



THE ROLE OF WOMEN ENTREPRENEURSHIP IN WOMEN EMPOWERMENT: A CASE STUDY IN THE CITY OF BARISHAL, BANGLADESH

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AUTHORS' CONTRIBUTIONS

This work was carried out in collaboration among all authors. Author FK designed the study, wrote the protocol, and conducted the survey. Author NA performed the statistical analysis, and wrote the first draft of the manuscript. Author ARN helped the statistical analysis and literature searches of the study. Authors TAD and FA reviewed the draft manuscript. All authors read and approved the final manuscript.

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ABSTRACT

This present work aims to explore the role of women entrepreneurship in women empowerment in the city of Barishal of Bangladesh. The study analyzes how women entrepreneurship effect on women empowerment in the society. A person-administered to semi-structured questionnaire survey method was conducted initially, followed by a face to face interview in April 2015 in Barisal city, Bangladesh. A total of 160 respondents (80 non-enterprise housewives women and 80 for enterprise housewives women) were interviewed for primary data. The results of this study revealed that entrepreneurship has a significant effect on increasing women's decision-making ability in their families. Further, the research also discovered that the businesswomen have more control over resources, ownership of assets, social mobility, engage in politics, role play in decision making on household and family health issues than non-enterprise women (housewives). In contrast, non-enterprise women have less knowledge and awareness of climate change, disaster management, and women's rights than businesswomen. The study findings suggest that easy access to the payable loan at general terms and conditions would play a vital role in a successful business. Future research is recommended to conduct a study in the Northwestern part of Bangladesh, where the impact of the household women's income is significant for social-economic development.

Keywords: Women entrepreneurship; women empowerment; role play; decision-making capacity; social-economic development.

1. INTRODUCTION

The economic empowerment of women is an essential part of the sustainable development course [1]. The

institutionalization of the sustainable development process is just impossible without the inclusion of women in the mainstream development program [2]. Bangladesh is a developing country located in South

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Asia and is currently the most hazard-prone countries in the world due to its geographical settings [3, 4]. The consequences of disasters the resulting ecological damage poses a severe risk to the economic growth of the country [5, 6]. Bangladesh currently has a per capita national income is US\$ 1909, which is very low in rural areas. About 20 to 25 % of the population still lives below the poverty line (Income is less than US\$1.90 per day per person), and this is the fourth-highest rate in south Asian countries (GOB, 2019). The Global Gender Gap Index (GGI) is 0.726, ranking first among the South Asia Association for Regional Cooperation (SAARC) countries [7]. Previous studies have shown that poverty and gender inequality cannot be reduced without the active participation of women in the mainstream of development [8]. Approximately 50% of our population is women, but they are the most underprivileged group in our society. Therefore integrating women into the social mainstream can play an essential role in the economic development process [9, 10].

Women empowerment is a key issue in the development process of the world. Despite having an immense contribution of women in the development process, they have low status as compared to men, specifically in the developing countries [11, 9]. In Bangladesh, women are the most underprivileged and deprived because there are limited resources and an overpopulated country; the society is highly stratified; services and opportunities are resolute by gender, class and location. Moreover, the women are much mistreated than men by the rules, regulations, customs and ancient nature of the society. This unreasonable attitude toward women leads them deprivation in terms of men socially, culturally, religiously, economically and legally [12, 9]. Women are deprived of basic education; engage in family decision making power in the family, control of their assets/property, access to resources, the decision of change in household properties [9]. Women entrepreneurship plays a vital role in women empowerment along with various aspects of women empowerment, including basic education, earning status, age, family and social status, contribution to household income. The women who are engaged in business or who contribute to the family income are more empowered than women who are not engaged in business [13, 14]. The women who earn and contribute to the family expenditure can use their rights and power that raise their belief [15, 16, 17]. To strengthen women-based enterprises, the country's significant socioeconomic development and the management of non-entrepreneurs become relevant through competitive thinking. However, women should engage in business activities as they can contribute directly to their families and the economy as a whole. Thus, a woman entrepreneur is defined as

a woman who has alone or with one or more partners started or inherited a business, and is eager to take financial, administrative, and social risks and responsibilities, and participate in the day-to-day management activities [10, 18].

The southwest coastal region of Bangladesh, including Khulna, Satkhira, Bagerhat, and Barisal are susceptible to natural disasters due to its' geographic location and are considered backward cities [19]. Barisal is a southern coastal district of Bangladesh with an area of 2784.52 sq Km. of which 160.37 sq. Km. is riverine. It is bounded by Madaripur, Shariatpur, Chandpur, and Lakshmipur districts in the north, Patuakhali, Barguna, and Jhalakathi districts in the south; Bhola and Lakshmipur districts in the east, Jhalakathi, Pirojpur and Gopalganj districts in the west. It lies between 22°27' and 22°52'N and between 90°01' and 90°43' E [20, 21]. The population is 8173818; (Male 4159210, Female 4014608); Average literacy 55.09%; Male 56.47%, Female 55.63%. the main sources of income for agriculture 54.72%, non-agricultural wages 4.97%, industry 0.74%, trade 15.42%, transport and communication 2.35%, service 6.66%, construction 4.85%, religious service 0.51%, rent and remittance 1.00% and others 8.78%. The main rivers are Tertulia, Kirtankhola, Bishkhali, Kaliganga, Haringhata, Burishwar, Agunmukha, Galachipa, Baleshwari, Jainty, Amtali, Meghna, and Shahbazpur Channel [22]. In the city of Barisal, the women entrepreneurship rate is low due to the backward and deprived socio-economic structure. Although there are several Non-Governmental Organization (NGOs), private and public banks, including ASA, BRAC, Grameen-Bank, TMSS, Jagoroni Chokro Foundation, Proshika, Shokti, Sajeda Foundation are operating their function to encourage women entrepreneurship. The women can obtain any financial support from these organizations to start the business successfully. Therefore, the objectives of the study were to know the status of women entrepreneurship of the city and how it contributes to women empowerment.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

The participation of women in the workplace, leadership role in social and political issues and access to credit is regarded as women empowerment [23]. Globally women's empowerment has been recently gained considerable attention as issues for policy interventions in most of the organizations of the world. Small entrepreneurs with their built attributes of low capital intensiveness and enormous employment generation potential can serve as propelling agents to break the vicious circle of poverty and can strike the economic development

[24]. Through promoting women's empowerment through skills and entrepreneurship, the government of any developing country can ensure freedom of choice and a better quality of social living for men and women. However, about 42% of the population of Bangladesh is under the poverty line, and about 76% of them live in rural areas [25, 19]. According to the BBS census (2011), about 50% of the total population (170million) is women.

Previous studies have focused on the role of women's entrepreneurship in various areas, such as women's role in the family, polity, and national wealth, and generation, legal and social rights of women [26, 27, 28, 18]. Nayeem et al. (2020) conducted a study regarding homestead vegetable production by women in Faridpur, Bangladesh, to measure the profitability of vegetable production and identify the factors affecting the production of winter vegetables [26]. The concept in the field of entrepreneurship could be classified into two disciplines: Economic ideas and behavioral theories. Schumpeter, 1967; clarified entrepreneurs as an innovator with the potentialities of doing new things, as an economic leader, and a chief conducive function in the process of economic development [25]. Entrepreneurship is the function that is specific to the entrepreneurs' ability to take the factors of production land, labor, and capital and use them to produce new goods or services [29]. Women are also known as women business owners or women entrepreneurs or self-employed women (LFS, 1996) [30]. More recently, a new trend has emerged where women are venturing as entrepreneurs and are contributing to economic development. Women entrepreneurs in Bangladesh represent a group of women who have broken away from the track and are exploring new vistas of economic participation [25, 31]. American research was later inspired by the creation of women and has been observed with extraordinary depth by examining the problems women face when starting a business [32, 18].

Motivations for the business start-up as Bangladeshi women were identified as a desire for job satisfaction, independence, and achievement [31]. The latest report focused on a variety of women-owned companies and stated the lack of support for women employers in non-commercial organizations [32]. A later report by Goffee and Scase (1999) uses the example of 54 employers to distinguish between the typology of female entrepreneurs. Four types of businesswomen have been identified: a) everyday visionaries, b) innovative visionaries, c) national merchants, and d) radical entrepreneurs. Ten types of female entrepreneurs were represented in the test: a) lonely self-made women, b) modern trained philosophers, c) creative female entrepreneurs as expert partners, d) female investors in commercial enterprises, e) women

as prestigious managers, f) fathers of women or companies of men As heirs, g) women as business partners, h) researchers as visionaries, i) rural entrepreneurs and J) as industrialists and merchants [33, 18]. Safety, responsibility, and creative information, compliance with requirements, profitability, dynamism, hard work, and the ability to take risks are key entrepreneurial characteristics of the philosophers of Bangladesh [31, 18]. Empowerment is a very innovative and progressive strategy that aims to maximize the benefits of people with a sense of responsibility [34].

An essential means of empowering women is to allow them to equal access to profitable assets, for example, land, capital, technology, credit as well as marketing outlets, information, education, training, without any discrimination [18]. Women need for effective enterprise management, a large quantity of co-operation and encouragement in the sphere of activity, at all levels home and in society and from governmental organizations [35]. Training to develop excellent entrepreneurial skills is useful and essential to women [36, 37]. Entrepreneurial innovation is considered a critical factor in business success [38]. According to Bhuiyan and Abdullah (2007), 'innovation is a specific instrument of entrepreneurs, how they exploit change as an opportunity for a different business or a different service.' Thus entrepreneurs need to understand and apply the principles of successful innovation because there are plenty of entrepreneurial opportunities within the areas of change [38, 18]. Innovations are 'the outcome of the innovation process, which can be defined as the combined activities leading to new, marketable products and services and modern production and delivery system [25]. The innovation advantage of large firms tends to be in industries that are capital-intensive, advertising-intensive. On the other hand, highly innovative industries, small firms have the advantage. Therefore, innovation in small firms can be more efficient and effective. The lack of financial resources, the shortfall in marketing and management expertise, and weaknesses in external information and linkages are factors that limit their competitiveness [39]. As a result, growth in small businesses can be gradual and successful.

3. METHODOLOGY

3.1 Research Design, Sample and Procedure

For this study, we conducted primary data collection by a person-administered a semi-structured questionnaire survey. As the entrepreneurship of women (housewives) empowerment, contribute family, and social wellbeing was the main focus of the study. The author selected housewives who had

business and only housewives as a respondent to collect primary data. Although data were collected from various places in Barishal City, the majority of the respondents were women housewives. A non-probabilistic sampling method employed to test the empirical modeling method with the 160 sample size, half of the respondents are full-time housewives (non-business), and another half are entrepreneur women (housewives). The authors printed and distributed 250 questionnaires to the respondents with the help of research team members. Finally, within a month, data were collected from 169 women respondents. We excluded *nine* respondents due to incomplete or indirect responses and received 160 complete questionnaires to use for this study with a reasonable response rate of 94%.

3.2 Measures

We investigated how respondents are assessing to women empowerment through various indicators. The participants clearly expressed their views on a 5-points Likert scale (strongly disagree = 1, to agree = 5 strongly). We conducted interviews between 40 and 45 minutes, based on respondents' experience with the credit systems of various financial institutions, in which empowering women in society and their families had a definite impact.

4. RESULTS

4.1 Socioeconomic Status of the Respondent

Barisal is a southern coastal district of Bangladesh which is frequently suffered by coastal natural disaster. The people's livelihoods are affected severely. The socio-economic condition of this area is fragile. Most of the people are involved in agriculture and labor. From Fig. 1, it is found that 30% of women in commercial activities grow vegetables, followed by 25% fishermen and tailors, 20% of small businesses come from a variety of sources income-generating activities.

Fig. 2 shows that 25% of enterprise women received micro-credit loans from Grameen Bank, Islamic Relief, and Jagoroni Chokro foundation for starting their own small business. Besides, it has been found that Grameen Bank, Islamic Relief, and Jagoroni Chokro foundation microcredit loans are less trouble-free than BRAC and ASA. 13.75% of women take from microcredit (ASA), lowest (11.25%) women take from credit access credit (BRAC).

The education level of women entrepreneurs is illustrated in Fig. 3. The study found that the highest. 37.5% of the Women reached the level of SSC, while (25%) women completed classes up to class ten and (18.75%) passed the HSC level. There is no formal school education of 18.75%.

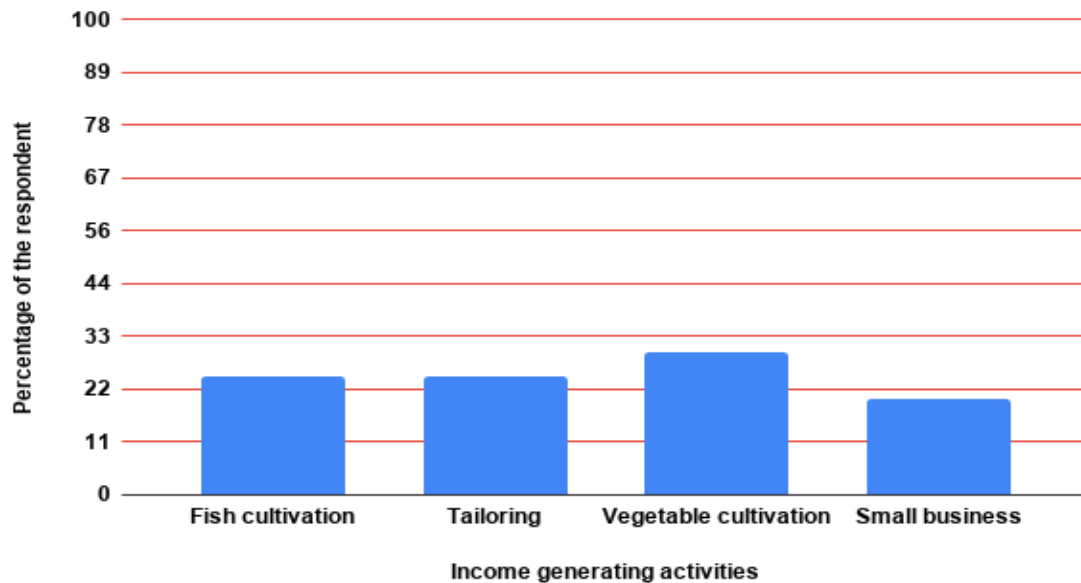


Fig. 1. Source of earning activities

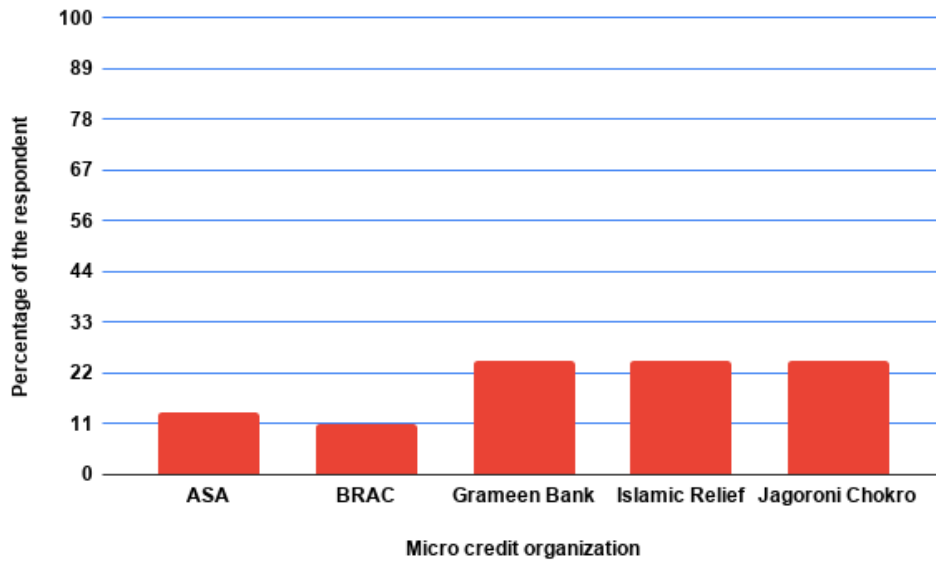


Fig. 2. Source of micro-credit loan borrower organization

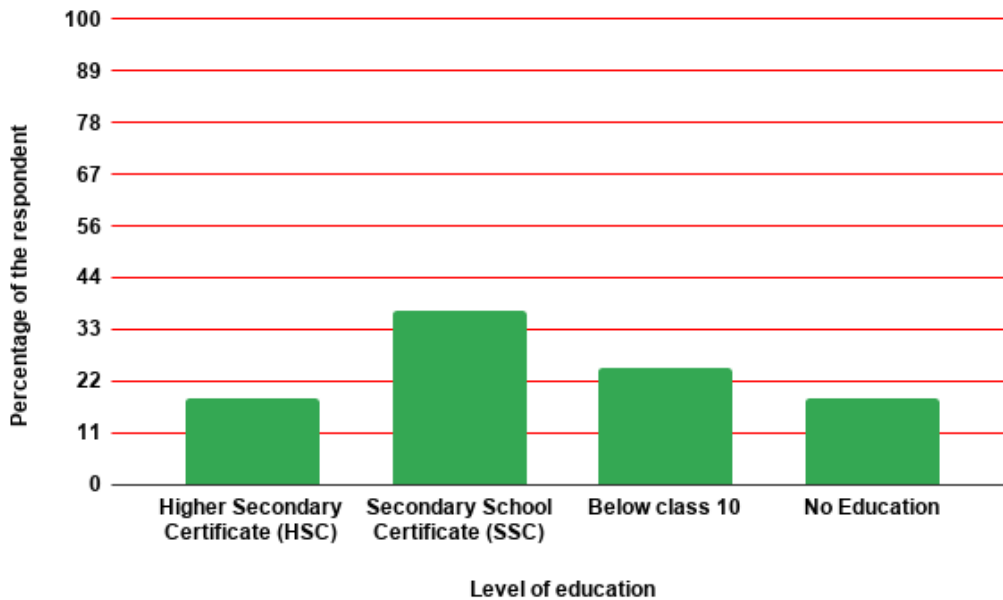


Fig. 3. Education details

In terms of regular payments, Fig. 4 shows that 63.75% of businesswomen were able to pay the installment regularly, which is more than three-fifths of the women. (36.25%) of the non-enterprise women are not able to pay the payment usually, which is less than two-fifth of total women. There are several factors, such as reduced profits, environmental conditions, social exclusion, and business bankruptcy that result in improper payment.

4.2 Indicators of Assessing Women Empowerment

4.2.1 Indicators of access to resources

Table 1 reveals that 65% of women in the business have higher/strong indicators of controlling over resources, whereas all non-business women have lower indicators of controlling over resources. It is

assumed that businesswomen have more indices of controlling over resources than non-business women.

4.2.2 Indicators of proprietorship of assets

The data shown in Table 2 revealed that 60% of women in business have medium indicators of property ownership, while most non-business women (80%) have low indicators of property ownership. Based on the analysis, it is assumed that the housewives who are not engaged in business are less aware of their proprietorship of assets.

4.2.3 Indicators of engagement in social activities

It is based on the analysis. Table 3 shows that 60% of women in the enterprise have higher/Strong indicators of participation in social activities, including child vaccination, dowry, early marriage, and women's health, followed by (90%) of housewives engaged in social activities. Therefore, the results revealed that businesswomen are more powerful to participate in various social activities than non-business women.

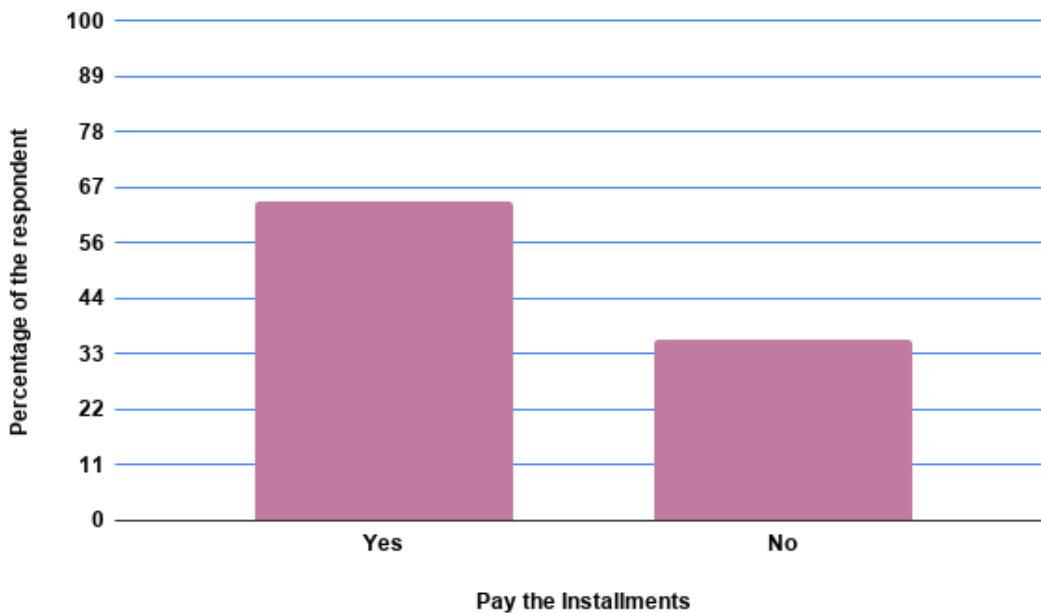


Fig. 4. Pay the installments regularly

Table 1. Indicators of access to resources

Control over Resources	Business women		Non-business women	
	Frequency	Percent	Frequency	Percent
Low (≤ 6)	0	0.0	80	100.0
Medium (7-14)	24	30.0	0	0.0
Strong (15-22)	44	55.0	0	0.0
Very Strong ($23 \geq$)	8	10.0	0	0.0
Total	80	100.0	80	100.0

Table 2. Indicators of proprietorship of assets

Proprietorship of Assets	Business women		Non-business women	
	Frequency	Percent	Frequency	Percent
Low (≤ 11)	8	10.0	64	80.0
Medium (12-20)	48	60.0	12	15.0
Strong (21-30)	16	20.0	4	5.0
Very Strong ($31 \geq$)	8	10.0	0	0.0
Total	80	100.0	80	100.0

Table 3. Indicators of engagement in social activities

Engagement of Social Activities	Business women		Non-business women	
	Frequency	Percent	Frequency	Percent
Low (≤ 11)	0	0.0	72	90.0
Medium (12-24)	24	30.0	4	5.0
Strong (25-37)	48	60.0	0	5.0
Very Strong ($38 \geq$)	8	10.0	4	0.0
Total	80	100.0	80	100.0

4.2.4 Indicators of involvement in Political/development activities

The results of Table 4 show that 65% of women in business have medium indicators of engaged in political activities. In contrast, all non-enterprise women engaged less in political or any leadership activities. Therefore, it is depicted that businesswomen are more powerful both economically and mentally to engage in political roles or leadership roles in society than non-business women.

4.2.5 Indicators of participation in household decisions making

From the data presented in Table 5, it is exhibited that women who are in business (70%) are actively playing a role in most household decisions such as land purchase, child education, family opportunities. In contrast, 90% of women who are not entrepreneurial have fewer roles in household decisions. In that case, the male/ father plays an active role in family decision making.

4.2.6 Indicators of role in healthcare related decisions making

The data in Table 6 show that the majority of (65%) women in the business play an active role in making decisions in health-related decisions, including family planning, illness, disease management. In contrast, 65% of non-business women have medium involved in health-related decisions taking in their family. It's very urgent to educate women and become empowered to manage health-related issues properly.

4.2.7 Indicators of awareness about women's rights

Table 7 shows that most non-business women (70%) are medium aware of women's rights. In contrast, 85% of businesswomen are very highly/strongly aware of their rights in family and society. The study assumed that the businesswomen have to meet and interact with different customers, business agents, and dealers for business purposes. In this way, they can develop their awareness and knowledge of women's rights in the family and society.

Table 4. Indicators of involvement in political/development activities

Participation of Political Activities	Business women		Non-business women	
	Frequency	Percent	Frequency	Percent
Low (≤ 8)	12	15.0	80	100.0
Medium (9-17)	52	65.0	0	0.0
Strong (18-26)	12	15.0	0	0.0
Very Strong ($27 \geq$)	4	5.0	0	0.0
Total	80	100	80	100

Table 5. Indicators of participation in household decisions making

Participation in Household Decisions	Businesswomen		Non-business women	
	Frequency	Percent	Frequency	Percent
Low (≤ 20)	4	5.0	72	90.0
Medium (21-40)	8	10.0	4	5.0
Strong (41-60)	12	15.0	4	5.0
Very Strong ($61 \geq$)	56	70.0	0	0.0
Total	80	100.0	80	100.0

Table 6. Indicators of role in healthcare related decisions

Role in Healthcare Related Decisions making	Business women		Non-business women	
	Frequency	Percent	Frequency	Percent
Low (≤ 7)	4	5.0	16	20.0
Medium (8-15)	8	10.0	52	65.0
Strong (16-23)	12	20.0	8	10.0
Very Strong ($24 \geq$)	52	65.0	4	5.0
Total	80	100.0	80	100.0

Table 7. Indicators of knowledge about women's rights

Awareness about Women's Rights	Business women		Non-business women	
	Frequency	Percent	Frequency	Percent
Low (≤ 7)	0	0.0	12	15.0
Medium (8-15)	4	5.0	56	70.0
Strong (16-23)	8	10.0	8	10.0
Very Strong ($24 \geq$)	68	85.0	4	5.0
Total	80	100.0	80	100.0

4.2.8 Indicators of perception of women empowerment

The results of Table 8 show that women who have businesses are more powerful than non-business women. According to the study, 90% of non-business women have low levels of perception about their empowerment in society, followed by 80% of businesswomen have much knowledge of empowerment. This perception and realization about their empowerment would help to encourage being successful in business. In contrast, businesswomen can contribute more to their family and society than non-enterprise women.

4.2.9 Indicators of understanding about climate change and disaster management

Table 9 shows that most non-business women (66%) have limited information on climate change and disaster management issues. In contrast, 72.5% of women in business have a high level of knowledge and awareness of climate change and disaster management. Businesswomen have better awareness than non-enterprise women because they are trained by non-governmental organizations (NGOs) and government agencies (NGOs) to deal with climate change and disaster management [40]. The women

who are successful in business, they are much aware of climate change and disaster because it has direct risk on the business.

5. DISCUSSION

This article aimed to determine how to impact women entrepreneurship on women empowerment as well as how to contribute development of a society and country. More specifically, the key objective was to determine how different entrepreneurship of women may affect the achievement of women empowerment and development. Fig. 5 represents the research model of this study. All four hypotheses were supported, which indicates that the independent variables used in this study have significant relationships with women empowerment. The validity and reliability of the work were also recommended. However, the authors were not satisfied due to the small sample size and short time scale of the study. Also, the research was conducted in a specific environment. As a result, the authors decided to conduct in-depth interviews with individuals from various business fields to present readers with more authentic results. From the viewpoints of this study, we find out different aspects of women entrepreneurship and their influences on women empowerment.

Table 8. Indicators of perception of women empowerment

Women Empowerment	Business women		Non-business women	
	Frequency	Percent	Frequency	Percent
Low (≤ 75)	0	0.0	72	90.0
Medium (76-129)	4	5.0	8	10.0
Strong (130-183)	12	15.0	0	0.0
Very Strong ($184 \geq$)Total	64	80.0	0	0.0
Total	80	100.0	80	100.0

Table 9. Indicators of understanding of climate change and disaster management

Awareness of climate change and disaster management	Business women		Non-business women	
	Frequency	Percent	Frequency	Percent
Low (≤ 5)	4	5.0	12	15.0
Medium (6-12)	8	10.0	56	66.0
Strong (13-23)	58	72.5	6	7.0
Very Strong ($24 \geq$)	10	12.5	9	11.0
Total	80	100.0	80	100.0

Recently, the government encouraged on women entrepreneurship and provided financial support and input facilities for a successful business, which requires highly motivated women to achieve sustainable development through women empowerment. This topic has attracted researchers to determine the diverse factors involved in women entrepreneurship, including environmental factors, which have an impact on women entrepreneurship. However, this increase in research, limited theoretical end empirical research has observed women entrepreneurship (housewives) performance based on their empowerment. This study contributed to this area by identifying and analyzing the factors women entrepreneurship (housewives) performance at four study hypotheses with multiple factors by dividing a sample housewives group into two different dimensions. A housewife may have a unique business performance capability, but many causes may hinder their performance and women empowerment.

This study primarily attempted to understand women's business performance changes due to various factors such as socioeconomic, family, social, and environmental. As stated by [41] this research also identified several climate and disaster factors presented in Table 9 in detail, which may adversely affect the performance of the women's business in terms of achieving women empowerment. The interview results suggested and identified various challenges and the prospect of women entrepreneurs. On the other hand, the study has shown that women who are successful in business have more access to resources and proprietorship of assets than non-business housewives. Successful businesswomen are more interested in involving in social and political activities than non-business women. This research finding also highlights that enterprise women are more aware of climate change and disaster-related knowledge. Further, the study results identified that enterprise women are more capable of engaging family decision matter than housewives.

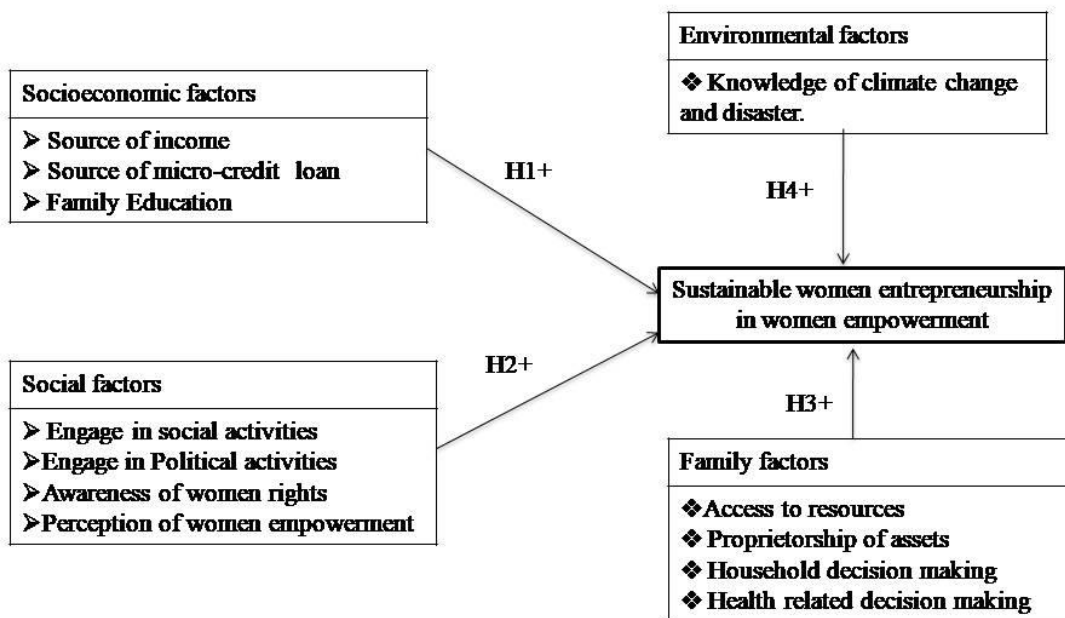


Fig. 5. Research model

6. IMPLICATIONS, CONCLUSION, LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

The study utilized a sample of women who are housewives involved with the business and only

housewives. The study evaluated various effects of women entrepreneurship on women empowerment in different dimensions, including socioeconomic, family, social, and environmental, to deepen the findings. The findings of the study indicate that women entrepreneurship has a significant impact on women empowerment, which influence development. The analysis from the study revealed that the perceived usefulness of awareness of women's rights and women empowerment is complicated factors to measure the impact on women empowerment. However, the findings also revealed that businesswomen have more access to resources, property, and assets than non-enterprise women. Moreover, the women who are successful in business, they play an active role in their family to take a significant decision. Further, enterprise women have more knowledge and awareness regarding climate change and disaster management than non-business women.

6.1 Practical Implications

The study had a strong theoretical background with four different aspects. The findings of this study were consistent with previous studies along with new significant contributions to the theory through the discovery of the role of women entrepreneurship in women empowerment. According to the first hypothesis, the socio-economic aspects of this study, the more diverse profession of women, can be further included with more socio-economic aspects, such as social taboo, religious barrier, social superstition. In this study, the environmental aspect was used to describe the susceptibility/ risk of the business due to climate change and recurring disaster. Overall, the study supported all four models discussed in the theoretical background section and contributed new ideas to the theory with the inclusion of successful women entrepreneurship in women empowerment.

6.2 Limitations

The authors analyzed the research in several steps to make sure the reliability and validity of the study result. However, we acknowledge a few limitations of this research work. The measurement of the impact of women entrepreneurship in women empowerment is complex to analyze due to the numerous differences in respondent family and social superstition. Moreover, the study examined the outcomes of women's business data from a limited number of respondents who were all mainly housewives in the Barisal municipal area. This may affect the generalize ability of the results obtained from the analysis. An empirical study on this subject with a larger sample and respondents from various professions, who are not housewives, could

produce more precise and more authentic results, which may have a more noticeable impact on the researchers.

6.3 Future Research Directions

Women empowerment through women entrepreneurship is a new phenomenon in the development process; it has excellent avenues for further research. Specifically, one question for further studies is whether Women empowerment through women entrepreneurship has significantly contributed development of a country or not. Future research is recommended to conduct a study in the Northwestern part of Bangladesh, where the impact of the household women's income is significant for social-economic development.

CONSENT

As per international standard or university standard, Participants' written consent has been collected and preserved by the author(s).

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COMPETING INTERESTS

Authors have declared that no competing interests exist.

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