

Women Entrepreneurs: A Case Study Analysis of Rangpur, Bangladesh from Empowerment Perspective

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Abstract: *This study shed light on the empowerment status of women entrepreneurs in Rangpur City of Bangladesh, finding obstacles, challenges and constraints of them. It tries to analyze the change in socio-economic status of the women entrepreneurs in terms of their empowerment ;utilization and control over the initial capital and over the loans and financing provided by Banks and/or Microfinance Institutions (MFIs) and the role of family in promoting the activities of the women entrepreneurs. In order for development of a nation, one of the most important elements acknowledged is women empowerment. Woman empowerment is a very complex and multidimensional concept, conducted of many aspects of life, including social status, financial situation, family relations, emotional and physical health conditions in different communities. The cases of fifty entrepreneurs of Rangpur reveal a great deal about the status of them in the society. They also state about the hindrances they face and potential they have. At the end of the article a few initiatives needed to be taken have been described in order for upgrading the empowerment level of Women Entrepreneurs.*

I. INTRODUCTION

The actual meaning of empowerment and how it is perceived in Bangladesh can be an area of interest for the academicians and policy-makers. It is therefore necessary to find out how much empowerment has been evolved on the daily lives of women entrepreneurs in Bangladesh. At this juncture, finding out the empowerment scenarios of selected few women entrepreneurs of Rangpur region can act as a starting point. Henceforth, in this article, some case studies have been revealed to identify the very nature of empowerment. According to Sadan (1997)[1], empowerment is a process of transition from a state of powerlessness to a state of relative control over one's life, destiny, and environment. This transition can manifest itself in an improvement in the perceived ability to control, as well as in an improvement in the actual ability to control. Sadan (1997)[2] also states that disempowering social processes are responsible for creating a sense of powerlessness among people who belong to groups that suffer from stigma and discrimination. A sense of powerlessness leads to a lack of self-worth, to self-blame, to indifference towards and alienation from the environment, beside inability to act for oneself and growing dependence on social services and specialists for the solution of problems in one's life.

Therefore empowerment is a transition from this passive situation to a more active situation of control. It is a humanitarian need so that one could say that a person who is powerless with regard to his life and his environment is not realizing his innate human potential. In order for development of a nation, one of the most important elements acknowledged is women empowerment. Empowering women, we get more working force for better development of the country. Education, government rules, role of non-government organizations and politician are among the significant tools for women empowerment. The socioeconomic development of any society depends upon women empowerment and women have been found to be striving for sovereignty and self-confidence.

Women, in general, work as a nucleus of a family, as well as, they can be the driver of economic growth if their untapped resources are properly utilized. This is now one of the most talked-about issues of the development agenda throughout the world. Although half of the global population is women, the number of women in business is not substantial due to various factors such as economic, social, and political in both developing and developed countries. Government of Bangladesh, central bank, private sectors, NGO's, development partners and donor agencies are working together to promote women entrepreneurship in Bangladesh. Also, they are trying to identify the obstacles, challenges and the opportunities for them.

Finance is one of the tools to empowering women entrepreneurs economically and socially as well. Often sources of funding are considered as one of the main challenges for the women entrepreneurship development.

To promote female entrepreneurs, Bangladesh Bank has declared supportive measures so that women can easily avail financial assistance from banks at a lower cost. For this reason, it is necessary to assess the actual impact of these policies and suggest further improvement of the process.

This article is aimed to analyze the changes in the socio-economic status of women entrepreneurs from a regional city of Bangladesh. This study investigates demographic structure of the women entrepreneurs and changes in socio-economic conditions of them before and after being entrepreneurs.

II. OBJECTIVE OF THE STUDY

The primary goals of the study are to shed light on the empowerment status of women entrepreneurs in Rangpur City of Bangladesh, finding obstacles, challenges and constraints of them. Therefore, the focal objectives of the study are to-

1. Analyze the change in socio-economic status of the women entrepreneurs in terms of their empowerment ;
2. Utilization and control over the initial capital and over the loans and financing provided by Banks and/or Microfinance Institutions (MFIs)
3. The role of family in promoting the activities of the women entrepreneurs.

III. BACKGROUND OF THE STUDY:

Issue of 'women empowerment' first appeared on surface in 1980, since through various women's movements, they questioned themselves about their dilemma and their overloaded position. Empowerment according to Narayan (2005)[3] is defined as "development of resources and involvement of poor people in the process, discuss and exchange, controlling authority and contain answerable organizations through which their lives get affected". In addition to that he states four major elements of empowerment are highlighted: information access, attachment and participation, responsibility and role of local organizations. The description of empowerment can have a limited scope because of individual choice, particularly in cultural contexts in which society groups and support are given considerable gain.

Therefore, it is reasonable to explore empowerment status of women from a local perspective in Bangladesh. Considering all the diverse aspects given above, empowerment is generally defined as access to enhanced options, managing the life as per the desires and acquiring authority over individual's life. Availability and authority over human, material and social resources is the other component that a woman gains from the diversified family, market and public interactions. Many resources define the line of the empowerment process by provision of the "building blocks" and outlining the basic measures which either hamper or support women's activities (Mahmud et al. 2012)[4].

In sum, woman empowerment is a very complex and multidimensional concept, conducted of many aspects of life, including social status, financial situation, family relations, emotional and physical health conditions in different communities. The process of women empowerment is important in developing countries, aiming to raise performance of their economy and organizations, aiming to raise quality of life for everyone, promoting equality and fundamental rights for everyone. In this context implementation of women empowerment is very important because of economy reasons, as it leads to more working force for local economies. This is an important aspect to ensure better development of communities, societies and economies.

The number of women is nearly half of the total population in Bangladesh, and an essential part of nation's human resources. For this reason, bringing women to engage in income-generating activities have now become a major concern for the policy makers. Empowering women economically is a fundamental and unavoidable part of development dialog. In recent years, like other developing countries of the world, Bangladesh has been focusing on the most underprivileged group in the society-the women.

Bangladesh Government has taken policies in its National Action Plan (NAP) for the participation of women in every sphere of our national life. The Beijing Declaration: Platform for Action (PFA), give more emphasis to the general development of the women, the equal economic right and opportunities, and the right of the women to credit, which is a core pre-condition for the development of the female entrepreneurs. In view of the need to bring women into the development stream of the country, government, Bangladesh Bank, all commercial banks, non-government organizations, and other related agencies have been working relentlessly to promote entrepreneurial skill among women through income-generating activities, credit facilities, skill training, creating market opportunities. Bangladesh Small and Cottage Industries Corporation (BSCIC), Asian Development Bank (ADB), Bangladesh Women Chamber of Commerce & Industries (BWCCI), United Nations Development Programme (UNDP), Women Entrepreneurs Association and Jatiyo Mahila Sangstha have also been playing a vital role in bringing the women entrepreneurs in the mainstream economy. (Bangladesh Bank, 2014)[5]

Bangladesh Bank, the central bank of Bangladesh is contributing significantly to commercial banks to promote women entrepreneurship in Bangladesh. Various helpful policies initiated to promote women entrepreneurship. As a result, the number of female entrepreneurs increased by 182.43 percent and stood at 37,502 in 2013 as compared with 13,278 in 2010. The amount of loan disbursement had risen by 83.49 percent and stood at Tk. 3215.60 crore in 2013, which was Taka 1,752.46 crore in 2010. Bangladesh Bank's policies, as well as initiatives by the scheduled banks, jointly contributed to a substantial growth in the number of women entrepreneurs for taking loans from the banking system. The amount of loan disbursement to women entrepreneurs by Private Commercial Banks (PCBs) stood at Tk. 2865.48 crores in 2013, which was Tk. 1384.22 crore in 2010. The amount of loan disbursement to women entrepreneurs by Specialized Banks (SPBs), Nationalized Commercial Banks (NCBs) and Foreign Banks (FCBs) stood at Taka 168.05 crore, 140.07 crore and Taka 42.0 crore respectively in 2013 as compared to Taka 105.09 crore, Taka 203.59 crore and Taka 59.56 crore in 2010. (Bangladesh Bank, 2014)[6]

IV. REVIEW OF LITERATURE

Keeping in mind the fact that without bringing the half of the population of a country in the mainstream of economic activities, it is not possible to achieve sustainable economic growth for any country, a number of studies have been performed searching challenges, obstacles and opportunities regarding women entrepreneurship in Bangladesh. Every year, research works are undertaken by various organizations including public institutions.

There are few studies, however, that particularly deal with the empowerment points of view, the status of empowerment of women before and after their role of entrepreneurship. Most of the studies focused on finding the major obstacles to the development of women entrepreneurs in Bangladesh.

Khatun (2014)[7], conducted a study on 129 women entrepreneurs in Dhaka divisions namely, Dhaka, Narayanganj, Gazipur, and Savar. Regarding problems faced in acquiring loans; sixty-nine percent of the entrepreneurs reported that they faced problems in getting credit. Out of the 40 entrepreneurs who faced problems in obtaining loans, 70 percent said that time constraint was a problem. Forty-five percent of the entrepreneurs said that bank employees are not cooperative. About thirty-eight (37.5) percent said that collateral/mortgage was a problem that they faced. Approximately 30 percent of the surveyed entrepreneurs said that they did not face any problem during the loan process. Of those who faced a problem (90 entrepreneurs), the majority (61 percent) reported providing all required documents was a problem that they encountered during the process of obtaining the loan.

A joint study by Bangladesh Bank and Bangladesh Agricultural and Rural Development (2013)[8] conducted in 8 State Owned Commercial and Specialized banks, 19 bank branches and 182 women entrepreneurs from six divisions for the sample period from December, 2012 to March, 2013 found that banks were able to fulfill the demand for loans by the women entrepreneurs entirely. Twelve (63 percent) bank officials opined about proper loan realization from female entrepreneurs without pursuing, and other 37 percent mentioned that banks have to chase the entrepreneurs to realize the loan in time. It was observed that annual return from investment using bank loans increased up to 0.50 lakh in 2011 from 0.20 lakh in 2009 indicating an improved socio-economic condition of the entrepreneurs as their self-sufficiency had increased; they could run business by their income, generate employment for themselves and other women as well which has contributed to decreasing household poverty. The major areas of their expenditure are expenditure on necessary goods for the family members, education of children, loan repayments, etc. which in turn help families to develop human resources and expand the business.

Chowdhury (2011)[9] mentioned that many women entrepreneurs in Bangladesh, face various problems in businesses that include lack of capital, insufficient experience, unavailability of raw materials, lack of marketing opportunities, difficulties in attainment of skilled workers and challenges of account keeping, delay in loan processing, problems involved in production, infrastructure problems, freedom of movement, male dominated social structure, harassment of law enforcing agents, non-cooperation of the whole sellers and irregular cash payments hampering the smooth running of their business.

Chowdhury, N. (2006) [10] identified three types of women entrepreneurs' in Bangladesh. According to the author, there are the women entrepreneurs who are born into economic-cum-industrial privileges: these are typically highly qualified women, with supportive family-based patrons for embarking on entrepreneurial careers. Then there are women entrepreneurs who started down the negativity of social stereotyping but still chose entrepreneurship as their mantle. Some among them have done well, even without the tailwind of supportive families and their socio-economic clout. Doubtlessly, many others in this category are still struggling

during the entrepreneurial fire in their inner recesses still burns brightly. And finally there are those women entrepreneurs who have to step up to the plate due to calamity in the family (the death of the husband, or the father, and the consequent necessity to take the reins of earning and breaking the bread for the dependents of the family).

A study by Adewusi (2011) [11] showed that when women are economically empowered and more likely to invest in the future human capital of society which will lower household poverty. The link between economic growth and women's economic empowerment is found to be positive and have multiplier effect due to various reasons such as educating women offers higher marginal returns in labor productivity compared with man. Inefficiency arises due to culturally or legally sanctioned discrimination against women that result in lower economic growth because land, capital other productive resources are allocated based on non-economic criteria. Women have greater incentives to save than men, and they have stronger intergenerational altruism leading to higher social returns for their children.

The literature review explains that development of women entrepreneurship is an integral part of the economic development of Bangladesh and it is worthy to find out the empowerment scenario of women entrepreneurs in Bangladesh from a local perspective.

V. CONCEPTUAL FRAMEWORK

According to Mahmud et al. (2012) [12], the following factors of women empowerment are the main: gender inequality, education qualification, age, income, economy development, productivity, personal security, media publicity, freedom of movement (decision making), and authority (independent experience). There are diverse magnitudes of gender discrimination e.g. (commercial, social, governmental, and psychological) and life of women appears to be surrounded by this gender inequality factors (Mahmud et al. 2012) [13]. A woman's life along with her dependents and kids all are strongly affected and influenced by the enabling role of women's education through which their technical and professional skills get elevated. They are equipped with technical skills, so they become financially independent by obtaining paid jobs. Factors of income, economy development, improved production, personal security causing healthier and encouraged population can be successfully accomplished at national level by teaching/ educating the women. Moreover, empowerment procedures will be affected by the advancement and advertising (Mahmud et al. 2012) [14]. While there are many explanations for the status of women in society, this analysis focuses on three concepts: (1) The classical modernization perspective that focuses on economic development (2) Women's Empowerment Framework developed by Sara Hlupekile, a gender expert from Lusaka, Zambia and (3) Marxists' Class Approach on Women

1. Economic Modernity-The Classical Development Perspective

Focusing on economic development, the classical modernization perspective considers increases in democracy and human choice as a direct outcome of economic development (Lipset 1959; Rostow 1960) [15]. In relation to gender equality, this approach holds that economic development is central to increasing the pool of women eligible for positions of social power. These scholars establish that increased economic development associates with a more broad based distribution of educational and occupational resources. Greater access to educational and occupational resources increases women's chances of professional development, creating a larger pool of women eligible for power positions such as political office. Others note that higher levels of economic development bring more social services to societies. Through their alleviation of the costs in labor and time of everyday responsibilities associated with care giving (e.g., child-rearing, domestic work), increases in these services free up time for social pursuits in women's lives.

2. Women's Empowerment Framework

This framework was developed by Sara Hlupekile Longwe, a gender expert from Lusaka, Zambia. Aims of the framework are to achieve women's empowerment by enabling women to achieve equal control over the factors of production and participate equally in the development process. Longwe argues that poverty arises not from lack of productivity, but from oppression and exploitation. She conceptualizes five progressive levels of equality, arranged in hierarchical order, with each higher level denoting a higher level of empowerment. These are the basis to assess the extent of women's empowerment in any area of social or economic life. The levels of equality are: Control, Participation, Conscientization, Access and Welfare. (Conceptual Frameworks For Gender Analysis And Planning, 1996) [16]

3. Marxist Feminism Framework

This refers to a set of theoretical frameworks that have emerged out of the intersection of Marxism and feminism. Marxism and feminism examine forms of systematic inequalities that lead to the experiences of oppression for marginalized individuals (Ehrenreich, 1976) [17]. Marxism deals with a form of inequality that arises from the class dynamics of capitalism. It understands the class inequality as the primary axis of oppression in capitalist societies. Feminism deals with another form of inequality which is the inequality

between the sexes. Feminism understands gender inequality as the primary axis of oppression in patriarchal societies. The goal of the Marxist feminist framework is to liberate women by transforming the conditions of their oppression and exploitation. Marxist-Class approach or frame-work is helpful to understand how the mode of production determines women's position/status in the family and society. Marxian perspective also takes in to cognizance the social oppression of women and its institutional and ideological supports in the society. In the notion of Marxist perspective, men are a privileged class, while women constitute an under privileged, exploited and oppressed class.

To overcome the deplorable socio-economic conditions, women need economic independence and empowerment can be achieved if they are engaged in some income generating activities like small and medium business activities or SMEs.

VI. METHODOLOGY

To assess the status in terms of their empowerment of women entrepreneurs (WEs), we have selected 50 (Fifty) WEs who are enlisted in the Women Entrepreneur Database of Bangladesh Bank, Rangpur Office. The enlistment in this database was done through collecting information from different commercial banks operating in Rangpur Region. We have chosen from the enlisted entrepreneurs of this database whose business is located in Rangpur District only.

Among these women entrepreneurs, we have tried to identify the status of these 50 entrepreneurs through detailed discussion with them. We have also analyzed the demographics and other information as entered in the database of all the selected WEs. This paper has been prepared based on those information collected from the database and describing the information perceived from the detailed discussion with them. 4 (Four) among these 50 case studies have also been described in detail in the article. While selecting those 4 case studies, we have tried to select them on the basis of diversity of their nature of business.

VII. DESCRIPTION OF THE SELECTED CASE STUDIES

1. Case Study-1

Mst. Shahzadi Begum Santona is enlisted as the entrepreneur of Shad bakery. It is at Ershadmore in Rangpur, which was established in 2005. It is categorized as a micro enterprise in the service sector and located in urban area. It is registered with a trade license. Mst. Shahzadi Begum Santona has taken a loan of Tk. 5,50,000 from Rajshahi Krishi Unnayan Bank. She does not have any formal education and did not get any training. Her Bakery specializes in making Bread, Biscuits and Cakes which are supplied all around Rangpur. There are 15 employees including 4 women employees working in this business venture.

1.1 Findings from this case

The business is run by the Husband and Sons of the Entrepreneur, she is merely enlisted as the entrepreneur to avail Loan facility from the Bank. The land on which the business is situated and the initial capital was obtained by inheritance of Mst. Shahzadi Begum from her father. The status of Mst. Shahzadi Begum in her family is not changed much due to her becoming the nominal entrepreneur. There is only material welfare for her in terms of empowerment approach as described in Women's Empowerment Framework.

2. Case Study-2

Safina Ahmed is enlisted as the entrepreneur of Miller Medicine, which is at Dhap, Hajipara in Rangpur, established in 1990. It is a micro enterprise in the service sector and located in urban area as well. It is registered with a trade license. There is a loan of Tk. 50,00,000 from AB Bank Limited. Safina has completed her secondary education but did not get any kind of training. Her enterprise is an over-the-counter and prescription drug store, strategically located near the Rangpur Medical College Hospital. There are 5 employees but no women employee working in this business venture.

2.1 Findings from this case

The business is run by the Husband of the Entrepreneur. Safina does not take part in any kind of activity of the business other than signing in the papers and bank cheques. The initial capital was obtained by the husband of Safina Ahmed. Safina also helped by pawning her jewelleries to a rich person and getting some part of the initial capital. The status of Safina Ahmed in her family is not changed much due to her becoming the dormant entrepreneur. There is only material welfare for her in terms of Women's Empowerment Framework approach due to her becoming entrepreneur.

3. Case Study-3

This case study is about Mst. Sahida Parvin. She is enlisted as the entrepreneur of Rongon Chapakhana, which is at Station Road, Sadar, Rangpur. The venture was established in 1974. It is a medium enterprise in the service sector and located in urban area as well. It is registered with a trade license. There is a loan of Tk. 1,20,00,000 from Rupali Bank Limited. Sahida Parvin has earned her Bachelor Degree but did not get any kind of training.

Her enterprise is a renowned press for all kinds of printing works. There are 10 employees including 4 women employees working in this business venture.

3.1 Findings from this case

The business is primarily run by the Husband of the Entrepreneur. Sahida also take part in internal decision making such as employee selection, salary payment, employee leave, receiving orders via phone calls. She also sign in the paper works and bank cheques. The initial capital was obtained by the father of Sahida's husband. Sahida helped to enhance the business by getting loan from the bank. The status of Safina Ahmed in her family has changed significantly by her becoming the active entrepreneur. Safina is at Access level in terms of Women's Empowerment Framework approach after becoming an entrepreneur.

4. Case Study-4

This case study is about Monju Ara Begum. She is the entrepreneur of Rangdhanu Kutir Shilpa, which is at Hanumantola, Sadar, Rangpur. This business was established in 1997. It is a small enterprise involved in making handicrafts and ready-made garments. It is located in urban area and is registered with a trade license. There is a loan of Tk. 21,00,000 from AB Bank Limited. Monju Ara Begum has got Secondary School Certificate but did not get any kind of training. Her enterprise is a renowned for different kinds of handicrafts. There are 20 employees including 5 women employees working in her business.

4.1 Findings from this case

The business is primarily run by Monju Ara herself. She takes part in internal and external decision making such as employee selection, salary payment, employee leave, receiving orders via phone calls. She also decides with the help of her husband about taking loans and signs in the papers and bank cheques. The initial capital was obtained by Monju Ara and her husband. She helped to enhance the business by getting loan from the bank. The status of Monju Ara in her family has changed significantly by her becoming the active entrepreneur. There is participation level of empowerment exercised by Monju Ara Begum according to Women's Empowerment Framework approach.

VIII. ANALYSIS OF THE FINDINGS FROM ALL THE CASES

The cases of fifty entrepreneurs reveal a great deal about the status of them in the society. They also state about the hindrances they face and potential they have. Women entrepreneurs are the heads of their enterprises when they were also the heads of the households. Women of Female-headed households were found to take up the profession of entrepreneurship more quickly than those women who had husbands as their family heads. Their responsibilities regarding the maintenance of families was harder than the males as they had to take their own decisions and at the same time maintain their families and provide the economic requirements. Theirs was a difficult and perilous task, often falling to disastrous risks if not handled properly. More so many women had to be the heads of the family as their husbands did not contribute towards the family expenses. It was natural for the head of the family to provide the family expenses and also play the role of decision-making. Regarding the issue of the main role played in domestic work, in most of the cases, women entrepreneurs themselves played the main role. This was because the women usually maintained their family activities and thus it was natural for them to play the main role in domestic work in addition to their responsibility in business as an entrepreneur. It was a tough work for women to play their dual roles.

Unfortunately, the stages of empowerment in 43 cases are of *Welfare or Access* nature. In the *Welfare* nature of empowerment, there is only material welfare of women, relative to men, with respect to food supply, income and medical care. There is little evidence to say whether women are themselves the active creators and producers of their material needs. Again, at *Access* level of empowerment, women's access to factors of production, credit, training, marketing facilities, and all publicly available services and benefits are on an equal basis with men. Equality of access is obtained by securing equality of opportunity through legal reform to remove discriminatory provisions.

The higher stages of empowerment level like *Conscientization, Participation or Control* are yet to be achieved. Still, there are a few cases (Approximately 7 cases only), where the women entrepreneurs were at the higher level of Empowerment. *Conscientization* refers to the situation where difference between sex roles and gender roles and the belief that gender relations and the gender division of labor should be fair and agreeable to both sides, and not based on the domination of one over the other is recognized. Moreover, *Participation* level of empowerment calls for women's equal participation in the decision making process, policy-making, planning and administration. Lastly, *Control* level of women's empowerment states the participation of women in the decision-making process to achieve balance of control between men and women over the factors of production, without one in a position of dominance. It is a pity that only 14 percent of the cases that have been studied has qualified to be said that women entrepreneurs are at a higher level of empowerment. A staggering 86 percent of the cases studied reveal that there are a lot to be done in order for achieving higher empowerment level by the women entrepreneurs of Rangpur, Bangladesh.

The findings from these case studies also conform somewhat to the Marxist view-point of women's empowerment. Marxists view that men are from a privileged class, while women constitute an under privileged, exploited and oppressed class. As a result, the goal of the Marxist feminist framework is to liberate women by transforming the conditions of their oppression and exploitation. In the cases studied for this article, women entrepreneurs need to be upgraded to the higher level of empowerment as well.

In terms of Economic Modernity Perspective, in order for the status of women to rise in societies from greater socioeconomic equality to greater equality in civil society to management positions, higher levels of economic development and cultural modernity are conducive. Modernization, particularly in the form of rising self-expression values, becomes crucial for higher levels of gender equality throughout society. The findings of the case studies also agree with this view, because it has been found that the involvement in economic activities has risen the status of the women entrepreneurs in their respective societies. Otherwise, they would have stayed at lower levels of empowerment position.

IX. CONCLUDING REMARKS

Women face various hindrances as entrepreneurs and the foremost obstacles were from their own family members. Sometimes parents do not want female children to be in the line of business. The married women face problems from their husbands and in-laws. Major problems faced in society by the women entrepreneurs are when they try to use the freedom of movement in this male-dominated social structure. There are issues of religious barrier, male domination of the society and security problems faced in business and at work. Women entrepreneurs mentioned about backbiting of the society including nasty remarks and bad comments about women's free movement as businesswomen. There are also negative attitude of the social leaders.

Though it is a sample survey, it has been tried to include a considerable part of the organized women entrepreneurs from Rangpur City in the study. In this respect, the idea of studying practical cases provides a unique and surprisingly successful concept. In this way valuable data and information could be collected, which help understand real problems of the women entrepreneurs of the country. Besides, time, work and resources could be rationally used, which were very scarce for a study like this.

Women entrepreneurs are confident about their entrepreneurial potential and success and express that as women are good managers at home, they are capable to organize and operate any enterprise. Most of the women entrepreneurs have to fulfill family requirements at home first and thereafter they utilize their surplus time for income generating activities. They think that motivation is most essential to bring the huge women population of the country for income generating activities, which they can do efficiently. The women entrepreneurs view that the deficiency in financial support is their main problem. There is constraint in marketing and the question of political reform and infrastructural support. The services of the women at home are not properly evaluated by their male partners as well as their potential and capability for entrepreneurship is doubted and discouraged. Government should take legal steps to remove all discrimination in respect of women entrepreneurship. Women entrepreneurs require training for upgrading their skill for productivity enhancement, better management of the undertaking and improving the quality of their products and services. Women have the views that government should act as facilitator for women entrepreneurs. In this regard an investment and business friendly policy framework needs to be formulated. Though committed, government has not yet implemented Beijing Declaration. Women's empowerment is directly related to economic development, so engagement of women in national political activities for national economic development should be legally ensured. Empowerment for women entrepreneurs will help reforming the traditional society and emancipate the women culturally, economically and politically.

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