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Women Entrepreneurship of Rural Area in Sylhet: Challenges and Opportunities

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ABSTRACT:

A women entrepreneur is a person who accept challenging role to meet her personal need and become economically independent. Women entrepreneurship is not only the way of poverty alleviation but also the key to a nation's overall advancement. This study attempts to explore several aspects of them. It emphasized on the profile of women entrepreneurs, identifying the motivation behind their entrepreneurial career, and pinpointing the challenges they are facing. The study conducted on 25 women entrepreneurs of Sylhet city. Both primary and secondary data was used. The profile of the women entrepreneurs shows information about their age, educational qualification, marital status, type of family they belongs to. The study also finds out challenges in starting and continuing business of women entrepreneurs that can obstruct the smooth functioning of it. Some of the challenges are- conservative social attitude, gender discrimination, lack of skills and training facilities, infrastructural problems, etc. The study also reveals that the women entrepreneurs in Sylhet city are getting the support of family members, and they can manage start-up capital. This study has some implication for researchers in the area of entrepreneurship and women entrepreneurship.

Keywords: Women entrepreneurs, Motivation, Challenges, Self-dependent, Gender discrimination.

1. Introduction

Women entrepreneurship is not only the way of poverty alleviation but also the key to a nations overall advancement. For the functioning of our body, every part of it has to conduct properly .Like as, for the advancement of a country, the human resources have to work together which comprises male and female. Rural women are now increasingly run their own business yet their entrepreneurship potential, managerial skill and socio economic contribution remain, largely neglected. Women entrepreneurship development is the instrument of women empowerment. For many rural women, entrepreneurship is a part of a broader livelihood strategy, often undertaken on a part time basis and where it is difficult to separate production and reproduction tasks, as well as market and non market work. Bangladesh is a country where the resources are very limited and the population of this country is huge. In this country, the society is highly restricted. As a result in this country the services and opportunities are determined by different ways like that gender, position and class. In Bangladesh the women are around half of the total labor force. That's why the

ultimate development of this country largely depends on the women. In order to develop this country without the women, it is totally impossible. For the empowering of women this women entrepreneurship has a great potentialities. Women entrepreneur's class is emerging in Bangladesh because women are taking challenge of working in a competitive and sophisticated economy and business environment which is dominated largely by male. The entrepreneurship of women not only improves the living conditions and bring more respect in the society and family, but also contributes to the export growth, productivity, employment generation, business and also skills development. In spite of the importance of women entrepreneurship, there are many personal, social, economic and physical confronts women are facing while they are considering to start or operating a business as an entrepreneur. Although there have been conducted many researches about the impacts of entrepreneurship which is based on mainly women on the society and economy, but it is a matter of sorrow that there are only few researches have been conducted mainly on the challenges and opportunities, where the entrepreneurship are largely based on women in Bangladesh. The main objective of this study is to find out an overview on these challenges pointing out the opportunities, also to help the potential and present women entrepreneurs. This paper is mainly based on the data at Tultikor, Tilagor in Sylhet. Because of the good flow of remittance the infrastructure of Sylhet is currently booming with many shopping centers, boutiques show-rooms and beauty parlous affording luxurious standards. Now Sylhet is coming out of its conservative wrap and these potential sectors are making the women entrepreneurship highly prospective in Sylhet, Bangladesh.

1.2 Background of the study: The term entrepreneurship has acquired special significance in case of economic growth both in all developed and developing countries of the world. But women entrepreneurship development has been a challenging phenomenon particularly in developing countries like Bangladesh because here women are lagged behind economically and socially compared to men. So, they might have negative perceptions about different aspects of society which hinder them to take risks to initiate a new business. It is important to make their perceptions positive about our society for the future development of women entrepreneurship in Bangladesh. Over the past 20 years women entrepreneurship grew dramatically in terms of revenues and employment throughout the world. But women entrepreneurship development is still a challenging phenomenon in the social context of Bangladesh compared to other developed countries. In Bangladesh, women face different

constraints in business such as ability to access to financial services in formal lending institutions, entrepreneurship and market knowledge, lack of formal education, lack of managerial and technical skills, lack of time due to household responsibilities, socio-cultural constraints, legal and institutional constraints. Although women consist half of the total population of Bangladesh, they constitute a very negligible portion of the total entrepreneurs in Bangladesh. The common causes behind this low participation are poor access to credit facilities, gender discrimination and perception of people about women in Bangladesh. Therefore the study will try to identify challenges and opportunities of women entrepreneurship of rural in Sylhet.

1.3 Objectives:

1. To prepare profile of the women entrepreneurs of rural area in Sylhet.
2. To study the major challenges affecting the development of women entrepreneurship.
3. To find out the opportunities to help them potential.

1.4 LITERATURE REVIEW

Women entrepreneurs are those who are ready for confronting risk and have persistence to survive in a competitive business world. According to (Khanka, 2009) women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise. Different authors study the motivating factors of women entrepreneurs in their way. (Nawaz (2009) analyzes various factors of rural women entrepreneurs in Bangladesh based on institutional theory that have three main pillars- regulative, cognitive and normative. Regulative factors refer to different rules of the Government that facilitate women entrepreneurship development in rural Bangladesh. Normative systems are typically imposing constraints on social behavior. (2009) argues that women are plunged into business for both pull and push factors. Siddiqui (2012) points out some of the major problems of women entrepreneurs in India, these are- women's family obligations, Gender inequality, Problem of Finance, Low-level risk taking attitude, and the male-female competition. The paper concludes on find the better option to do better in their work also challenges in their work. Khanka (2009) argues that women entrepreneurs encounter two sets of constraints, viz., general problems of entrepreneurs and problems

specific to women entrepreneurs. He identified some problems that hold the women back from entering into business: problem of finance, scarcity of raw material, stiff competition, limited mobility, family ties, lack of education, male-dominated society, little risk-bearing ability, inadequate infrastructural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio-economic constraints. According to (Kaushik, 2013) women have been taking an interest in recent year in self business. In the process of Entrepreneurship, women have to face various problems and these problems, get doubled because of her dual role as earner and homemakers.

In Bangladesh, Sylhet is one of the largest cities. This research paper is mainly based on the data of Rural Area (Tilagor, Tultikor) in Sylhet. This rural area is a bright prospect especially SME sector as land and labor are much cheap and communications with other parts of the country are well and easy. Because of the good flow of remittance the infrastructure of Sylhet is currently booming with many shopping centers, boutiques show-rooms and beauty parlous affording luxurious standards. Now Sylhet is coming out of it's conservative wrap and these potential sectors are making the women entrepreneurship highly prospective in Sylhet, Bangladesh. The aim of this paper is to explore the challenges faced by the women entrepreneur in Sylhet city as well as also exploring their prospects.

But here we find out that women are dedicated to their passion but which main cause they are not going to the vast area of business. In these paper we find out these problem.

2. Research Methodology

This paper tries to explore the challenges and opportunities of women entrepreneurship in rural area of Sylhet. Mixed method are used to explore pertinent information of the study. The area for this study is rural area of Sylhet, Bangladesh which has been selected purposively. The research is conducted in Tilagor and Tultikor rural area of Sylhet. The reason for choosing this area is there are significant number of formal and informal women entrepreneurs are found in this rural area of Sylhet. The female formal and informal entrepreneurs of Tilagor and Tultikor area are the population of the study. To collect data, we, 5 members went as data collector. In this research data were collected from primary and secondary sources. Through questionnaire the primary data were collected. By 15 questions were developed to know about the challenges and opportunities which women are facing. While most questions were open ended, a few close ended questions were also asked to the participants. In case of primary data we have collected the quantitative and qualitative data.

Besides these essential data, we have also collected the external data which is secondary data. And these data were collected from various sources such as journals, some research papers and several reports from published materials. All data were collected by in-depth interview. Non-probability sampling method has been used to conduct this study. From the study area the samples were selected through judgemental or purposive sampling. To collect data we took 25 participants as sample. We have followed different statistical data and figure to find out the actual information.

4. Findings and data analysis

The findings from the questionnaire were separated in two parts. The first part entails the quantitative analysis which is done through tabular analysis, graph and pie chart and the second part describes the challenges and opportunities of women entrepreneurship through a qualitative analysis.

Quantitative analysis:

Table: Profile of the women entrepreneurs and their businesses.

Basic Information		No. of Participants	Percentage
Age	15-20 Years	2	8
	20-25 Years	7	28
	25-30 Years	12	48
	30-35 Years	4	16
Marital Status	Married	9	36
	Unmarried	16	64
Educational Qualification		9	36
	HSC Pass	5	20
	Graduate	8	32
	Post Graduate	3	12
Types of Business	Tailoring	6	24
	Handicrafts	2	8
	Boutique Shop	3	12
	Beauty Parlour	7	28
	Homemade Foods	7	28
	Total No. of Participants=25	Total percentage= 100	

Source: Calculated from primary data.

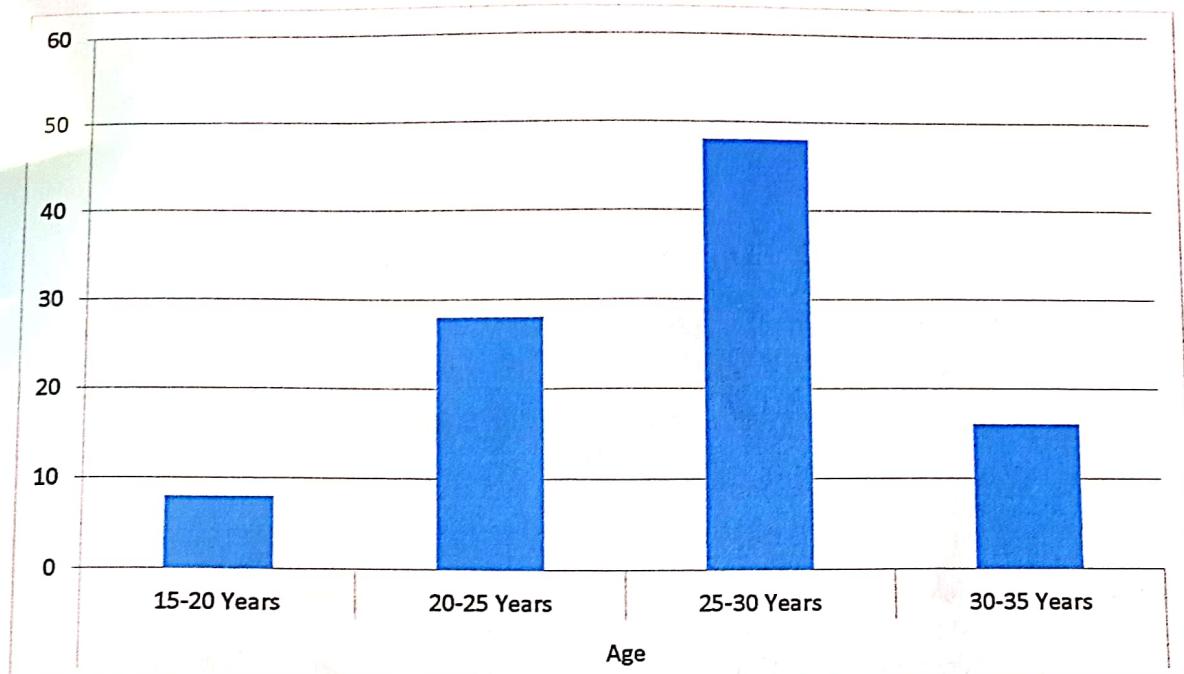


Figure 1. Percentage Distribution of Women Entrepreneurs by Their Age

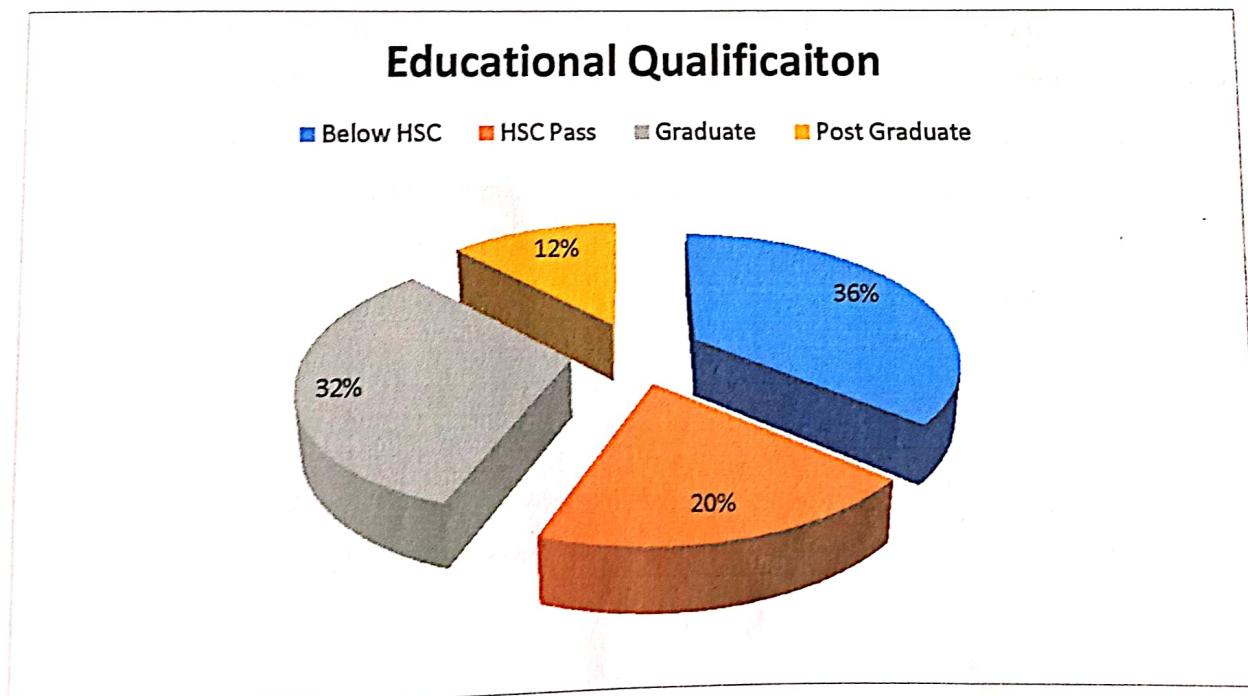


Figure 2. Percentage Distribution of Women Entrepreneurs by Their Educational Qualification.

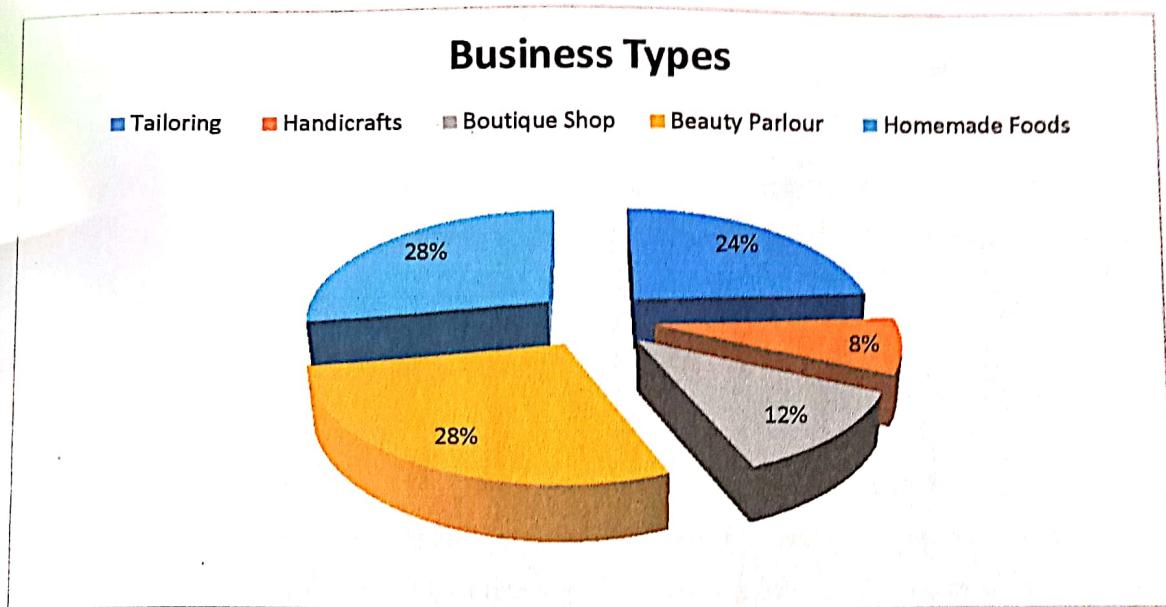


Figure 3. Percentage Distribution of Women Entrepreneurs by Their Business Types.

If it necessary for any research works to show its various findings in a nutshell. Summary of findings helps reader to realize the most outstanding achievement from the study and the actual scenario of the study area. By analyzing the primary data we can find out the challenges and opportunities faced by the women entrepreneurs of Sylhet city. Here the women are becoming entrepreneurs for the empowerment and freedom, to give their child a better future, to contribute to the family, to gain a social status and to pass the leisure time moreover for their own identity. In a society like ours women entrepreneurs have to face many hurdles and they doing it bravely. That is the key success of women entrepreneurs of Sylhet. Most of the women entrepreneurs run boutique shop, whether from the house or shop. It is the booming business for the women in Sylhet. In second position, we can find parlors. It is tough business to do in a conservative area like Sylhet. But many women have taken the risk and they are succeeding.

1. Among 25 respondents we have found that 8% respondents are below 20 years old. 28% respondents are 20 to 25 years old and 48% respondents are 35 to 30 years old and 16% respondents are 30 to 35 years old.
2. By searching business type we have found that 12% respondents are involved in boutique business, 28% are engaged in parlor business and 24% respondents are involve in tailoring, 8% involve are handicraft and 28% are involving homemade food rest.

3. 60% entrepreneurs are trained according to their business but 40% of them are not. It is very alarming. All the women should be well trained to cut a good figure in the business arena.

4. By searching the source of capital of the business of the respondents we have found that 45% get capital as loan from the bank, 35% get invested by the family and 20% collect capital from other sources.

5. We have found 36% respondents involved in business who have passed below HSC level, 25% are HSC, 32% are graduate and 12% post graduate.

In this report we can also find that the women entrepreneurs face restriction from the family and society. It is a big hurdle in their way to success but they are managing this problem very bravely. Now a day the amount of restriction is decreasing. It is a very positive thing for the new women entrepreneurs. Though in past economic instability was the only reason for women for becoming entrepreneurs but now the scenario has changed. Women are becoming entrepreneurs for their own personal identification, to pass their leisure time, in a desire to do something for other women, to contribute to the community. Women are doing their business doing all the household works having their family beside them. Security problem is a great issue in a society like ours. Women are not secured in our society. The working women face a lot of hazards. If there was a healthy environment for the women, then they could do much more for the community by their works. Women also face various problems to rent a shop. They have to experience bad comments from the shop owner sometimes. Sometimes they can not manage a shop to rent only because of being a woman. Many of the shop owners think a woman can not manage to pay the rent from their businesses. Bureaucratic problem is a common one. But women face this problem often. In this report we can see that, through women entrepreneurs doing a great job in Sylhet but they are not ready to run business outside the city. If they can get help from the Government in a form of resource and guide, then they can run their businesses even outside the country.

Qualitative analysis

- **Challenges faced by the women entrepreneurs:**

Women in Bangladesh are performing various multiple responsibilities. They want to be efficient workers and try hard to fulfill the job duties. At the same time they want to be good wives, good mothers and better home managers. She wants to maintain her status in the society and be respected by the other members of the family. Her sincerity towards all the responsibilities is itself a cause of trouble. However, the challenges faced by the women entrepreneurs in the study area can be briefly discussed in below. According to them, there are some challenges which they faced.

Challenge of Finance: The majority of women rely on their self generated finance during the start up period of their business but somehow in the middle of their day to day operations they need external finance which they find very difficult to acquire and thereby miss or deviate from the route to success. More than half of the cases were identified as mismanagement of finance led to closure of the venture. Financial support as well as financial viability, therefore, is the most important considerations of any business proposition.

Sources of Capital: The source of capital is one of the major problems for starting an enterprise which is faced by women entrepreneurs.

Savings: Women Entrepreneurs of the study area face some sorts of problems to access formal and informal loans because of backward education, lack of experience, lack of knowledge, lack of access to market etc. So if they are quite sure to open a business, then they start it from their own savings.

Training Necessary: Training is very important to start a business for an entrepreneur specifically women entrepreneur. But in Bangladesh there is no sufficient access to different trainings such as vocational and technical training. Although there is availability of training, women may be unable to access these training because the women have to be very busy for meeting the family responsibilities. Besides this, most of the trainings such as technical trainings are offered to girls at the levels of post school. So because of the backwardness of access to education and missing or not getting training opportunities, women start their businesses without adequate skills.

Education: Women have less accessibility to education than men. In order to change this less accessibility of women to education the vocation and technical trainings are very important. In fact a strong foundation of primary and secondary education can help to develop the skills of technical and vocational. In Bangladesh, the enrolment of women in education is low. Besides the dropout rates are very high and the quality of education is very poor. As most of the women are uneducated, they find it more difficult to get financing from banks.

Socio-cultural Environment: There are some characteristics that clearly distinguish the business women from their male counterparts. All of them the essential characteristics are the added responsibility. Society often puts upon them in the roles as mothers and wives. It has become the common that the women's place is at home and the first priority of her is to look after the family and home constrain many married women from venturing into entrepreneurship. Marriage results in geographical displacement which is also a great constraint for the women entrepreneurship.

Administrative and Regulatory Challenges: The issues related to administrative and regulatory has been often found among the women entrepreneurs .Sometimes, they are extorted money by police.

Low risk bearing ability: Women found her dependent right from the childhood. Before marriage parents take decisions for her and after marriage her husband takes over. She is protected throughout and thus possesses low risk bearing ability.

Limited mobility: Due to primary household responsibilities towards her family, her time gets divided between the two worlds. She has restricted timings for work due to which, she is not in a position to travel frequently and be away for longer periods. Thus, her mobility is restricted. This also has an implication on business.

- **Opportunities for women entrepreneur**

Although the Bangladesh is male dominant entrepreneurship country but it is showing steady growth among the women entrepreneur. There are various opportunities in Bangladesh that compels the women to enter into entrepreneurship. Several women are becoming entrepreneurs especially the middleclass women due to pull and push of traditional and changing values. Under the pull factors, the women entrepreneurs choose a profession as a challenge as an adventure with an urge to do something new and have an independent occupation. Under the push factors women take up business enterprises to get over financial

difficulties when responsibility is thrust on them due to family circumstances. Some women possess essential qualities such as, ability to manage details, dedication to work they take up, tolerance and kindness towards people. Due to Liberalization, Privatization and Globalization along with ongoing IT revolution, more women are gaining the interest towards entrepreneurship. The liberalization of economics and increased attention and assistance by governments, international donors, and Non-governmental organizations (NGOs) has inspired women to become the entrepreneur. But these assistance does not reach in rural area fully. Besides, the women in rural area are also unconscious about this assistance from different organization. Despite this there are fewer women industrial entrepreneurs, struggling to establish and run their industries. The task therefore is to develop strategies for bringing more women into the entrepreneurial arena and provide them organized support. To be entrepreneurs, they can help their family and support to other difficulties facing family. Some of them said that they pay their loan from their income, some of them get spliced their sister ,take care of their parents and gives them medicine by their income. Besides, some of them works in voluntary organization by their income. From the collected data it is found that after starting their business their status has been increased in the family and in the society. Now they can enjoy freedom in their decision making and also can contribute in family economically. From the collected data ,we also found that most them are educated but have no any job .So ,they take initiatives as entrepreneurs and enter into business to help their family and for their economic freedom.

Sylhet Women Business Forum (SWBF) was established in July, 2009. The founding president Mrs. Shornolata Roy has boosted up this platform for the women entrepreneurs of Sylhet city. This forum is more active than the four others. Among 200 members of the forum of 50 members are very active. It is run by an executive committee which is consisting of 15 members. They call for a meeting every month and discuss their initiatives. Members file up different problems regarding their business and the committee brings up a possible solution by discussing with others. It is like a family to the women entrepreneurs. The office of SWBF is located at Jamtola, Sylhet. The SWBF works with the women entrepreneurs for the betterment of their business. The purposes of the Forum are: Arrange training to bringing up new entrepreneurs. Help entrepreneurs to get loan on less condition. Help women entrepreneurs to sell their products by arranging fair. Help new entrepreneurs to get Trade License. Help them to get VAT and TIN License. Help women entrepreneurs through different Government or Private Organizations. During this short time of establishment

SWBF has gained remarkable achievement. It has showed the women entrepreneurs the courage to dream in a conservative area like Sylhet. SWBF has managed to pass loan for 100 women entrepreneurs.) Getting Trade license is much easier now.) SWBF has distributed TIN License among 200 entrepreneurs) Through SWBF women entrepreneurs has participated in different national & international fair. SWBF has been rewarded nationally. So, as per our observation, the Sylhet Women Business Forum is a great platform for the women entrepreneurs to enlarge their business and thus make a contribution to the family as well as the nation.

4. Recommendation:

1. Women entrepreneurs need more women venture capitalists.
2. Women need connections to markets and other entrepreneurs.
3. Women need a more hospitable policy and regulatory climate.
4. Women need capital.
5. Women need coaching.

5. Conclusion:

Bangladesh is a developing country, where the women constitute nearly 50% of the total population. The women entrepreneurs due to the deteriorating conditions cross the boundary of conservativeness. Today things have been changing, now our women are coming out of their traditional four walls. In Sylhet, they are engaging themselves in various business sectors. But, it is true that here the required facilities are not being provided by the authorities. The government should take further steps to improvise the advancement of them. For encouraging female entrepreneurs it is necessary to create opportunities and reduce barriers. The study may help in this regard mostly Sylhet rural area this paper can provide opportunity for further research concerning women entrepreneurship in Bangladesh.

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