

Female Entrepreneurship in Bangladesh: Constraints, Motivation and Success

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Abstract: This article attempts to examine the small enterprise in three regions (Dhaka, Chittagong and Rangpur) of Bangladesh at two levels: the individual and the enterprise. This paper aims to investigate the constraints female entrepreneurs face during their initial stage and continued operation of their business, and the work-family conflicts they face. It also looks at the reasons for starting a new business and their success factors. Field study method is applied in an effort to develop case studies of successful female entrepreneurs in Bangladesh; hence the focus was on in-depth research as opposed to having a large sample size. The Likert-scale³ was also used to measure the work-family conflict. The initial problems faced by the female entrepreneurs seem similar to those confronted by female in other countries. However, the findings shows lower levels of work-family conflicts among Bangladeshi female entrepreneurs who seem to differ with other countries in terms of their reasons for starting a business and succeeding in the venture.

Keywords: Female entrepreneurs, small enterprise, work-family conflict, Bangladesh

Introduction

Entrepreneurship is recognised as the engine of growth in economies world wide. Over the past 20 years female owned businesses grew dramatically in number, revenues and employment. For example, in Norway and Canada nearly 60-65 per cent of the new businesses were started by females (Broehl, 1982; Comper, 1991; Gatewood, 2004). Females are increasingly turning to entrepreneurship as a way of coping with the “glass ceiling” that seems to prevent them from reaching to management levels in organisations (Morrison *et al.*, 1987). Others find that entrepreneurship provides them with greater satisfaction and flexibility (Broehl, 1982; Belcourt *et al.*, 1991). This phenomenal trend also has been seen in many Asian countries such as China, Indonesia, Singapore, and India (GEM, 2008 and ILO, 2012).

Entrepreneurship has become an important profession among the women of Bangladesh today at various levels of the society, both in the urban and the rural areas. The reason for the interest varies according to the different classes of the society (Storey, 2008). Where women of the poorer sections of the society, especially of the rural areas, have been forced into off-house income through entrepreneurship for economic solvency; the women of the middle class families, who have always lived restricted lives, have today, ventured into entrepreneurship as a challenge and an adventure into a new world of economic activity. On the other hand, many women have taken up entrepreneurship and become businesswomen not necessarily to earn and survive and raise the living standards, but to form their careers and become professionals in order to establish their rights through the development of a sector and thereby contribute towards the progress of the society and the nation (Abir, 2007).

However, the entry of female into business is a recent development trend in the orthodox, traditional socio-cultural society. Though the exact statistics is difficult to get, 30 years ago, the share of business set up and operated by female members was only less than 1% which is lower than the numbers observed in the advanced world (Baumol, 1993).

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³ A method of ascribing quantitative value to qualitative data, to make it amenable to statistical analysis. A numerical value is assigned to each potential choice and a mean figure for all the responses is computed at the end of the evaluation or survey.

A number of research in USA, Canada and Scandinavia indicate that the constraints or barriers facing by the male and female entrepreneurs are different. While general models of entrepreneurship proposed by Cooper, and Dunkelberg (1981) may hold true for both genders, entrepreneurship is an activity that is situational and culturally bound (Alam *et al.*, 2011). The role of female has traditionally been seen by both male and female to be wife and mother. This perspective combined with lack of work experience and managerial experience confronted by females (Fisher *et al.*, 1993), may result in differing market entry choices in the case of female entrepreneurs. Females bear almost all household responsibilities which are ultimately leading towards increased family conflict.

While many studies in western nations examined the above issues in the context of women entrepreneurs, very few studies have focused on female from developing nations in general and that for Bangladesh in particular. Female entrepreneurship is an important aspect of economic development for any nation. While there have been several studies on female managers in South-east Asia (Alam *et al.*, 2011), very few studies are on female entrepreneurs identifying their constraints and success. This study enriches the literature by examining female entrepreneurs of Bangladesh. It investigates the initiation stage and current problems confronted by female entrepreneurs in mainly three regions: Dhaka, Chittagong and Rangpur. This study also looks at their reasons for starting a new venture and the determining factors that lead to their success as entrepreneurs.

Theoretical Background and Literature Review

Entrepreneurship has been approached from various perspectives by scholars of different disciplines, including economics, sociology, psychology, anthropology, history and political science (Bjerke, 2007). On the other hand, the field of female entrepreneurship is in an initial stage of paradigm development. According to GEM (2011) and Khan (2004), the individual studies on female entrepreneurship are fragmented and unrelated and describe only small segments of the female entrepreneurial population. The theoretical tools developed in other areas are frequently applied that are weak in validity and reliability. Cooper's (1991) framework identifies three groups of influences that affect the start-up and growth of new venture: antecedent influences (i.e. the background factors such as family influence and genetic factors that affect motivation, skills and knowledge), incubator experience (i.e. the nature of organisation that the entrepreneur was employed in just prior to starting a new venture- the skills learned there), and environmental factors (e.g. economic conditions, access to venture capital and support services, role models etc.). Brush & Hisrich (1991) explores the relationship between the Cooper's (1991) "antecedent influences" on women entrepreneurs including: personal background, educational and occupational experiences, motivations, skills and knowledge and the growth of their venture (Kirzner, 1997).

Prior research indicates that male and female differ on some of the factors. As examples, females have greater difficulties in acquiring venture capital, financial resources and skills (Aldrich, 1989; Hurley, 1991). They also have fewer informal support systems and networks (Barber *et al.*, 1989) as well as less direct, relevant experience than men (Stevenson, 1986). Other constraints faced by female entrepreneurs include being accepted as female in business, lack of a role model, lack of professional interaction, difficulties in gaining the confidence of their clients and suppliers, lack of adequate training, and lack of related experience (Hisrich, 1989; Kent, 1988; Timmons, 1986; Belcourt *et al.*, 1991).

A considerable number of studies have found that conflicts between personal life and career pursuits are the most significant barrier that female entrepreneurs face (Belcourt, *et al.*, 1991; Abir, 2007).

Spouses are generally not very involved in their wives' businesses, are not supportive of them and expect them to continue with their household duties despite the demands of their business (Goffee and Scasse, 1985). This is not surprising for until recently females were confined to private and domestic roles. But the role of entrepreneur does not conform to the traditional roles that females are expected to play in society. These issues, and others, may result in more family conflicts for females than their husbands (World Bank, 2012).

Major studies of western nations reveal that although the main reasons for establishing an enterprise are similar for male and female, some differences have also been found. According to Lavioe (1992), potential for financial gain is not the primary motivating factor for female entrepreneurs rather they are more likely to initiate a new venture for the challenge and opportunity for self-fulfilment. While the others (Bjerke, 2007; Birth, 1999 & 2001; Berard & Brown, 1994) have suggested that females are more likely to start an enterprise for control over the quantity and quality of the work and as a way of coping with the "glass-ceiling". Most probably for these reasons Abir (2007) and Storey (2008) assert that women entrepreneurship is not an easy task in Bangladesh. "Becoming an entrepreneur is an evolution of encountering, assessing, and reacting to a series of experiences, situations, and events produced by political, economic, social and cultural changes" (Casson, 1997).

It is thus evident that almost all of the research on this issue is done in the developed world. Given the differences in economic, cultural and technological environment between a developing nation like Bangladesh and the developed world, it is likely that some of the findings are not applicable to the developing world in general and that of Bangladesh in particular. For example, the research in developed nation does not consider religion as a constraint but religion is a big factor for women in Bangladesh. The women of Bangladesh have more social responsibility than their counterpart in the developed world. Given the complexities in the social environment and administrative structure, women's entrepreneurship in Bangladesh is more challenging.

Study Objectives

This study aims to investigate the female entrepreneurship development of Bangladesh from the perspectives of birth, growth and success. Thus, more specifically the study aims to explore:

1. the profile of female entrepreneur of Bangladesh on the basis of both functional and indicative approaches;
2. the constraints/barriers confronted by the female entrepreneurs with an emphasis on the type and nature of their family conflicts as well as a few other constraints;
3. the factors contributing to their success; and
4. finally, the study attempts to recommend some policies to reduce the hindrances and to pave the way of their success.

Research Design and Methodology

Research Design

Research design provides a frame work for collection and analysis of data (Yin 1989). This study uses a descriptive design, given that it aims to describe what exists with regard to exploring the rationale for the provision of entrepreneurship development, specifically women entrepreneurship development in Bangladesh. However, it goes beyond the scope of a descriptive study as it aims to explore and analyze the descriptive results by responding their questions. In addition, it adopts the interpretative method with the intention of providing further meaning to the results by responding questions. The framework of the study contains both description-what things are like, and explanation-why are they

like that. Hence, this study is constructed within descriptive and analytical designs, as a case study design framework with cross-cultural data. The research tool was a questionnaire, which was developed and distributed among sample entrepreneurs, institutional representatives, etc.

Research Method

Quantitative measurement is perceived as more accurate, valid, reliable and objective than qualitative measurement due to the former's scientific nature. However, this does not mean that qualitative research is less valuable or reliable. Research methods include specific instruments, quantitative research such as structured interviews and participant observation. These techniques include the need to listen and observe people from the chosen sample (Casson 1997).

This section presents an overview of data collection methods based on the field studies conducted by the authors in 2004 and 2009 in Bangladesh. A sample of 25 female entrepreneurs who were in operation for at least 6 years (from the list of Borrowing Bank's and Chamber of Commerce and Business Association) and employed at least 5-7 workers (according to the definition of Small enterprise by Bangladesh Small and Cottage Industry, BSCIC, a government agency), were included in this study.

The list of entrepreneurs was created by the researchers with the help of women association, bank's borrower list, and local chamber of commerce (business association). Each case begins with making a profile of entrepreneur and enterprise and followed by the questions on: start-up decision and formation process, present status, and future prospect of their business. Finally, the questionnaire ends with the questions on intrinsic and extrinsic constraints and success factors of their business. The researchers contacted the respondents by physical visits and telephone. The interviews were 2-3 hours in length, and were followed by visits to their production sites in order to gain a better insight about their operations. An open-ended questionnaire was used to guide the interviews for both qualitative and quantitative data. This process is an effort to develop case studies on female entrepreneurs of the regions of Bangladesh; hence, the focus was on in-depth research as opposed to having a large sample size (Yin, 1989). At the end of each interview, the respondents were requested to provide their views on removing existing constraints and making their path smoother. Investigation on the area of work-family conflicts (parent, spouses and homemakers) were measured by Likert scale using five different statements. The items measured time and strain based family conflicts for measuring the barriers at the initial stage and the time of interview. A list of important barriers was submitted and subjects were asked to check as many as were applicable.

The regions were chosen based on the concentration of particular industry led by the female entrepreneurs. As the types of small business varied widely from manufacturing to servicing and from traditional to nontraditional, mostly formal enterprise is taken as samples. Type of industries and institutions are as follows: a) handloom and garments; b) bidi (local cigarette made by hand), c) nursery, d) food and e) IT. A total of four samples of entrepreneurs were selected from each sector of industry. The institutional samples were taken as: i) two- from financial institutions; ii) one- from Grameen Bank (of Nobel Laureate Professor Yunus) and iii) two-from support provider. They are as follows:

1. two (2) financial institutions sponsored by the government
2. one (1) non government organizations (NGOs)
3. two (2) support system providers (government and NGOs)

In the field studies, some of the questions by different officials and executives are used without attribution. This procedure is necessary due to the sensitivity of the data. There were two options, either to promise confidentiality or to be satisfied with the partial responses. The first alternative was chosen because it was important that the respondent felt free to express what they expected and experienced during their period of operation. However, it was possible to specify few names of the interviewees and their whereabouts in this paper, which would largely compensate for the above shortcoming.

To supplement the primary data, literature review is done extensively which reveals that all most all of the research on this issue is done in the developed world. Given the differences in economic, cultural and technological environment between a developing nation like Bangladesh and the developed world, it is likely that some of the findings are not likely to be applicable for the developing world in general and that of Bangladesh in particular. For example, the research in developed nation does not consider the religion as a constraint but the religion is a big factor for women in Bangladesh. The women of Bangladesh have more social responsibility than their counterpart in the developed world.

Analysis and Discussion

As can be seen from Figure 1, the majority of women entrepreneurs (60%) studied were operating their business as private limited companies that were wholly owned by them. Around 31 per cent had partnership with spouse and the rest with others.

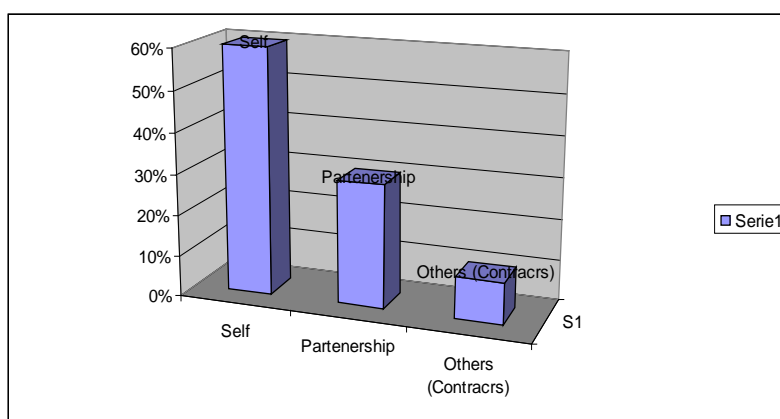


Figure 1: Ownership Status

Source: Field Study 2004 and 2009

The women were mostly young with nearly 70 per cent being under 45 years of age. More than 90 per cent were married over 8-10 years. They were fairly well educated with over 51 per cent holding a university degree. Very few (35 %) had previous experience of any type before they started their own business. Most of the women entrepreneurs are engaged in manufacturing business i.e., involved in the manufacturing of garments, leather goods and food items (See figure 2).

It is noteworthy that over 52 per cent of the respondents had a parent and/or spouse who were a business owner. Most (66.78 %) operated their business as a sole proprietorship; of the rest only three were in partnerships with their spouses.

Some of these findings are similar to those found in other nations but there are some interesting differences. The respondents in this study had extremely low previous work experience level.

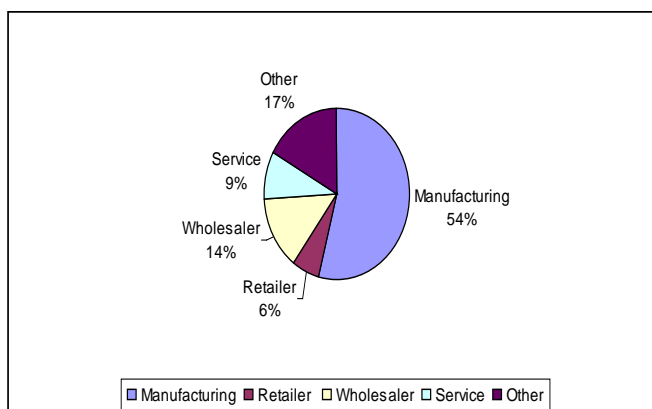


Figure 2: Type of Business

Source: Field Study 2004 and 2009

However, several had families with business connections. The proportion of married women in this sample is also considerably higher than those found in other countries. For example, several studies in other countries indicate that women entrepreneurs are less likely to be married (Bowen and Hirsch, 1986; Shim and Eastlick, 1998; Stevenson 1986) than their male counterparts. Also, the number of women operating manufacturing firms is higher than that found in most western studies (Buttner and Moore, 1997).

Determinants for Initiating Business

The women have now become aware of the socio-economic rights and have ventured to avail the opportunities initiated for them. Rural Bangladesh is now a changed scenario for the women who have gathered courage to break barriers and enter the off-house working force as entrepreneurs and workers- a situation not accepted by the society in the recent past (Stanworth and Curran, 1989).

It is evident that women face significant difficulties in doing their businesses (Khan, 2004; Ahmed, 1997). The situation is no different in the current study. Almost 15 (60%) of the respondents (the respondents are usually poor and their partners are unemployed) were motivated by the financial reason. The findings of developed countries (USA, Canada and few European countries like Norway, Sweden) grossly contradict this as majority of them are attracted by pull factors like independence, self esteem need etc. (Gatewood *et al.*, 2003). Rest of the 40 per cent are motivated by their interests, i.e., started as a hobby, their prior experiences and particular skill and family influences etc. Another notable motivating factor next to monetary interest is benevolent attitude among the entrepreneurs that seem to be the urge to do something for the wellbeing of the other people i.e. generating employment (Schumpeter, 1979).

Studies from other countries especially developed nations indicate that individual “push” factors such as dissatisfaction with jobs is a significant motivating factor in the case of women entrepreneurs (Berard & Brown, 1994; Charest, 1995). Similarly one of the “push” factors here is primarily related with their jobs especially “glass ceiling”. But unlike their western counterparts, these women did not start their business at the peak of their childbearing years as found by Belcourt *et al.* (1991).

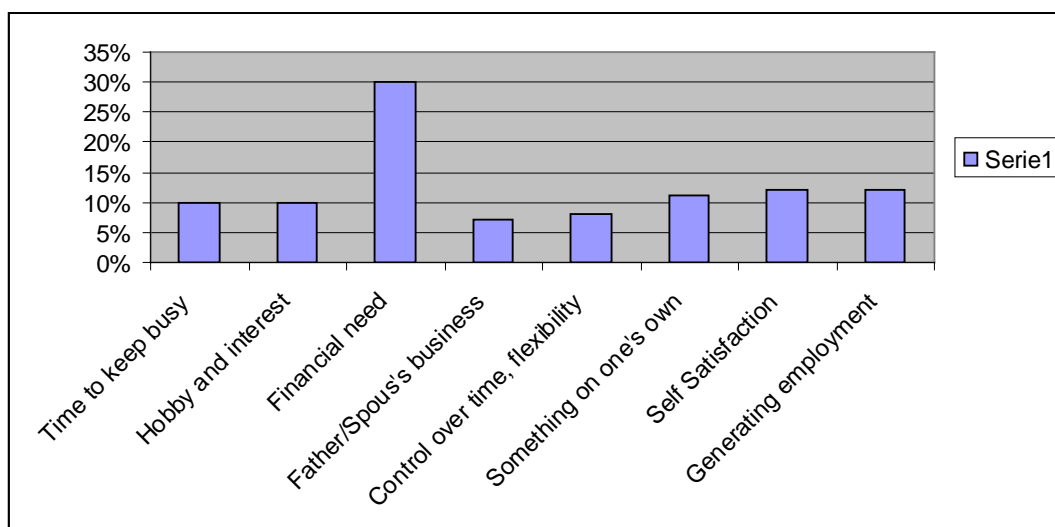


Figure 3: Factors Affecting on Starting a Business Decision

Source: Field Study 2004 and 2009

The findings of the current study differ from the studies of other nations which indicate that women are motivated more by the need for achievement, challenge and self-determination (Buttner & Moore, 1997) than monetary reasons. Balancing work and family does not seem to have been a major motivating factor for these women. Only one woman mentioned the time flexibility that having your own business would offer as a reason for starting her enterprise.

Start-up Phase and Current Constraints Faced by the Woman Entrepreneurs

The women in this sample faced problems similar to those faced by female entrepreneurs in other nations. Cash flow problems were the most commonly stated issue with inadequate working capital, promoting the business, lack of managerial experience and lack of time as mentioned very frequently. Since most of these women (51%) used their own funds borrowed from spouse/family to set up their business, problems associated with inadequate working capital are to be expected. While 43 per cent had taken loans from a financial institution, for a significant proportion (38%) this was only a part of their original investment and not the primary source of funds

Table 1: Start-up and Current Constraints

Problem Expressed by the Entrepreneurs	Start-up Phase N	Current N
Cash flow	13	10
Shortage of Capital	10	11
Quality Related (product and services)	11	3
Employee Related	6	6
Marketing Relation	15	8
Lack of Managerial Experience	13	8
Lack of Time	6	6
Social Issues (Mainly family related)	14	7

■ A Sample of 25 Entrepreneurs

■ Source: Field Study 2004 and 2009

Like the cases of other countries, a significant proportion of women (66%) had no previous experience in business- either as employees or as owners. This may account for many of their start-up problems. In response to the questions about their serious current problems, the majority replied cash flow, followed by marketing relation and employee management. In case of training, most (43%) wanted marketing-related training. These findings are not very different from the findings of other countries.

Work-Family Conflicts

The women entrepreneurs in this study did not feel that having their own business affected their roles as spouse, parent or homemaker very much. As can be seen from Table 2, these women experience very low levels of work-family conflict in their spousal or parental roles. For example, the mean value of the five variables measuring their relationships with their partners was 2.3 (a lower score indicates lower conflict level); the corresponding figure for the parental role was again closer to the mid-point (2.54). Of the roles examined (i.e., spouse, parent and homemaker), the highest level of conflict was found in the homemaker role (3.1 out of a 5 point scale). It should be noted that all these women had someone to help them with their household chores- either a part time or a full time maid. Even with such help, many of them felt that they had no time or energy to handle their household chores. What could account for the lower level of the role conflict in this study may be due to the high amount of spousal support. Most of them (over 74%) said that their spouse was either happier or very happy with the level of commitment that they had their business and over 70 per cent said that their spouse

Table 2: Family Conflict in Relation to Work

	Mean+
Husband –Wife Relationship	
Improves relationship*	2.88
Keeps me from spending time	2.37
Worries interfere with relationship	1.94
Too tired to do things with spouse	2.22
Marriage suffers due to business	1.46
Average	2.30
Mother – Children Relation	
Makes it to hard to have good relations	1.77
Hours interfere with time spent	2.17
Irritable; not as good as parent	1.97
Don't have energy to be a good parent	2.06
Makes me a better parent*	2.23
Average	2.54
Role as Homemakers	
Difficulties to follow household task	2.49
Unable to do much at home due to time spent on business	2.43
Worries interfere with ability to do household task	2.03
Don't have energy to do household routines	2.34
Makes it easier to get regular work done*	1.54
Average	3.10

* lower number than the mean of 5 variables or mid-point 2.5 indicates lower levels of conflict

* reverse coded

* Source: Field Study 2004 and 2009

offered them emotional support. Thus, even though their partners did not offer much help with the household chores or with childrearing, the women were overall happy with the level of support that they received from their marital partners. This is also reflected in the fact that five of the women rated spousal support as a key reason for their success. Even among the others, many stated that a woman cannot hope to succeed without support from her spouse.

Another factor that may have contributed to the high degree of spousal support that these women enjoyed might have been the stable, satisfactory nature of their marriages. As mentioned before, most were in the fairly long lasting and happy marriages with over 80 per cent stating that they were "satisfied" or "very satisfied" with their marital life. Another possible reason for the lower level of role conflict that these women experienced might be the fairly high level of the extended family support that they enjoy. Many had highly supportive parents and in-laws and 25 per cent had at least one extended family member staying with them. This may have reduced the burden of childcare for these women. The lower level of the role conflicts is reflected in the high level of satisfaction with life in general (4.3), their marriage (4.1) and their role as a parent (3.8). Most of these women were also highly satisfied with the way their business was progressing (mean=4.1) with over 80 per cent reporting either "satisfied" or "very satisfied" with progress of their venture.

Reason for Success

The study also looked at the self-reported reasons for success of these women entrepreneurs. In response to the success factors, the most common reason as reported seems to be personal qualities such as "hard work and perseverance". Product-related factors such as "providing a quality product", "uniqueness of offerings" and "variety of products offered" were the most frequently stated reasons behind success. People skills and marketing skills were mentioned by some women. A significant number of women also credited their success to the support provided by their spouses.

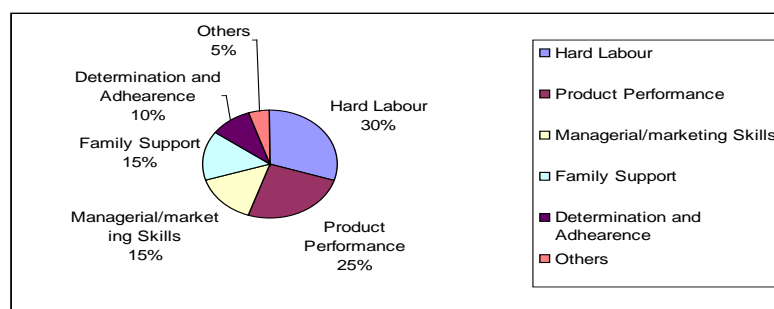


Figure 4: Success Factors

Source: Field Study 2004 and 2009

While research in other developing countries does indicate that though personal qualities are critical success factors for entrepreneurs, they usually are rated as lower in importance to other factors such as good management skills or having access to financial resources (Yusuf, 1995). This distinction may be due to the differing socio-cultural context within which these women operate. The entry of women into the entrepreneurial world is only a recent development in India due to the orthodox, traditional nature of Indian society. Hence, these women, who are the first to break out of socio-cultural constraints, must have felt that personal qualities are more important than managerial or technical skills (Putta *et al.*, 2013). Being a neighbouring country with almost the same socio-cultural background, Bangladeshi women also possess similar kind of belief.

Conclusion

This exploratory study indicates that there may be both similarities and dissimilarities between the female entrepreneurs of developed and developing nations in birth-grow-success of female entrepreneurship. The study found that start-up problem faced by female in three regions of Bangladesh may be similar but there are important differences in other areas.

The significant differences are evident in all three factors influencing entrepreneurial activities as identified by Cooper (1991)¹. These differences may be due to having different socio-cultural background. Though the lower levels of work-family conflicts found in this study may reflect the stronger family support systems, major constraints evident in the study include lack of access to resources, cultural and social norms, lack of information and supportive networks and lack of knowledge in business skills.

All women entrepreneurs of the sample of this study acknowledge financial sufferings, as they have less access to properties and get very seldom support in this regard from the husbands. Bank credit is related with collateral, which only a very few women can manage. NGOs provide loan at 15-20 percent interest, which is very high.

Because of the above economic and financial reasons this study suggests the following issues must be addressed for the women entrepreneurship in Bangladesh:

- Women Entrepreneurs should be provided collateral free loan as they have no assets.
- Interest free loan should be provided to encourage women entrepreneurs.
- Long term loan should be available.
- An Investment Bank for Women should be established.
- Women entrepreneurs should be freed from VAT at least on mid-term basis.
- Women entrepreneurs should have direct access to finance and other infrastructure and Institutional facilities.

Social and cultural norms should be more supportive towards female entrepreneurs. Their double role makes them overloaded and puts them in the pressure of traditional gender role. On the educational front, women should be given proper management education to develop their business skills and to create network among women entrepreneurs worldwide. Goldman Sachs' 10,000 Women initiative is an example of this.

Creating opportunities and reducing barriers for women entrepreneurs is a must. USAID, GTZ and World Bank are already working in Bangladesh to make the path of women entrepreneurship easier and smoother. Finally, as this study is primarily exploratory in nature, further research with larger samples from other parts of country is required to gather more effective results.

¹ There are three main factors influence entrepreneurship; a) background (family and genetic) factors that affect motivation, skills and knowledge, b) previous experience; and c) economic conditions. See, more in Cooper and Dunkelberg (1981), A Look at Business Entry: Experience of 1805 entrepreneurs.

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