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Socio-Economic Impact of Women Entrepreneurship in Sylhet City, Bangladesh

Chowdhury Abdullah Al-Hossienie *

Abstract

This paper focuses on exploring the socio-economic impact of women entrepreneurship. Based on primary and secondary sources, it is found that nearly three quarters of the women entrepreneurs in Sylhet city are married and that they are mainly involved in tailoring and beauty parlor businesses. About half of the women entrepreneurs use their income for family purposes and most of them do not need permission of their husbands in using their income. Women entrepreneurship typically brings a positive change in attitude and behavior of family members and society towards them. Women's involvement in economic activities is greatly needed, not only for their own development but also for the overall economic growth of the country. Though the Bangladeshi government has taken significant initiatives through different ministries to enhance women entrepreneurship, these initiatives are not always effective. This paper provides also some recommendations for policy makers to undertake suitable and effective policies towards women development.

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I. Introduction

Bangladesh is a resource limited and overpopulated country where society is highly stratified; services and opportunities are determined by gender, class and location. Women constitute roughly half of the population (the overall sex ratio is 105 males per 100 females). Women are about half of the formal and informal labor force and thus, half of our development depends on them.¹ Without the further involvement of women, Bangladesh's development processes will not be accelerated. Women must be provided equal opportunities in education, employment and economic activities, and then only can this resource be utilized properly. Women's entrepreneurship has a tremendous potential in empowering women and transforming society.

Articles 28(1) and 28(2) of Bangladesh's constitution grant equal rights to women and men in all spheres of public life.² Article 10 of the constitution obligates the state to ensure women's active and meaningful participation in all spheres of public life. Bangladesh is also one of the countries that rectified the United Nations (UN) Convention on the Elimination of all Forms of Discrimination against Women (CEDAW). In response to international concerns and constitutional commitments, the Government of Bangladesh has initiated some institutional measures for the enhancement of women's economic position and status in society.

The major initiatives undertaken by the Government so far include the establishment of a separate ministry on women's affairs, the formulation of the National Policy for Advancement of Women in 2008, and the National Action Plan (which was prepared in response to the Beijing Platform for Action). The Government has also formed a National Women Small and Medium Enterprise (SME) Forum under the SME Foundation of the Ministry of Industry to promote women's participation in formal economic sectors. Bangladesh's Poverty Reduction Strategy Paper (PRSP), which is now the main document for Bangladesh's national development, also incorporated some noteworthy issues to ensure women's participation in social and economic life. The industrial and SME policies of 2005 have emphasized women entrepreneurship development, particularly in the SME sector.³

It is inspiring that a new women entrepreneurs' class is increasingly emerging in Bangladesh by taking the challenge of working in a male-dominated, competitive and complex economic and business environment.⁴ Their entrepreneurship not only improves their living conditions and earns them more respect in the family and the society, but also contributes to business and export growth, supplies, employment generation, productivity and skill development. In Bangladesh, women are actively participating in many productive sectors with the help of microcredit, SMEs and extended government programs.

Despite the importance of women entrepreneurship, little research has been conducted on women entrepreneurship in Bangladesh. The major objective of this study is to have an overview of the existing socio-economic situation of women entrepreneurs in line with their problems and prospects. Considering this overall objective, the study selected the following four focal issues:

¹ Bangladesh Bureau of Statistics (BBS), (2006).

² See Government of Bangladesh (GoB), (1998).

³ See Bangladesh Women Chamber of Commerce and Industry (BWCCI), (2008).

⁴ According to Brush and Hisrich (1999) women represent a rapidly growing group in the small business sector, and one reason for why women's entrepreneurship is rapidly growing is that it has started from a relatively small base.

- a. to assess the socio economic condition of women entrepreneurs;
- b. to explore the conditions and position of women entrepreneurs in family and social life including their economic contribution and decision making pattern in the family;
- c. to identify the problems regarding women entrepreneurship; and
- d. to recommend and suggest measures to promote a gender-friendly business environment.

The main research question of this study is whether women entrepreneurship has any socio-economic impact or not. The two sub-questions are (1) to what extent women entrepreneurship has a role in changing women's position in the family and (2) to what extent women entrepreneurship has a role in economic development.

This study is based on data for Sylhet city.⁵ Sylhet is Bangladesh's third largest metropolitan city and has a bright prospect in the SME sector as land and labor are still relatively cheap and communications with other parts of the country are very good. Many Sylhetis depend on remittances, with the remitters living abroad looking for risk-free investments (such as buying land). Hence, despite a considerable inflow of funds (of which some is held idle in bank accounts) Sylheti SMEs are facing credit constraints. If credit facilities were made available in Sylhet then SMEs would take off and many non-resident Bangladeshis would be interested to invest in the Sylheti SME sector. Women entrepreneurship is also highly prospective in Sylhet.

II. Overview of Literature

Women entrepreneurship has been playing a pivotal role in terms of economic growth, employment generation and industrialization. Although the role of women entrepreneurship is different at different stages of economic development, their role is particularly important for developing countries. The following studies focus on various issues related to entrepreneurship and the SME environment in Bangladesh.

Hossain (1998) states that the development of SMEs in developing countries is generally believed to be desirable, especially with regards to the perceived contribution of SMEs to decentralized job creation and output generation. SMEs constitute the dominant source (80 percent) of industrial employment in Bangladesh, and about 90 percent of the industrial units fall into this category. The actual performance of SMEs, however, varies depending on the relative economic efficiency, the macro-economic policy environment and the specific promotion policies pursued for their benefit.

Mazumder and Choudhury (2001) purposefully established the hypothesis that the performance of Bangladesh's SME sector is not good. Against such a backdrop, they explore the critical factors that impede growth and expansion of SMEs in the country. In this pursuit the authors have given their opinion that the existing policy environment is not conducive for SMEs to flourish, and that the factors must be removed and proper policy instruments are to be devised in

⁵ The area of Sylhet city is 26.5 square kilometers. It has a population of about half a million, of which 54.7 percent are male and 45.3 percent are female. The literacy rate is 73 percent. For further information about Sylhet city, please see <http://www.sylhetcitycorporationbd.com/aboutsylhet.htm>.

order to leave the field level for the SME sector to grow. For this to happen, Mazumder and Choudhury advocate the concept of a new tool, i.e., the incubators. And to manage the incubators, Mazumder and Choudhury suggest that there has been need for an Entrepreneurship Development Institute. Though the authors cited the overall problems of managing SMEs, they do not provide any specific problems for women entrepreneurs. They also provide limited suggestions for the removal of problems and development of SMEs.

Agbeibor (2006) stresses that SMEs need a low capital investment per unit of output and give rise to greater opportunities for direct or indirect employment. In a positive environment, SMEs offer sustainable business solutions that simultaneously fight poverty and accelerate economic growth. In developing countries, SMEs are typically playing important roles to alleviate poverty and at the same time contribute significantly to economic growth as the developing initiatives targeted at them create jobs and increase productivity.

Mintoo (2006) suggests that the least developed countries (LDCs) in the eastern hemisphere have started refocusing their attention on SMEs to enhance their role in bringing about structural changes in their economies. For Bangladesh, SMEs have assumed special significance for poverty reduction programs and potential contribution to the overall industrial and economic growth. Mintoo uses two earlier studies (carried out almost a decade apart) and his own research to identify some of the constraints that have been hampering SME growth and to provide some pointers for the future.

Miah (2007) presents the Government's view on SME sector, basically all of the Government's SME initiatives and the main objectives of the Bangladesh Bank's Small Enterprise Fund (SEF). He also includes an overview of SME in Bangladesh, growth trends of SMEs, the Government's policy commitment, the 2005 SME policy strategy, SME Foundation (SMEF) and definitions of SMEs given by the Government. Despite this comprehensive coverage related to the Government's involvement in the SME sector, Miah ignores other views and issues, like the view of women entrepreneurs.

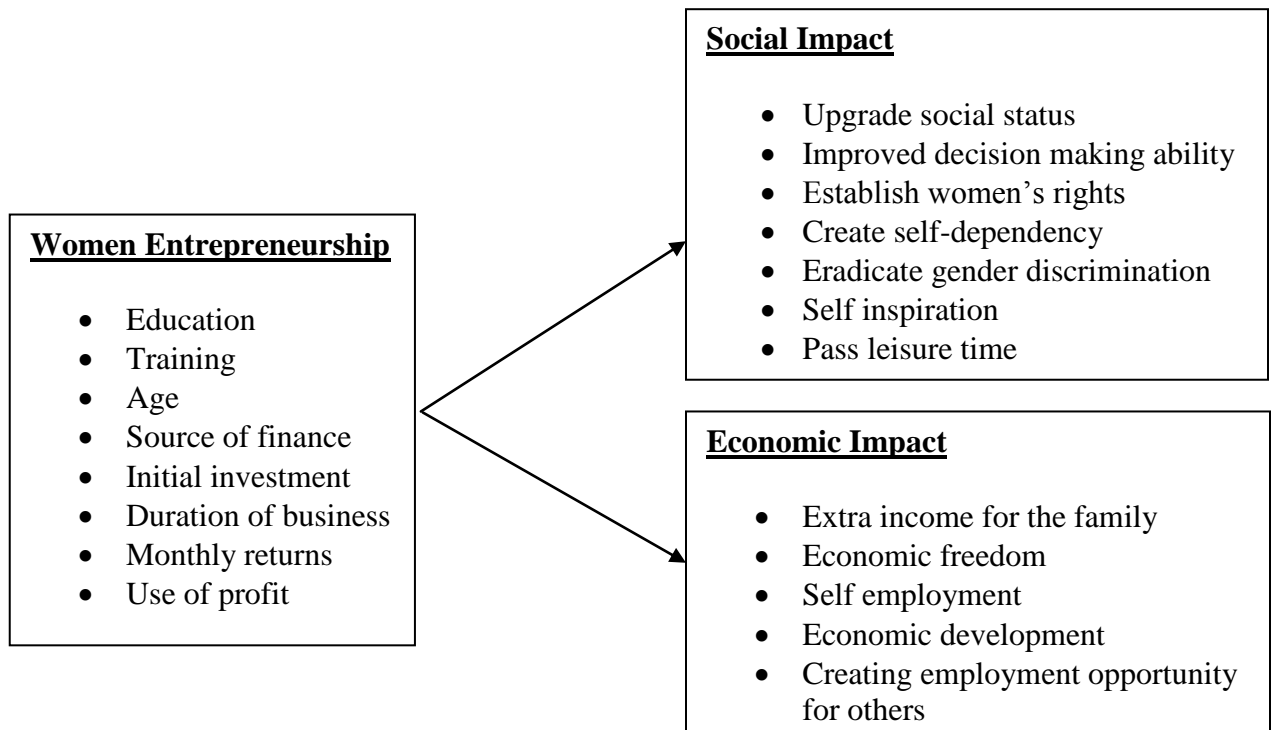
Afsar (2008), who collected information from various disbursement reports of the Bangladesh Bank, observed that up to December 2007, six financial institutions have disbursed and refinanced Tk. 3.9 million (about US\$56,000) to women entrepreneurs. Comparing this amount to the total SME funds of Tk. 6.2 billion (about US\$90 million), funding for women entrepreneurs appears highly insignificant (only .06 percent).

Finally, Nawaz (2009) analyzes a variety of critical factors of women entrepreneurship development in rural Bangladesh. She depicts an analytical framework based on institutional theory, which focuses on three kinds of factors: regulative, normative, and cognitive. Regulative factors refer to different rules and regulations of the Government that facilitate women entrepreneurship development in rural Bangladesh. Normative and cognitive factors include norms, rules, regulation, and values of society. Based on the analysis of these factors, Nawaz provides various policy implications on how to improve women entrepreneurship development in rural Bangladesh.

III. Conceptual Framework

Entrepreneurship can be defined as the process of using private initiatives to transform a business concept into a new venture or to grow or diversify an existing venture or enterprise. Women entrepreneurs, for the purpose of this study, can be defined as women running their own SMEs within the formal or informal sector.

Figure 1: Conceptual Framework



Source: Author's Framework

The framework of this study depicts influences of women entrepreneurship on the social and economic arena. Women entrepreneurship depends on the variables such as source of capital, initial investment, training, education,⁶ age, business duration and monthly returns. Women entrepreneurship has a direct and positive impact on women's social status, women's rights, self-dependency, the eradication of gender discrimination, and self inspiration. At the same time, it has a great impetus on the socio-economic sphere as it helps women earning extra money for the family, enjoying economic freedom, creating employment opportunities for themselves and others, and gearing up the process of economic development. This study will try to establish the relationship between women entrepreneurship and its impacts on the socio-economic sphere of life. In this research 'women entrepreneurship' and its 'socio-economic impact' were

⁶ Karim (2001) points out that illiteracy excludes women entrepreneurs almost totally from entrepreneurship as they have fewer possibilities to access information through which they could identify and assess different entrepreneurial opportunities. Also, their relative ability to exploit an opportunity is severely hampered. Not being able to read, write and count subjects an individual to two risks: first, a higher probability of being financially exploited by others, and second, a higher probability of having to operate in the informal sector.

respectively identified as independent and dependent variables on the basis of a causal relationship.

IV. Methodology

This exploratory research tries to explore the existing condition of the variables and relationship among them in a real world application of Bangladesh. Both qualitative and quantitative research approaches and procedures have been applied to explore pertinent information for this study. Major steps and procedures followed in this study were as follows:

IV.1. Sample Size and Respondents Selection

A social survey was conducted through structured questionnaire among 62 women entrepreneurs of Sylhet City Corporation. Since no comprehensive directory for women entrepreneurs in Sylhet is available, the respondents for questionnaire survey were purposively selected for this research. At every stage of the selection of respondents, priority was given on the objectives of the study.

IV.2. Data Sources

In this research data were collected from primary and secondary sources. Primary source data were collected from individuals through face to face (direct) interviews, using a structured questionnaire.⁷ The respondents for the questionnaire were selected from the women who directly owned enterprises in Sylhet city. Secondary sources and information (including from published books, journals, newspapers, articles, internet and concerned organizations) have been used to develop this study further.

IV.3. Data Processing and Quality Control

A cross checking mechanism was introduced to ensure the quality of data. Central study team regularly monitored the data collection procedures. Research associates also reviewed all filled-in interview schedules right after completion of the fieldwork every day. Most of the variables were pre-coded. Some data were coded right after field study. After completion of the field study, two research associates were engaged in order to insert data in to computer program (SPSS). Qualitative data have also been analyzed and discussed in this research.

V. Findings and Discussion

The findings from the questionnaire were separated in two parts. The first part entails the quantitative analysis which is done through tabular analysis, and the second part describes the socio-economic and cultural impact of women entrepreneurship through a qualitative analysis.

⁷ The questionnaires were framed by using both close and open ended questions. The questionnaire was divided into three segments on the basis of the nature of information: (a) personal information, (b) information related to the business enterprise, and (c) information related to the socio-economic impact of women entrepreneurship. The questionnaire was comprised of approximately thirty questions. For each interview about thirty minutes were needed. There were some alternative options to answer the questions and the options were pre-coded which helped with the data analysis by using computer software packages. The questionnaire was pre-tested by respondents before collecting field data. Furthermore, the project staff and other personnel, who were involved in data collection, were briefed about data collection process and the overall research outline. The pertinent variables which have been used in the questionnaire were also explained to them so that they could collect the field data more easily.

V.1. Quantitative Analysis

Among the 62 women entrepreneurs interviewed, 15 (24.2 percent) responded to belong to the ethnic community and the rest (75.8 percent) are Bengali (see Table 1 below). While ethnic women entrepreneurs are present in Sylhet city, the far majority of women entrepreneurs in Sylhet city are non-ethnic Bengali women. However, given that the ethnic population of Sylhet city is far below 24.2 percent, ethnic women seem to be more enthusiastic about entrepreneurship than Bengali women.

Table 1: Ethnicity of the Women Entrepreneurs

Ethnic	No. of Respondents	Percent
Yes	15	24.2
No	47	75.8
Total	62	100.0

Source: Field data collected from Sylhet city.

Table 2: Religion of the Women Entrepreneurs

Religion	No. of Respondents	Percent
Islam	39	62.9
Hindus	20	32.3
Christian	3	4.8
Total	62	100.0

Source: Field data collected from Sylhet city.

Among women entrepreneurs interviewed in Sylhet city, 62.9 percent are Muslim, 32.3 percent are Hindus, and 4.8 percent are Christians (Table 2). Considering the social structure of Bangladesh, religious norms and values are very influential in the life of people, especially for women. From that point of view it is notable that women from various religions are engaged with entrepreneurship. The percentage distribution of women entrepreneurs by religion indicates that Muslim women are the majority in Sylhet city.

Table 3 shows that among women entrepreneurs interviewed in Sylhet city, 72.6 percent are married, 24.2 percent are unmarried, 1.6 percent are widows and 1.6 percent are divorced. Hence, marital status is an important factor that has vital influence on women's socio-economic life. These data indicate that after marriage women are gradually becoming interested to be involved in business and entrepreneurial activities. Widows and divorced women also become self-reliant by the entrepreneurship.

Table 3: Marital Status of Women Entrepreneurs

Marital Status	No. of Respondents	Percent
Married	45	72.6
Unmarried	15	24.2
Divorced	1	1.6
Widow	1	1.6
Total	62	100.0

Source: Field data collected from Sylhet city.

Table 4: Educational Qualification

Educational Qualification	No. of Respondents	Percent
Illiterate	5	8.1
Primary Education	5	8.1
Classes VI to X	9	14.5
SSC/Equivalent	11	17.7
HSC/Equivalent	12	19.4
Graduation	16	25.8
Post graduation	4	6.5
Total	62	100.0

Source: Field data collected from Sylhet city.

The study got some mixed results considering the educational qualification of women entrepreneurs, ranging from illiterate women to master's degree holder. As Table 4 shows, the majority of women entrepreneurs have a relatively low level of education: 8.1 percent are illiterate, another 8.1 percent have only primary education, 14.5 percent have classes VI to X as their highest educational level, 17.7 percent of women entrepreneurs are SSC level, and 19.4 percent are HSC level.

However, given that 25.8 percent have a college degree as their highest level of education and 6.5 percent are postgraduates, the higher educated women are over-represented in relative terms to the overall education level of Sylheti women. This seems to encourage other women to engage in business. Education is no doubt a crucial element for every person to upgrade his/her position and for many women this is badly needed. As will be confirmed in Table 7 below, self-will is important to start a business, especially for a woman.

Table 5: Sector of Investment

Sector of Investment	No. of Respondents	Percent
Tailoring	22	35.5
Cloths business	4	6.5
Boutique house	10	16.1
Parlor	15	24.2
Handicrafts	10	16.1
Others	1	1.6
Total	62	100.0

Source: Field data collected from Sylhet city.

As shown in Table 5, most Sylheti women entrepreneurs are engaged in traditional female businesses (like tailoring, beauty parlor, boutique house, handicrafts etc.). Indeed, most of the women entrepreneurs (35.5 percent) are engaged in tailoring, which is followed by beauty parlor (24.2 percent). On the other hand, 16.1 percent of the women are engaged in handicrafts as in Sylhet ethnic people like Manipuri are well known for their crafts. Very few of the women entrepreneurs are engaged in clothing businesses (6.5 percent of all respondents). These data indicate that in Sylhet city women are investing in different sectors.

Table 6: Type of Investment

Type of Investment	No. of Respondents	Percent
Sole investment	52	83.9
Joint venture	10	16.1
Total	62	100.0

Source: Field data collected from Sylhet city.

Table 6 shows that sole ownership is the dominant type among the women entrepreneurs in Sylhet. Among the enterprises, 83.9 percent are owned by an individual, and only 16.1 percent are jointly owned. This seems to indicate that in Sylhet city most of the women entrepreneurs want to run their business by themselves.

Table 7 below shows that most of the women entrepreneurs (79 percent) started their business from their own inspiration. On the other hand, 11.3 percent got inspirations from their husband and the remaining women got inspirations from their other relatives or friends. So it can be said that most of the women inspired themselves to be entrepreneurs as they have realized their own potential to become self-reliant.

Table 7: Source of Inspiration to Start a Business

Source of Inspiration	No. of Respondents	Percent
Self	49	79.0
Parents	2	3.2
Brother/Sister	1	1.6
Husband	7	11.3
Friends	1	1.6
Others	2	3.2
Total	62	100.0

Source: Field data collected from Sylhet city.

Table 8: Received Training

Training	No. of Respondents	Percent
Yes	29	46.8
No	33	53.2
Total	62	100.0

Source: Field data collected from Sylhet city.

Even though training is very important for any professional development, Table 8 shows that among the women entrepreneurs in Sylhet only 46.8 percent have received training, while the remaining 53.2 percent did not receive any training about their profession.

Table 9: Initial Investment

Initial Investment (in Tk.)	No. of Respondents	Percent
Less than 100,000	28	45.2
100,001 – 200,000	15	24.2
200,001 – 400,000	7	11.3
400,001 – 600,000	8	12.9
600,001 – 800,000	2	3.2
800,001 – 1,000,000	2	3.2
Total	62	100.0

Source: Field data collected from Sylhet city.

Among the women entrepreneurs surveyed 45.2 percent started their business by initial investment of less than Tk. 100,000 which is followed by 24.2 percent by Tk. 100,001-200,000, 12.9 percent by Tk. 400,001-600,000, 11.3 percent by Tk. 200,001-400,000, 3.2 percent both by Tk. 600,001-800,000 and Tk. 800,001-1,000,000 (Table 9 above). So it can be said that either most the entrepreneurs were not willing to take risk by investing big amounts or they had financial constraints when starting their business.

Table 10: Source of Capital

Source of capital	No. of Respondents	Percent
Own savings	24	38.7
From parents	5	8.1
From husband	17	27.4
From relative	6	9.7
By selling of property	1	1.6
Bank loan	6	9.7
NGO loan	3	4.8
Total	62	100.0

Source: Field data collected from Sylhet city.

Capital is very important to start any business either small or big. In terms of women entrepreneurship capital is more crucial role player. It is found that most of the women entrepreneurs (38.7 percent) initially invest from their own savings and from informal loan such as from their husbands or other family members. Very few of them (9.7 percent and 4.8 percent) invested initially via formal loans such as from banks or NGOs (Table 10). So it is found that the formal sector is not contributing much in expanding women entrepreneurship in Sylhet city.

Table 11: Problem in Getting Money

Problem in Getting Money	No. of Respondents	Percent
Yes	6	9.7
No	56	90.3
Total	62	100.0

Source: Field data collected from Sylhet city.

To collect money for investing in business is always a tough concern, and this is typically even more the case for women. Conventional knowledge indicates that most women entrepreneurs face problems getting money. However, Table 11 shows a total different scenario. Based on the survey, most of the women (90.3 percent) got money very easily to invest in their respective field and only a few of them (9.7 percent) had some problems. So the data seems to indicate that most Sylheti women are financially sound enough to start their business without financial constraints.

So the study tried to find out the matters which created problems for women entrepreneurs to get money. As shown in Table 12 below, most of the sources (33.3 percent) were insisted not to advance for any business and the rest (16.7 percent) were confused, less inspired and showed an alternative way to them to invest money. So from the analysis it is clear that those who are facing problems in getting money are either disinterested or sources are considering them inefficient.

Table 12: What was the Problem

Problem	No. of Respondents	Percent
They were confused to give loan to a women	1	16.7
They insisted not to advance	2	33.3
They showed alternative way to invest	1	16.7
They did not inspire	1	16.7
Others	1	16.7
Total	6	100.0

Source: Field data collected from Sylhet city.

Table 13: Duration of Business

Duration (in year)	No. of Respondents	Percent
< 1	11	17.7
1 – 3	13	21.0
4 – 6	15	24.2
7 – 9	8	12.9
10 – 12	12	19.4
15+	3	4.8
Total	62	100.0

Source: Field data collected from Sylhet city.

It was observed that the women’s involvement in their businesses was of different lengths. Among the respondents 24.2 percent have continued their business for 4-6 years, 21 percent for 1-3 years, 19.4 percent for 10-12 years, 17.7 percent for less than a year, 12.9 percent for 7-9 years and the rest (4.8 percent) have continued for more than 15 years. So it can be easily opined that among women entrepreneurs most of them are mediocre in experiences and those who have more experiences are very few in numbers among the respondents.

Without profit no business can run. This is especially true for women entrepreneurs, where profit is related to their self reliance. As Table 14 below shows, most of the entrepreneurs (24.2 percent) make monthly profits within the range of Tk. 5,001-10,000. However, there also were 22.6 percent who had monthly profits of more than Tk. 35,000. Among the 14 respondents who

earned more than Tk. 35,000, some of them earned even more than Tk. 200,000 per month. Hence, monthly incomes of women entrepreneurs are very uneven.

Table 14: Monthly Profit from Business

Monthly Profit (in Tk.)	No. of Respondents	Percent
1,000 – 5,000	9	14.5
5,001 – 10,000	15	24.2
10,001 – 15,000	10	16.1
15,001 – 20,000	8	12.9
20,001 – 25,000	2	3.2
25,001 – 30,000	1	1.6
30,001 – 35,000	3	4.8
More than 35,000	14	22.6
Total	62	100.0

Source: Field data collected from Sylhet city.

Table 15: What do you do with your income?

Use of Income	No. of Respondents	Percent
Expend in family purpose	32	51.6
Expend for self purpose	2	3.2
Reinvest in the business	28	45.2
Total	62	100.0

Source: Field data collected from Sylhet city.

Incomes of women entrepreneurs are used in several ways. Among the women entrepreneurs interviewed, 51.6 percent expend their income in family expenditure which means they are contributing their family to a large extent. On the other hand only 3.2 percent women entrepreneurs spend their income for their own purpose. An inspiring matter is that a large portion of women entrepreneurs (45.2 percent) reinvest their income in their business, which implies that they are eager to expand their business (Table 15).

In the patriarchal society of Bangladesh many women have to seek permission from their counterparts at every step of their life. However, this study provides a totally different scenario among women entrepreneurs. As Table 16 below shows, most of the women entrepreneurs (79 percent) did not need to seek any permission from their male counterpart to use their own income. On the other hand, the remaining 21 percent had to depend on the husband's opinion for utilizing their income. So it can be opined that overall, women entrepreneurs are enjoying their right in financial sectors.

Table 16: Seek Permission of Husband to Use Income

Permission of Husband	No. of Respondents	Percent
Yes	13	21.0
No	49	79.0
Total	62	100.0

Source: Field data collected from Sylhet city.

The collaboration between men and women in their respective occupation is important to make efforts successful. The survey found that most of the women entrepreneurs (67.7 percent) help their male counterpart in their occupation, while 32.3 percent do not help (Table 17).

Table 17: Help of Women Entrepreneurs in their Husband's Occupation

Help in Husband's Occupation	No. of Respondents	Percent
Yes	20	32.3
No	42	67.7
Total	62	100.0

Source: Field data collected from Sylhet city.

Table 18: Help of Husband in their Wife's Business

Help of Husband	No. of Respondents	Percent
Yes	38	61.3
No	24	38.7
Total	62	100.0

Source: Field data collected from Sylhet city.

Among the respondents interviewed, 61.3 percent stated that their male counterpart help in their activities, while 38.7 percent replied negatively (Table 18). From this analysis it is clear that men are also coming forward to help female counterpart which is commendable especially in the perspective of Bangladesh.

Table 19: Type of Family of Women Entrepreneurs

Type of Family	No. of Respondents	Percent
Joint	27	43.5
Nuclear	35	56.5
Total	62	100.0

Source: Field data collected from Sylhet city.

In Bangladesh, family type is very crucial to determine any person's role toward society. However, traditional family bonding is diminishing day by day, and as a result, nuclear families are forming at a high rate. In terms of women entrepreneurship, Table 19 shows that those who belong to a nuclear family (56.5 percent) are more engaged than those who belong to a joint family (43.5 percent). Still, the nearly 50 percent split seems to indicate that Sylheti women entrepreneurs are free from any family formation bias.

Table 20: Presence of Children

Presence of Children	No. of Respondents	Percent
Yes	42	67.7
No	20	32.3
Total	62	100.0

Source: Field data collected from Sylhet city.

Among women entrepreneurs interviewed, 67.7 percent have children, whereas 32.3 percent of them have no children (Table 20). Hence, it is clear that having children or not is not an influencing factor in Sylheti women entrepreneurship.

Table 21: Any Trouble to Take Care of Children

Trouble to Take Care of Children	No. of Respondents	Percent
Yes	13	21.0
No	49	79.0
Total	62	100.0

Source: Field data collected from Sylhet city.

Among women entrepreneurs interviewed, 79 percent have no problems to take care of their children during their works, while 21 percent face problems to handle their works and take care of their children. So it is found that most of the women entrepreneurs are not having problems to take care of their children and carry on their work simultaneously in Sylhet region.

Table 22: Type of Behavior Women Entrepreneurs Face from their Family

Behavior of Family	No. of Respondents	Percent
Encouraging	54	87.1
Discouraging	2	3.2
Neutral	6	9.7
Total	62	100.0

Source: Field data collected from Sylhet city.

Support from the family toward any effort of women is very important to develop their own potential. In the context of women entrepreneurship in Sylhet, it is visible that among the respondents, 87.1 percent got encouragement from their family. On the other hand 3.2 percent were discouraged and 9.7 percent got no reactions from their family (Table 10). So it can be said that in Sylhet region most of the women entrepreneurs got family support to carry on their business.

Table 23: Changes in Behavior of Family towards Women Entrepreneurs

Changes in Behavior of Family	No. of Respondents	Percent
Yes	46	74.2
No	16	25.8
Total	62	100.0

Source: Field data collected from Sylhet city.

Women entrepreneurs are not accepted in an ordinary manner in our society. As a result, they have to face changed behavior even from their family. From the survey it is visible that most of the women entrepreneurs (74.2 percent) have to go through behavioral changes, while 25.8 percent faced no behavioral changes (Table 23). So it can be said that most women entrepreneurs of Sylhet city face different attitudes from their family members and relatives from when they engaged themselves in such activities.

Table 24: Changes in Behavior of Society towards Women Entrepreneurs

Changes in Behavior of Society	No. of Respondents	Percent
Yes	59	95.2
No	3	4.8
Total	62	100.0

Source: Field data collected from Sylhet city.

The impact of society is very crucial in every person's life, especially in women's way of living. As Table 24 shows, 95.2 percent of the women entrepreneurs interviewed faced a changed behavior from their societies, whereas 4.8 percent faced normal behavior. So it can be opined that in Sylhet city women started to face a changed behavior of society after they engaged themselves in entrepreneurship.

In Bangladesh, women are always tried to be dominated by their male counterpart, even though women have equal rights as per constitutional rules. However, the study revealed that 59.7 percent of the women entrepreneurs do not face such problems, while 40.3 percent are facing problems in their respective working sectors as they are women (see Table 25 below). So it can be said that some women entrepreneurs are still facing dominance problems as women usually face it.

Table 25: Being a Woman Whether Women Entrepreneurs Found any Problem or Not

Problem	No. of Respondents	Percent
Yes	25	40.3
No	37	59.7
Total	62	100.0

Source: Field data collected from Sylhet city.

Table 26: The Problem Faced by Women Entrepreneurs

Problem Faced	No. of Respondents	Percent
Maintaining the employees	5	20.0
In getting raw materials	13	52.0
Dealing with customers	3	12.0
Friends and relatives speak ill of me	3	12.0
Others	1	4.0
Total	25	100.0

Source: Field data collected from Sylhet city.

The survey explored that among the 62 respondents, 25 women entrepreneurs faced problems to carry on their business as a women (Table 25). So the survey further tried to identify the sectors which are creating problems. Here most of the women entrepreneurs (52 percent) are facing problems in getting raw materials, 20 percent cannot maintain their employees properly, 12 percent are ill-treated and failed to deal with their customers, 4 percent others problems (Table 26 above).

Table 27: Support from Family in Crisis of Business

Family Support	No. of Respondents	Percent
Yes	60	96.8
No	2	3.2
Total	62	100.0

Source: Field data collected from Sylhet city.

Crisis may arise at any steps of any work. One has to cope with the situation with the help of his well wishers especially the role of the family is very important. From the study it is visible that among the respondents most of the women entrepreneurs in Sylhet (96.8 percent) have got the support from their families while 3.2 percent could not manage the support (Table 27). So it can be said that women entrepreneurs of Sylhet region has total support toward their business in crisis period which is very significant.

In the perspective of Bangladesh, women's right can be ensured in various ways, women entrepreneurship is one of them. Among the respondents, almost all (98.4 percent) opined that women entrepreneurship is establishing their right, where as only 1.6 percent replied negatively (Table 28). So it is clear that women entrepreneurs of Sylhet region believed that women entrepreneurship has great impact on the establishment of women's right.

Table 28: Impact of Women Entrepreneurship in Establishing Women's Right

Impact on Women's Right	No. of Respondents	Percent
Yes	61	98.4
No	1	1.6
Total	62	100.0

Source: Field data collected from Sylhet city.

Table 29: Extent to what Women Entrepreneurship Help in Gender Discrimination

Help in Gender Discrimination	No. of Respondents	Percent
Highly Satisfactory	23	37.1
Satisfactory	39	62.9
Total	62	100.0

Source: Field data collected from Sylhet city.

Gender discrimination is very obvious in our socio-cultural environment. Among the women entrepreneurs surveyed, 62.9 percent opined that women entrepreneurship has satisfactory role in eradicating gender discrimination. On the other hand, 37.1 percent viewed that women entrepreneurship play highly satisfactory role in reducing gender discrimination (Table 29 above).

Table 30: Changes of Women Entrepreneur's Position in their Family

Changes of Position in their Family	No. of Respondents	Percent
Yes	59	96.7
No	2	3.3
Total	61	100.0

Source: Field data collected from Sylhet city.

Maximum portion of the respondents (96.70 percent) feel that their position has been changed in the family after involvement in business where only marginal level of respondents (3.30 percent) disagreed (Table 30 above).

Women entrepreneurship is not only contributing to our economic development but also changes the decision making process in the family structure. Most of the respondents (90.3 percent) believe that now they can participate in decision making system in family affairs and enjoy their freedom regarding their own decisions (Table 31 below).

Table 31: Kind of Changes Occurred in Family

Changes Occurred in Family	No. of Respondents	Percent
Contributing in family decision making	2	3.2
Enjoy freedom in own decision making	4	6.5
All of the above	56	90.3
Total	62	100.0

Source: Field data collected from Sylhet city.

Table 32: Decision Making in Family

Type of Decision	Yourself (percent)	Husband (percent)	Both of you (percent)	Your Parents (percent)	Parents in Law (percent)	Others (percent)
Child Care	29.5	2.3	59.1	2.3	4.5	2.3
Child Education	34.1	2.3	59.1	0.0	2.3	2.3
Family Expenditure	19.4	11.3	50.0	17.7	0.0	1.6
Treatment of Family Members	24.2	12.9	41.9	17.7	0.0	3.2
Overall Family Matters	24.2	12.9	41.9	17.7	0.0	3.2
Buying/Selling Property	17.7	3.2	54.8	21.0	0.0	3.2
Pass Leisure Time	32.3	3.2	56.5	6.5	0.0	1.6

Source: Field data collected from Sylhet city.

Decision making in family affairs such as child care, child education, family expenditure, treatment of family members and buying/selling property are inherently vested upon male members of the family in our society. But women entrepreneurs develop the sense of participation in decision making. In most of the cases majority of the decisions (Child Care 59.1 percent, Child Education 59.1, Family Expenditure 50.0 percent, Treatment of Family Members & Overall Family Matters 41.9 percent, Buying/Selling Property 54.8 percent and Pass Leisure Time 56.5 percent) are taken jointly by the husband and wife. But the most important thing is that in all the cases a significant number of decisions (Child Care 29.5 percent, Child Education 34.1 percent, Family Expenditure 19.4 percent, Treatment of Family Members & Overall Family Matters 24.2 percent, Buying/Selling Property 17.7 percent and Pass Leisure Time 32.3 percent) are taken by women entrepreneurs themselves (Table 32 above).

As shown in Table 33 below, most of the women entrepreneurs believe in bonus system to motivate their employees. A significant number of women entrepreneurs (70.50 percent) opined that fringe benefits such bonus is the key factor to motivate the employees where only marginal number of respondents (3.30 percent) viewed to provide food and leisure break for motivating the employees. Some other respondents (11.50 percent & 6.50 percent) believe in providing accommodation and leave respectively for motivation.

Table 33: Women Entrepreneurs Offer Opportunities to Employees

Opportunities to Employees	No. of Respondents	Percent
Bonus	43	70.5
Overtime	7	11.5
Food	2	3.3
Accommodation	4	6.6
Leave	3	4.9
Leisure/ break	2	3.3
Total	61	100.0

Source: Field data collected from Sylhet city.

Table 34: Expenditure Pattern of Women Entrepreneurs in Family

Expenditure Pattern	No. of Respondents	Percent
Equally contribute like other male earning members	29	46.8
Spends money in some particular sectors	20	32.3
Not spend at all	3	4.8
Others	10	16.1
Total	62	100.0

Source: Field data collected from Sylhet city.

In recent years, huge changes occurred in the family expenditure structure where both male and female members of the family may agree to share family expenditures. The study finds that a maximum of respondents (46.80 percent) believe that it will be much easier to continue their existing lifestyle if they equally contribute in family expenditures. But a few respondents (4.8 percent) did not agree to participate in sharing. Some other respondents (32.3 percent) believe in spending money in some particular sectors (Table 34).

Finally, women, at present day, are largely engaged in development sector. The above table represents the women's economic freedom after their involvement and participation in decision making process in household and external affairs. A significant portion of the women

entrepreneurs (59.70 percent) are highly satisfied with their economic freedom where other respondents (40.30 percent) have minimum level of satisfaction due to their economic freedom (Table 35 below).

Table 35: Extent to what Women Entrepreneurs Enjoy Economic Freedom

Enjoy Economic Freedom	No. of Respondents	Percent
Highly Satisfactory	37	59.7
Satisfactory	25	40.3
Total	62	100.0

Source: Field data collected from Sylhet city.

V.2. Qualitative Analysis

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

Among the respondents, their business do not affects their roles as spouse, parent or homemaker very much. These women experienced very low levels of work-family conflict in their spousal or parental roles. Most of the time, their husbands or other family members encourage them to start and continue a business. According to them if they face any problem in continuing business, their husbands and family members help them in this occasion. The survey tells us that small children are commonly taken care of by their mothers at the business sites. According to the respondents children do not create any kinds of problem in their business. They feel that child care centre may help them in doing business but they do not need it.

From the survey it is found that after starting the business their status has been increased in the family and in the society. Now they can enjoy freedom in their decision making and also can contribute in family decision making. They now also can contribute in family economically.

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

VI. Conclusion and Recommendations

Realization has gradually dawned on all concerned that a society cannot afford to waste half of its human resources by discrimination on grounds of gender. This increasing awareness on the part of the government has led to the adoption of national policies to facilitate a development process involving women in all spheres, particularly in economic activities focusing especially on entrepreneurship development. Women have now become aware of their socio-economic rights and have ventured to avail the opportunities initiated for them.

A sustainable economy is a precondition for national growth and prosperity including institutionalization of a democratic system. It is impossible to achieve the target of a poverty-free society without incorporation of women in the mainstream economy. Considering the issue, a special emphasis has been given by the Government, donor agencies, NGOs, business community and all other relevant stakeholders through different interventions to ensure increased women's participation in formal economic sectors, especially in business and industry.

Despite various initiatives from different corners of the state, the level of participation of women in mainstream economic activities, especially the private sector, remains insufficient and the percentage of women in business and industry is still well below than that of their male counterpart. A recent survey conducted by the Power and Participation Research Centre (PPRC),⁸⁸ showed that females constitute only one percent of the sample, indicating the very limited presence of women in formal businesses (Rahman, 2006). To enhance the participation of women in formal businesses the following recommendations have been developed:

- a. Establish an information center at the district level to facilitate women to have business ideas and information on markets, design, buyers, sources of finance and training.
- b. The central bank should determine a target for each bank to provide loans for women SMEs and form a monitoring team to monitor the implementation.
- c. A number of institutions, including NGOs, should increase the amount of credit so that women can develop themselves as entrepreneurs especially to business starters.
- d. Banks can organize training on women SME development, which will enable them to find more female credible clients.

Finally, the Government should take initiatives to increase the research program on women entrepreneurship development and provide financial support to the institutions that are currently involved in research activities on women entrepreneurship development.

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⁸⁸ The PPRC is an independent research organization in Bangladesh, focusing on 'Local Business Dynamics'.

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