contractors and exporters dominate the industry and take advantage of women's isolation in the home and lack of access to credit, supplies and knowledge about the economy of their work. Women are handicapped in the current centralized wholesale market set-up controlled by men. Women, due to their physical stature often encounter "mastans" (hood looms) rowdy males, whom they find hard to tackle and have to pay money on demand. Women entrepreneurs are often cheated by their male partners in trade through unscrupulous means, which may turn hazardous. Home-based workers lack access to inputs and services like credit, input supplies, markets and new technology that could increase their productivity. Women observing "purdah" (seclusion) often find it hard to visit banks, purchase their inputs or raw materials or market their product in public settings where they would have to deal with men.

Rural women do not generally own physical assets that can be used as collateral for loans, as assets are usually in the names of their male relatives. They are generally poor and lacking in both education and self-confidence. They are perpetually in debt to money-lenders or to wholesale suppliers who create serious problems, thus losing much of their meager earning in paying exorbitant weekly interest charges. They often suffer the indignities of sexual harassment, being jostled away from prime selling spots. Sometimes their movements are restricted due to security reasons. Women have no legal knowledge or help in protecting their industries and often fall victims to illegal threats or criminal offences. Problems in business are various. Inadequacy of capital is still the main problem and where available the high interest rates discourage them to follow. Moreover, non-availability of efficient or skilled labor, absence of marketing facilities for women and the absence of proper sales center are some of the major obstacles to smooth transactions in business. Besides, products are sometimes put up for sale on credit basis creating problems in the collection of the sale money. Due to lack of storing facilities and space, the women entrepreneurs suffer serious problems with through damage or theft of the products. The prices of products are often kept low because of competition. Other problems arise when the buyer does not provide the actual price or the whole-seller takes goods on credit. Middlemen create problems with regard to low payment. Lack of improved implements and machinery, existing competition faced due to expansion of production skill, lack of healthy workplace environment and especially lack of training facilities are some of the major constraints which should be overcome for steady functioning of the business. Due to lack of marketing facilities women do not get the proper prices for their products, which are under priced by the customers or wholesalers who order their products.

The success of women entrepreneurs has been reflected in socio-economic developments. The economic solvency and changes in the homestead and the enterprise, speak of their untiring efforts and the urge for a better life. Similar are the social and socio-psychological changes where even the gain in the courage to talk with people regarding business or any trade and the knowledge to distinguish between good and bad investments and transactions, are great achievements. The nature of changes due to success in business has been observed both at the homestead and also within the enterprises or the workplaces. Socially and psychologically, the individual qualitative changes are the most effective for it helps the individual to develop herself through her own initiative and perseverance. Participation in decision making in family matters and also matters of social importance, removal of social seclusion or the religious sanctions against working women and also decrease in social discrimination against these working women are some of the fruitful achievements. Her increase in income is also an increase in the family income, and it provides the family members to have access to a better life-

style, including education and better health for the children. Modernization of the work place, introduction of new technology for increased production, increase of workers, along with the increase in the purchasing power upgrades her status both socially and economically. Increased self-confidence through participation in trade and generation of income had blessed most of these women with a home and a prosperous future. The overall economic development of a country primarily relies on strong, economic, social and political situations. Arthur Lewis suggested that institutions can promote or retard economic development according to “the protection they accord to effort, according to opportunities they provide for specialization, and according to the freedom of maneuver they permit”. He correctly emphasized the importance of vertical mobility (economic and cultural) in economic growth and argued for the creation of legal, social, and political institutions. We might achieve these goals with the creation of opportunities to both men and women.

Government programmes in Bangladesh - Entrepreneurship

Credit for women

Governmental and NGO Programmes which provide collateral free loans have assumed tremendous importance in providing credit to poor women in Bangladesh. A few examples are:

1. The Bangladesh Rural Development Board's Women's Programme covers 190 *thanas* and has provided credit to 100,830 members through 5,915 societies. 200 million Tk. was disbursed in 1996 of which 120 million was from the bank and 80 million from the women's savings (up to end 1996).
2. The Palli Karma Shahayak Foundation (PKSF) has disbursed about 600 million Tk. through 100 NGOs, which has reached 167,027 women and 22,293 men (up to June, 1994).
3. The Bangladesh Rural Advancement Committee (BRAC) has disbursed a cumulative amount of 11,714 million through 4.25 million Tk. loans to 45,542 women and 3,364 men (up to June 1996).
4. Grameen Bank (GB) has disbursed a cumulative amount of Tk 65,509.8 million to 1,937,348 women (as of December 1996).
5. The Association for Social Advancement (ASA) has disbursed a cumulative amount of 3,411 million Tk. 495,423 women and 348 men as of June 1996.
6. Women's Entrepreneurship Development Programme (WEDP)_The objective is to develop women as entrepreneurs by providing them training and credit facilities to establish small scale manufacturing and service units. The project has so far assisted thousands women entrepreneurs to set up independent business enterprises.

(Source:http://www.ilo.org/public/english/employment/gems/eco/cover/ban_main.htm, 2007)

7. The emerging essential behavioral patterns of the entrepreneurs

Motivational studies & experiments over ages identified as under a number of behavioral patterns needed to be successful entrepreneurs in their endeavors:

- 1) Sets own standard & designs strategies to reach that;
- 2) Mostly learns without pressure & gets pleasure by acquiring entrepreneurial skills and knowledge
- 3) Likes to voluntarily experiment to innovate without dictation
- 4) Keenly observe the feedback from connected persons & the tools used for production
- 5) Finds useful information & opportunities in failures
- 6) Starts new with greater zeal & opportunities in failures, if any
- 7) Never becomes fully satisfied & goes on doing better, better and better.
- 8) Loves using time productively
- 9) Gets pure pleasure in forming creative new ideas & doing something creative and new
- 10) Works or does anything for pleasure not to satisfy any want/ need
- 11) Remains emotionally attached to the set tasks till the targeted result is reached
- 12) Never blames the tools & the helpers but only himself if there is any failure

Factors and influence on entrepreneurship

Some factors that influence entrepreneurship were identified through researches. These were grouped as Positive and Negative factors:

Positive Factors	Negative Factors
<ol style="list-style-type: none"> 1. Familial business demonstration 2. Training for entrepreneurial skill development 3. Technical knowledge 4. Fortunate in getting good advisers 5. Fortunate in obtaining sympathetic suppliers 6. Abundant supply of local well wishers 7. Blessed with all types of institutional facilities & supports 8. Availability of seed as well as working capital 9. Favorable market contacts 10. Intimacy with some existing entrepreneurs 	<ol style="list-style-type: none"> 1. Familial job heritage 2. Absence of formal or informal training for entrepreneurial skill development 3. Absence of technical knowledge 4. Unfortunate in coming in touch with any resourceful consultants and advisers 5. Suppliers are very strict & unsympathetic 6. Local people are hostile 7. Inaccessibility to institutional facilities & supports 8. Faces difficulty in procuring seed as well as working capital 9. Difficulty in making market contacts 10. Unknown & unfamiliar with any successful entrepreneurs

(Source: Entrepreneurship Small Business And Lives Of Successful Entrepreneurs by Dr A.R.Khan, 2000)

8. Problems and challenges faced by women entrepreneurs

The female population of Bangladesh was estimated in population census 2001, at 64.50 million (BBS, 2001) representing about 50% of the total population, majority of whom are characterized by illiteracy, mal-nourishment, poorness, and deprivation. Lack of education is a prime issue for backwardness of women. According to the Bangladesh Household and Demographic survey (BHDS, 1998), literacy rate (7 years and above) among male was 54.6 percent while for female, it was 42.5 percent. Rita Afsar (1987) concludes in a study that disabilities and inequalities have to be seen in the context of society. The fundamental obstacles to full equality between sexes bound up with traditions, sources and pattern of filial authority and social outlooks (Rita Afsar, 1987).

Historically, the society of Bangladesh is a male dominated one. Women are generally viewed in nonproductive members of the family, have little access to education especially in poor families and are given a subsidiary status as economic dependents. Women have to abide by the cultural and religious practices. They are restricted to undertake public activity freely. Although women are shouldering dual responsibility in the rural as well as in urban areas specially the urban poor and middle class, their activities are invisible, "non-wage". Men control women's productivity both within the household and outside, in paid work. Women's are thus earning lower than that of men's (Amin, 2006). Their responsibility with the household limits them to take business activity.

Since the last one decade, a section of women of Dhaka city have appeared in the business scene and some have achieved remarkable success too. Both the successful and unsuccessful Bangladeshi women entrepreneurs in business admitted the fact that they have been facing lots of challenges of 21st century. Many factors are hampering growth of women owned enterprises. Lack of drive in accepting challenge to succeed was one of the reasons why only few women were engaged in business in Bangladesh.

An empirical study of small and medium range garment entrepreneurs by McCormick and Ongile (1993) in Kenya revealed that the major Challenge that faced entrepreneurs in general in this sector was low market demand. Other challenges were lack of resource, inconsistent government policy, scale of economy, political stability, lack of coherent policy guidelines and unfavorable regulatory environment, poor information gathering and dissemination, lack of policy on gender specific issues and poor access to capital.

Parker and Torres (1994) documented a similar list of challenges with which women entrepreneurs were to contend with. These are market size, input problems, capital shortages, risky location environment and government interference.

The problems and challenges cited above are common to women and man owned enterprises in Bangladesh. Particularly, to find out the problems of women's

empowerment in entrepreneurship development in Bangladesh, Lutfun Nahar Begum (Begum, 1995, p.158-159) conducted a field survey and identified the following problems in the way of women's empowerment in Bangladesh (Hossain, 1999):

- a. Lower literacy rate of women;
- b. Inadequate government effort;
- c. Lack of institutional framework;
- d. Adverse socio-religious customs and traditions;
- e. Lack of consciousness among men and women;
- f. Failure to respond by women folk towards modernization;
- g. Failure to provide adequate safety and security to women;

Besides those, Bangladeshi women entrepreneurs face special challenges. These are lack of resources, management problems, lack of education and training, socio-cultural factors and legal and regulatory challenges.

In this following study, the challenges faced by the women entrepreneurs at starting and various growth stages of their business career in Bangladesh have been shown in rank within four systems (Table 1 to 4)

Table 1: Challenges of self- sphere system of women entrepreneurs

Challenges	Mean Score	Rank
Lack of awareness	0.70	IV
Excessive burden of work and responsibility	0.75	I
Inadequate credit orientation	0.72	
Excessive tensions	0.73	III
Managerial activities etc.	0.51	II
Overall mean score =	3.41	V

(Source: Primary data)

The aforementioned data indicates the poor presentation of women in the entrepreneurship in Bangladesh. The factors which are responsible for such backwardness of the women require to be addressed with all seriousness to enable the women to match to their male counterparts. The statistics show that excessive burden of work and responsibility is the major issue for women's backwardness ranking top in Self-sphere system of women entrepreneurs. And the following table will ensure even development of both the sexes in this sector.

Table 2: Challenges of socio – psycho system of women entrepreneurs

Challenges	Mean Score	Rank
Lack of motivation from family and society	0.50	I
Lack of confidence in women's ability	0.42	II
Male dominance	0.40	III
Non-Consistent to traditional norms	0.36	V
Conflict due to dual responsibility etc.	0.38	IV
Overall mean score =	2.06	

(Source: Primary data)

Similarly , Table 2 recognizes that lack of motivation from family and society, lack of confidence in women's ability, male dominance, non-Consistent to traditional norms, conflict due to dual responsibility etc.limit women to achieve their full potential .The statistics reveal that traditional socio-cultural practices limit their opportunities in skill development ,Employment and participation in the overall development process.

Table 3: Challenges of resource system of women entrepreneurs

Challenges	Mean Score	Rank
Financial:		
Limited working capital	0.80	I
Constant need of finances	0.78	II
Lack of collateral security	0.65	III
Technical:		
Lack of technical Know-how	0.70	I
Non-availability of modern technologies, E- Commerce	0.40	II
Marketing:		
Lack of marketing experience	0.62	II
Competition from large units in the production line	0.80	I
Lack of supply of raw material for timely production	0.47	III
Variation of raw material price	0.45	IV
Overall mean score =	5.67	

(Source: Primary data)

According to Table 3, women entrepreneurs face difficulty in obtaining capital to initiate a business. The search shows factors with percentage such as insecurity, in adequate supply of products, less knowledge in technology and marketing etc. are also constraints to women entrepreneurship development.

Table 4: Challenges of support systems of women entrepreneurs

Challenges	Mean Score	Rank
Lack of proper environment for women business owners	0.80	I
Inadequate incentives provided by the government	0.78	II
Lack of co-ordination between different institutions	0.76	III
Long and complicated procedures to avail institutional help	0.75	IV
Political influences, tax problems	0.70	V
Lack of infrastructure facilities	0.52	VI
Overall mean score =	4.31	

(Source: Primary data)

From Table 4, we point out those non-motivational factors such as improper environment, inadequate incentives at workplaces, political interventions etc. constraint the development of personality, skill, motivation, right to share the benefit of economic growth, participation in decision making process: and thus adversely affect self sphere system directly and all other systems required for effective women entrepreneurship development.

However, comparative analyses through overall means score data showed that out of all Sphere system challenges, support system were the major challenges of women entrepreneurs. Also following causes are regarded (Parveen ;Suriya,2006)as the challenges to women's development in any society or nation: A. Inadequate scope and facilities in public service about women's economic empowerment; B.Negative outlook of women's education and participation; C.Lack of proper law against sexual harassment to the women, etc.

9. Conclusion and recommendations

To ensure the proper role of women's empowerment through entrepreneurship development the following policies are suggested for consideration of the concerned institutions including the government:

1. Education policy should be designed so as to expand the economic opportunities for women in Bangladesh.

2. Poverty eradication program will specially address the needs and the problems of women at extreme level.
3. To encourage women entrepreneurship all banks and financial institutions should be asked to provide one fifth of their investment for women owned enterprises.
4. Special training course should be offered for women entrepreneurs to improve skills.
5. Interest free consumption credit for vulnerable women should be provided by the Government, Banks and financial institutions and wealthy individuals.
6. Special assistance is to be provided to specially disadvantaged groups like women in extreme poverty, destitute women, women in conflict situations, women affected by natural calamities, women in less developed regions, the disabled widows, elderly women, single women in difficult circumstances, women heading households, those displaced from employment, migrants, women who are victim of material violence, deserted women and prostitutes etc.

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