

Women Entrepreneurship and Its Impact on Empowerment: A Study in the Dhaka City, Bangladesh

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Abstract: *The entrepreneurship of the women is considered as an effective instrument of the economic development of a country and at the same time empowerment of the women. Grasping this theme in the mind the objective of this paper is to assess the women's economic contribution and their participation for enhancing the empowerment in entrepreneurial activities. The paper makes an attempt to measure women empowerment through entrepreneurship development. The data needed for the paper collected from both primary and secondary sources. The primary data were collected from 105 women entrepreneurs classifying into three groups namely: boutique and handicrafts, foods and catering and beauty parlor of the Dhaka city. Fifteen key indicators of empowerment covering economic, socio-cultural and psychological dimensions were chosen for constructing women empowerment index (WEI). The distribution of the WEI demonstrates that the women entrepreneurs are empowered on an average as much as 4.30 on a scale of 5. The women entrepreneurs of the boutique and handicrafts, food and catering and beauty parlor are empowered 4.51, 4.26 and 4.12 respectively. The logit model and regression analysis show that there were strong positive effects of education of the women, professional training, their husbands' education, occupation on the entrepreneurship development of the women. The study concludes that entrepreneurship of women can enhance the empowerment of the women to a great extent. Therefore it is imperative to take effective initiatives by the concern agencies for women education, post education professional training facilities for the women, easy-term loan facilities, favorable business environment for the women which will boost up the women entrepreneurship. This will in the long run help in achieving greater economic development and women empowerment leading to gender equality and prosperous country.*

Key words: Women, Entrepreneurship, Empowerment, Gender equality

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1. Introduction

Bangladesh is a developing nation, rich in human resources where women constitute slightly less than half the population. The majority of them are underprivileged, under nourished, illiterate and poor. They suffer both an unequal legal status with regard to many important rights and an inferior position with regard to cultural beliefs and practices (Huq, 2003). Moreover, there are not enough employment opportunities for women. Although lately, now the importance of the women in the economy and their necessity to take part in the economic development activities have been realized. The empowerment of women is often identified as an important aim of international development policies, and many donor agencies now include women's empowerment in their development strategies (Schuler et al., 2010). In that case women entrepreneurship development as there is lack of employment opportunity paves the quick way of economic development as well as empowerment of them. It is noticeable that entrepreneurship development and empowerment are complementary to each other. Women empowerment depends on taking part in various development activities. In other words, the involvement of women in various entrepreneurial activities has empowered them in social, economic and cultural fields. The power of and access to taking decisions has increased for women in Bangladesh, within as well as outside the family (Nawaz, 2009).

Many national and international efforts are taken to facilitate the entrepreneurship development. Government and private sector interventions have generally accelerated income-generating activities of women both in the urban and rural areas with entrepreneurship development (Bhuiyan and Abdullah., 2007). According to the United Nations (UN), a women is empowered who has five components namely sense of self-worth, right to have and to determine choices, right to have access to opportunities and resources; right to have the power to control her own lives, both within and outside the home; and ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. In today's competitive world, there are various ways by which women get themselves empowered. The entrepreneurship of women is considered to be an effective instrument to the economic development and empowerment of women (Nachimuthu and Gunatharan, 2012).

The overall objective of the study is to assess the women's economic contribution and their participation for enhancing the empowerment in livelihood activities. The specific objectives of the study are measuring women empowerment through entrepreneurship development finding out the relationship of between empowerment and age, education, income. Finally the study recommends some policy guidelines for sustainable women entrepreneurship development.

The rest of this paper is thus organized as follows: Section II gives a brief review of the literature about this objective, Section III discusses the methodology,

Section IV details the results and discussion and Section V concludes the paper.

II. Literature Review

Upadhye and Madan (2012) conducted a study on 'Entrepreneurship and Women Empowerment: Evidence from Pune City' and showed that women from the lower strata of the society though educated, are unable to find employment in urban India. It is entrepreneurship that paves the path of development of these women in particular and society in general. The study concludes that there is a marked change in the personality, the economic and the social status of these women who take entrepreneurship as their occupation.

Parvin. et.al. (2012) have studied that women who involved in various micro, small and medium enterprises take on the challenge to work in a male-dominated society, competitive and complex economic and business environment with the government policy supports and financial institutions participation became able to improve their living conditions and earned more respect in the family and the society.

Das (2012) has shown in her study that a nation can only be developed if its women are given ample opportunities. Developing entrepreneurship among the women is the right approach for women empowerment. Once a woman feels that she is economically strong she will feel equal to men in all respect.

Nachimuthu and Gunatharan (2012) have conducted a study on 'Empowering Women through Entrepreneurship: A study in Tamil Nadu, India' and argued that economic status, self worth, self confidence and social status of women entrepreneurs are the variables that define empowerment of women. They concluded that entrepreneurship of women has enhanced their economic status and decision making power. Women entrepreneurs are aware of opportunities available to them, but there is scope for improvement in it.

Nawaz (2010) carried out a case study on the 'Nexus between Women Entrepreneurship Development and Empowerment: Bangladesh Context' and in her case study she tried to document a strong relationship between women entrepreneurship and empowerment. She found that being entrepreneurs, women are capable to take their own decisions liberally. It has been found that women are trying to free themselves from male dominance. The women entrepreneurs have the capability to take different decisions. Being entrepreneurs, the women concerned have become aware of the ownership of property and other assets. She concluded that positive changes have taken place in women's attitudes and perceptions of their own role after their involvement, in different entrepreneurial activities. In other words, participation in different entrepreneurial activities has empowered women in the social, economic and cultural fields.

Sathiabama (2010) has found in her study that Entrepreneurship development

among rural women helped to enhance their personal capabilities and increase decision-making status in the family and society as a whole.

III. Methodology

Dhaka city was selected as the area because most of the successful women entrepreneurs could be found as respondents which made the study more valuable. The sample frame was constructed from the list of women entrepreneurs in the Dhaka city with the help of Bangladesh Women Chamber of Commerce and Industry (BWCCI). The respondents are classified into three groups namely – boutique and handicrafts, food and catering services and beauty parlor. Then 105 respondents were selected by the stratified random sampling technique from sample population.

To what extent the economic activities help woman to be empowered is the prime concern of the present study. For this to see whether entrepreneurship improves women empowerment or not, fifteen variables were selected to develop a women empowerment index (WEI). Each of the fifteen variables can take any of the five attributes for each respondent, which represents the relative position of the respondent in her ability and opportunity to take active part in family's decision making process. The range is discrete and a value close to 5 shows higher empowerment. These attributes are chronologically presented below:

1 = decision is made by other members in husband's absence

2 = by husband without consultation with the wife

3 = by wife in husband's absence

4 = jointly by husband and wife, or with others in husband's absence

5 = by wife even when husband is present

The rating values of the decision-makers have been assigned according to the weight in favor of the female,

Let, K_i = the values of attributes, (1.....5)

X_i = the indicators or factors, (1.....15)

Here, fifteen intra-household decision-making indicators are denoted as X_1 to X_{15} ;

X_1 = How to use husband's or family income

X_2 = What will be the investment source

X_3 = What will be the amount of investment

X_4 = When will be the investment through own fund or loanable fund

X_5 = What will be the business area

- X₆ = How much to sell
- X₇ = Whom to sell at what price
- X₈ = Whether to purchase household equipments
- X₉ = Could you do outside work
- X₁₀ = How to use your income
- X₁₁ = Purchasing essential items
- X₁₂ = Obtaining credit
- X₁₃ = Children’s education
- X₁₄ = Marriage decision of the children
- X₁₅ = Family planning

The above statement can be measured through rating of each decision indicator (X _i): X _i = Decision making indicator	K= any rating value of each				
	Low			High	
X ₁	1	2	3	4	5
.
.
.
X _n	1	2	3	4	5

So, $X_i = K_i^- \dots\dots\dots(i)$

i.e. the average scoring value of X_i (the indicator) for all household will be the average of the value K_i . (Hossain and Bose, 2004).

The researcher used the given value of fifteen indicators for each household to construct the WEI. At first, the X_i s are summed and measured individual empowerment index WEI_i for each respondents by following formula:

$$WEI_i = \sum_{i=1}^{15} Xi/15 \dots\dots\dots(ii)$$

Then the overall WEI stands for an ith household as

$$WEI = \sum_{i=1}^{105} WEI_i/105 \dots\dots\dots(iii)$$

There are three types of entrepreneurs. So the empowerment indexes of the

three groups are–

$$WEIB = \sum_{i=1}^{35} WEI_i / 35 \dots\dots\dots(iv)$$

$$WEIF = \sum_{i=1}^{35} WEI_i / 35 \dots\dots\dots(v)$$

$$\text{and, } WEIP = \sum_{i=1}^{35} WEI_i / 35 \dots\dots\dots(vi)$$

Again, to assess the individual empowerment status and position of all women respondents, three randomly defined ranges are arranged as:

Very much vulnerable = below 3.00

Vulnerable = 3.01 to 3.50

Moderate = 3.51 to 4.00

Quite High = 4.01 to 4.50

High = 4.51 to 5.00

The rationale for selecting the range in this manner is that, first 1,2 and 3 remain scarce for all the respondents. That’s why the researcher selects the above ranges for perfectly reflecting the situations.

Logit Model

The data collected from 105 women entrepreneurs classifying into three groups namely boutique and handicrafts, food and catering and beauty parlor on their age, education, income and other aspects described in the above of this chapter. The study uses the logit model for analyzing the relationship among these dependent and independent variables.

Now, let (Y1, X1), ..., (Yn, Xn) be a random sample from the conditional Logit distribution:

$$\Pr [Y_j = 1|X_j] = \frac{1}{1 + \exp(-\alpha_0 - \beta_0 X_j)}$$

$$\Pr [Y_j = 0|X_j] = 1 - \Pr [Y_j = 1|X_j]$$

$$= \frac{\exp (-\alpha_0 - \beta_0 X_j)}{1 + \exp(-\alpha_0 - \beta_0 X_j)}$$

where the X_j 's are the explanatory variables and α_0 and β_0 are unknown parameters to be estimated. This model is called a Logit model, because

$$\Pr [Y_j = 1|X_j] = F (\alpha_0 + \beta_0 X_j)$$

where

$$F(x) = \frac{1}{1 + \exp(-x)}$$

is the distribution function of the logistic (Logit) distribution.

The conditional probability function involved is

$$\begin{aligned} f(y|X_j, \alpha_0, \beta_0) &= \Pr [Y_j = y|X_j] \\ &= F (\alpha_0 + \beta_0 X_j)^y (1 - F (\alpha_0 + \beta_0 X_j))^{1-y} \\ &= F (\alpha_0 + \beta_0 X_j) \text{ if } y = 1, \end{aligned}$$

Or,

$$= 1 - F (\alpha_0 + \beta_0 X_j) \text{ if } y = 0.$$

IV. Result and Discussion

The Women Empowerment Index (WEI)

The empowerment index is measured to know the overall empowerment status of all the respondents and for a better understanding of women empowerment through entrepreneurship. To find the status and quality of women entrepreneurs, fifteen variables are selected.

By applying the method to measure the empowerment index, the overall empowerment index is 4.30. The empowerment index for the entrepreneurs of Boutiques and handicrafts is found as 4.51, for the entrepreneurs of food business the empowerment index is 4.26 and for the entrepreneurs of parlor the empowerment index is found to be 4.12

Table 1: Women Empowerment Index

Type of the Entrepreneurship	Average Empowerment
Boutique	4.51
Food	4.26
Parlor	4.12
Average	4.30

The results (Table :) clearly indicates the fact that average empowerment of the women entrepreneurs is 4.30 which is quite high than the findings of others' studies, like in a study on 'Role of Women in Community Based Fisheries management in the Sunamgonj haour Area' Rakib, M. (2006) found average empowerment of the participants in the program as 3.78.

One thing should be cleared here that the present study is in the capital of Bangladesh and the women who are operating as entrepreneurs get the highest facilities which may be in terms of communication, availability of bank or other loans, location advantages etc. They are doing business overcoming all kinds of odds and hustles. So this is obvious they are more empowered than other women in the rural areas. But the thing is that in the empowerment scale it is not maximum and it is not enough today's world of hard and tough competition.

For assessing the status and position of the women entrepreneurs, individual index of all respondents is constructed in which lowest score is 3 and highest is 5, that means the index moves between 3 and 5. There are four randomly defined stages – vulnerable, moderate, quite high and high. In the vulnerable stage there are only three respondents out of 105 respondents which is around 3%. In the moderate stage there are 32 respondents around 30%. In the quite high stage there are 29 respondents around 28%. In the highly empowered stage there are 39%. Thus it is seen that large number of the entrepreneurs are in higher empowerment groups. So it is clear that entrepreneurship increased the empowerment of women to a great extent.

Now, among the three types of the entrepreneurs the average empowerment of the Boutique and handicrafts is 4.51 which is the highest and much above the average of all respondents, then following food business which is 4.26 and the lowest is 4.12 scored by parlor.

The average empowerment over whole sample for each of the 15 factors can also be checked.

Table 2: Weighted Averages of Factors for All Respondents

Factors	X ₁	X ₂	X ₃	X ₄	X ₅	X ₆	X ₇	X ₈	X ₉	X ₁₀	X ₁₁	X ₁₂	X ₁₃	X ₁₄	X ₁₅
E(xi)	3.68	4.34	4.81	4.36	4.53	4.59	4.60	4.02	4.27	4.54	4.10	4.46	4.06	4.04	4.07

As defined earlier the factors X₁ to X₇ are in general associated with economic and professional fields. These activities are more formal are not household activities. These are the factors relating major economic decisions of a family.

The first factor X₁ is concerned with 'the decision taken about how to use husband's or family income' which is really a critical question for the study. The reason of criticality can be explained from our perspective of societal settings.

Firstly, our families in this modern age also carry paternal mentality regarding spending of money. Secondly, majority of the population here is the follower of the religion Islam in which restricts to some extents spending of money by the women themselves. Finally the psychological side, it is deeply rooted both the mentality of male and female that female cannot properly handle the expenditures, she can take wrong decisions regarding this and again as she is not earning, her husband is earning so she has no rights of spending her husband’s income. In this context, X_1 factor carries the value 3.68 which is obviously low than the average empowerment value.

From the factor X_2 to X_7 and X_{12} are concerned about decision regarding investment source, investment amount, funds of investment, business area, sale of their products and obtaining credit. These factors are closely related with the entrepreneurial activities which score as from 4.34 to as high as 4.81. These indicate that women are almost independent regarding taking their business decisions.

The factor X_8 and X_{11} are regarding purchase of household equipments essential items respectively which scores 4.02 and 4.10 that means they have quite high independence in spending small purchases needed for household and X_9 is regarding about working outside and scores 4.27 that means that The women entrepreneurs enjoy quite high freedom of mobility.

The factor X_{10} is concerned with ‘Decision taken about how to use income of her’ which scores 4.54 that means it falls on the highly empowered ranges. The respondents have the freedom to spend their income.

The factors from X_{12} to X_{15} are not professional and are directly related to internal decision of the family. These are regarding taking decision about children’s education, their marriage and family planning. These factors score the value as 4.06, 4.04 and 4.07 which are below than the average index of the women empowerment. This means that in the patriarchic society although women are empowered but this is not enough for taking important family decisions.

Now the three types of entrepreneurship are classified by their weighted average for comparing among themselves.

Table 3: Weighted Average of Factors for Boutique and Handicrafts

Factors	X_1	X_2	X_3	X_4	X_5	X_6	X_7	X_8	X_9	X_{10}	X_{11}	X_{12}	X_{13}	X_{14}	X_{15}
E(xi)	3.83	4.66	4.94	4.69	4.91	5.00	5.00	4.03	4.57	4.91	4.17	4.77	4.14	4.00	4.09

Table 5: Weighted Average of Factors for Food Business

Factors	X ₁	X ₂	X ₃	X ₄	X ₅	X ₆	X ₇	X ₈	X ₉	X ₁₀	X ₁₁	X ₁₂	X ₁₃	X ₁₄	X ₁₅
E(xi)	3.57	4.31	4.51	4.23	4.60	4.69	4.69	4.00	4.14	4.60	4.00	4.49	3.94	4.00	4.06

Table 6: Weighted Average of Factors for Parlor

Factors	X ₁	X ₂	X ₃	X ₄	X ₅	X ₆	X ₇	X ₈	X ₉	X ₁₀	X ₁₁	X ₁₂	X ₁₃	X ₁₄	X ₁₅
E(xi)	3.63	4.06	4.97	4.17	4.09	4.09	4.11	4.03	4.09	4.11	4.14	4.11	4.09	4.11	4.06

The following figure shows the indicators of the empowerment on which the measures of women empowerment through entrepreneurship depend.

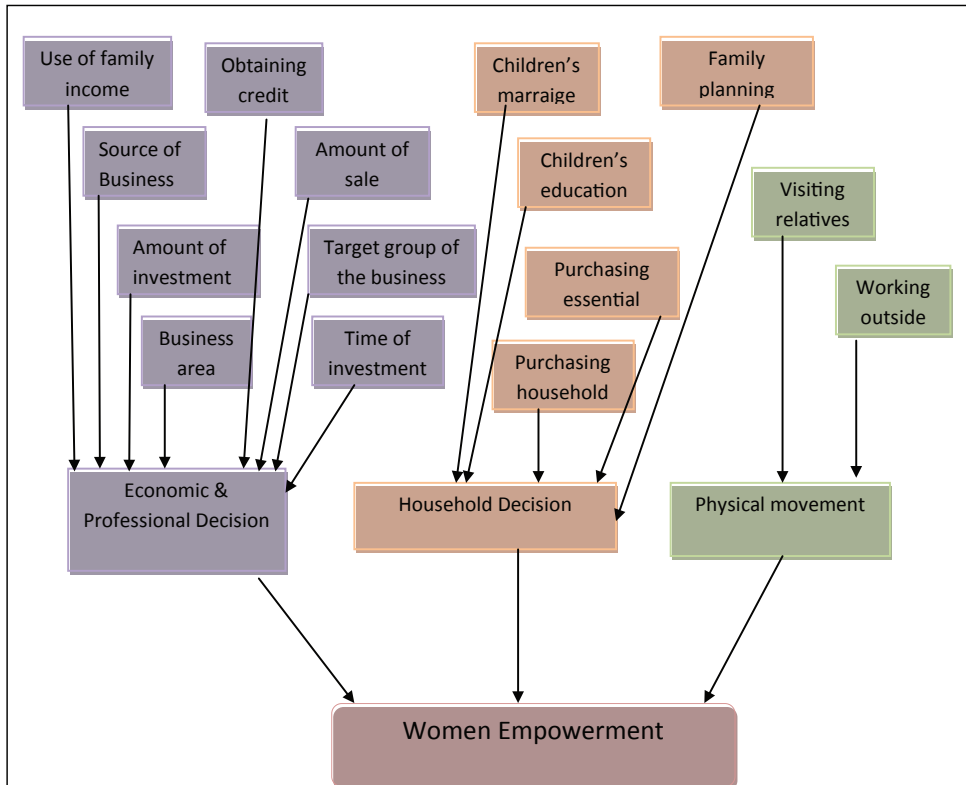


Figure 1: The conceptual framework of indicators of the women empowerment

Logit model

The data collected from 105 women entrepreneurs classifying into three groups namely boutique and handicrafts, food and catering and beauty parlor on their age, education, income and other aspects described in Chapter 3. The study uses the logit model for analyzing the relationship among these dependent and independent variables.

Before running the regression, obtaining a frequency of the type of the entrepreneurship in the data can inform the selection of a reference group. By default, SPSS uses the last category as the reference category.

Table 7: Type of entrepreneurship

Type of Entrepreneurship	Frequency	Percent
Boutique & Handicrafts	35	33.3
Food & Catering Services	35	33.3
Beauty Parlor	35	33.3
Total	105	100.0

Table 8: Coefficient Estimation in the Logit Model

Type of Entrepreneurship	Estimated coefficient (Ec)	Standard Error	Z	Significance level	Exp (Ec)	Interval	
						Lower Bound	Upper Bound
Boutique & Handicrafts Age group							
1. 20-30 years	-2.235	1.036	-2.158	.031	0.107	-4.265	-.205
2. 31-40 years	-1.965	.800	-2.456	.014	0.140	-3.534	-.397
3. 41-above years	0.00	.	.	.	1	.	.
Food & Catering Services Age Group							
1. 20-30 years	-3.122	1.261	-2.475	.013	0.044	-5.594	-.650
2. 31-40 years	-3.093	1.081	-2.861	.004	0.045	-5.211	-.974
3. 41-above years	0.00	.	.	.	1	.	.
Boutique & Handicrafts Income (Tk)							
1. 3000-20000	-1.908	.976	-1.955	.051	0.1484	-3.821	.005
2. 21000-50000	-.279	1.144	-.244	.807	0.7564	-2.522	1.964
3. 51000-above	0	.	.	.	1	.	.
Food & Catering Services Income (Tk)							
1. 3000-20000	19.633	.933	21.032	.000	336196 676.7	17.804	21.463
2. 21000-50000	.000	.	.	.	1	.	.
3. 51000-above	0	.	.	.	1	.	.
Boutique & Handicrafts Education							
1.Up to primary	-2.764	1.557	-1.775	.076	0.0631	-5.815	.288

2. Up to H.S.C.	-1.187	.736	-1.612	.107	0.3052	-2.630	.256
3. H.S.C. to above	0	.	.	.	1	.	.
Food & Catering Services Education							
1.Up to primary	4.192	1.270	3.301	.001	66.181 2	1.703	6.682
2. Up to H.S.C.	.295	1.021	.289	.773	1.3432	-1.705	2.296
3. H.S.C. to above	0	.	.	.	1	.	.

Always last category is the reference group. In this instance, SPSS is treating Beauty Parlor as the reference group. Therefore, SPSS estimated a model Boutique & Handicrafts relative to Beauty Parlor and a model Food & Catering Services relative to Beauty Parlor. Therefore, since the parameter estimates are relative to the referent group, the standard interpretation of the multinomial logit is that for a unit change in the predictor variable, the logit of outcome *m* relative to the referent group is expected to change by its respective parameter estimate (which is in log-odds units) given the variables in the model are held constant.

Boutique & Handicrafts Relative to Beauty Parlor

Age group: This is the multinomial logit estimate for a one unit increase in age group 41 to above for Boutique & Handicrafts relative to Beauty Parlor given the other variables in the model are held constant. If the age of the respondents is from 41 to above, the multinomial logit model preferring boutique and handicrafts to beauty parlor as the age is higher the entrepreneurship is good.

Income: This is the multinomial logit estimate for a one unit increase in income for Boutique & Handicrafts relative to Beauty Parlor given the other variables in the model are held constant. If the income is 51000 to above it is much preferable for the Boutique and handicrafts relative to beauty parlor being the other things in the model constant.

Education: This is the multinomial logit estimate for a one unit increase in education for Boutique & Handicrafts relative to Beauty Parlor given the other variables in the model are held constant. The education level H.S.C. to above is preferable to the group up to H.S.C. and following up to primary. If the respondent were to increase the education level by one point the multinomial log-odds for preferring boutique and handicrafts relative to beauty parlor would be expected to decrease by 0.3052 for the up to H.S.C. level and up to primary level 0.0631.

Food & Catering Services Relative to Beauty Parlor

Age group: This is the multinomial logit estimate for a one unit increase in age group 41 to above for Food & Catering Services relative to Beauty Parlor given the other variables in the model are held constant. If the age of the respondents is from 41 to above, the multinomial logit model preferring Food & Catering Services to beauty parlor as the age is higher the entrepreneurship is good. When the respond-

ents shift ages high then the multinomial logit model prefers higher ages, otherwise with age group 20 to 30 the value is 0.044 and with age group 31 to 40 the value is 0.045 against 1 in the age group 41 to above.

Income: This is the multinomial logit estimate for a one unit increase in income for Food & Catering Services relative to Beauty Parlor given the other variables in the model are held constant. If the income is 51000 to above it is much preferable for the Food & Catering Services relative to beauty parlor being the other things in the model constant.

Education: This is the multinomial logit estimate for a one unit increase in education for food & catering Services relative to beauty parlor given the other variables in the model are held constant. Here the case is opposite to the previous one. The education level up to primary is preferable to the group up to H.S.C. and following H.S.C and above. If the respondent had the education up to primary level by 66.18 times the multinomial log-odds for preferring food & catering Services relative to beauty parlor would be expected to decrease by 1.3 for the up to H.S.C. level and by 1 for the H.S.C. and above.

So, it can be concluded here that the entrepreneurship of the boutique and handicrafts is more profitable than the Food and catering services and beauty parlor. The women entrepreneurs of the boutique and handicrafts aged higher than others and they income more than the two groups. Moreover, their educational profile is also higher than the other groups.

On the other hand entrepreneurship of the food and catering services is less preferable than boutique and handicrafts and more from the entrepreneurs of beauty parlor. In case of the food and catering services women aged more are seen doing business. But on contrary to boutique and handicrafts, the women with little formal or institutional education are doing business then the educated women.

V. Conclusion & Recommendation

Bangladesh is a country of limited natural resource but rich in human resource. Therefore turning women into entrepreneurship is the most expecting issue from the view point of the policy initiators for the development of the country. In spite of existing higher social stratification, lack of strong financial support and other social barriers, women are now engaging in entrepreneurial activities to be self-reliant. After suffering hundreds years of disgraces by the male counterpart in the families, societies, they felt the need for engaging in economic activities. When they started joining the work force at the beginning it was not easy for them, whose counterparts who compelled them to go outside, were become over-egoistic and did not support them at all moreover tried hard and soul to create obstacles. At the edge of the 21th century the situation seems to be changed through the hard working of the government, foreign donor agencies, working of the NGOs and most importantly the fearless, perseverance, firm attitude of the women of the country.

Entrepreneurship is one of the effective ways of empowering the women. Besides being challenging it offers some advantages also. For example, entrepreneurship can be successful with little formal education, from which girls are deprived of before, other kind of jobs need along with education some preparations after their graduation which is not getting the women because of their marriage and household responsibilities at this stage, so the age criteria of recruitment is already expired. So the entrepreneurship remains as the only way of becoming self-dependent. However there still some problems are faces by the women entrepreneurs which need attention from the government along with various stakeholders of the society. There are some recommendations for improving the women entrepreneurship of Bangladesh.

From the government;

- Favorable rules and regulations for women entrepreneurship development need to be enforced.
- The ministry of women and child affairs and directorates of social affairs have to pay specific attention to this issue.
- Monitoring of the commercial banks dealing with business loans specifically women entrepreneurs should be increased.
- Government should take necessary initiative to improve the infrastructure facilities such as communication electricity, utility services (Fuel, gas and water) etc.
- Trade License requirement and TIN certificate procedure should be simplified.
- Concerned Chamber of Commerce and Industry should be open separate window for facilitating
- Export Promotion Bureau should be so activated that it becomes helpful for women entrepreneurs.
- Government should establish an information centre for women entrepreneur so that they can get easily the needed information related with their business.
- Establishing strong network among different institutions and agencies involved in the development of the women in general and sharing their experiences.
- Government and other local agency should take step to reduce the social constrains like various customs related to women life structure, religious constraints, eve teasing and family torturing.
- Government should ensure the secured environment for women entre-

preneur and for whole female.

From the society;

- Social attitudes towards the women entrepreneurship which sometimes act as barriers in this patriarchic society need to be changed.
- The support needed from the family members should be given to the women entrepreneurs, for this strong social movement is necessary.

From the financial institution and banks;

- Banks and financial institutions can create special package or separate facilities for the women entrepreneurs.
- Women entrepreneur should be provided collateral free loan as they have no ore little assets. The margin of security should also be liberalized.
- The procedures of sanctioning loan should be simplified and loan application must be appraised as early as possible.
- The rate of interest for loans to working capital should be reduced and rebate should be allowed to encourage timely return of loan.
- One stop services should be created in the commerce ministry exclusively for the women entrepreneurs for facilitating investment and business.

From the governmental and non-governmental training institutes;

- Effective Training programs are needed for women entrepreneurs' development. Most of the women entrepreneurs use traditional manual training and skills in their business. Technology based training can play a role in increasing productivity, increasing the quality of output and saving time and money of women entrepreneur. Training should be given to women entrepreneurs so that they can use technology effectively.
- Women entrepreneur need to up-to-date training for new products development, better management of the undertaking and improving the quality of products and services.
- Women entrepreneurs have little designing skills; they need good and marketable designing training, which should be organized by government and others supportive institutions like BWCCI.

These demands from the women entrepreneurs are rational because they constitute almost fifty percent of the population of the country and their past struggle backwardness deserves more.

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