RURAL WOMEN ENTREPRENEURSHIP DEVELOPMENT IN SIRAJGANJ DISTRICT OF BANGLADESH: A CASE STUDY ON THEIR CHALLENGES AND PREPARATIONS

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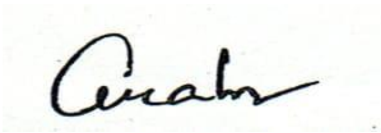

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CERTIFICATE

This is to certify that the thesis entitled ***"RURAL WOMEN ENTREPRENEURSHIP DEVELOPMENT IN SIRAJGANJ DISTRICT OF BANGLADESH: A CASE STUDY ON THEIR CHALLENGES AND PREPARATIONS"*** *submitted to the Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Sher-e- Bangla Nagar, Dhaka, in partial fulfilment of the requirements for the degree of* ***Master of Science (MS) in Agribusiness and Marketing,*** *embodies the result of a piece of bona fide research work carried out by* ***MD. FERDAUSUL ISLAM, bearing Registration No. 16-07452*** *under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.*

I further certify that any help or source of information, as has been availed of during the course of this investigation has been duly acknowledged by the Author.

Dated: June, 2023

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Dedicated

to my

Beloved Paraents

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ABSTRACT

Bangladesh's women entrepreneurs face challenges in various economic sectors, including rural and urban areas. The percentage of businesses owned by women has decreased from 12.7% in 2013 to 7.2%. Despite this, women entrepreneurs still have a significant presence due to higher income, education, and greater societal acceptance. Challenges faced by women entrepreneurs include cultural norms, limited access to connections, financial difficulties, education imbalance, and work-life balance. As women make up 50% of the population and 40% of the labor force, their economic participation is a challenging aspect of entrepreneurship development. This study examines the socio-economic status, challenges, and impacts of rural women entrepreneurs in Bangladesh, focusing on the Sirajganj district. Data was collected from 100 households using a multi-stage sampling strategy with a 95% confidence level and a 9% margin of error. Index analysis and cross-tabulation were employed to analyze the data. The respondents' age distribution revealed that 50.0% were in the middle age group, 41.3% in the older age group, and 8.7% in the younger age group. In terms of education, 2.00% were illiterate, 5.3% had basic literacy, 36.7% had completed primary education, 40.3% had attained secondary education, and 11.7% had higher secondary education. 4.0% of the respondents held a degree or higher qualification. Regarding experience, 41.67% of respondents had more than 10 years of entrepreneurial experience, 33.33% had 5 to 10 years, and 25.0% had less than 5 years. Most respondents (30.3%) operated businesses in the clothing/textile sector, followed by beauty care (26.3%), handicrafts (23.7%), and grocery/stationery (13.2%). Factors contributing to a favorable business environment included 'authority over business' (μ = 4.03, σ = 0.923), which ranked highest among both married (μ = 3.95, σ = 0.99) and single (μ = 4.20, σ = 0.27) respondents. 'Equal opportunities for women' ranked second (μ = 3.99, σ = 0.792), particularly important for single respondents (μ = 4.30, σ = 0.78). Barriers to entrepreneurship included work-life balance (μ = 2.70, σ = 0.462), management skills (μ = 2.61, σ = 0.544), and networking challenges (μ = 2.61, σ = 0.544). Single respondents rated faith in women's leadership (μ = 2.71, σ = 0.46) and gender discrimination (μ = 2.57, σ = 0.51) higher than married respondents, indicating they face more significant barriers. The study emphasizes the need for improved education, training, financial support, and an inclusive business environment to empower rural women entrepreneurs in Bangladesh.

CHAPTER I

INTRODUCTION

1.1 Background of the study

The term ‘entrepreneurship’ generally refers to the establishment of new businesses. In general, starting a new firm is referred to as "entrepreneurship." According to (Vossenberg, 2013), the most crucial strategy for achieving economic development and sustainability in developing nations is entrepreneurship. By utilizing their expertise, skills, and efforts to make use of underutilized resources, entrepreneurs play a crucial role in every economy. They are the catalysts for national transformation and serve as the cornerstone of economic expansion (Khanam & Sakib, 2020). The majority of businesses in any industrialized nation are owned by entrepreneurs, who also significantly boost GDP. Women are becoming more and more important players in the entrepreneurship sphere (Afrin *et al.*, 2010; Maden, 2015; Tambunan, 2009; Tiwari & Tiwari, 2007). A woman who has started or inherited a business, either alone or with one or more partners, and who is willing to take on financial, administrative, and social risks and responsibilities as well as engage in day-to-day management activities is considered a woman entrepreneur, according to the UNDP: Bangladesh, being a developing nation, cannot consider Human Development Report (2004). economic progress if its labour force is half unemployed. In order to encourage and spread entrepreneurship among women in both urban and rural regions, the Bangladeshi government has recently launched a variety of initiatives. While the number of women-owned enterprises is small compared to those owned by men, it is encouraging since it shows that women are no longer constrained by the stereotype that men are the family's primary provider. Despite having many responsibilities in the home, especially those related to reproduction like childcare and housekeeping, women can nevertheless be successful entrepreneurs (Mohsin & Lei, 2020). Still, a number of issues prevent women from starting their own businesses in Bangladesh. The terrible fact of gender disparity between men and women in Bangladeshi society is that it still exists. According to (Moudud Ul-Huq, 2013), male colleagues minimize the roles that women play in the household, community, and nation. Overcoming social obstacles is the constant attempt made by female entrepreneurs to prove their value. Understanding women's business is difficult because women in Bangladesh face societal and economic disadvantages. Their struggles include lack of access to capital, lack of knowledge and technical support, lack of skills and financial support, illiteracy, societal stereotyping, familial discouragement, ignorance, lack of market access, lack of expertise and technical support, and superstitions rooted in religion (Haque, 2013; Mathew, 2010; Tripathi & Singh, 2018). Despite these challenges, a new class of women entrepreneurs has emerged in the nation, eager to overcome the difficulties of doing business in a cutthroat, male-dominated, and demanding economic climate (Parvin *et al.*, 2012). Women who have started their own businesses have improved their lives and gained more respect from their families and communities. Now that they are aware of their social rights, they are making use of the opportunities provided by different governmental and non-governmental organizations. The general mindset of women's participation in the economy has drastically changed in Bangladeshi society. According to (Morshed & Haque, 2015), males are now willing to stand by women and support them since they recognize the value of women in income-generating activities. This shift has been aided by public policy, private and public financial institution participation, and more support services. Guidelines for prioritizing women in the distribution of small and medium-sized company loans (SMEs) are provided by the Bangladesh Bank, the country's central bank, to potential banks. In the meantime, a number of non-profit microfinance organizations (NGO-MFIs) lend money to women who own small and medium-sized enterprises. A survey conducted by the Bangladesh Bureau of Statistics (BBS) found that women now had better access to credit, land, and other properties (apart from real estate) by 0.80, 0.30, and 0.50 percent, respectively (Bhuiyan, 2015). These resources, which included tailors, small business owners, craftspeople, and entrepreneurs in the agricultural, fishing, and farming industries, among others, encouraged rural women to start their own businesses (Rahman *et al.*, 2012). 85 The number of women entrepreneurs in Bangladesh's modern economy is growing. More women than ever are launching their own enterprises. One of the first developing nations to support women's economic empowerment in 1990 was Bangladesh (Begum, 2002).

Entrepreneurship is essential for economic development as it generates employment, increases income, utilizes resources, and promotes net investment (Stel *et al.*, 2005). Despite the creation and evolution of local businesses and enterprises, Bangladesh has demonstrated progress in the service sector and industry, despite the challenges of corruption, political turmoil, and the global economic downturn. The development of infrastructure, microcredit availability, support for women entrepreneurship, and social business opportunities, in addition to improved business policies, have all contributed to the expansion of entrepreneurial activities in Bangladesh (Murshid & Ball, 2018). However, the potential is maintained by a number of challenges, which are collectively referred to as the "hexagon of negativity" (Mamun & Haq, 2023). Nevertheless, the development of women's entrepreneurship in the country continues to be a difficult phenomenon, as women are economically and socially disadvantaged in comparison to males (Ferdousi & Mahmud, 2019). 2 Women entrepreneurs in Bangladesh are experiencing challenges in all economic sectors, including rural and urban areas. According to a report published by Business Inspection BD on September 26, 2022, the percentage of businesses owned by women has decreased from 12.7% in 2013 to 7.2% (Enterprise Survey 2013, The World Bank). In 2001, the number of establishments commanded by females was 0.10 million (2.80%), while it was 0.56 million (7.21%) according to the Economic Census 2013. Nevertheless, the prevalence of women entrepreneurs is pervasive; the advantages of higher income and education, as well as the greater acceptance of society, are particularly evident in urban areas. Cultural norms, limited access to connections, collateral, networks, and business skill development are the primary obstacles that women entrepreneurs in Bangladesh currently encounter. Other obstacles include the absence of support from stakeholders, financial difficulties, an education imbalance, and the maintenance of a work-life balance. Due to the fact that women account for approximately 50% of the population and 40% of the labour force in Bangladesh (Titumir & Titumir, 2021), their economic participation is a fascinating and challenging aspect of entrepreneurship development (UNICEF, 2009). The country has made significant strides in the areas of gender equality and the representation and presence of women in the workforce and policymaking (Šestić *et al.*, 2020). Nevertheless, women entrepreneurs continue to face substantial obstacles, including cultural norms, limited access to connections, collateral, networks, and business skill development. The economic participation of women in Bangladesh is also hindered by the patriarchal society, which leads to social biases and limitations (Mamun & Haq, 2023; Moudud Ul-Huq, 2013). Despite the progress that the urban society of Bangladesh is making, women's entrepreneurship continues to face significant challenges due to the accumulation of root-level deficits and constraints.

Globalization has significantly increased the participation of women in the workforce, primarily in the service sector, both globally and in Bangladesh. Bangladesh's population is 49.42 percent female, and approximately 71.18 percent of them are literate (Bank, 2018). In Bangladesh, women are no longer restricted to the home; their talents and abilities are being investigated in nearly every profession, where they compete on an equal basis with men. Historically, women in Bangladesh were perceived as subordinates and executors of decisions made by male members of the traditional family system. They were considered a "weaker gender" in society. Nevertheless, this paradigm is progressively evolving in the contemporary era as a result of women's socioeconomic empowerment, literacy, and changing attitudes. A woman entrepreneur is a woman who has established or inherited a business, either independently or with one or more associates, and is prepared to assume financial, administrative, and social responsibilities, as well as engage in daily managerial responsibilities. In Bangladesh, women are economically and socially disadvantaged, which makes women's entrepreneurship a difficult phenomenon. Women constitute only 18 percent of the workforce in Bangladesh's non-agricultural sectors. The per capita income of women in Bangladesh is a mere $2500. In comparison to males, women have significantly fewer educational opportunities. Nevertheless, in Bangladesh, women have a life expectancy of 74.6 years, while men have a life expectancy of 71.2 years (Afsar & Rahman, 2022). The Global Entrepreneurship Monitor (GEM) 2018-2019 Women's Report indicates that the number of women who establish enterprises globally continues to lag behind that of men. The economics of 59 nations are examined by GEM, and the research estimates that 231 million women in these countries are establishing or operating new enterprises. The number of women-owned enterprises has increased. Globally, women own 6.2 percent of established enterprises, while men own 9.5 percent (Afsar & Rahman, 2022). Bangladesh is a developing nation situated in the South Asian region. The reduction of gender discrimination is impossible without the active involvement of women in the mainstream economy. Women are capable of participating in entrepreneurial endeavors that enable them to make a direct impact on their families and the economy. It has increased from 32% in 2017 to 36% in 2019 among the total number of women entrepreneurs (Alo, 2019). Entrepreneurship is indispensable for the commencement of economic development in both developed and developing nations, as it serves as the foundation of any economy. An entrepreneur is a catalyst for change. It also plays a crucial role in the maintenance of economic growth.

Every nation endeavor to accomplish economic development in order to enhance the quality of life and prosperity of its citizens.

1.2 Issues/Problems

In the context of rural women entrepreneurship development in Bangladesh, the following issues are common and the focus of this research:

a) Personal: Women entrepreneurs face challenges related to their skills, expertise, business, and managerial insight, often due to the lack of exposure, experience, and relevant education (Agier & Szafarz, 2010; Sinha, 1996).

b) Family, peer, and societal: Negative societal perceptions of women's business capabilities and limited support from family and peers are significant societal challenges. Maintaining work-life balance and its impact on entrepreneurship are also areas of concern (Azim, 2008).

c) Financial: Financing for women's business ventures is a significant issue, primarily due to the perception that women are less capable in business (Beck & Demirgüç-Kunt, 2008). Women entrepreneurs often rely on personal savings, friends, and family for funding, limiting their access to external financing

d) Organizational and operational: Women face challenges in maintaining business operations, including business planning, goal setting, organizational planning, and structuring, and bookkeeping.

e) Business environmental: The business environment in Bangladesh is often non-cooperative toward women entrepreneurs, and stakeholders are not adequately supportive of their growth (Shamim, 2008).

1.3 Key Research Questions

1. What are the socio-economic characteristics of rural women entrepreneurs in Sirajganj district
2. What are the key challenges faced by rural women entrepreneurs in Sirajganj district/
3. How do these challenges vary among women of different socio-economic statuses
4. Which of the identified challenges have the most significant impact on the entrepreneurial development of rural women in Sirajganj district

5. How do rural women in Sirajganj district prepare and strategize to overcome these challenges

1.4 Justification of the study

Rural women entrepreneurship plays a critical role in driving economic development, poverty alleviation, and social empowerment in Bangladesh. In the Sirajganj District, a predominantly agrarian region, women's participation in entrepreneurial activities has the potential to transform local economies and improve the livelihoods of entire communities. However, rural women face unique challenges such as limited access to financial services, educational barriers, restrictive cultural norms, and inadequate infrastructure, which hinder their entrepreneurial growth and success. Understanding these challenges is essential for creating targeted interventions that can support and empower rural women entrepreneurs. The study will provide valuable insights into the specific struggles faced by women in this district; while also highlighting the strategies they employ to overcome these obstacles. By doing so, it will contribute to the formulation of more effective policies and programs that can facilitate the development of women-owned businesses, enhance their economic independence, and promote gender equality in rural areas. Given the importance of entrepreneurship in driving sustainable development, this research is both timely and necessary to promote inclusive growth in rural Bangladesh.

1.5 Objectives of the study

i. To identify the socio-economic status of the rural women;
ii. To identify and analyze the challenges faced by rural women entrepreneurs;
iii. To understand the relative significance of these challenges and their impact.

1.6 Significance of the study

The development of rural women entrepreneurship in the Sirajganj district of Bangladesh holds immense importance in the socio-economic landscape of the country. This study, centered on understanding the challenges and preparations faced by rural women entrepreneurs, is significant for several reasons.

Firstly, the identification of the socio-economic status of rural women will offer crucial insights into the foundational conditions that shape their entrepreneurial journey. By understanding the demographic, educational, and financial backgrounds of these women, policymakers and development organizations can design more targeted interventions to uplift this section of society. Knowing the socio-economic profiles of rural women also helps reveal their inherent potential, constraints, and untapped capabilities, which can be harnessed to contribute to the local economy.

Secondly, the analysis of the specific challenges faced by rural women entrepreneurs will address key bottlenecks hindering their growth. These challenges may include limited access to financial resources, cultural and societal barriers, lack of technical skills, and insufficient market exposure. By pinpointing and understanding these hurdles, this study will contribute to the formulation of strategies to mitigate them. The outcomes of this research can guide government bodies, NGOs, and other stakeholders in designing supportive programs that facilitate women's access to credit, training, and market opportunities.

Lastly, understanding the relative significance of these challenges and their overall impact on rural women's entrepreneurship is critical for prioritizing interventions. Not all challenges may have an equal impact on entrepreneurial success. By evaluating which barriers most significantly affect the progress of women entrepreneurs, this study will help focus efforts on those with the highest leverage. This prioritization can lead to more effective use of resources and more sustainable solutions for empowering rural women entrepreneurs in Sirajganj.

CHAPTER II

REVIEW OF LITERATURE

The role of rural women in entrepreneurship, particularly in developing countries like Bangladesh, has gained increasing attention in recent years due to its potential to improve household incomes and promote economic development. In the context of the Sirajganj District, women's entrepreneurship faces unique challenges, including limited access to resources, gender norms, and insufficient institutional support. To understand these dynamics comprehensively, this chapter reviews the existing body of literature on rural women's entrepreneurship, focusing on the challenges faced by women entrepreneurs in rural areas, the socio-economic and cultural barriers, and the strategies they adopt to overcome these obstacles. Additionally, the review explores the support mechanisms available, such as government policies, non-governmental organizations (NGOs), and microfinance initiatives, and assesses their effectiveness in fostering entrepreneurship among rural women in Bangladesh. This literature provides a foundation for understanding the complex interplay of factors influencing women's entrepreneurial development in the Sirajganj District and will guide the empirical investigation in subsequent chapters.

2.1 Women entrepreneurship

An entrepreneur is a risk-taking individual who is responsible for the establishment of a new enterprise. He is frequently depicted as a visionary individual who possesses novel ideas, services, products, and procedures. (Schumpeter, 2008) defined an entrepreneur as an individual who is innovative, takes risks, and serves as a change agent for economic development by introducing new products, services, or methods. The availability of entrepreneurship is a significant factor in the level of overachievement motivation, which is also known as the "need for success," as per (McClelland, 1965). Entrepreneurship, as defined by (Rahman, 1997), is the disposition of entrepreneurs to employ the factors of production—capital, labour, and land—to develop novel products and services.

One of the primary determinants of a country's economic development that drives and maintains growth is women's entrepreneurship (Afrin *et al.*, 2010; Hossain *et al.*, 2009; Mathew, 2010). (Morshed & Haque, 2015) defined a women entrepreneur as an individual who has established, acquired, or inherited a business independently or in partnership, assumes the risks and responsibilities that are associated with it, and is involved in the ongoing administration of the business. In the same vein, (Mohsin & Lei, 2020) define a woman entrepreneur as a woman or a group of women who establish, oversee, and operate a business. (Schwartz, 1976) is widely recognised as the first author to incorporate women's entrepreneurial concerns into literature. The author illustrated that the primary motivating factors for women to establish businesses were comparable to those of men: the desire for success, economic reward, job fulfilment, and independence. Despite the fact that women's entrepreneurship does not spread rapidly for a variety of causes, there are still opportunities for developing countries such as Bangladesh (Afrin *et al.*, 2010).

Chowdhury (2007) elucidated in his research that women's involvement in economic activities accelerates development, alleviates poverty, reduces disparities, and improves the health, nutrition, and food of their children. (Afrin *et al.*, 2010) demonstrated that the positive involvement of women in a variety of income-generating activities has resulted in their empowerment in all aspects of their lives. Consequently, they are increasing their involvement in economic, cultural, and social domains.

The economic activity in Bangladesh has steadily increased as a consequence of the evolving status of women (Sultana, 2012) (Begum, 2002) contended that women entrepreneurs demonstrate superior performance in the service sector as opposed to the industrial sector in her research. Additionally, microcredit has been a successful approach to poverty alleviation in a developing nation such as Bangladesh (Khandker & Chowdhury, 1996). The financial stability and earnings of rural women are significantly impacted by these microcredit programmes. It increases income and enables female borrowers to allocate more funds towards the development of their families. Additionally, it enhances the household's consumption habits and lifestyles and facilitates the family's overall earnings (Afrin *et al.*, 2010; Hossain & Sen, 1992; Navajas *et al.*, 2000). Men own 94% of all small and medium-sized enterprises, while women own only 6%, as a result of various societal issues, as per (Daniels, 2003). Women entrepreneurs also fall behind in terms of employment creation, as they generate only 2% of employment, compared to the 96% contribution of males.

Economic, religious, psychological, cultural, and social factors are the primary factors that contribute to the diffusion of women's entrepreneurship within a society (Habib *et* *al.*, 2005). Women entrepreneurs in Bangladesh have demonstrated extraordinary courage by challenging social attitudes and traditions that have historically prevented them from working in the business sector, particularly in relation to their earning potential, through extensive debate and struggle (Alam & Kabir, 2013)(Haidar & Akhtar, 1999; Alam and Kabir, 2013). In reality, women in Bangladesh encounter intricate challenges in the realms of entrepreneurship and gender equity due to their economic and social disadvantages (Hoque & Itohara, 2009). Mathew (2010) notes that women entrepreneurs encounter a variety of challenges when establishing and operating a business, such as a lack of trust and confidence, family issues, limited access to finance, a poor network, a lack of management control, a lack of technology, and the unavailability of qualified workers. Furthermore, the development of women's entrepreneurship in Bangladesh is impeded by social customs, male dominance, a lack of education and training, and political instability (Nawaz, 2009; Rahmatullah & Zaman, 2014). Tripathi and Singh (2018) have also acknowledged that women's professions are contingent upon the decisions of their spouses, and they occasionally struggle to articulate their ideas.

In Yusuf (1995) identified that the success of an entrepreneur's business is significantly influenced by the following factors: the manager's skill, the availability of financing, personal attributes, and positive government support. Mahmood and Mad Idris (2003) also examined additional factors, such as self-awareness, confidence, and a high vitality level. They stated that the two primary motivating factors that drive women in developing countries to pursue entrepreneurship are patience and endurance. Patience is essential for the sustained expansion of a business. Women are more adept at this than men (Sattar *et al.*, 2016; Scott, 1986). Sattar *et al.* (2016) have also contended that communication expertise is one of the captivating qualities that distinguishes women and can propel them to success as entrepreneurs. Additionally, they proposed that numerous women are significantly more effective than male entrepreneurs in communicating their plans and concepts.

In their investigation, Huck and McEwen (1991) proposed that the intriguing factor in the operation of entrepreneurial ventures in developing countries is the instrumental and emotional support provided by family members. Kim and Ling (2001) discovered that the conflicts associated with women's entrepreneurship can be resolved through the assistance of family members in a study of work-family discord in Singapore.

Tambunan (2009)determined that the expansion of women's entrepreneurship in developed Asian countries, as well as in other regions of the globe, has the potential to significantly influence the culture and empower women. However, in countries with an indigent population and an underdeveloped industry, a significant portion of this opportunity remains unrealized.

Nevertheless, women's entrepreneurial endeavours are emerging in this frontier of online business platforms. Nowadays, social media platforms such as Facebook, Instagram, What's App, and YouTube have emerged as significant marketing channels (Cesaroni *et al.*, 2017) The platform is easily accessible and user-friendly for women. This offers the chance to engage with the final consumer and capture a snapshot of their requirements and desires. In Bangladesh, thousands of women have declined to engage in online businesses that are based on social media, and an even greater number are considering it (Hossin *et al.*, 2018)

The conventional methods of women entrepreneurship in Bangladesh are the primary focus of the aforementioned literatures. Women have recently chosen e-commerce and f-commerce as options for entrepreneurship as a result of the rapid advancements in technology and the proliferation of online enterprises (Hossin *et al.*, 2018). Karim and Qi (2018) recommended the dissemination of women's entrepreneurship through online channels. Hossin *et al.* (2018); Islam (2018); Maier and Nair-Reichert (2007); Slyke *et al.* (2010) have all described how e-commerce/e-retailing projects can be used to assure the empowerment of women. Hossain (2018) addressed this matter and articulated the manner in which e-businesses promote women's entrepreneurship; however, the investigation was restricted to the city of Dhaka. Haque (2013) examined the empowerment of women in Bangladesh through the use of Bangladeshi online apparel stores in his research. Therefore, the investigation pertains to a restricted area. The model developed by Haddad *et al.* (2016)offers a fragmentary perspective on the self-efficacy of women entrepreneurs, but it fails to provide a comprehensive understanding of the developmental process of women entrepreneurship. The model of women entrepreneurship proposed by Nieva (2015) does not account for the social or demographic factors that significantly impact the entire developmental process. The paradigm appears to be incomplete in the context of a developing country such as Bangladesh, despite the fact that it includes barriers and supports that are intended to eliminate them.

2.2 Entrepreneurial personality and orientation

Yusuf (1995) observed that entrepreneurial motivation and success are influenced by personal characteristics, including self-confidence and perseverance. Entrepreneurial intentions are significantly influenced by self-perception, which can differ depending on the historical and cultural context (Saraswat & Lathabahvan, 2020). According to Mamun and Haq (2023), women in Bangladesh frequently regard their business ventures as secondary to their domestic responsibilities, which may influence their motivation for growth. (Lumpkin & Dess, 2001) identified five dimensions of entrepreneurial orientation: autonomy, innovativeness, risk-taking, proactive attitude, and competitive aggressiveness. Although entrepreneurial-oriented, high-performing firms are effective in capitalising on business opportunities, they necessitate recognition and encouragement (Shane, 2000)

Major entrepreneur-related factors were identified by Mamun and Haq (2023) in the context of Malaysian SMEs. This research demonstrates that strategic choices serve as a mediator in the relationships between resource endowments and company performance. Additionally, it discovered that the relationship between the need for cognition and firm performance is partially mediated by market orientation. The research also indicates that market orientation substantially influences the performance of SMEs and the personality traits of entrepreneurs.

2.3 Socio-cultural dimensions promoting entrepreneurship

Non-traditional professions may be selected by individuals in response to societal disruptions that impact family life. Studies suggest that entrepreneurs are more likely to originate from ethnic, religious, or minority groups (Bates, 2011; Smallbone *et al.*, 2010). Culture, government policies, industrial bases, and available resources can all influence the participation of women in business (Acs & Audretsch, 2005; Brush & Brush, 2006; Minniti *et al.*, 2005). In Bangladesh, women frequently operate enterprises on a smaller scale, with particular success in specialized sectors such as handicrafts, beauty parlours, and boutiques (Billson & Fluehr-Lobban, 2005). The motivation of female entrepreneurs to expand their enterprises can be substantially affected by the participation of their family members.

Bangladesh is a nation that maintains collectivism, uncertainty avoidance, power distance9, and masculinity, despite its favorable labour market conditions (Azim, 2008). In Bangladesh, female entrepreneurs frequently endure harassment from male counterparts and customers, which fosters a hazardous business environment (Hoque & Itohara, 2009). The political environment in Bangladesh is unstable, which impedes entrepreneurial development and negatively affects economic policies (Efi & Akpan, 2012). Businesses could derive substantial advantages from adequate infrastructure, including power, water, and gas (Stern, 2019). The development of women's entrepreneurship is impeded by the patriarchal culture that is prevalent in Bangladesh, where men are regarded as the primary earners and women are restricted to domestic responsibilities (Roomi & Parrott, 2008). Entrepreneurial decisions are also influenced by religion and caste, with certain religions promoting entrepreneurship while others inhibiting it (Audretsch *et al.*, 2013). Women entrepreneurs encounter substantial obstacles when they are excluded from informal interaction networks. In Karim (2001) identified the following as significant obstacles for women entrepreneurs in Bangladesh: institutional barriers, cultural constraints, crises among concerned parties, limited access to credit facilities, and a lack of training opportunities. Emotional vulnerability, a desire to please all, lower educational backgrounds, fear of failure, and the combined strain of managing both a home and a business are additional challenges.

2.4 The importance of financial structure and support

A nation's growth and development are contingent upon its access to finance (Beck & Demirgüç-Kunt, 2008). Nevertheless, enterprises in Bangladesh are confronted with financial constraints as a result of the disparity between savings and investment (Chowdhury, 2017). Government policies, financial institutions, and other supportive organizations are all essential for the advancement of women's entrepreneurship(Parvin *et al.*, 2012). The growth of women entrepreneurship in Bangladesh remains stagnant, primarily due to the limited access to finance, despite efforts (Haque & Mahmud, 2003).

In Bangladesh, the majority of women entrepreneurs (79%) lack access to financial institutions, with only 19% of them receiving institutional finance (Afsar, 2009). These women entrepreneurs primarily obtain financing through personal reserves, trade credit, local money lenders, and friends and family (Ahmed, Hossain, & Hossain2018). Despite the fact that women entrepreneurs are able to promptly repay loans, they continue to face a challenge in securing sufficient financing (Agier & Szafarz, 2010). Commercial institutions have allocated only approximately 20.6% of their funds to the SME sector, which is significantly less than the demand, despite the central bank's provision of refinancing facilities to promote the development of small and medium-sized enterprises (SMEs) (Uz Zaman & Islam, 2011)

2.5 Government policies and support structure

Entrepreneurial support and encouragement are significantly influenced by government and pertinent institutions. In order to promote the development of small and medium-sized enterprises (SMEs), it is imperative to implement significant reforms in the government's mindset, policies, procedures, and institutions (Mamun & Haq, 2023) Privatization has been prioritized by the Bangladeshi government and has been associated with the development of small and medium-sized enterprises (SMEs). At the grassroots level, a variety of government and non-governmental organizations (NGOs) are engaged in the promotion of entrepreneurship development.

The rigorous curriculum of the general education system in Bangladesh results in a lack of entrepreneurship and leadership development. Nevertheless, the business and technical education system encompasses topics such as motivation, business environment, and preparations. Furthermore, an entrepreneurship development programme (EDP) is in place that partners with governmental and non-governmental organizations to offer technical assistance, vocational training, and exposure (Aktaruzzaman & Clement, 2011). Regrettably, the government has been unable to effectively educate and enlighten the business community, particularly women entrepreneurs, about trade, commerce, and market information. The government must simplify the rules and procedures of business for micro, small, and medium enterprises (MSMEs) and disseminate them to entrepreneurs (Ali & Hatta, 2012; Mamun & Haq, 2023).

In order to encourage women's involvement in formal economic sectors, the government has established the National Women Small and Medium Enterprise (SME) Forum under the SME Foundation of the Ministry of Industry (Al-Hossienie, 2011). Furthermore, the Bangladesh Women's Chamber of Commerce and Industry (BWCCI) is dedicated to the promotion of women's empowerment through the development of entrepreneurship. Although numerous organisations are striving to foster entrepreneurship, the absence of a unified strategy among them may impede substantial progress (Kabeer *et al.*, 2018).

CHAPTER III

METHODOLOGY

3.1 Introduction

The methodology chapter outlines the research design, methods, and procedures employed to investigate rural women entrepreneurship development in the Sirajganj district of Bangladesh. This study adopts a case study approach to explore the challenges faced by women entrepreneurs in this region and the strategies they employ to prepare for entrepreneurial ventures. The research utilizes both qualitative and quantitative methods to gather comprehensive data on the subject, including surveys, interviews, and focus group discussions. By employing a mixed-methods approach, the study seeks to provide a nuanced understanding of the factors influencing rural women's entrepreneurial activities, the barriers they encounter, and their coping mechanisms. The following sections detail the research design, sampling techniques, data collection instruments, and methods of analysis used in this study.

3.2 Selection of the study area

The study was conducted in the Sirajganj district of Bangladesh, focusing specifically on the challenges and preparations of rural women entrepreneurs. While Sirajganj is widely recognized for its agricultural significance, particularly rice production, its proximity to industrial hubs such as Sirajganj district makes it an ideal location for examining entrepreneurship dynamics among rural women.

In selecting the specific areas for detailed analysis, three upazilas; Sirajganj Sadar, Belkuchi, and Chowhali were chosen for their distinct socioeconomic conditions. These upazilas represent a mixture of rural and semi-urban settings, providing a broad perspective on the challenges faced by women entrepreneurs in both relatively developed and underdeveloped areas. The selection of these upazilas ensures a diverse sampling frame, allowing for the exploration of a range of entrepreneurial activities and socioeconomic conditions within the district. Additionally, the Sirajganj district was chosen due to its growing small-scale industrial activities, which are significant for entrepreneurship. By focusing on these upazilas, the study captures the variations in economic activities, availability of resources, and access to markets, making it a representative case study for understanding the rural women entrepreneurship landscape in the region.

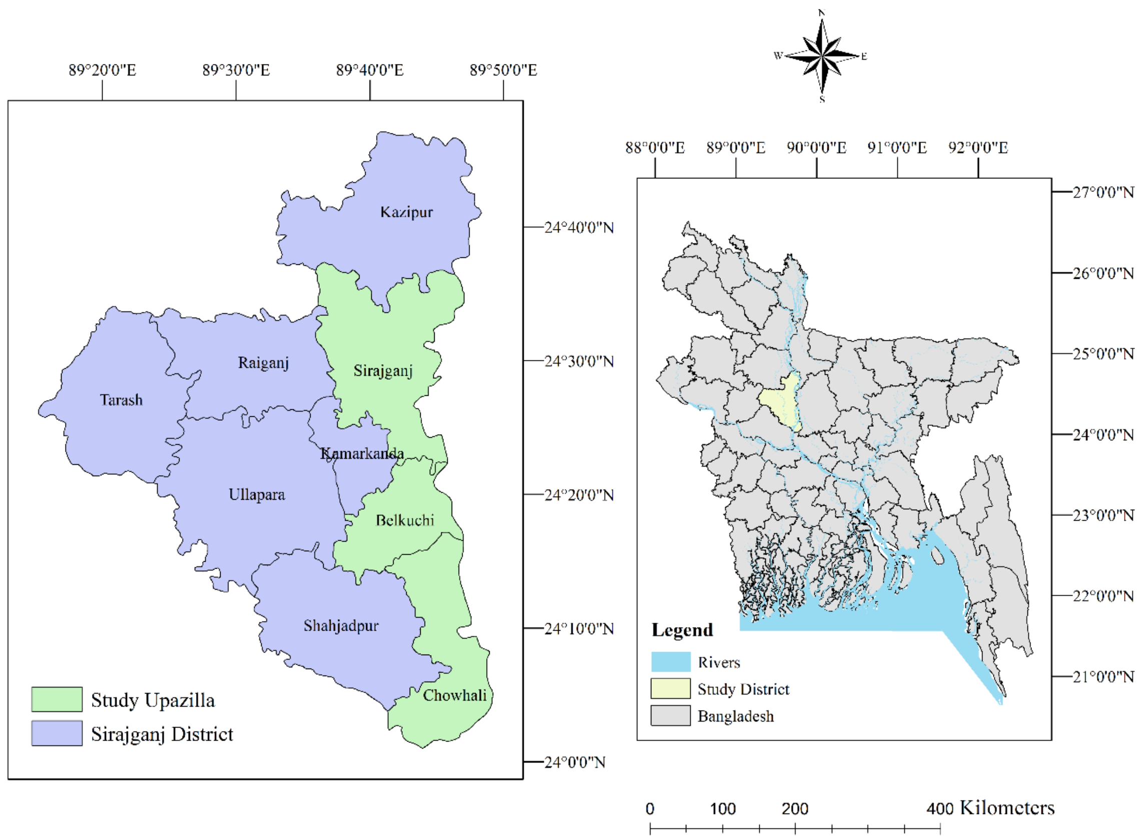

Figure 3.1: Study Area

3.3 Method of investigation

Survey research is a method used in quantitative research to collect data from a predefined group of respondents through standardized questionnaires or interviews (Ponto, 2015). This method involves asking specific questions to gather information about people's preferences, behaviors, attitudes, or opinions (Check & Schutt, 2011). Survey methods can include various techniques such as online surveys, paper surveys, telephone interviews, or face-to-face interviews. It's a widely used approach for gathering data efficiently and systematically (Singleton Jr *et al.*, 1988).

In this study, the methodology employed to gather pertinent information involved utilizing surveys as the primary data collection tool. The researcher, driven by the understanding that the approach to studying and the objectives at hand significantly influence the information gathering process, opted for this method. Personally, engaging with individuals involved in entrepreneurship within the targeted areas, the researcher distributed questionnaires and conducted interviews. By directly interacting with the proprietors of entrepreneurship or business, valuable insights and perspectives were obtained, enriching the study's dataset with firsthand experiences and knowledge from those deeply involved in the subject matter.

3.4 Sampling methodology and sample size

A multi-stage sampling strategy was employed in this study to choose the houses and survey locations. Using the total number of households in these three unions and the Cochran's method (Cochran, 1977), a sample size of 119 households with a 95% confidence level and 9% margins of error (confidence interval) was determined. Following that, the optimal number of households in each upazila was determined by applying the proportional allocation technique. Researcher excluded 19 household for better result and better study purposes.

The Cochran's formula for sampling was:

$$n = \frac{z^2 \times \hat{p}(1 - \hat{p})}{\varepsilon^2}$$

Where,

z is the z score

ε is the margin of error

N is the population size

p̂ is the population proportion

3.5 Preparation of the survey schedule

The preparation of a survey schedule is a crucial step in ensuring effective data collection. To create a robust schedule, define the survey's purpose, craft concise and relevant questions, and maintain simplicity to enhance participant comprehension. Striking a balance between question types and avoiding bias contributes to the survey's validity (Krosnick, 2018; Owens, 2002). Additionally, planning for field data collection involves clear protocols for each component, optimizing survey response rates and feedback opportunities further improve survey quality (Aguinis *et al.*, 2021).

An effective interview schedule is essential to the research and survey's effectiveness. A schedule of interviews was created with the study's aims in mind in order to get the necessary data. The study's objectives guided the preparation of the draft schedule, which was created prior to the final schedule. After then, a pre-test of the schedule was conducted to confirm the questions' applicability and the type of answer.

In-person interviews with respondents were conducted from December 2023 to January 2024 in order to gather data for the current study. Throughout that time, the researcher performed several field excursions in order to gather data.

3.6 Collection of data

Getting accurate and reliable information out in the field is tough. How a study turns out depends a lot on how good the data is and how consistent it is. How researcher gather the data really affects how reliable it is. We need clear schedules to make sure our surveys are right. We got data straight from the people we were studying using interviews made just for this study. This helped us make sure the data was dependable. We used schedules to get info from rural entrapreneur too. Before the interviews, we explained what we were doing so everyone felt comfortable speaking up. We didn't ask unnecessary questions to save time for both the people we talked to and ourselves. We were careful when we collected the data to make sure it was right and dependable. We also thought about how the people we were talking to preferred to communicate, and we kept things friendly. We also looked at info from other sources like books, journals, and agencies including the Bangladesh Economic Review (BER) and the Bangladesh Bureau of Statistics (BBS), Sher-e-Bangla Agricultural University Archive.

3.7 Problems faced in collecting data

The researcher encountered the following issues and challenges when gathering primary data:

1. The majority of women in the chosen regions were hesitant to provide accurate information regarding their sources of income. Because they were reluctant to provide true information because they believed the researcher to be a government agent.

2. The fact that the respondents in the chosen areas did not maintain written records meant that the researcher in charge of data collection had to rely entirely on the respondents' recollection. This presented another significant challenge.
3. The majority of respondents in the research areas lacked any information of research studies. Thus, it was challenging to persuade them of the significance of the findings.
4. Occasionally, the women refused to work with the researcher voluntarily. They could not see any need to provide the researcher with information.
5. The researcher frequently had to spend more time and effort gathering information from farm respondents who were not available at home.

3.8 Processing and tabulation of data

Data processing has many parts, and one important step is tabulation. Tabulation means putting data in tables, making it easier to compare and analyze. First, raw data is turned into numbers. Then, numbers are given to different categories in a process called coding. Tabulation helps summarize data neatly, making it easier to understand and study. It's a key part of processing data, helping organize numbers so we can find patterns and understand what they mean (Christanto *et al.*, 2012; Habibi & Machdi, 2014). Researcher needed to process data to reach the study's goals. After collecting data, researcher organized and summarized it. Then, we put the interview data into a special computer program called STATA and measured the necessary results.

3.8.1 Statistical technique

In this research study, we employed both index analysis and cross tabulation to achieve a comprehensive understanding of the data. Index analysis was used to create summary measures that allowed us to track changes over time and make comparisons across different groups. This technique enabled us to identify trends and patterns that were not immediately apparent from the raw data.

CHAPTER IV

SOCIOECONOMIC STATUS OF THE RURAL WOMEN ENTREPRENEUR

4.1 Introduction

The socioeconomic status of rural women entrepreneurs plays a pivotal role in shaping their entrepreneurial journey, impacting both the challenges they face and the opportunities they can leverage. This chapter delves into key aspects of their socioeconomic backgrounds, including education, household income, access to financial resources, and social capital. The findings from this study will provide a foundation for discussing the broader implications of women's entrepreneurship in rural Bangladesh and help identify strategies to enhance their participation in the economic landscape.

4.2 Age profile

Among the respondents, 8.7% fell into the Younger Age category, comprising 14 individuals. The Middle Age group constituted the majority, comprising 50.0% of the respondents, with a total of 50 individuals falling into this category. The Older Age category consisted of 36 individuals, accounting for 41.3% of the respondents (table 4.1).

Table 4.1: Age profile of the respondents

Age category	Percentage
Younger Age	8.7
Middle Age	50.0
Older Age	41.3

Source: Field Survey 2024

4.3 Educational profile

The educational categorization of rural entrepreneur encompasses six distinct tiers, reflecting a spectrum of academic attainment. At the foundational level, there are those classified as 'Illiterate', lacking formal schooling. Moving forward, 'Signature' denotes individuals with minimal literacy, able to sign their names but lacking substantial educational background. Progressing through the ranks, 'Primary' denotes completion of classes one through five, while 'Secondary' signifies education up to the S.S.C level, encompassing classes six through ten. 'Higher Secondary' marks those who have completed classes eleven and twelve, representing a higher academic echelon. Finally, the 'Degree and above' category encapsulates rural entrepreneur with tertiary education, indicating a comprehensive academic foundation that may offer diverse perspectives and skill sets in entrepreneurship and beyond.

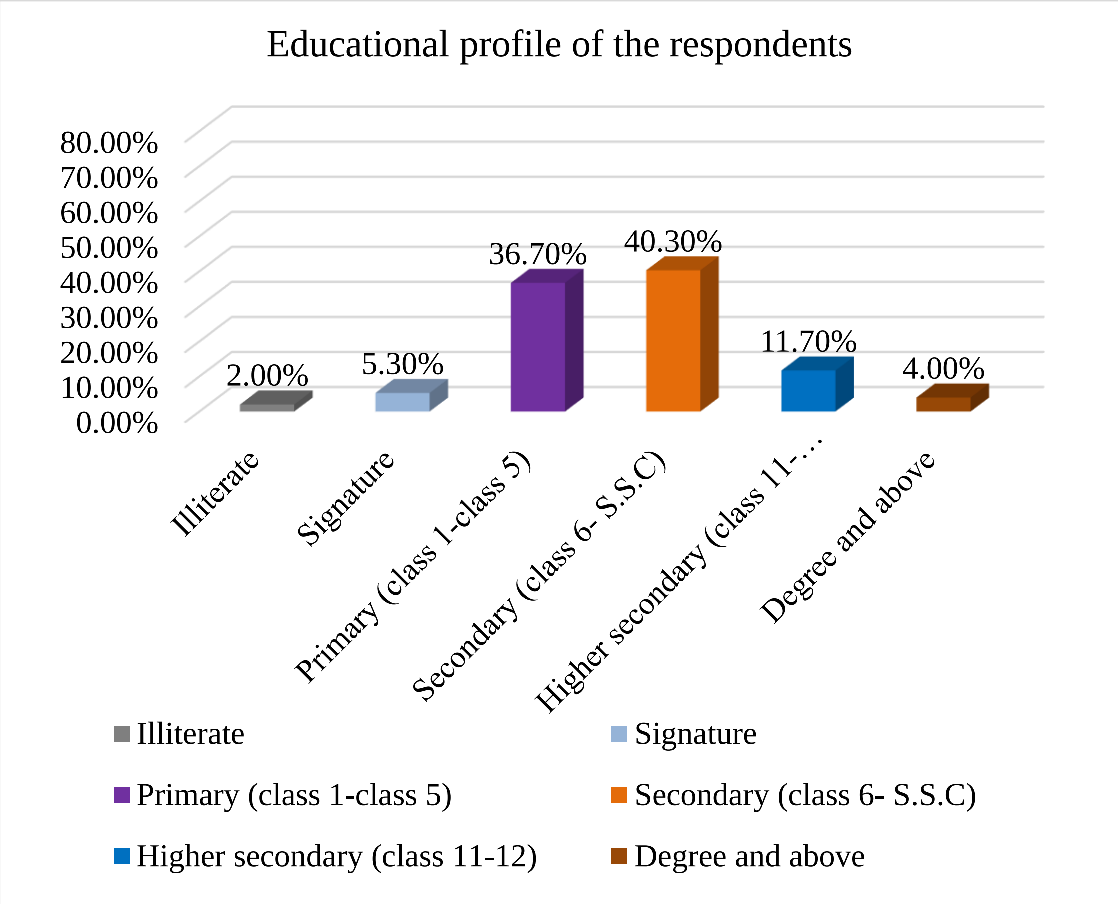

Figure 4.1: Educational profile of the respondents

Source: Field Survey 2024

Among the respondents 2.0% were classified as illiterate, indicating no formal education. A small proportion, 5.3%, were able to sign their names, suggesting basic literacy skills. The largest segment, comprising 36.7% of the respondents, had completed primary education, ranging from class 1 to class 5. Nearly half of the respondents, 40.3%, had attained a secondary level of education, spanning from class 6 to S.S.C. Furthermore, 11.7% had completed higher secondary education, covering class 11 to class 12. Notably, 4.0% of the respondents reported possessing a degree or higher qualification (figure 4.1).

4.4 Experience profile

Rural entrepreneur' experiences are segmented into three distinct categories based on their tenure in the industry. The first category encompasses those with less than five years of experience, representing a group marked by fresh perspectives and potentially innovative approaches. The second category, spanning from five to ten years of experience, likely indicates a phase where women have gained a foothold in the industry, honing their skills and strategies. Finally, the third category, comprising women with over ten years of experience, represents a seasoned cohort who have weathered various challenges and accrued substantial knowledge.

Table 4.2: Experience profile of the respondents

Experience category	Percentage
Bellow 5 Year	25.00
5-10 Year	33.33
Above 10 Year	41.67

Source: Field Survey 2024

According to the table 4.2, 25.00% of the respondents fell under the category of below 5 years of experience. The majority, constituting 41.67% of the respondents, had more than 10 years of experience. On the other hand, 33.33% of the respondents reported having between 5 to 10 years of experience. This distribution highlighting a significant proportion with extensive professional backgrounds exceeding a decade, while also acknowledging a notable portion with moderate experience ranging from 5 to 10 years.

4.5 Occupation status

Rural entrepreneur' occupational statuses are typically categorized into two main groups. Firstly, there are those for whom entrepreneur serves as the primary occupation, indicating that their livelihood primarily relies on entrepreneurship and possibly other works. Secondly, there are women who engage in entrepreneurship as a secondary occupation, meaning that while they may have other primary sources of income, they still dedicate a portion of their time and resources.

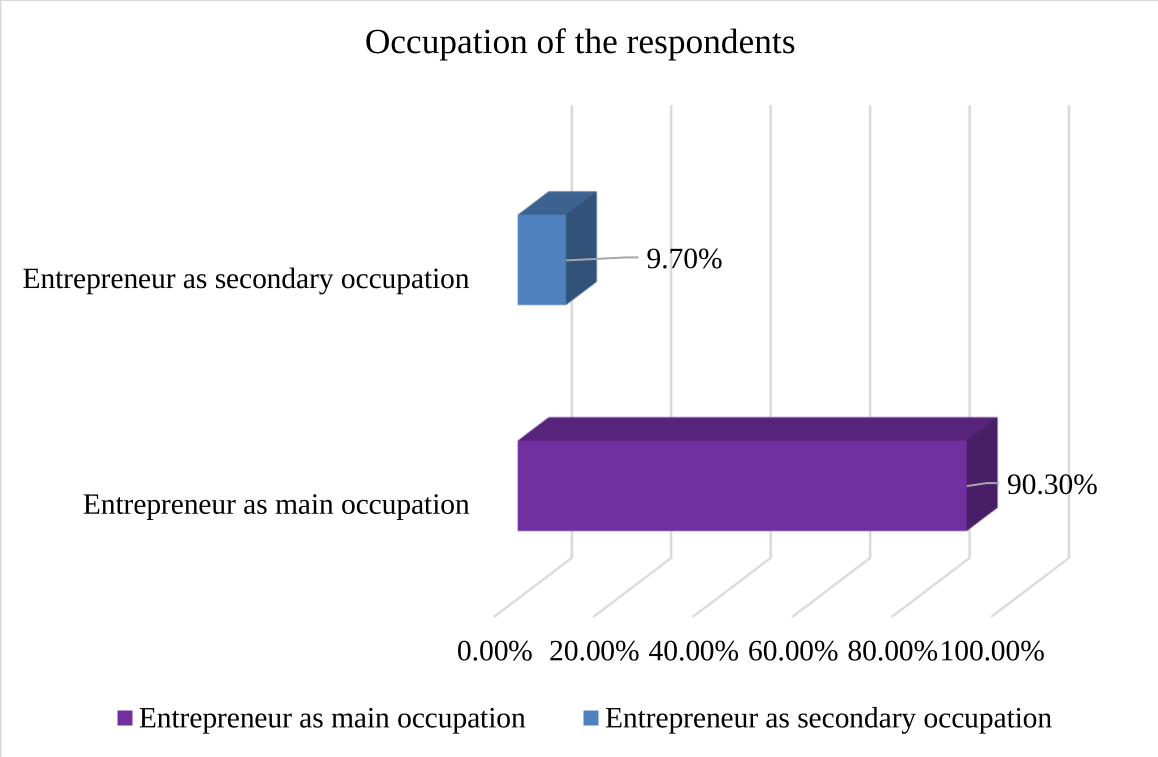

Figure 4.2: Occupation of the respondents

Source: Field Survey 2024

The occupation distribution among the respondents illustrated in figure 4.2. The majority, comprising 90.30%, list entrepreneurship as their main occupation, indicating a significant reliance on entrepreneurship activities for livelihoods. Interestingly, a notable portion, 9.70%, also engage in entrepreneurship as a secondary occupation, suggesting either diversification of income sources or a multifaceted approach to livelihood strategies within the surveyed population.

4.6 Types of business

The types of businesses owned by rural women entrepreneurs and their respective percentages presented in table 4.3. The most common type of business is "Clothing/Textile," accounting for 30.3% of the businesses. This is followed by "Beauty care," which comprises 26.3% of the businesses. "Handicraft" businesses make up 23.7%, while "Grocery & Stationary" businesses account for 13.2%. Finally, 6.6% of the businesses fall under the "Other" category, indicating some diversity in rural women entrepreneurship.

Table 4.3: Types of business owned by rural women entrepreneur

Types of Business	Percentage
Clothing/Textile	30.3
Beauty care	26.3
Handicraft	23.7
Grocery & Stationary	13.2
Other	6.6

Source: Field Survey 2024

4.7 Family information

The information concerning rural women families is meticulously categorized into five distinct segments, providing valuable insights into their demographics. These categories include the average family member count, delineating the typical size of these entrepreneure households. Furthermore, there's a breakdown into the average number of males and females within these families, elucidating gender dynamics.

Table 4.4: Family information of the respondents

Items	Frequency	Average
Average Family Member	100	4.93
Average Male	100	2.38
Average Female	100	2.55
Average working member	100	1.45

Source: Field Survey 2024

The table 4.4 indicates frequencies and averages across various categories. On average, each family consisted of approximately 4.93 members. In terms of gender distribution, the average number of male members per family was 2.38, while the average number of female members was slightly higher at 2.55. Additionally, the data reveals that, on average, 1.45 members per family were employed. This figure remained consistent when specifically considering male members who were working, indicating that the average number of working males mirrored the overall average of working members per family.

4.8 Entrepreneurs' farm category

In the realm of rural women entrepreneurship, land sizes are delineated into three distinct categories, each bearing its own significance in entrepreneurship dynamics. The first category encompasses plots of land up to 2 hectares, characterized as small holdings. These modest-sized farms often require intense and meticulous management, as every inch of land must be utilized efficiently. Moving up the scale, the medium category spans from 2 to 5 hectares, offering a slightly broader canvas for cultivation. Here, women navigate the terrain with a balance of precision and scalability, leveraging their resources to optimize yields. Finally, the domain of large-scale extends beyond 5 hectares, representing vast expanses of the entrepreneurship enterprise.

Table 4.5: Women' farm category based on land size

Women Category	Percentage
Up to 2 ha (Small)	16.0
2 - 5 ha (Medium)	48.0
Above 5 ha (large)	36.0

Source: Field Survey 2024

Among the surveyed women farm category form table 4.4 its evident that, 16.0% are categorized as "Small," with land holdings of up to 2 hectares. The majority of women, constituting 48.0% ach, fall into the "Medium" category, possessing land sizes ranging from 2 to 5 hectares, and the "Large" category, encompassing land holdings above 5 hectares with 36.0% holdings.

4.9 Training information

The training information of rural entrepreneur' respondents is segmented into two distinct categories: those who have received training and those who have not. This division delineates the varying levels of knowledge and skill acquisition among rural entrepreneur. The "Yes" category comprises women who have undergone training sessions. Conversely, the "No" category denotes women who haven't received formal training, potentially lacking access to crucial resources and information necessary for optimizing their entrepreneurship.

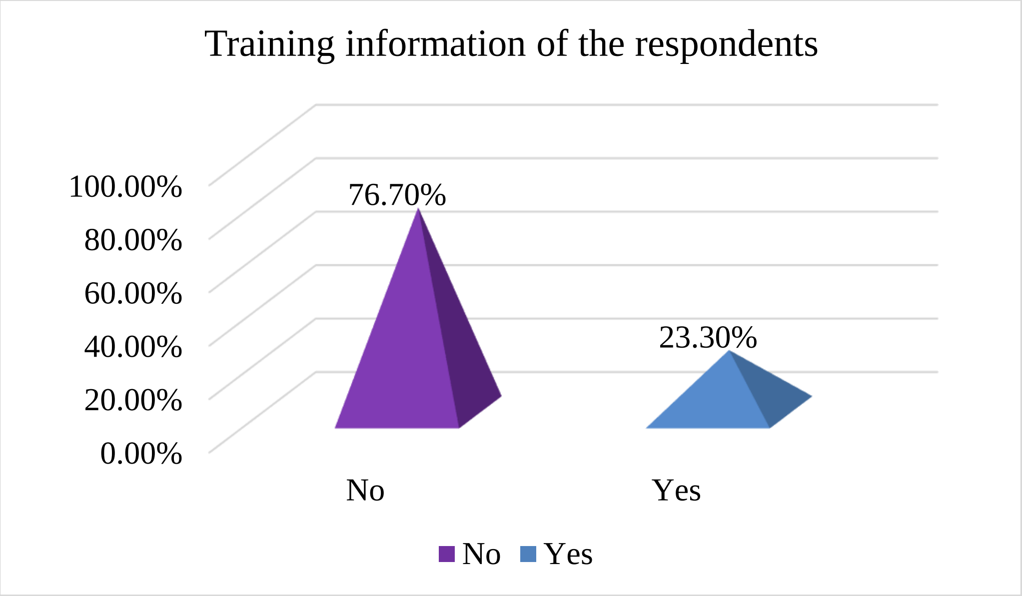

Figure 4.3: Training information of the respondents

Source: Field Survey 2024

The data presented in Figure 4.4 illustrates the training information of the respondents. The majority, comprising 76.70% of the respondents, indicated that they have not undergone training. Conversely, 23.30% of the respondents stated that they have received training.

4.10 Credit information

Rural entrepreneur' credit receiving information is organized into two distinct categories: those who have received credit and those who have not. The affirmative category, labeled "Yes," indicates women who have successfully obtained credit to support their entrepreneurship endeavors, potentially enhancing their ability to invest in resources and improve income. On the other hand, the "No" category encompasses women who have not accessed credit, highlighted potential barriers or challenged they may face in securing financial support for their entrepreneurship activities.

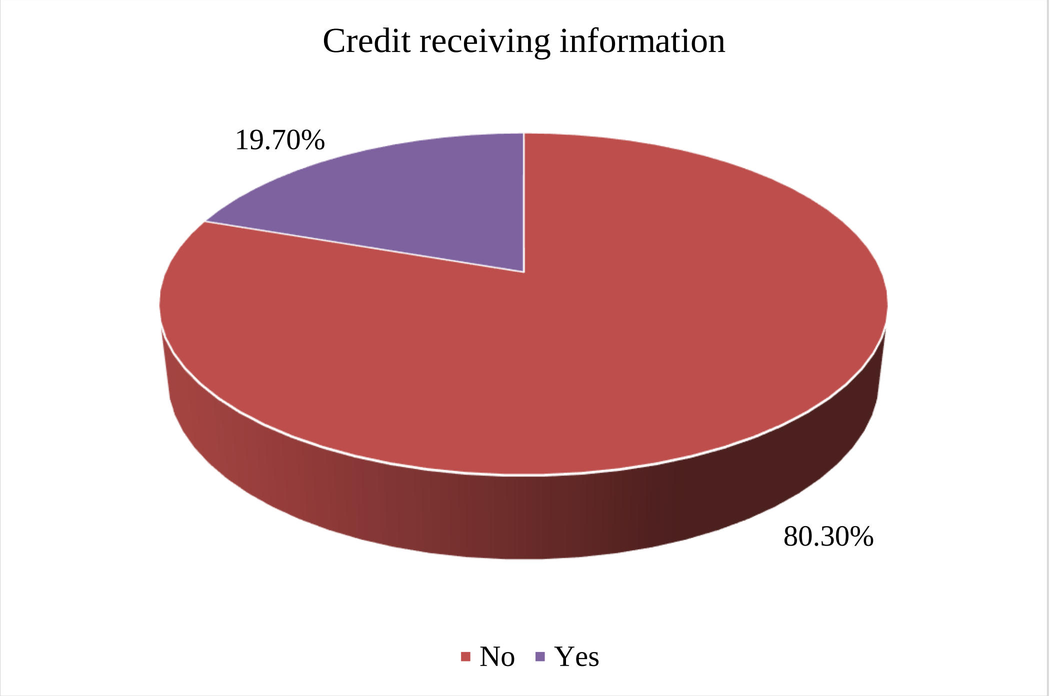

Figure 4.4: Credit receiving information of the respondents

Source: Field Survey 2024

In Figure 4.5, the data illustrates the credit receiving information of the respondents. It reveals that the majority, accounting for 80.3%, responded negatively, indicating that they did not receive credit. Conversely, a minority of respondents, constituting 19.7%, affirmed that they did receive credit.

4.11 Motivational factors

The table 4.6 presents the motivational factors for starting business ventures, divided by marital status (all, married, and single). "Self-motivation" is the leading factor, cited by 46.1% of respondents, with a notably higher percentage among singles (52.4%) than married individuals (43.6%). "Economic independence" motivates 43.4% of all respondents, with similar percentages for married (43.6%) and single (42.9%) individuals. "Family inspiration" is a key motivator for 39.5%, with a stronger influence among married individuals (43.6%) compared to singles (28.6%). The "Need for self-achievement" drives 36.8% of all respondents, with a higher proportion among married (38.2%) than single individuals (33.3%). "Profit prospects" motivate 22.4% overall, with a greater percentage among singles (28.6%) compared to married (20.0%). Confidence in business potential influences 21.1%, with singles (28.6%) showing more confidence than married individuals (18.2%). Other notable factors include "Friends' inspiration" (18.4%), "Expanding family business" (10.5%), and "Creating opportunities for other women" (9.2%). Social status is the least cited reason, motivating only 1.3% of respondents, primarily married individuals (1.8%). Multiple answers were allowed, indicating that respondents often have more than one motivating factor.

Table 4.6: Motivation for starting business ventures

Motivational factors	Percentage
Self-motivated	46.1
Economic independence	43.4
Family inspiration	39.5
Need for self-achievement	36.8
Profit prospects	22.4
Confidence in business potential	21.1
Friends' inspiration	18.4
Expanding family business	10.5
Creating opportunities for other women	9.2
Other	7.9
Social status	1.3

Source: Field Survey 2024

4.12 Family support

The family members who provide the most support to respondents presented in figure 4.6, expressed as percentages. The highest support comes from husbands, with 57.9% of respondents identifying them as their main supporters. Parents follow closely, with 50% offering significant support. Siblings provide support to 26.3% of respondents, while 14.5% receive support from children within the family. In-laws are less frequently cited as a source of support, with 11.8% of respondents acknowledging their contribution. Lastly, 5.3% of respondents report receiving no family support.

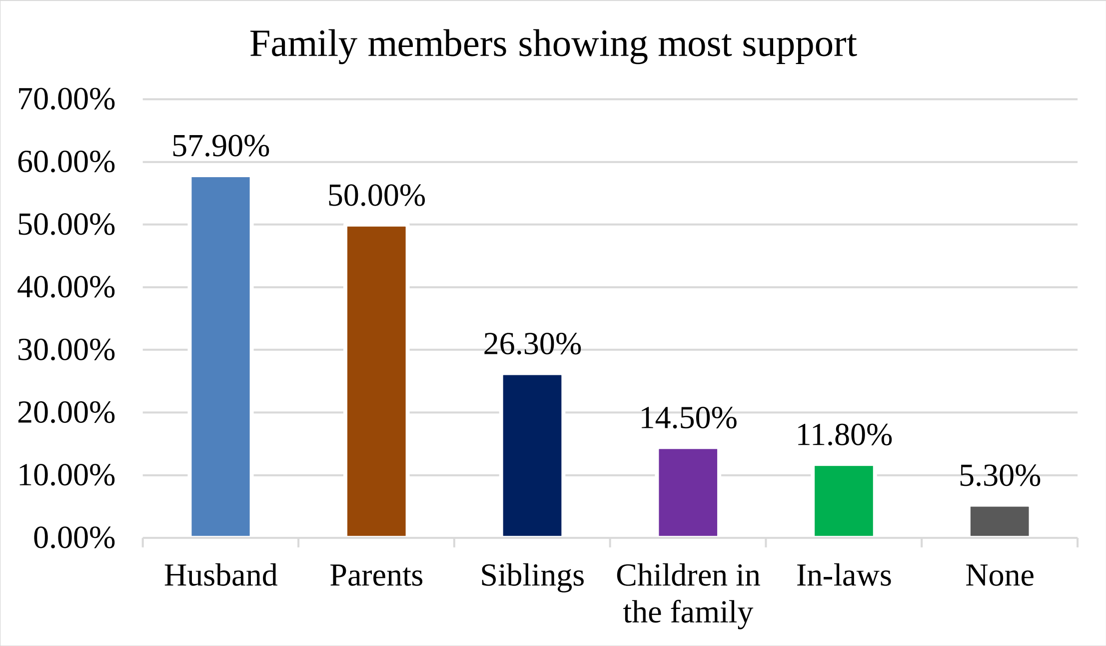

Figure 4.5: Family members showing most support to rural women entrepreneurs

Source: Field Survey 2024

4.13 Family obligation

It becomes sense to believe that rural women entrepreneurs confront major family commitments when pursuing entrepreneurship, given the conservative societal perspective on women. Family responsibilities impact these commitments (Table 4.7). 47.4% of respondents, or most of them, said that working hours are a considerable commitment to their family. Family members frequently voice their displeasure with women working long hours because of prevailing stereotypes and the idea that they might not be able to handle domestic duties effectively. Concerns over the sort of work or business (13.2%) and the location of the workplace (22.4%) are examples of additional commitments. According to the survey, married women entrepreneurs worry more about their working hours than other groups do.

Table 4.7: Family obligations to women entrepreneurship

Family obligations to women entrepreneurship	**Percentage**
Working hours	47.4
Location of work	22.4
Type of work and enterprise	13.2

Source: Field Survey 2024

4.14 Initial capital investment

The table displays the sources of initial capital investment for women entrepreneurs, highlighting various funding sources and their corresponding percentages. The majority of women (38.2%) relied on personal savings, followed by 26.3% who obtained support from their husbands. Parents contributed to 23.7% of the investments, while private commercial banks accounted for only 3.9%. Minor contributions came from relatives (2.6%), other sources (2.6%), public commercial banks (1.3%), and in-laws (1.3%). The data suggests that women entrepreneurs predominantly rely on personal and familial support rather than institutional or external funding sources.

Table 4.8: Sources of initial capital investment for women entrepreneurs

Sources of initial capital investment	**Percentage**
Personal savings	38.2
Parents	23.7
Husband	26.3
Private commercial bank	3.9
Relatives	2.6
Other	2.6
Public commercial bank	1.3
In-laws	1.3

Source: Field Survey 2024

CHAPTER V

CHALLENGES FACED BY RURAL WOMEN ENTREPRENEURS

5.1 Introduction

Rural women in Sirajganj District, Bangladesh, who venture into entrepreneurship encounter a unique set of challenges that hinder their ability to thrive and sustain their businesses. Despite the potential for entrepreneurship to act as a vehicle for economic empowerment, these women face structural, social, and economic barriers that complicate their efforts. Cultural norms often reinforce gender roles that limit their mobility and access to resources, while financial constraints, limited market access, inadequate training, and the lack of institutional support create additional obstacles. This chapter aims to explore the multifaceted challenges rural women entrepreneurs face, examining the social, financial, and infrastructural factors that continue to impede their progress. The case study provides a detailed account of the everyday struggles these women endure, offering insights into the systemic changes necessary to foster a more enabling environment for rural women entrepreneurship.

5.2 Personal challenges

5.2.1 Obstacles at the start of the business

The table 5.1 presents the main initial obstacles faced by individuals. The most common challenge across all groups is "Startup finance," affecting 48.7% overall, with a higher percentage of single individuals (57.1%) than married (45.5%). "Lack of information" and "Finding the right contacts" are also significant challenges, reported by 38.2% in total, with similar percentages between married and single respondents. "Work-life balance" is another obstacle, noted by 31.6% overall, but is more prevalent among married individuals (34.5%) compared to singles (23.8%). Other notable challenges include "Management skills" (22.4%), "Business support & access" (14.5%), and "Entrepreneurial skills" (9.2%). Gender discrimination and lack of communication skills for global business were each cited by 6.6%, though the latter was reported only by married respondents. Interestingly, 1.3% of married participants mentioned "Self-confidence" as an issue, while 1.8% identified no obstacles. Responses allowed for multiple answers, indicating that individuals may face several barriers simultaneously.

Table 5.1: Initial obstacles faced by rural women entrepreneurs

Main initial obstacles	All (%)	Married (%)	Single (%|)
Startup finance	48.7	45.5	57.1
Lack of information	38.2	38.2	38.1
Finding the right contacts	38.2	38.2	38.1
Work-life balance	31.6	34.5	23.8
Management skills	22.4	25.5	14.3
Business support & access	14.5	16.4	9.5
Entrepreneurial skills	9.2	10.9	4.8
Gender discrimination	6.6	7.3	4.8
Lack of communication skills for global business	6.6	9.1	0
Other	5.3	1.8	14.3
Self-confidence	1.3	1.8	0
None	1.3	1.8	0

Source: Field Survey 2024

5.2.2 Main operational obstacles

The major operational obstacles faced by urban women entrepreneurs was presented in table 5.2. "Work-life balance" is the most significant challenge, affecting 44.7% overall, with a higher percentage among married women (49.1%) compared to singles (33.3%). "Low budget for PR and marketing activities" is another major obstacle, faced by 30.3% of respondents, with a slightly higher incidence among single women (33.3%) than married (29.1%). "Networking" challenges are reported by 28.9% overall, with a higher percentage among singles (33.3%) than married (27.3%). Financial problems affect 21.1% of all respondents, with a slightly greater impact on married women (21.8%) than singles (19.0%). Gaining acceptance and respect from people is cited by 13.2% overall, with similar percentages between married and single women. "Other" obstacles are reported by 11.8% overall, more frequently by single women (19.0%) than married (9.1%). Additionally, 10.5% of respondents indicated that they faced no obstacles, with this response being slightly more common among married women (10.9%) than singles (9.5%). Multiple responses were allowed, indicating that urban women entrepreneurs experience a range of operational challenges.

Table 5.2: Major operational obstacles faced by rural women entrepreneurs

Main operational obstacles	All (%)	Married (%)	Single (%|)
Work-life balance	44.7	49.1	33.3
Low budget for PR and Marketing Activities	30.3	29.1	33.3
Networking	28.9	27.3	33.3
Financial problems	21.1	21.8	19.0
Gaining acceptance and respect from people	13.2	12.7	14.3
Other	11.8	9.1	19.0
None	10.5	10.9	9.5

Source: Field Survey 2024

5.3 Domestic perspectives and challenges

The table 5.3 presents data on domestic responsibilities that impact the work-life balance of women, categorized by marital status and the presence of children. The percentages represent the proportion of respondents reporting each responsibility. The most commonly cited responsibility is 'managing general household responsibilities,' which affects 43.4% of all respondents. Among married women, this figure is higher at 47.3%, while it is lower among single women (33.3%). Interestingly, 47.5% of married women with children report household management as a significant factor impacting work-life balance, highlighting the additional burden of household management for mothers. The next category is 'none,' indicating that 26.3% of all respondents do not perceive domestic responsibilities as affecting their work-life balance. Notably, a significant 57.1% of single women fall into this category, compared to only 14.5% of married women and an even lower 7.5% of married women with children. This suggests that single women are less affected by domestic responsibilities. 'Rearing children' impacts 23.7% of all respondents. However, this factor is most prominent among married women (30.9%) and less significant for single women (4.8%). For married women with children, 40% report child-rearing as affecting their work-life balance, reinforcing the added strain on mothers. 'Looking after the elderly' is the least common responsibility, affecting only 6.6% of all respondents. This responsibility is more prevalent among married women (7.3%) compared to single women (4.8%), and affects 5% of married women with children. This shows that elderly care is a less common but still notable factor for some women, particularly among married individuals.

Table 5.3: Domestic responsibilities affecting work-life balance

Domestic responsibilities affecting work-life balance	**All (%)**	**Married (%)**	**Single (%|)**	**Married + children(%)**
Managing general household responsibilities	43.4	47.3	33.3	47.5
None	26.3	14.5	57.1	7.5
Rearing children	23.7	30.9	4.8	40.0
Looking after the elderly	6.6	7.3	4.8	5.0
Total	100	100	100	100

Source: Field Survey 2024

5.4 Problems with external stakeholders

The table 5.4 highlights problems faced by respondents with external stakeholders, segmented by marital status (all, married, and single). The most common response across all groups is "Nothing particular," with 43.4% overall, including 40.0% of married and 52.4% of single respondents. "Not cooperative" is a problem for 21.1% of all respondents, with married individuals (25.5%) reporting it more frequently than singles (9.5%). "Ignoring authority" is cited by 19.7% overall, with married respondents (23.6%) experiencing this more than singles (9.5%). "Lacking faith in ability" affects

18.4% of all respondents, with a much higher occurrence among singles (28.6%) compared to married individuals (14.5%). "Gender discrimination" is the least reported issue, affecting 7.9% overall, with 7.3% of married respondents and 9.5% of singles. Multiple answers were allowed, indicating that respondents could experience several issues simultaneously.

Table 5.4:Problems with external stakeholders

Problems with external stakeholders	All (%)	Married (%)	Single (%|)
Nothing particular	43.4	40.0	52.4
Not cooperative	21.1	25.5	9.5
Ignoring authority	19.7	23.6	9.5
Lacking faith in ability	18.4	14.5	28.6
Gender discrimination	7.9	7.3	9.5

Source: Field Survey 2024

CHAPTER VI

FACTORS CONDUCIVE TO THE BUSINESS ENVIRONMENT

6.1 Introduction

The development of rural women entrepreneurship in Sirajganj District of Bangladesh is significantly influenced by various factors that shape the local business environment. Understanding these factors is crucial for identifying the opportunities and challenges faced by rural women entrepreneurs. The business environment in Sirajganj, characterized by its socio-economic conditions, infrastructure, access to resources, and governmental support, plays a pivotal role in determining the success and sustainability of entrepreneurial ventures.In this chapter, we will explore the factors that create a conducive environment for rural women to engage in entrepreneurial activities. These include access to financial resources, education and training opportunities, market accessibility, social and cultural support systems, and the role of local institutions. By examining these elements, we aim to provide a comprehensive understanding of the enablers that empower women entrepreneurs in rural Bangladesh, highlighting how these factors interact to either promote or hinder their business development efforts.

6.2 Factors conducive to business environment

The table 6.1 presents five factors that contribute to a favorable business environment, with respondents asked to rate each factor on a scale of 1 to 5 (1: Not relevant, 2: Poor, 3: Quite Good, 4: Good, and 5: Excellent). A high mean (μ) value indicates that the factor is seen as beneficial.

Respondents ranked 'authority over business' as the most important factor, with a mean index of 4.03 ($\sigma = 0.923$) for all participants, and it was also the top factor for both married ($\mu = 3.95$, $\sigma = 0.99$) and single respondents ($\mu = 4.20$, $\sigma = 0.27$). This suggests that having control and authority over business is viewed as highly advantageous across different marital statuses.

Table 6.1: Statistics of opinions on factors conducive to business environment

Factors conducive to business environment	All (%)		Married (%)		Single (%|)	
	μ/Rank	σ	μ/Rank	σ	μ/Rank	σ
Career/personal development	3.66/ 5	0.917	3.56/ 5	0.94	3.90/ 5	0.83
Ability to use initiative	3.88/ 3	0.799	3.80/ 3	0.87	4.10/ 3	0.54
Authority over business	4.03/ 1	0.923	3.95/ 1	0.99	4.20/ 2	0.27
Cooperation by employees	3.82/ 4	0.890	3.75/4	0.84	4.00/ 4	1.00
Equal opportunities for women	3.99/ 2	0.792	3.85/ 2	0.76	4.30/ 1	0.78

Source: Field Survey 2024

The second-ranked factor overall is 'equal opportunities for women,' with a mean score of 3.99 ($\sigma = 0.792$). While this factor is ranked second for all respondents and married individuals ($\mu = 3.85$, $\sigma = 0.76$), it takes the top spot among single respondents ($\mu = 4.30$, $\sigma = 0.78$). This indicates the importance of gender equality in the business environment, especially among single individuals.

'Ability to use initiative' ranks third with a mean of 3.88 ($\sigma = 0.799$) overall, suggesting that this is moderately valued. Single respondents ($\mu = 4.10$, $\sigma = 0.54$) placed more emphasis on this factor compared to married individuals ($\mu = 3.80$, $\sigma = 0.87$).

'Cooperation by employees' is ranked fourth overall with a mean score of 3.82 ($\sigma = 0.890$). Married respondents ($\mu = 3.75$, $\sigma = 0.84$) rated this slightly lower than single respondents ($\mu = 4.00$, $\sigma = 1.00$), indicating that cooperation is perceived as more crucial by singles.

Finally, 'career/personal development' has the lowest overall ranking, with a mean of 3.66 ($\sigma = 0.917$). However, single respondents rated it slightly higher ($\mu = 3.90$, $\sigma = 0.83$) compared to married individuals ($\mu = 3.56$, $\sigma = 0.94$), suggesting it is more significant to singles.

6.3 Barriers to women entrepreneurship

Five factors were identified as important barriers to the business environment (Table 6.2). Respondents were asked to rate the importance of these factors on a scale of 1 to 3 (1: Not important, 2: Slightly important, 3: Very important). A higher mean (μ) value suggests that the factor is more significant as a barrier.

The factor 'work-life balance' ranks as the most significant barrier overall, with a mean of 2.70 (σ = 0.462). This is slightly higher among single respondents (μ = 2.71, σ = 0.46) and similar among married respondents (μ = 2.69, σ = 0.47), indicating that work-life balance is viewed as a critical challenge for women entrepreneurs across marital statuses.

'Management skills' and 'networking' are tied for the second-most important barriers, both with an overall mean score of 2.61 (σ = 0.544). Married individuals gave the same rating to both factors (μ = 2.56, σ = 0.54 and 0.57, respectively), while single respondents rated them slightly higher (μ = 2.71, σ = 0.56 and 0.46). This indicates that single women perceive these challenges as more significant than their married counterparts.

Table 6.2: Important barriers to women entrepreneurship

Important barriers to women entrepreneurship	**All (%)**		**Married (%)**		**Single (%|)**	
	μ/ Rank	**σ**	**μ/ Rank**	**σ**	**μ/ Rank**	**σ**
Management skills	2.61/ 2	0.544	2.56/ 2	0.54	2.71/ 1	0.56
Networking	2.61/ 2	0.544	2.56/ 2	0.57	2.71/ 1	0.46
Gender discrimination	2.36/ 5	0.582	2.27/ 5	0.59	2.57/ 5	0.51
Faith in women leadership	2.58/ 4	0.548	2.53/ 4	0.57	2.71/ 1	0.46
Work-life balance	2.70/ 1	0.462	2.69/ 1	0.47	2.71/ 1	0.46

Source: Field Survey 2024

The barrier of 'faith in women leadership' ranks third overall, with a mean score of 2.58 ($\sigma = 0.548$). Again, single respondents rated this barrier slightly higher ($\mu = 2.71$, $\sigma = 0.46$), while married respondents gave it a score of ($\mu = 2.53$, $\sigma = 0.57$).

'Gender discrimination' is ranked the lowest overall, with a mean of 2.36 ($\sigma = 0.582$), although single respondents rated this barrier higher ($\mu = 2.57$, $\sigma = 0.51$) compared to married individuals ($\mu = 2.27$, $\sigma = 0.59$). This suggests that single women may experience or perceive gender discrimination as a more significant obstacle in their entrepreneurial efforts than married women.

CHAPTER VIII

SUMMARY AND CONCLUSION

7.1 Summary

The study aims to identify the socio-economic status of rural women entrepreneurs in Bangladesh, analyze the challenges faced by these entrepreneurs, and understand their impact. The Sirajganj district of Bangladesh is chosen for its agricultural significance and proximity to industrial hubs like Sirajganj district, which provides a broad perspective on the challenges faced by women entrepreneurs in both developed and underdeveloped areas. A multi-stage sampling strategy was employed to select houses and survey locations, with a sample size of 100 households and a 95% confidence level and 9% margins of error (confidence interval). The optimal number of households in each upazila was determined by applying the proportional allocation technique. The researcher excluded 19 households for better results and study purposes. Data processing involved tabulation, which helps summarize data neatly and organizes it for better understanding and study. After collecting data, the researcher organized and summarized it, then put the interview data into a special computer program called STATA and measured the necessary results. The research study employed both index analysis and cross tabulation to achieve a comprehensive understanding of the data. Index analysis allowed for tracking changes over time and making comparisons across different groups, identifying trends and patterns that were not immediately apparent from the raw data. Among the respondents, 8.7% fell into the Younger Age category, while the majority had more than 10 years of experience. 33.33% of the respondents reported having between 5 to 10 years of experience, highlighting a significant proportion with extensive professional backgrounds exceeding a decade. The occupation distribution among the respondents illustrated in figure 4.2 showed that the majority listed entrepreneurship as their main occupation, indicating a significant reliance on entrepreneurship activities for livelihoods. Interestingly, 9.70% also engaged in entrepreneurship as a secondary occupation, suggesting either diversification of income sources or a multifaceted approach to livelihood strategies within the surveyed population. The types of businesses owned by rural women entrepreneurs are presented in table 4.3. The most common type of business is "Clothing/Textile," accounting for 30.3% of the businesses. This is followed by

"Beauty care," which comprises 26.3% of the businesses. Handicraft businesses make up 23.7%, while "Grocery & Stationary" businesses account for 13.2%. Finally, 6.6% of the businesses fall under the "Other" category, indicating some diversity in rural women entrepreneurship. The study highlights the challenges faced by rural women entrepreneurs in Bangladesh, including cultural norms, limited access to connections, collateral, networks, business skill development, financial difficulties, education imbalance, and work-life balance. By examining the socio-economic status of rural women entrepreneurs and their experiences, the study contributes to a better understanding of the challenges faced by these women entrepreneurs in the region. The data presented in this study reveals the challenges faced by rural women entrepreneurs when pursuing entrepreneurship. The average family size is approximately 4.93 members, with an average number of male members per family being 2.38 and female members slightly higher at 2.55. On average, 1.45 members per family are employed, reflecting the overall average of working members per family. Among the surveyed women farm category, 10.0% are categorized as "Small," with land holdings of up to 2 hectares. The majority of women, constituting 45.0% each, fall into the "Medium" category, possessing land sizes ranging from 2 to 5 hectares, and the "Large" category, encompassing land holdings above 5 hectares. The majority of respondents, accounting for 76.70%, indicate that they have not undergone training, while 23.30% have received training. Credit receiving information shows that the majority, accounting for 83.3%, responded negatively, indicating that they did not receive credit. A minority, comprising 16.7%, affirmed that they did receive credit. The motivational factors for starting business ventures are presented in Table 4.6, divided by marital status (all, married, and single). Self-motivation is the leading factor, with a notably higher percentage among singles (52.4%) than married individuals (43.6%). Economic independence motivates 43.4% of all respondents, with similar percentages for married (43.6%) and single (42.9%) individuals. Family inspiration is a key motivator for 39.5%, with a stronger influence among married individuals (43.6%) compared to singles (28.6%). The need for self-achievement drives 36.8% of all respondents, with a higher proportion among married (38.2%) than single individuals (33.3%). Profit prospects motivate 22.4% overall, with a greater percentage among singles (28.6%) compared to married (20.0%). Confidence in business potential influences 21.1%, with singles (28.6%) showing more confidence than married individuals (18.2%). Other notable factors include "Friends' inspiration" (18.4%), "Expanding family business"

(10.5%), and "Creating opportunities for other women" (9.2%). Social status is the least cited reason, motivating only 1.3% of respondents, primarily married individuals (1.8%). The data suggests that rural women entrepreneurs confront major family commitments when pursuing entrepreneurship, given the conservative societal perspective on women. Family responsibilities impact these commitments, with 47.4% of respondents saying that working hours are a considerable commitment to their family. Concerns over the sort of work or business (13.2%) and the location of the workplace (22.4%) are examples of additional commitments. The sources of initial capital investment for women entrepreneurs are presented in Table 5.1, with the majority of women (38.2%) relying on personal savings, followed by 26.3% who obtained support from their husbands. Parents contributed to 23.7% of the investments, while private commercial banks accounted for only 3.9%. Minor contributions came from relatives, other sources (2.6%), public commercial banks (1.3%), and in-laws (1.3%). Rural women entrepreneurs face various operational challenges, including lack of training, financial problems, and gaining acceptance and respect from people. These challenges highlight the importance of addressing these challenges to overcome the challenges faced by rural women entrepreneurs in pursuing entrepreneurship. The major operational obstacles faced by ruralwomen entrepreneurs, segmented by their marital status (all, married, and single). Work-life balance is the most significant challenge, affecting 44.7% of respondents, with a higher percentage among married women (49.1%) compared to singles (33.3%). Low budget for PR and marketing activities is another major obstacle, faced by 30.3% of respondents, with a slightly higher incidence among single women (33.3%) than married (29.1%). Networking challenges are reported by 28.9%, with a higher percentage among singles (33.3%) than married (27.3%). Financial problems affect 21.1% of all respondents, with a slightly greater impact on married women (21.8%) than singles (19.0%). Gaining acceptance and respect from people is cited by 13.2% overall, with similar percentages between married and single women. Other obstacles are reported by 11.8% overall, more frequently by single women (19.0%) than married (9.1%). Additionally, 10.5% of respondents indicated that they faced no obstacles, with this response being slightly more common among married women (10.9%) than singles (9.5%). The table 5.4 highlights problems faced by respondents with external stakeholders, segmented by marital status (all, married, and single). The most common response across all groups is "Nothing particular," with 43.4% overall, including 40.0% of married and 52.4% of single respondents. Not cooperative is a problem for 21.1% of all respondents, with married individuals (25.5%) reporting it more frequently than singles (9.5%). Ignoring authority is cited by 19.7% overall, with married respondents (23.6%) experiencing this more than singles (9.5%). Lacking faith in ability affects 18.4% of all respondents, with a much higher occurrence among singles (28.6%) compared to married individuals (14.5%). "Gender discrimination" is the least reported issue, affecting 7.9% overall, with 7.3% of married respondents and 9.5% of singles. The table 6.1 presents five factors that contribute to a favorable business environment, with respondents asked to rate each factor on a scale of 1 to 5. A high mean (μ) value indicates that the factor is seen as beneficial. The most significant barrier overall is work-life balance, with a mean of 2.70 ($\sigma = 0.462$), slightly higher among single respondents ($\mu = 2.71$, $\sigma = 0.46$) and similar among married respondents ($\mu = 2.69$, $\sigma = 0.47$), indicating that work-life balance is viewed as a critical challenge for women entrepreneurs across marital statuses. Management skills and networking are tied for the second-most important barriers, both with an overall mean score of 2.61 ($\sigma = 0.544$). The barrier of 'faith in women leadership' ranks third overall, with a mean score of 2.58 ($\sigma = 0.548$), while married respondents give it a score of ($\mu = 2.53$, $\sigma = 0.57$).

7.2 Conclusion

The study highlights the significant role rural women entrepreneurs play in Bangladesh's economy; despite the numerous challenges they face. It underscores the importance of empowering these women through access to education, training, financial support, and equal opportunities. Key barriers such as work-life balance, limited access to resources, and societal norms continue to restrict their growth and potential. For policymakers, these insights offer a valuable roadmap for formulating policies that directly address these challenges. Initiatives aimed at improving access to credit, providing business training, and fostering a more inclusive and supportive business environment can significantly enhance the capabilities of rural women entrepreneurs. By addressing these barriers, policymakers can help create a more equitable and thriving entrepreneurial landscape, fostering economic development and gender equality in rural areas.

7.3 Recommendations

Based on the findings of this study, several key areas need attention to enhance the entrepreneurial success of rural women in Bangladesh. Addressing these challenges through targeted interventions can foster a more supportive environment for women entrepreneurs, enabling them to overcome barriers and thrive. The following recommendations aim to provide practical solutions for improving access to resources, skills, and opportunities for rural women, promoting sustainable economic growth and gender equality.

Increase access to financial resources

Expand credit facilities and micro-financing opportunities tailored to rural women entrepreneurs, ensuring they have the necessary capital to start and grow their businesses.

Enhance training and skill development

Implement training programs focused on business management, leadership, and technical skills to empower women with the knowledge and tools needed to succeed in various sectors.

Promote gender equality in business

Encourage policies that provide equal opportunities for women, reducing gender-based barriers and ensuring their active participation in entrepreneurial activities.

Support work-life balance initiatives

Introduce family-friendly policies and flexible working arrangements to help women manage their professional and personal responsibilities more effectively.

Strengthen networking and mentorship programs

Facilitate access to professional networks and mentorship opportunities to help rural women entrepreneurs expand their businesses and build stronger connections in the market.

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