

Thesis
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Entrepreneurial Career Aspirations of Educated Women in Bangladesh

By

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B. Com. (Hons.), M. Com (Management).

**Thesis Presented for the Degree of
Doctor of Philosophy**

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February 2000

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Some text bound close to
the spine.

To My Father

Aminul Huq, whose humble love of learning always amazes and inspires me

To My Mother

Nurjahan Huq, without whose love and sacrifice I would never have reached where I am today

To My Uncle

Fazlul Halim Chowdhury, who passed away during my field work. He would have been so proud of me today

To My Husband

AFM Abdul Moyeen, for the wonderful example of his affection, support and guidance

To My Precious Daughter

Mayeesha Manaar Moyeen, who is the source of our dreams and joy

Acknowledgement

I extend my deepest gratitude to Dr. Peter Rosa, Director of MBA, for his guidance, criticism and the intelligent insight he brought to my study.

My deepest gratitude is also due to Dr. P. A. Richardson, Director, Small Business Centre, Durham University Business School, for her constant co-operation, guidance and constructive criticism throughout the period of my research. Without her unconditional supervision this thesis would not have been possible

I am thankful to the Association of Commonwealth Universities for funding my study. I am also grateful to British Federation of Graduate Women, Churches Commission on Overseas Students, Mr. Bernarr Francis Arthur of Churches Commission, The Charles Wallace Bangladesh Trust, Ms. Dorothy Anderson, Students Information and Support Services and Director of Finance, University of Stirling for their kind financial assistance after my scholarship had ended.

A special word of thanks goes to Dr. Candida G Brush, Boston University, Christina Hartshorn and Mark Havers, Durham University Business School, Dr. Abdul Moyeen, Department of Management, University of Dhaka, Dr. Dipak Ghosh in Economics Department, University of Stirling for sharing their thoughts and advice.

Thanks also due to Professor Durga Das Bhattacharjee in Management Department, University of Dhaka, and Professor Khondoker Bazlul Hoque, Member, Public Service Commission, Government of Bangladesh, and Professor Abul Barkat in Economics Department, University of Dhaka for their support and co-operation.

I am very grateful to all my respondent women business owners, housewives, employed women and the business students and the officials of government and non-government enterprise support organisations for spending their valuable time to talk to me during my field work.

The unblemished support and co-operation of my dear friends William R. A. Logie, Alison G. Logie, and their children deserve my deepest appreciation. Throughout my study period in Stirling, their affection filled the absence of a family that many overseas students suffer from.

My sincere thanks goes to my sister Laila Hannan and my brother-in-law Abdul Hannan, Margaret Ferguson in the Department of Entrepreneurship, University of Stirling, my friends Dr. Shaheen Afroze, Dr. Akin Fadahunsi, Dr. Sarath Kodithuwakoo, and Dr. Alistair Anderson, Lisa and Miatta for their assistance and words of encouragement during my study.

Finally, I am indebted to my family members and in-laws for their support throughout my period of study.

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Abbreviations and Acronyms

BASC	- Business Advisory Services Centre
BASIC	- Bank of Small Industries and Commerce
BSCIC	- Bangladesh Small and Cottage Industries Corporation
BRAC	- Bangladesh Rural Advancement Committee
BRIDGE	- Bangladesh Rural Integrated Development for Grub Street Economy
DFID	- Department for International Development
CIDA	- Canadian International Development Agency
DYD	- Directorate of Youth Development
GOB	- Government of Bangladesh
MIDAS	- Micro Industries Development Assistance and Services
MSE	- Micro and Small Scale Enterprise
NGO	- Non-governmental organization
PROSHIKA	- Proshika Manobik Unnayan Kendra
SIDA	- Swedish International Development Agency
UNDP	- United Nations Development Program
USAID	- United States Agency for International Development
WEA	- Women Entrepreneur's Association

Abstract

This thesis explores the factors affecting the aspirations for, and the perceptions of acceptability and feasibility of business-ownership as an economic/career option by middle-income, educated urban women in Bangladesh. In response to the world-wide growth of women's entrepreneurship, there has been increased attention given to women's businesses, both from a practical development perspective and a research point of view. The group of women who has attracted researchers attention in the developed economies is educated, with access to resources and contact networks and therefore in principle, capable of starting up more significant businesses. The corresponding category of women in the developing countries, however, has received little attention either from the development planners or from the academic researchers.

In Bangladesh, since the existence of middle-income, educated urban women in business appear to be small compared to that of un/less educated, poor, rural women in income-generating type of enterprises, the women business-owners have not only been unrecognised in statistics and policy documents, but also in academic research. In order to fill this research gap, and to identify some of the possible reasons for the relative paucity of women business-owners in Bangladesh, this thesis addresses the research question, "Is Entrepreneurship/Business-Ownership an Attractive/Desirable, Acceptable and Feasible Option for Middle-Income Educated Urban Women in Bangladesh".

To address the research issues about business-ownership by middle-income, educated urban women in Bangladesh, a conceptual framework was developed incorporating the major factors affecting the aspirations, the acceptability and the feasibility of business-ownership as well as those influencing the process of business start-up. This study has examined the research issues based on the data collected through interviews with 154 potential and 75 actual women business-owners, and 10 CEOs of support agencies in the Dhaka city, which has the highest concentration of middle-income, educated urban population, and is the heart of all commercial activities.

Overall, the findings of the study indicate that it is the "family roles" or the "gender roles" and not family entrepreneurial role models that influence the aspirations of women to set-up their own businesses in Bangladesh. The study also indicates that 'gender', demographics of the women concerned, and the type of business are the key explanatory factors determining the acceptability of business-ownership. It further shows that years of formal education, work experience, socio-economic class, network and supporters, and the type of business influence the feasibility of business-ownership as an economic option for women in the context of Bangladesh. The findings highlight negative social attitude towards women in business, lack of security and freedom of mobility, and exposure of role models by media and promotional agencies as some of the major hindrances to women's business-ownership.

This thesis demonstrates that women entrepreneurs in developing countries are not a homogenous group, that the aspirations, the acceptability and the feasibility of business-

ownership by women are highly interactive, and that business-ownership by women is a combination of motivation, personal characteristics as well as environmental factors. In particular, it highlights that 'gender' definitely plays a role not only in enabling or hindering women in starting own business, but also in women's choice of business in the developing country context, as opposed to studies on women entrepreneurs in Western countries, which present conflicting results about the extent to which gender is an issue in women's business-ownership.

This study emphasises the importance of policy and legislative initiatives for bringing about the needed change in the environment in order to augment women's business-ownership. In doing so, the implications of the research are that efforts should be made to encourage wide spread media exposure of role models, ideas for product and market development, and gender sensitivity training for the personnel of agencies working for the promotion of entrepreneurship.

Chapter 1

Introduction

1.1 Introduction and Background of Research

Evidence from all around the world indicates an increasing trend in the participation of women in entrepreneurial activities. Most labour economists are in agreement that the rise in female entrepreneurship is an international phenomenon (OECD, 1985), although the type of women and the nature of their enterprises vary in different settings and contexts. In the 1980's in particular, the number and range of women starting their own businesses increased quite dramatically in developed as well as in many developing countries.

For example, the United States Small Business Administration reported in 1984, that women were starting small businesses at a rate five times greater than that of males (Neider, 1987). In Canada, the number of women-owned enterprises tripled between 1980 and 1984 and women owned nearly one enterprise in three (Wees and Romijn, 1987). In U.K., between 1981 and 1987, self-employment among women had increased by seventy per cent (GOB, 1988). In Germany, the proportion of women among the self-employed increased by over three percent between 1974 and 1987 (Haas and Nasemann, 1988). In Greece, women as a proportion of all self employed increased from twelve per cent to eighteen per cent, in the decade 1976-86 (Turner and Papiroannou, 1988). The number of female entrepreneurs continues to grow in developed countries in the 1990's and women now account for about one in three enterprise creators in Germany and Denmark, one in four in France, the U.K. and the Netherlands, and one in five in Greece, Spain, Italy, and Ireland (Turner, 1993).

The increasing participation of women in entrepreneurial activities are not limited to the

developed countries only. Although little information on the sex of Micro and Small Scale Enterprise (MSE) owners is available in developing countries, whatever data exist, they indicate the same phenomenon in the 1980's and 1990's.

For example, the Jamaica census of small-scale manufacturing enterprises found an equal number of men and women as owners/operators (proprietors) of small-scale enterprises. In Haiti, 18 percent of surveyed enterprises were found to be owned or managed by women (Overholt, 1985). In Tanzania, virtually all low-income and many middle-income women were found to be involved in micro-economic activities, called "miradis" or projects. In Zimbabwe, official statistics estimated that 90 percent of all informal sector activities were run by women (UNIFEM, 1989). The same phenomenon was reported for Indonesia (Bangun, 1985), Papua New Guinea (Epstein, 1982) and elsewhere. Similarly, "In West Africa, it has been estimated that women traders handle 60 to 90 per cent of the domestic farm and marine produceCase studies of rural women in Kenya show that around 70 per cent of peasant women are involved in trade and some 50 per cent market their own crops" (FAO, undated; p.4). In Bangladesh, according to the Labour Force Survey 1990, out of 26.8 percent self-employed persons, 6.5 percent are women (GOB, 1993).

In response to this world-wide growth of women's entrepreneurship, there has been increased attention given to women's businesses, both from a practical development perspective (agencies setting up programmes to help women with credit and training) and a research point of view - both academic and applied. Researchers on women's businesses have looked at a whole range of issues beginning from women's motivations for business start-up (Hisrich and Brush, 1983; Goffee and Scase, 1985; Holmquist and Sundin, 1988; Brush, 1990; Shabbir

and Gregorio, 1996), their characteristics (Watkins and Watkins, 1983; Hisrich and Brush, 1987; Singh *et al.*, 1990; Carter and Cannon, 1992; Gazdar, 1992), their problems, in particular, the gender-related barriers they encounter (Stevenson, 1983; Hisrich and Brush, 1984; Watkins and Watkins, 1984; Carter and Cannon, 1988) etc., to what are women's MSEs and how they vary in different economies (Dignard and Havet 1995; Wees and Romijn, 1995). As a whole, the issue researchers have largely investigated with respect to women's entrepreneurship in developed economies is the 'feasibility' of business start-up by women and the gender related barriers women encounter in starting-up and managing their businesses. The underlying assumption being that in the developed countries women's economic choices or their participation in any occupation is no longer an issue of social acceptability, as it still is in many developing economies particularly those with patriarchal societies.

As such, the group of women who has attracted researchers attention in the developed economies is educated, with access to resources and contact networks and therefore in principle, capable of starting up more significant businesses (Watkins and Watkins, 1983; Hisrich and Brush, 1983; 1987; Goffee and Scase, 1985; Scott, 1986; Longstreth *et al.*, 1987; Carter and Cannon, 1992; Mayoux, 1995; Richardson and Hartshorn, 1995). The researchers have investigated why these women despite having the capability (in principle) of starting up and operating their own businesses have failed or found it difficult to do so.

By and large, the main focus of studies investigating women entrepreneurs in developing economy contexts has also been on issues surrounding the feasibility of women's

entrepreneurship. However, the categories of women these studies have looked at are very poor women in rural areas and also urban slums, who are involved in micro scale income generating type of enterprises. For example, where women entrepreneurs have been mentioned in the literature and/or statistics in Bangladesh, it is usually in the context of self-employed women or income-generators involved in care of domestic animals, poultry, threshing, boiling, food processing and preservation etc., in rural areas (GOB, 1993). With the exception of a few studies in India (for example, Shah, 1983; Sarupria and Surti, 1983; Srivastava and Chaudhry, 1991; Singh and Gupta, 1990; Singh, K. P., 1993; Easwaran, 1993), in Pakistan (see Shabbir and Gregorio, 1996) and in Bangladesh (see Rashid, 1989; Moyeen and Huq, 1994; Saleh, 1995), the growing group of well educated, urban based women who have the potential (in theory) of starting their own businesses as an economic option have been unrecognised by academic researchers or development planners in developing economies. This has been partly because they are not a priority for attention from the development agencies. For example, in Bangladesh, evidence of several successful programmes that promote and develop income generating and entrepreneurial activities among the landless and assetless or near assetless, less/uneducated women in rural areas and urban slums can be found (Rashid, 1989; Baden et al., 1994). These promotional activities were undertaken by Bangladesh Rural Advancement Committee (BRAC), Grameen Bank, Swanirvar etc. In contrast, little information exists on women business-owners who come from middle-income, educated, urban background in studies conducted by either the various development agencies or academic researchers.

Nonetheless, the educated, urban women in developing countries are increasingly entering professional, technical, administrative and managerial careers. They are also starting and

running their own businesses as their counterparts in the developed economies. For example, there are educated urban women in Bangladesh who are already in business especially in sectors such as ready made garments, textiles, batik, screen prints, embroidery, handicrafts, household linen, etc., as well as in export oriented enterprises (Khanam, 1990). However, these women tend to be few in number and information on them is sparse and fragmented (Rashid, 1989; Baden *et al.*, 1994). Indeed, Bangladesh is like many other developing countries with respect to data on small business-ownership. General information is sparse and that which is available tends not to distinguish the business owners in terms of their sex (Wees and Romijn, 1995). It has been argued (by the CEO of Business Advisory Services Centre and the Deputy Director of Dept. of Women's Affairs) that since the existence of middle-income, educated urban women in business appear to be small compared to that of uneducated, poor, rural women in income-generating type of enterprises, neither government nor non-government support agencies have yet taken the initiative to create and maintain a data base about these women. It has also been argued that because of their relative paucity, the educated urban women business-owners have not only been unrecognised in statistics and policy documents, but also in academic research.

Since there are examples of educated, urban women in Bangladesh who are running their own businesses, no matter how few they appear to be, it will be interesting to see what their awareness and perceptions are about business-ownership as a career option. Further more, if it is, to what extent the relative paucity of educated urban women business-owners in the country is influenced by both the issues of feasibility and social acceptability of women's entrepreneurship. It is notable that these issues are under researched not only in Bangladesh but also in any developing country contexts, in general. It is important to investigate how far

social acceptability of women's business-ownership influence women's aspirations of business start-up and actually owning and managing the same in developing economy contexts. This is because in many of such societies notions of impropriety keep women out of certain occupations including business-ownership (Iyer, 1991; Shabbir and Gregorio, 1994; Wees and Romijn, 1995). The present study is an attempt to fill this research gap. It aims to explore the factors affecting the aspirations for, and the perceptions of acceptability and feasibility of business-ownership as a career option by educated urban women in the society/culture of a developing country, namely Bangladesh. It also intends to investigate some of the reasons for the relative paucity of educated urban women business-owners in Bangladesh.

1.2 Focus on Middle-Income Educated Urban Women

This exploratory study aims to focus on middle-income, educated urban women in order to gain an understanding of the factors affecting their aspirations for, and their perceptions of acceptability and feasibility of business-ownership as an economic/career option.

The middle-income group, in this study, is defined primarily in terms of the monthly income of the bread winner of the women's families ranging from around Tk.5,000 to less than Tk.35,000 (£1= Tk.70 approx.). Similar classification of middle income group was also used in a study in Bangladesh which looked at Chinese Restaurant owners in Dhaka city (Rahman, 1994). The occupation and educational qualification of the respondents' parents and/or spouse are also taken into account in defining the middle-income group, as have been done in previous research (Honig-Haftel and Martin, 1986; Hisrich and O'Brien, 1981; Hisrich and Brush, 1983;1987). Information about the occupation of the bread winner serves as a cross-check in deciding if the respondents actually belong to the middle-income group. For

example, the monthly salary of the bread winner of a middle-income family, who is a Government employee, college or university teacher, a professional, or an executive in a large public or private organisation ranges from Tk.5000 to Tk.20000 and above in Bangladesh.

This study focuses on middle-income, educated urban women because women belonging to this group, who constitute a significant percentage of the female population, are capable (in theory) of engaging in on-going business activities because of their following characteristics:

Urban educated women have greater and easier access to the facilities required to start-up and operate a business (such as: access to capital, market, information, training, networks etc.) compared to the uneducated rural women who are socially isolated and are not linked into conventional networks through which information and support could be channelled (Hartshorn, 1992; Easwaran, 1993). Thus, these latter women, although significant in terms of the percentage of female population, are involved in small-scale income generating type of enterprises, rather than the type of businesses that go beyond the stage of self-employment and can create employment for others (Orr, 1992). They also tend to shift very frequently from one income generating activity to another (Epstein, 1993). Moreover, low income and a shortage of funds are coupled with the multiple roles (such as, domestic duties, child care, working on own farms or for larger local landowners etc.) these women perform, and the priority their cultures give to their familial responsibilities. All of these put severe constraints not only on the geographical radius within which they can function but also on the kinds of entrepreneurial activities they can perform (Epstein, 1993), and therefore prevent them or at least constrain them from branching out into larger and employment generating enterprises. By setting up their own businesses, urban educated women can create employment

opportunity for others, particularly for the widowed, deserted and single women, who are responsible for providing food for their dependants and themselves and are struggling to survive as the existing avenues for employment fail to absorb them or are rapidly closing down (Alam, 1985). According to the Rural Industries Study Project (RISP) report (1981), in Bangladesh, 58 percent of female workers are employed in cottage industries and overall participation of female workers in rural industries is 36 percent. These women are largely at the mercy of male contractors or middlemen. Due to low level/lack of education, these women are forced to earn money through very low paid home-based work, rather than to go out of homes and work for better pay (Khanam, 1990). Women entrepreneurs, emerging from the more economically and socially liberated segments of the society can provide work opportunities for others, including women.

Urban educated women have better access to the concentrated markets in urban areas which provide opportunities for a reasonably steady demand for a wide range of goods and services. On the other hand, rural women with their range of markets, have difficulty in establishing what goods or services for which there is a reasonably steady demand to offer (Epstein, 1993).

Urban educated women and their families appear to have more liberal attitude (in theory) compared to the more traditional rural women and their families, towards familial responsibilities, decision making, social interaction and mobility. This allows urban women to enjoy more freedom and is conducive to pursuing business-ownership as an economic/career option outside home.

Women (as well as men) need to acquire not only a variety of technical skills to enable them to venture into more remunerative businesses, but they also require basic training in accountancy and business management. Urban women appear to have greater potential for setting up and operating their own businesses as they learn many of these skills either as part of their formal education or through job experience in banks, corporations, private sector small/medium business firms etc. Whereas, many of the illiterate rural women have less access to such formal and informal learning (Epstein, 1993). For example, it may not be acceptable for girls in many rural areas to be educated. Rural women may also have poor access to education and work experience.

It may be argued that, poor rural women may have greater "economic" exposure than educated urban women, due to the greater levels of poverty they face. However, one must remember that their idea of work/job outside home is that of working on their own farms and/or as employed labourers for larger local landowners for survival. They also act as petty traders in addition to their performing most of the domestic duties and engagement in farming (Epstein, 1993). Whereas, for urban women, pursuing an economic option outside home is not so directly pushed by their need to survive. Rather, it can be a means of achieving personal ambition, creativity, independence, raise economic returns, flexibility that caters for the combination of family responsibilities with gainful employment, etc. In this context, business-ownership could offer a viable opportunity for urban educated women to achieve greater personal satisfaction.

By setting up their own businesses, educated urban women can play a productive role in society. Women entrepreneurs and most importantly, the nature of their businesses can serve

as very useful role models for other women in their country. By engaging in MSEs, they can serve as examples for other women and hence encourage participation of more women in economic activities. Moreover, as the number of women entrepreneur role models increases, it offers the children of these women the opportunity to see such a career as more acceptable than working for someone else (Dyer, 1994).

1.3 The Purpose and Objectives of the Research

The purpose of this research is to contribute to our knowledge about business-ownership as an economic/career option for middle-income educated urban women in Bangladesh. This study will identify some of the reasons for the relative paucity of women business-owners in Bangladesh. In doing so, the study looks at the earlier stages of aspirations with respect to business-ownership before such aspirations are transformed into reality. Some of these earlier stages can be the awareness, interest, desire of business-ownership as an option, and the perceptions of acceptability and feasibility of business start-up. Therefore, the research question for this study is *“Is Entrepreneurship/Business-Ownership an Attractive/Desirable, Acceptable and Feasible Option for Middle-Income Educated Urban Women in Bangladesh?”*. To this end, the study seeks to realise the following objectives:

- i) To explore and describe issues surrounding the aspirations of a woman to set-up her own business;

- ii) To explore and describe some of the factors affecting the acceptability and the feasibility of business-ownership as an economic/career option for women in the society/culture of Bangladesh; and

iii) To investigate some of the reasons for the relative paucity of women business-owners in Bangladesh.

It is very important to understand the full range of issues confronting and influencing women in their desire and actions to start own businesses. Only when these issues are highlighted will it be possible to develop policies, programmes, activities and structures that are gender-sensitive and that take into account the specific strengths, weaknesses, opportunities and threats faced by both potential and actual women entrepreneurs in Bangladesh.

1.4 The Structure of the Thesis

The thesis is divided into nine chapters. Chapter 1 begins with an introduction and background to the research topic to be investigated. It points to the increased attention given to women's businesses both from a practical development perspective and a research point of view as part of the world-wide phenomenon of an increasing number of women starting their own businesses. It also shows how the educated urban women business-owners in the developing countries have received little attention from the development planners and the academic researchers compared to their corresponding category of women in the industrialised countries. It then presents the reasons for focusing on the middle-income segment of urban female population in Bangladesh followed by the purpose and objectives of the study.

Chapter 2 will present the context and background against which the study has been carried out. This includes an overview of the socio-economic and political situation in Bangladesh.

The chapter then presents an overview of women's status in the country. Focus is placed on the diversity of traditional ideologies, norms and values with respect to women's socio-economic role, education, legal status and rights, etc., and their actual practices in Bangladeshi society depending on the socio-economic status and geographical settings of women's families. By doing so, an attempt is made to give a context to the issues that directly and indirectly impact upon women's economic 'choices'. Finally the chapter ends with a brief discussion of some of the cultural, religious, economic, and political factors that may affect women's choice of starting and running their own businesses as an economic/career option.

Chapter 3 reviews previous studies which have examined factors influencing people's decisions to start their own businesses. These factors are discussed under three headings: factors influencing aspirations for, and those influencing the perceptions of acceptability and feasibility of business-ownership. This chapter also explores any gender dimensions of each of these categories of factors. Finally the chapter will conclude by identifying a number of unresolved issues which need to be researched empirically in developing countries in general, and in Bangladesh in particular.

To address the research issues identified in Chapter 2, and Chapter 3, a conceptual framework is developed in Chapter 4. Some hypotheses are developed in this chapter in relation to the research question and issues, to test empirically, using data generated from the field study. Chapter 5 describes the choice of research method, the procedures for selecting the sample, the procedures for operationalising the key concepts and variables in the study, and the analytical tools used to realise the objectives of the study.

Chapter 6, 7 and 8 presents the analyses of data gathered from the field study and the results obtained therefrom. Chapter 6 reports the results of empirical investigation about the predisposing and the triggering factors influencing aspirations of business-ownership by middle-income, educated urban women in Bangladesh. Chapter 7 presents the analyses of factors influencing the perception of acceptability of women's business-ownership in Bangladesh; and Chapter 8 reports the effects of factors relating to the perception of feasibility of business-ownership by women, as well as the major barriers of women's entrepreneurship in Bangladesh.

Finally, 9 Nine summarises major findings and their theoretical and practical implications. After outlining the limitations of the study, the chapter ends with some directions of future research.

Chapter 2

A Profile of Bangladesh and the Status of Women

2.1 Introduction

This chapter sets out the background against which the present study has been carried out. It introduces Bangladesh by briefly outlining the contemporary social, economic and political situations of the country. The chapter then presents an overview of women's status in the country. Focus is placed on the diversity of traditional ideologies, norms and values with respect to women's socio-economic role, education, legal status and rights, and their actual practices, depending on the socio-economic status and geographical settings of women's families. By doing so, an attempt is made to give a context to the issues which directly and indirectly impact upon middle-income, educated urban women's economic/career 'choices'. Finally, as the study intends to develop an understanding of the factors affecting middle-income, educated, urban women's choice of business-ownership as a career option in Bangladesh, with a view to identifying reasons for their relative paucity of participation in business, an attempt is made to highlight some of the cultural, religious, economic, and political factors that may affect women's choice of starting and running their own businesses.

2.2 Bangladesh - A Profile of Contemporary Situation

Bangladesh, officially the people's Republic of Bangladesh, became an independent state on December 16, 1971. The territory of the present Bangladesh was under Muslim rule from 1201 to 1757 A.D. Subsequently, it was part of British-India for nearly 190 years from 1757 to 1947. With the end of British rule in August 1947 the sub-continent was partitioned into India and Pakistan. The territory of Bangladesh was a part of Pakistan, known as East

Pakistan, for 24 years from 1947 to 1970.

Bangladesh is one of the most densely populated countries in the world, with a population of 108.8 million (according to the population census in 1991) - growing fast at a rate of 2.17 per cent per annum. It was estimated that the country is expected to reach a population of 139.69 million by the year 2000. As per gender distribution, there was a ratio of 106 males per 100 females. The density of population is 750 per sq. k.m. The composition of population was respectively 86.6 per cent Muslim, 12.1 per cent Hindu, 0.6 per cent Buddhist, 0.3 per cent Christian, and 0.1 per cent followers of tribal religion.

The country is characterized by acute poverty with a current annual per capita GDP of US \$240, political and economic instability, widespread un- and underemployment and a very low industrial base. The economy is predominantly agricultural and rural in nature. Over 80 per cent of the population live in the rural areas. Agriculture is the main occupation of the people, and contributes around 31 per cent to the Gross Domestic Product (GDP), two-thirds of the country's export, and employs 64 per cent of the total labour force (World Bank, 1997).

Industries are diverse but relatively low in output - accounting for about 18 per cent of GDP, and employing about 16 per cent of the work force in 1990. Unemployment is about 30 per cent and the literacy rate is very low - 24.8 per cent in 1991 (presently, 37 per cent). The rate of domestic savings was 8% of GDP in 1995 and the average inflation rate was 6.4 per cent per annum during the decade starting from 1985 (World Bank, 1997).

The economy, which is basically an agrarian one, is based on the output of a narrow range of agricultural products such as jute, which was the major cashcrop and main source of export earnings until 1987. In recent years, export earnings from ready-made garments increased substantially from 1.2 per cent in 1981 to 54.6 per cent in 1991-92 of total export earnings during the last decade (GOB, 1993a, in Sarder, 1995).

On the economic philosophy, Bangladesh followed the socialist path for a short period (1971-75), followed by a limited and gradually extended scope for private ownership established by the subsequent military regimes until 1991. Parliamentary democracy has been in practice for the last few years. After a period of 15 years of military rule from 1975 to 1990, two governments were elected democratically - one was in 1991 and the other was in 1996. The economic policies adopted by the democratically elected governments were made to provide all-out co-operation to the private investors to ensure their maximum participation in the economy. Presently, apart from the five reserved sectors i.e., arms, ammunition and other defense equipment and machinery; production of nuclear energy; security printing (currency notes), minting; reserve forest and mechanized extraction; air transportation and railways (Industrial Policy, 1991), all other sectors have been opened to private investment, both local and foreign.

Bangladesh is hampered by a relative lack of natural resources, and an underdeveloped infrastructure. It is highly vulnerable to natural disaster by flood, tornado, cyclone and drought. The economy of Bangladesh is heavily dependent on foreign aid. The amount of total external debt until 1995 was US \$ 16,370 million (World Bank, 1997). Because of its high dependence on foreign aid, Bangladesh remains highly vulnerable to pressure from aid

donors to influence its external alignments and the course of its domestic policy (Hoque, 1991).

The country, once independent, had inherited a war-wrecked economy having virtually no significant industrial base, and an industrial bourgeois class of little merit, a fairly small and highly differential middle class, and an almost non-existent working class (Sobhan, 1982). Even after two decades of independence, no significant improvement has taken place in the society. As a result, despite an average economic growth of about 4 per cent in the 1980s (Mannan, 1993, p.9), the problem of 'poverty' and unemployment are very much evident among the large majority of people in the country.

2.3 Overview of Women's Status in Bangladesh

2.3.1 The Diversity of Values/Norms and Actual Practices in an Apparently Traditional Society and Their Impact on Women

2.3.1.1 Socio-Economic Role and Status

Historically, a broad gender division of labour has existed in Bangladesh, in which field-based agricultural work (being a predominantly agricultural economy) is done by men while women are responsible for all activities carried out within the household. Basic social norms regard men as providers and women as protected and sheltered (Nasreen, 1997). Moreover, patriarchy, the practice of purdah (curtain) – a word used to describe the system of secluding women and enforcing high standards of female modesty, and izzat - the protection of family honour (Papanek, 1982), have combined, on the one hand, to accord a segregated and protected role to the country's women by restricting their mobility outside

the homestead,. On the other, it has prompted to effectively maintain the confinement of women's activities into private sphere and away from the public sphere. Thus *pardah* restricts the range of women's economic activities and their involvement in public office and decision making (Baden *et al.*, 1994). *Purdah* also represents a set of norms internalised by women regarding appropriate behaviour (Adnan, 1989).

Traditionally women have been recognised for their reproductive role, and have been discouraged or prevented from participation in public life including most forms of paid employment. For example, in both religious as well as socio-cultural terms, women's role as that of a mother is highly respected, as indicated in the saying of the prophet Mohammed, "Heaven lies under mother's feet". On the other hand, it is generally considered to be highly disgraceful for men "to live off women's earnings". In addition, because of the perceived public-domestic distinction, any women entering the public domain is perceived to be risking violation of her *sotitto* (chastity) - which is considered a loss of honour not only for herself, but also for the rest of her family. In fact, working women have usually been held in low esteem in the society (Adnan, 1989).

Women's experience, status and role in Bangladesh, however are not uniform throughout the country. These tend to vary strongly according to factors such as the socio-economic status of a woman's family, the rural-urban setting, geographic region, ethnic origin etc. For example, the existing gender division is not so strongly applicable in many lower-income households due to critical shifts at the national and international level (Nasreen, 1997). Structures of family, kinship and production relationships are going through economic adjustments. Particularly over the past several years, the accelerated reduction

of land holding to non-viable units, the loss of land through indebtedness and forced sales, and growing impoverishment have transformed subsistence households into wage-based households (World Bank, 1990). Consequently, total family participation in income-producing activities has become imperative for the family's survival (Hossain *et al.*, 1988). Production for the market, which ensures cash returns, has taken precedence over production for household consumption, and women are becoming engaged in multiple production roles. The mushrooming of income generating projects, sponsored by the government and non-government organisations alike, have made available a new form of employment for women in rural areas. However, women in wealthier land-owning households in rural areas are less likely to engage in outside productive work where this is seen as a sign of poverty and loss of social status.

Among the urban middle-class, inflation and the erosion of living standards also led to increased labour force participation among educated women, primarily in the "respectable" occupation of teaching, and recently in the service sector such as community development, health and family planning programmes. Declining economic standards have been one element in the broader climate of change in women's lives in Bangladesh. The other has been the commitment professed by the state to the cause of women and development and thus mobilising untapped resource of female labour for capitalist development (Nasreen, 1997).

2.3.1.2 Education

Bangladesh, as many South Asian countries, suffers from low educational enrolment levels, high drop out rates and low literacy rates. More specifically, there are marked gender disparities in literacy, enrolments and drop out rates (Khan, 1993). In general,

female participation in secondary education and in vocational, technical and higher education in Bangladesh is low and tends to be very sex segregated and stereotyped. However, participation of girls in education varies considerably by residence, region and socio-economic group. Rural participation is generally lower than urban and attendance is positively correlated with size of land-holding and income (Khan, 1993).

Female participation in education also depends on the complex relationships between socio-cultural attitude towards education, gender and marriage expectations in Bangladesh. Although there has been a slight increase over the last decade, average age at marriage for women remains very young (18 years), compared to 24-5 for men (UNDP, 1994). Early marriage and the importance of preserving girl's good reputation in rural areas, lead to widespread withdrawal of girls from school at puberty, especially if they attend co-educational institutions. Even in urban areas, marriage is an important reason for drop outs of girls (Baden *et al.*, 1994).

Moreover, traditionally, there is a low social value placed on female education in Bangladesh, partly connected with the misinterpretations of religious prescriptions and socio-cultural conservatism. Education of women is associated with the development of questioning attitudes and assertiveness, qualities not desirable by Bangladeshi society in which women are expected to be obedient, chaste and quiet or silent (Baden *et al.*, 1994). However, expectations regarding marriage and the effects of these on daughter's education vary considerably by income group. For example, in middle and upper income families, an educated daughter may be seen as a better housewife and a potentially good mother, as a means to marry into a better off family, or simply as one who will be able to support

herself (and the family) by generating income if any personal mishap (for example, death, illness or accident of husband, divorce, etc.) takes place. On the other hand, among lower-income families, educating daughters may be regarded as a costly luxury. By contrast, educating sons, among all income-groups is perceived as having a high return both in terms of securing better employment, and providing security for parents, particularly mothers, who are likely to depend on sons in their later life (Khan, 1993).

2.3.1.3 Legal Status and Rights of Women

Within Bangladesh the legal status of Muslim, Hindu and Christian women is sustained under both the Constitution and under law. The Constitution provides for equality between the sexes and equality before the law (Mahbub, 1992; p.32). However some of the clauses of the Constitution represent contradictory statements. The language of equality is adopted alongside clauses which negate this provision. Kabeer (1991, p.125) cites the example of Clause 3, Article 29, which specifies that some employment types (for example, the army, navy or airforce except for the medical unit) should remain single sex (male) domains because they are considered 'to be unsuited to members of the opposite sex'.

The substantive legal rights of women should be viewed in juxtaposition with the social construction of women as 'dependants'. Despite provisions of the Constitution, in general, women in Bangladesh have *de facto* minority status, being under the guardianship of fathers or elder brothers before marriage, and under the protection of their husbands following marriage (Baden *et al.*, 1994; p.75).

Although under the Constitution, both sexes have the same rights and are entitled to equal

treatment under the law, legal positions should be viewed in the context of prevailing social institutions which exact the behaviour of both men and women. The pre-eminent social institution within rural Bangladeshi society is the community group or *shamaj*. According to Adnan (1989; p.6), the *shamaj* is utilised by powerful and wealthy sections of the community to "lay down prescriptive codes of 'approved' behaviour" for the members of all classes belonging to their *shamaj* groups, as well as to censure all those, including women, who are deemed to have displayed forms of "deviant behaviour". The validity of local behavioural codes is reinforced by appeals to religious authority. According to Adnan (1989; p.7), within institutions such as the *shamaj*, women become pawns in a power game where undercurrents of social, economic and political tensions between dominant males within the community are played out.

Within urban areas, however, the influence of *shamaj* and other such social institutions over the private affairs of the household have become diluted (Adnan, 1989; p.7). Bangladesh is no different from many other countries of the world where the influence of community and traditional practices over urban households are much less powerful than those in rural areas. There is virtually no existence of community leaders in urban neighbourhoods and its members generally enjoy considerable freedom and "space" in dealing with their private affairs.

2.3.1.4 Personal Law

Personal status laws relating to marriage, divorce, maintenance, inheritance, and custody of children are derived from religion and thus differ between the Muslim, Hindu and Christian religious communities. Within the majority Muslim population in Bangladesh,

personal laws are defined by Sharia't Law of the Hanafi School, which has always coexisted with, and to some extent absorbed, pre-existing customary law and practice (BRIDGE, 1992). The existence of legal rights for women under Sharia't Law does not necessarily guarantee that women are able to use the legal system to uphold their legal rights (Bhuiyan, 1986; p.49). The contradictions in the religious prescriptions and the actual values and practice related to women's status and role, influenced by cultural factors, make the position of women highly paradoxical and create obstruction in women's ability to claim their rights under law. Some of these contradictions have been presented in Table 2.1.

Table 2.1
Status of Women and their Work from Islamic Standpoint

Roles	Prescriptions (Islamic)	Values
Parental Role	A woman must be paid haq mehr (an agreed sum of money) before divorce. If infants/young children are to be cared for by the woman, the father must provide compensation /maintenance to her.	In many cases the family of the divorced woman considers the demand for maintenance to be below her dignity.
Occupational Role	A woman has the right to do work other than housekeeping.	Female work beyond household work is generally perceived to be status reducing and thus not a preferred role.
Conjugal Role	A woman has the right to divorce her husband under special circumstances.	Divorce for a woman is considered shameful. Some women spend their entire lives in a separated state rather than sue for divorce.
Domestic Role	A woman has the right to manage household matters and make decisions related to such matters.	In some cases, husbands or other family members actually control the finances as well as making decisions.
Kin Role	A mother-in law and a daughter-in law should treat each other with affection and respect.	In many cases, the daughter-in-law is expected to give unconditional obedience while the expectations about reciprocation from the mother-in-law are less rigid.
Community Role	A woman has the right to appear as witness and express opinion on community-related development issues.	Cultural values strongly discourage the appearance of women in a court of law; it is considered dishonourable.
Individual Role	A woman has the right to receive education; own and dispose of property; approve/disapprove the mate chosen for her.	Some girls believe they are not smart enough to receive education; parents in some cases discourage education and have lower aspirations for the education of daughters than for sons.

Source: Shah, N.M., 1986; pp.29-30.

Furthermore, the nature of the barriers confronting women's ability to claim their rights also differ on the basis of women's socio-economic status, *inter alia* (Baden *et al.*, 1994; p.76). For example, legal proceedings may be costly in terms of both money and time, and the lack of information and resources to access legal advice and support may deter women belonging to the lower income group from cases (Sobhan, 1992). Although the Family Law Ordinance, introduced in 1961 and amended in 1982, has to some extent modified the inequitable provisions of Sharia't Law, the socio-economic factors which curb women's ability to pursue their rights remain largely unchanged (Jahan, 1988).

2.3.1.5 Inheritance

There are significant gender differences in the provisions concerning the inheritance of property under Sharia't Law. Childless women can inherit a quarter of their husband's property, and women with children can inherit one-eighth. Hindu women inherit property in the absence of sons, grandsons or great grandsons. The Christian Inheritance Law allows women to inherit a half of her husband's property if there is no direct heir and a third of the property if she has children (Baden *et al.*, 1994; p.79). In Islam, daughters inherit half the share of sons from their father's estate (Mahbub, 1992). Property inherited is owned by women and they have the rights of sale or transfer.

In practice, however, the inheritance of property and the right of sale or transfer also vary depending on women's socio-economic class as well as the rural-urban settings. Rural women's ability to exercise their rights over property is constrained by inequitable legal provisions and by social systems which construct gender differences and make 'women less able to act as subjects than men' (Jahangir, 1987). Sons or male intermediaries may in

fact hold control over women's property (Eggen, 1988). Property acquired by women may be used as a means of bargaining over more desirable options or opportunities in the face of unequal gender relations. The World Bank (1990) for example, argued that in Bangladesh,

"It is generally known that a rural woman does not claim her inheritance from her father's estate but exchanges it for the continued right to visit the parental home (naior)" (p.21).

Women usually give up the right of father's property in expectation of a respectful status in the family from its male members (mainly brothers).

Among the educated, middle and upper income groups, who generally concentrate in the urban areas, the common practice appears to be that father distributes his property among the sons and daughters by creating a will. In the absence of a will, sons and daughters inherit father's estate according to the inheritance law of their respective religion. However, if women are deprived of their inheritance by their brother/s or other male kin, they have a right to pursue claims within the judicial system (applies equally to rural women). But even educated urban women belonging to middle or upper income groups seldom do so due to the fear of losing 'honour' by bringing family disputes into the public arena, and/or destroying relationship or attachment with the brother/s (Sobhan, 1992).

It appears that even in a traditional society like Bangladesh, there is considerable diversity of ideologies, norms and values with respect to women's socio-economic role, education, legal rights, division of labour etc., and their actual practices, depending on the socio-economic

status and geographical settings of women's families. The changing social attitudes or modernisation and their effects on gender also have an important impact on the existence of such diversity. As such, it may be assumed that the educated, middle and upper income, urban women enjoy more freedom with respect to economic/career 'choices' than the poor, un/less educated, rural women in Bangladesh since the former group, not surprisingly, are the prime beneficiary of the modernisation or liberalisation effects. The following section discusses how changing social attitudes resulting from modernisation, and increased education and awareness among middle-income urban women affect their economic/career 'choices', especially the option of starting and running their own businesses.

2.3.2 Modernisation/Social Change and its Effects on Middle-Income Urban Women's Economic Choices

Traditionally, women's reproductive role have been held in highest esteem and their economic role and involvement in public life have been strongly discouraged in Bangladeshi society. However, the modernisation of society resulting in higher education and increased awareness among middle-income urban women as well as the rising economic demands of households have redefined the traditional gender roles. In this context, women's economic role is being increasingly accepted and encouraged in addition to their traditional roles of a home-maker and mother. Women belonging to the educated, middle-income families in the urban areas are enjoying more freedom regarding their economic/career 'choices'. An increasing number of women, although still low in absolute terms, are entering not only in the 'respectable' occupation of teaching, but also in professional, technical, administrative and managerial occupations in both public and private sectors in Bangladesh (GOB, 1993; Paul-Majumdar and Chaudhury, 1993; UNDP, 1996).

It is notable that, apart from women's involvement in the above occupations, educated urban women are also found in various sectors of business as well as in export oriented enterprises (Rashid, 1989; Moyeen and Huq, 1994; Saleh, 1995). These middle and upper class urban women are working as proprietors in both the formal and informal sectors of the economy hiring lower-class women as employees (Baden *et al.*, 1994).

Although, to date, educated, urban women entrepreneurs in Bangladesh appear to be few in number, their existence in various sectors of business, together with women's involvement in other occupations manifest the variety of career options that middle-income, educated urban women can pursue. Since this study aims to develop an understanding of the factors affecting middle-income, educated, urban women's choice of business-ownership as a career option in Bangladesh, with a view to identifying reasons for their relative paucity of participation in business, an attempt has been made in the following section to focus on some of the cultural, religious, economic, and political factors that may affect women's choice of starting and running their own businesses.

2.3.3 Factors Influencing Women's Choice of Business-Ownership in Bangladesh

2.3.3.1 Cultural Factors

Although the negative attitude towards women's economic role and their involvement in public life is gradually being diluted in the modern society of Bangladesh, it is still highly desirable for women to protect their 'chastity' and family honour (*izzat*) by maintaining restricted mobility outside home and minimum interaction with people in public offices. As such, even though women are increasingly entering other professional, technical, administrative and managerial occupations, the commonly recommended career choice for

women is still teaching in Bangladeshi society. It is notable that, since working women are expected to give priority to their traditional gender roles, business-ownership can potentially be an attractive career option for the middle-income educated urban women as it offers the flexibility that women need to maintain a balance between their economic and domestic role (for example, Carter and Cannon, 1992; Brush, 1992). In this context, business-ownership can also become a well accepted and recommended career option for women by the society at large. However, the level of social legitimacy of business-ownership in comparison to other professions, and the general attitude towards women's involvement in business also have an impact upon women's aspirations of starting and running own businesses, which will be explored in the forthcoming chapter.

2.3.3.2 Religious Factors

When it comes to business-ownership by women in a country in which, the majority of the population are Muslim, there is a fallacious assumption that the religion acts as a barrier to entry into business for women. Moreover, the observance of *purdah* in Middle-Eastern, South Asian and some African countries strengthens the assumption. However, it should be realised that Islam as a religion does not prescribe against women's business ownership. If prescriptions of Islam would really act as a barrier to women's business-ownership, then, the Holy Prophets first wife would not be a successful business-owner. Similarly, the Hausa women of Northern Nigeria would not be involved in trade that controls a significant portion of the indigenous West-African economy (Adamu, 1978; Cohen, 1969; Hopkins, 1973; Works, 1972), even when most of the Hausa girls marry at or before puberty, traditionally by twelve years of age and enter *purdah* immediately thereafter (Smith, 1954).

The extent of observance of *purdah* varies between and within countries according to geographical regions, ethnic origins, and socio-economic stance. For example, whereas previously women from higher socio-economic classes tended to practise greater *purdah* both in urban and rural areas, women from a similar socio-economic class in urban areas are now less inclined to do so in Pakistan, Bangladesh and India. In fact, women in other Asian countries such as Malaysia, Indonesia, etc. or those from certain parts of Pakistan and India observe greater *purdah* than women in Bangladesh. Therefore *purdah* restrictions may not necessarily affect women's choice of economic activities including business-ownership by limiting their spatial mobility in Bangladesh as much as it may affect those of women from other Muslim majority countries.

2.3.3.3 Economic Factors

Women in Bangladesh have the rights of sale or transfer of property inherited. However, since women, according to tradition, are expected to be submissive to and dependent on the husband or other male members in the family - it is the husband, son/s or other male household intermediaries who actually hold control over women's property and make decisions regarding the maintenance, use and/or sale of the property (Eggen, 1988). Therefore very few women in the country actually possess or have the access to capital to set-up a business.

Women often encounter institutional barriers which limit their access to critical resources such as obtaining bank loans (Rashid, 1989; Saleh, 1995). Financial institutions are not very responsive to giving financial assistance to women, especially when their business is new. Women's capabilities are generally questioned and comparatively harsh guarantee terms,

such as demands that collateral be put up by a male family member, may be imposed (Wees and Romijn, 1995). The institutional barriers might stem mainly from absence of positive attitude towards women's business ownership among the personnel of support and intermediate organisations. Women with a business idea frequently felt that lending authority did not take them as seriously as men (Rashid, 1989).

Although "Grameen Bank" (a micro lending bank), Bangladesh Small and Cottage Industries Corporation (BSCIC), and some NGOs and donor agencies are providing loans and other support to women in Bangladesh to set up business enterprises - most of their activities are limited only to the poor, less/uneducated women from the rural and semi-urban areas, and urban slums. Neither Government, nor any NGOs or donor agencies has programmes or support services to promote business-ownership among middle-income, educated women in the urban areas (Orr, 1992). Under this circumstance, absence of capital and other resources necessary to set-up a business, when coupled with inadequate or lack of institutional support, make it difficult for a woman to conceive of setting-up own business.

2.3.3.4 Political Factors

Since its independence in 1971 till 1996, there have been several changes, many unscheduled, in the Government of Bangladesh, each bringing more and more political turmoil to the country. Throughout the year, political chaos is an everyday event - causing enormous damage to business as well as to any other economic activities. Absence of political stability may be the most commonly sighted barrier to operation and success of business by the whole business community in the country.

With regard to women's business ownership, one of the important points to be mentioned here is the recent rise of religion based politics in which women have become a primary target. In this context, gender has become increasingly problematized and politicized (Nasreen, 1997). The role of women, morality, and the sexual differentiation of social and familial roles have become the central concern of religious politics resulting in reservation among common people against free movement of women as well as their economic activities in all walks of life. Thus, political instability, when coupled with the spreading of religious extremism in Bangladesh has not only deteriorated the necessary conditions for business, but has also created fear and negative attitude in the society towards allowing or encouraging women to get involved in business.

2.4 Summary

The chapter has set out the background against which the study was carried out. It introduces Bangladesh by briefly outlining the contemporary social, economic and political situations of the country. It has also presented an overview of women's status in the apparently traditional society of Bangladesh. The socio-economic role and status of women have been briefly discussed. The legal status and rights of women in general, and those pertaining to personal law and inheritance in particular, have been outlined. By doing so, the chapter has attempted to demonstrate the diversity of ideologies, norms and values and their practices with respect to women's socio-economic role, education, legal status and rights, etc., depending on their socio-economic background and geographical settings, and how they influence women's economic 'choices'. Since the study intends to develop an understanding of the factors affecting middle-income, educated, urban women's choice of business-ownership as a career option in Bangladesh, with a view to identifying reasons for their relative paucity of

participation in business, an attempt has been made to highlight some of the cultural, religious, economic, and political factors that may affect women's choice of starting and running their own businesses. However, to address the key issues and factors influencing the aspirations for, and the perceptions of acceptability and feasibility of business-ownership by educated urban women in Bangladesh empirically, the next task is to review existing studies that have examined the factors influencing business-ownership with particular emphasis on their gender dimension. The forthcoming chapter will be dedicated for this purpose.

Chapter 3

Factors Influencing the Aspirations for and Acceptability and Feasibility of Business Ownership by Women

3.1 Introduction.

In chapter two some of the cultural, religious, economic and political factors that may affect women's choice of business-ownership in Bangladesh was highlighted. This chapter sets out to identify and examine some of the major factors influencing people's attitudes, aspirations, choices, and decisions in starting businesses. To this end, it reviews the existing literature on entrepreneurship in the fields of sociology and psychology. In order to discuss the wide variety of factors affecting business-ownership in an organised fashion, they are categorised according to the three main areas of this study i.e., the awareness and aspirations, and the perceptions of acceptability and feasibility of business-ownership. As such, this chapter discusses the major factors which influence an individual's aspirations of business-ownership, those which influence the perception of acceptability of business-ownership, and finally the factors which facilitate a person's entry into entrepreneurship/business-ownership. The gender dimensions of these factors are also explored. Finally, the chapter identifies a number of unresolved issues which need to be researched empirically.

3.2 Factors Influencing Aspirations of Business Start-up

One has to be aware of and attracted to business-ownership as an economic/career option before one starts own business. Much of the literature on entrepreneurship in the field of sociology and psychology suggest a wide range of factors, both internal and external that develop people's awareness of and aspirations for business-ownership. For example,

Personality traits, motivations, socialisation and role models have major influences on an individual's awareness of and aspirations for starting their own business.

3.2.1 Personality Traits and Motivations

Many of the psychological studies of entrepreneurship examined whether "entrepreneurs" possess certain personality characteristics or traits such as, the need for achievement, autonomy, risk taking, creativity. All this research produced highly variable and essentially inconclusive results. Rigorous empirical research has failed to identify any trait strongly associated with entrepreneurship (Aldrich and Zimmer, 1985; Anderson, 1995). It has been argued that there is as much difference among entrepreneurs as between entrepreneurs and non-entrepreneurs (Gartner 1985). As Grasley (1986) states:

"there is no universally accepted profile in specifying personal characteristics that would facilitate in identifying potentially successful entrepreneurs" (p.145)

It has also been argued that personality traits or qualities may change within an individual over their life cycle or even as a business matures or as circumstances/context change (Anderson, 1995; Bink and Vale, 1990). Nevertheless, personality traits have been proposed to be important in affecting an entrepreneur's level of aspiration towards a venture (Gartner, 1985; Herron and Sapienza, 1992; Reynolds, 1992; Naffziger *et al.*, 1994). Some of these traits are discussed below.

3.2.2.1 The Need for Achievement

McClelland (1961, 1987) argues that the need for achievement is culturally acquired and

is an important psychological characteristic of entrepreneurs. According to McClelland's (1961) theory of need for achievement, an individual with a high n-ach (need for achievement) has a strong tendency to choose and persist at tasks that involve a standard of excellence; tasks that are challenging and require personal skill and responsibility for success; and having a desire for feedback. In addition, McClelland (1987) suggests that it is the need for achievement that drives an individual to become an entrepreneur. Similarly, Chell *et al.*(1991) argues that the key to entrepreneur behaviour lies in achievement motivation. According to Chell *et al.*(1991), it is the need to achieve, i.e., the drive to excel, to achieve a goal in relation to a set of standards that drives an individual to become entrepreneur.

While the results of research seem to indicate that entrepreneurs are high-achievers, the same characteristic has also been found among successful executives (Brockhaus and Horwitz, 1986). Need for achievement does not seem to be an effective differential variable between entrepreneurs and non-entrepreneurs (Gartner, 1985). That is, successful performance may contribute to high need for achievement, rather than a high need for achievement contributing to success. The fact that causal direction is unclear suggests that achievement motivation alone is not a sufficient explanation for the drive to become an entrepreneur (Carsrud and Johnson, 1989).

3.2.2.2 The Need for Autonomy

The need for autonomy or "internal locus of control" is another characteristic that has been attributed to entrepreneurs (Brockhaus, 1982; Brockhaus and Horwitz, 1986; Brockhaus and Nord, 1979; Begley and Boyd, 1986). Internal locus of control emerges from the

theory of personal control belief forwarded by Rotter (1966) who defined internal control as follows:

"If the person perceives that the event is contingent upon his own behaviour or his own relatively permanent characteristics, we have termed this a belief in internal control" (p.1).

On the other hand, one is said to be externally controlled if the event is:

"typically perceived as the result of luck, chance, fate, as under the control of powerful others, or as unpredictable because of the great complexity of the forces surrounding him" (p.1).

Rotter (1966) goes on to hypothesise that, "internally controlled" individuals would be more likely to strive for achievement than would "externally controlled" individuals. In a study of entrepreneurial predisposition among students, Sexton and Bowman (1984) have found that entrepreneurship majors and business majors exhibit very similar scores on internal control. Cunningham and Lischeron (1993) in a study on a sample of 103 entrepreneurs and 48 professional managers concludes that, if anything describes an entrepreneur, it is a desire for independence and control of one's own destiny, and a willingness to "grind it out".

3.2.2.3 Risk Taking

Another psychological characteristic often associated with entrepreneurs is that of a high

risk taking propensity (Begley and Boyd, 1986; Sexton and Bowman, 1985). Entrepreneurs are often perceived by others who are more risk averse, as risk taking individuals. There have been a number of studies which support the hypothesis that risk taking is the major factor in entrepreneurship (Welsh and White, 1981; Colton and Udell, 1976). McClelland (1961) suggests that a person with a high n-ach (need for achievement) has a moderate risk taking propensity. However, entrepreneurs, according to Cunningham and Lischeron (1993), could not be classified as risk takers. It has been suggested by a number of studies that entrepreneurs are only moderate risk takers and seek only to involve themselves in situations where they can minimise the risk (Cunningham and Lischeron, 1993; Brockhaus, 1980). Therefore although entrepreneurs are perceived to be risk taking individuals, high risk taking propensity may not necessarily be a distinguishing trait of entrepreneurs.

Another element that is related to risk is tolerance of uncertain situations (Schere, 1982; Sexton and Bowman, 1985). Timmons (1976) suggests that entrepreneurs tend to have a greater tolerance of ambiguity. In a study of prospective entrepreneurs, Sexton and Bowman (1984) report that prospective entrepreneurs are more tolerant of ambiguous situations than those with other career intentions.

3.2.2.4 Creativity and Innovation

The importance of creativity and innovation in entrepreneurship were pointed out by Schumpeter (1934). Creativity is said to be an abstract and general process of bringing something new into existence through discovery, invention and innovation, often through imagination skills (Bird, 1989). Hull *et al.* (1980) report that those with some ownership

in business are more creative than those with no ownership. In another study on a sample of college students, Sexton and Bowman (1984) found that potential entrepreneurs were more innovative than those students who were majoring in non-business. However, Cunningham and Lischerson (1993) in a study on a sample of 103 entrepreneurs and 48 professional managers, concluded that entrepreneurs were no more creative or innovative than others they studied.

Personality Traits of Women Entrepreneurs

Studies on the personality characteristics of entrepreneurs have focused primarily on men. An obvious central question, therefore, is whether these personality traits of entrepreneurs differ in any way according to gender. It is notable that many of the standard psychological instruments employed by researchers to measure entrepreneurial traits of women business-owners are derived from research on samples of male entrepreneurs (Hurley, 1991). For example, McClelland's (1961) work on need for achievement as a motivation for entrepreneurship emerged from research on men. Similarly, Collin and Moore's (1969) work on motivation investigated male founders of manufacturing firms and concluded that these individuals had unresolved fears of their fathers which motivated them to pursue autonomy through business creation. Measuring instruments of this work were similarly developed using samples of males (Kent, Sexton and Vesper, 1982). The fact that these instruments were developed and normed on male populations suggests that they may not be appropriate instruments to measure the personality traits of female business-owners.

It is generally agreed that women business owners have psychological characteristics

(independence, achievement, creativity, job satisfaction) similar to those of their male counterparts (Schrier, 1975; Schwartz, 1976; Decarlo and Lyons, 1979; Welsch and Young, 1982; Goffee and Scase, 1985; Hisrich and Brush, 1983; Chaganti, 1986; Longstreth, Stafford and Mauldin, 1987). These studies conclude that women business-owners are more similar than different from males across personality factors (Sexton and Bowman, 1986), risk taking propensity (Masters and Meier, 1988) and psychological characteristics (Welsch and Young, 1982; Dugan Feeser and Plaschka, 1990). Sexton and Bowman (1986, 1990) have found in the course of several years' research that the only significant gender-based trait difference that women business owners reflect is a lower risk-taking propensity.

Motivations of Business-Ownership by Women

Women entrepreneurs are by no means a homogenous group. The extent and nature of business creation by women varies according to factors related to economic, political, and socio-cultural configurations, particularly in relation to policies, attitudes, and traditions in the fields of enterprise and women's work. A growing number of women in developed and developing countries are setting up their own enterprises. This can be explained first, by the increasing labour force participation of women world-wide, second, by the increase in unemployment and the limited absorptive capacity of the formal sector (Richardson and Hartshorn, 1993), third, by virtue of the growing economic needs of the household necessitating a second income, and fourth, the rising percentage of households world-wide which are supported solely by women (Wees and Romijn, 1987, 1995; Richardson and Hartshorn, 1993). The frustrations of the "glass ceiling effect" (Hymounts, 1986) has also motivated women to look towards business creation. Women often reach an invisible but

unyielding promotional barrier within the managerial hierarchy of larger organisations, and self-employment is seen as a vehicle through which their personal needs can be satisfied.

Although researches over the past ten years have shown similarities between male and female business-owners across psychological traits, difference in motivations and circumstances of business start-up between male and female entrepreneurs have been found (Hagen *et al.*, 1989; Holmquist and Sundin, 1988; Chaganti, 1986; Goffee and Scase, 1985; Watkins and Watkins, 1983; Hisrich and Brush, 1983; and Welsch and Young, 1982). For example, studies have found men more often become business-owners out of a desire to be an entrepreneur (Scherer, Brodzinski and Wiebe, 1990) or not work for someone else (Swayne and Tucker, 1973), while for women the dominant impetus is a desire to create employment that allows flexibility to balance work and family (Goffee and Scase, 1983; Scott, 1986; Chaganti, 1986; Kaplan, 1988; Holmquist and Sundin, 1988; Brush, 1990). Another study proposes that interest in helping others is a key motivator for women to become business-owners (Thompson and Hood, 1991).

In addition, personal factors also play an important role. The influence of friendship patterns and marriage ties in terms of providing opportunities, examples and changes in motivation (Scase and Goffee, 1980); the interaction of the mid-career phase with family circumstances allowing freedom for manoeuvre (Weinrauch, 1980); the influence of hobby and recreational patterns on entrepreneurship (Scase and Goffee, 1980); and desire to make use of idle time at home (Goffee and Scase, 1985; Shabbir and Gregorio, 1994) are important "*triggering factors*" to women's business-ownership. Interest in helping

others is also a key motivator for women to become business owners (Thompson and Hood, 1991).

In an attempt to organise the multiplicity of factors suggested to influence career development for women, Sobol (1963) proposes a classification of variables which influence the decision of married women with families to work: a) enabling conditions (e.g., family characteristics); b) facilitating conditions (e.g., educational level, work experience); and 3) precipitating conditions (e.g., attitudinal factors). Although Harmon (1977) believes that women take more account of enabling influences than men in making career choices, she has argued that women's career choices are not influenced exclusively by any one class of variables.

Carter and Cannon (1992) undertook an in-depth qualitative study to document the motivations and experiences of 60 women in business in the United Kingdom. In their study, Carter and Cannon (1992) hypothesised that women could be differentiated by behavioural and motivational factors in their desire to start in business, which in turn influenced the process of starting-up. They found that women frequently established enterprises to fulfil personal goals and needs, and when these changed, the businesses changed accordingly. They came up with a classification of motivations for starting business: *young achievers* who were well educated and moved into business-ownership from full-time education, *drifters* who were under 25 and had been pushed into self-employment as an alternative to unemployment, *achievement-oriented* women who had a large amount of career related experience and sought proprietorship as a means of having the flexibility to have a family and career, *returners* who had taken career breaks to have

families and saw business-ownership as a long-term career and business investment, and *traditionalists* who had come from families where self-employment was a tradition and who saw proprietorship as a normal way of life. These are behavioural categories that women move into and out of according to their changing circumstances and their experience of business-ownership.

Shabbir and Gregorio's (1996) exploratory study on Pakistani women entrepreneurs took a closer look at women's personal goals for business ownership and how women interpret the structural factors that influence the process of business start-up. Based on the similarities in their stated reasons and personal background, women in the study of Shabbir and Gregorio (1996) were divided into three broad categories: *Personal Freedom Seekers* who wanted to start a business in order to have the freedom to choose their own kind of work, hours, environment and co-workers. These were mostly women who had experienced some kind of frustration in paid work and now wanted the freedom to gain control over their environment and type of work; *Personal Security Seekers* who wanted to start a business in order to maintain or improve their and their family's social and economic status. The need for the security of social and economic status was in many cases triggered by some personal mishap, such as the death or retirement of whoever may have been the primary bread-winner in the family. These women opted for starting their own business rather than entering paid employment because of the flexibility that self-employment offered in terms of location (close to home, working from home) and hours of work that a paid job could not permit; and *Personal Satisfaction Seekers* who wanted to start a business in order to prove to themselves and to others that they are a useful and productive member of the society. These were all women with little or no formal work

experience, who were relatively older, in their forties and fifties, and no longer content to be only a housewife.

In general, the factors contributing to the growth in women's entrepreneurship can be broadly divided into "*push*" and "*pull*" elements (Turner, 1993; Epstein, 1993). The increasing proportion of women seeking paid work, especially those wanting to combine paid employment with family responsibilities and those seeking to return to work after a break (Kaplan, 1988; Cromie and Hayes, 1988; Carter and Cannon, 1992), have within a context of technological developments and structural changes in the labour market, contributed to the rise in female unemployment. Thus, against the background of rising unemployment, underemployment, and unstable or unsatisfactory job conditions and prospects, a growing number of women have been "*pushed*" into creating their own jobs through setting up small businesses.

Many factors have "*pulled*" women into entrepreneurship nevertheless, including personal ambition, creativity, a desire for independence - to be one's own boss, self-realisation and an ambition to improve the quality of working conditions, to raise economic returns, and to develop a flexibility that caters for the combination of family responsibilities with gainful employment (Buttner, 1997; Turner, 1993; Epstein, 1993; Stevenson, 1986; Shabbir and Gregorio, 1994; Goffee and Scase, 1983; Scott, 1986; Chaganti, 1986; Brush, 1990; 1992).

The characteristics of women "*pushed*" into business creation differ from those of women "*pulled*" into entrepreneurship. The first case includes women facing particular

difficulties in gaining access to the labour market, such as long-term unemployed women, those with limited or outdated skills, women in regions of limited job opportunity such as, inner cities and rural areas, socially disadvantaged women such as, lone parents, migrants, ethnic minorities and disabled. These women often lack sufficient start-up funds, have limited education and/or specific training, lack appropriate business experience, know-how, contacts, and self-confidence. In contrast, women who choose entrepreneurship often have backgrounds, resources, and experience conducive to 'successful' development of their own enterprise, within the conventional business environment. They are women with higher levels of education, with experience in responsible salaried employment positions, with family enterprise traditions and contact networks (Mayoux, 1995).

3.2.2 Socialisation and Role Models

Research into role models and family background of entrepreneurs suggests a strong connection between the presence of role models and the emergence of entrepreneurs (for example, Kao, 1993; Siu and Martin, 1992; Blyth *et al.*, 1989; Ronstadt, 1984a & b; Shapero and Sokol, 1982; Timmons, 1986). Cooper (1986), from his search of the literature, reports evidence to suggest that firm founders were influenced by role models in their decision to become entrepreneurs. Brockhaus and Horwitz (1986) conclude that *'.....from an environmental perspective, most entrepreneurs have a successful role model, either in their family or the work place'* (p.43). In addition, family members, particularly the mother and father, are considered to play a key part *'.....in establishing the desirability and credibility of entrepreneurial action for an individual'* (Shapero and Sokol, 1982 p.83).

Entrepreneurial socialisation is anchored in social learning theory (Bandura, 1977) as an explanation of entrepreneurial behaviour and career development. Social learning theory proposes that learning can occur through the observation of behaviour in others, often referred to as models. The individual's socialisation process, which occurs in the family setting, transmits social norms, language, and educational aspirations and shapes career preferences through observational learning and modelling (Bandura, 1977). Scherer *et al.* (1989) found that the presence of a parent entrepreneurial role model was associated with increased education and training aspirations, task self-efficacy, and expectancy of an entrepreneurial career. Further, individuals with a parent entrepreneurial role model were perceived to be high performers and were significantly different from individuals without entrepreneurial role models, who were perceived to be low performers. In an extensive study to determine the main factors influencing aspirations of business-ownership among the 438 undergraduate samples from the UK, the USA and Ireland, Scott and Twomey (1988) identified parental role models as one of the most important predisposing factors for people to embark on an entrepreneurial career. Holland (1983) argued that parents create environments that exert powerful influences on the personal characteristics of their offspring and that children's career choices are the consequences of these influences. Hisrich and Brush (1985) discovered that self-employed fathers acted as role models for the majority of women entrepreneurs in their study. Similarly, 33 percent of women entrepreneurs in a Canadian study (Belcourt, Burke & Lee-Gosselin, 1991 cited in Lerner *et al.*, 1995) reported that their fathers were entrepreneurs.

Although parents are especially likely to be role models since they are the major source of socialisation, other family members may also serve as role models. Thus inclusion of

brother, sister, aunt, uncle, cousin and grandparents regarding current business-ownership defines a more inclusive family background variable (Matthews and Moser, 1995; Brockhaus and Horwitz, 1986). Taken together, the above research findings indicate the importance of entrepreneurial role models (parents and/or other family members) in the backgrounds of both aspiring/potential and actual entrepreneurs.

3.3 Factors Influencing the Perception of Acceptability of Business-Ownership

Just as an individual's choice of a particular occupation depends, along with other factors, on the social attitude towards the occupation and the status it carries, existing literature in entrepreneurship indicates that culture, religious values, positive attitude towards business and accorded social status, influence of parents on self-reliance, and tradition in the society, all influence the perception of acceptability of business-ownership for every entrepreneur. In addition, demographic variables have also been found to influence the acceptability of business-ownership.

3.3.1 Social and Cultural Factors

The culture of a society may influence the social climate for the emergence of entrepreneurship. Schumpeter (1934) emphasised the importance of an appropriate social climate to foster entrepreneurship. Like Schumpeter, Cochran (1949) highlights the importance of cultural themes and sanctions to encourage entrepreneurship. Positive attitudes towards business and the accorded social status to entrepreneurs may indicate the perception of desirability towards entrepreneurship (Cochran, 1959; Kilby, 1971; Marris and Somerset, 1971; Berse, 1982; Schell, 1983; Westhead and Moyes, 1992; Bull and Willard, 1993). Shapero and Sokol (1982) in their model of entrepreneurial event

formation have argued that a person's perception of desirability of entrepreneurship stems from the value system imparted by an individual's culture, family, peers, colleagues and mentors. Gnyawali and Fogel (1994) argue that a favourable attitude of the society toward entrepreneurship and a wide spread public support for entrepreneurial activities are both needed to motivate people to start a new business.

Two of the important cultural variables which are put forward as having a major influence on the emergence of entrepreneurship are religion and race (Hofstede, 1991). Presenting a social theory of change, Weber (1958 quoted in Din, 1992) emphasises the role of religious beliefs in promoting or impeding entrepreneurship. McClelland (1961) seeks to associate high achievement motivation, which he termed "n-ach", with religion but concludes that there is virtually no evidence that religious values *per se* are significant. McClelland (1987) suggests the importance of the influence of parents on achievement motivation and self-reliance. At the societal level, it is also suggested that some kind of institutionalisation of an open structure, whereby, people are permitted to move up the social ladder in a variety of ways, promotes entrepreneurship (McClelland, 1987; Vesper, 1983).

According to Hagen (1962) traditional values that are in contrast to the modern values of self-reliance, achievement orientation, and creativity produce authoritarian individuals who are not suited to creative and entrepreneurial activities. Instead, traditional values may be re-interpreted to give greater desirability towards entrepreneurship. (Lipset, 1967; McClelland and Winter, 1969). Waldinger *et al.* (1990) observe that ethnic entrepreneurship is important because *"it is one way immigrants and ethnic minorities can*

respond to the current restructuring" of the economy (p.15). This is explained by Hagen (1962) who suggests that entrepreneurial behaviours among certain ethnic minorities is a means by which the disadvantaged minorities seek to alter their status quo.

As a whole, it appears that culture, religious values, positive attitude towards business and accorded social status, influence of parents on self-reliance, and tradition in the society, all play an important role in encouraging or impeding entrepreneurship. What these theories have overlooked is the fact that all the above mentioned factors can be encouraging to men and discouraging or impeding to women who wish to become entrepreneurs at the same time within a society or a country (Iyer, 1991; Mayoux, 1995) because the norms give restricted positions/roles to women.

Self employment is, in many countries, a legitimate and acceptable occupational status. However, for women, stereotyping may be implicit depending on the definition of women's legitimate roles in society. Indeed, two roles of women have almost undisputed acceptance, those of wife and mother. A third role, the economic one has in many societies been undervalued and indeed rejected or criticised. In this regard, economic activities which are extensions of the roles of mother and wife are more easily accepted (by men and women alike) than other activities, which may be labelled as "non-traditional" (Wees and Romijn, 1987).

Women's economic role in many countries, particularly in South Asian societies (such as India, Pakistan, Bangladesh) are greatly influenced by two factors, one being the cultural norm of '*purdah*', and the other being the notion of '*izzat*' (Papanek, 1982). '*Purdah*'

meaning curtain is the word used to describe the system of secluding women and enforcing high standards of female modesty. There are two instruments of purdah, first is the system of female seclusion and sex-segregation, defining different spatial boundaries for the activities of men and women. Women's activities being limited mainly to the home, while men would work outside. The second instrument of purdah is the veil or the concealing cloak known as the '*burqa*' worn by women whenever they would venture outside the home. The veil or the burqa being meant to act as a portable means of seclusion (Papanek, 1982). Although the extent of observance of purdah varies within a country according to different geographic regions, the rural-urban setting, ethnic origin, and the socio-economic status of a woman's family, its existence certainly influences the nature and extent of economic participation of women. For example, Papanek (1982), studying the influence of purdah on the nature of the women's occupations in Pakistan suggests that:

"The occupations that women in Pakistan are now entering in the modern sector of the economy are still shaped by the assumptions of the purdah system in one of two ways - most occupations either grow out of the demands of a purely female clientele or they are assimilated to the traditional female role concepts" (pp.200-201).

Purdah restrictions not only affect the nature of women's economic activities but also their performance, one way is by limiting women's spatial mobility. Women, even when personally non-purdah observing are limited by the attitude of society towards free mobility in the market place or even at the place of work.

The concept of 'izzat' or honour is another socio-cultural factor closely related to purdah, which affects the nature and extent of work participation of women in South Asian societies. Women are considered to be the repositories of a family's izzat or honour, and their chastity and good reputation is highly valued and guarded (Shaheed, 1990). This places severe restrictions on women's mobility and they are not allowed to go out and work with men, which might cast doubts on their good reputation and reduce their marriage prospects. However, as is the case of pudah, education and influence of western culture, has eroded the value of this concept in the higher socio-economic segments of the urban population in South Asian societies (Shaheed, 1990).

Iyer (1991) argues, that family values, hierarchical structures, kinship networks continue to be determinants in women's lives, status, and career. She further adds that in practice though these factors affect the acceptability of business-ownership for every entrepreneur almost equally, the issue of acceptability of women's business-ownership may be compounded by their upbringing in a culture which prescribes rigid roles of self-effacing obedience and inferior status (Iyer, 1991). As stated by Mayoux (1995):

“Women’s social status is generally defined by their relation to men. Women are seen, both in custom and formal legal systems, as the dependants of men and are subject to their authority as fathers, husbands, brothers, and community leaders. Access to family and community productive resources is generally differentiated by gendered patterns of inheritance and usage. Women’s status in many legal systems denies them independent access to land, credit and other types of financial transactions....finally, in many societies attempts to control women’s sexuality and their movements outside home

further constraint their autonomy” (pp.23-24).

This problem has been documented and explored in much of the literature on women's entrepreneurship. Over half of the respondents in Hisrich and O'Brien's (1981) survey of women business owners in Massachusetts cited as a significant problem *"overcoming societies belief that women are not as serious as men about business"*. In their responses to other surveys and interviews, women business owners often reported encountering active sex bias stemming from socialisation processes (of themselves and others) and sex-related stereotyping (Wees and Romijn, 1987). Similarly, in the UK Goffee and Scase (1985) noted that, many of the difficulties faced by female entrepreneurs in their study stemmed from the fact that they were seen to lack the credibility that male business owners automatically enjoyed. Male bank managers, customers, employees and husbands do not always grant business women the same esteem and competence they accord to men (Shabbir and Gregorio, 1994). Further, as entrepreneurs, women are sometimes regarded as "unusual" since they do not adhere to customary, male-defined notions of the female role (Iyer, 1991; Shabbir and Gregorio, 1994). Moreover, social attitudes concerning the value of women's work, their abilities and "proper" roles, are often internalised by women themselves, and function as the single most serious barrier to women's entry and success in small-scale enterprises (Wees and Romijn, 1987, 1995). The women entrepreneurs in Stevenson's study (1984) stated that they were brought up by their parents or others to believe that men are better and more important and that the ultimate role in life for women is to be a wife and mother.

Similarly in developing countries, namely India, Vinze (1987) has found that the biggest

source of problems for a woman entrepreneur is being a woman. The reservations about a woman's role and capacity may create difficulties and problems at many levels i.e. family support, training, banking, licensing and marketing (Easwaran, 1993). Women are found to face not only the resistance or reservation of men but also of elderly women in whom attitudes of impropriety are ingrained (Iyer, 1991; Shabbir and Gregorio, 1994). Where extended families are still the norm, the presence of elders may also restrain even young men from venturing out and as such, one can imagine the resistance confronting young women who wish to become economically independent. Such notions of impropriety and inability can be used not only to keep women out of business in general, but also of certain businesses in particular (Wees and Romijn, 1987).

However, male disapproval of women's economic activities may be turned to acquiescence, especially when women's economic contribution to the household is needed. An example can be cited from Bangladesh, where women participating in a YWCA handicraft training programme in Dhaka contributed so significantly to family income, that husbands found their initial objections overridden (Dulansey and Austin, 1984).

Birley (1989) points out, cultural conditioning may have the greatest impact on channelling women away from the entrepreneurial decision, and also concluded that women and men do seem to differ in their strength of self-confidence for owning and managing a business because of cultural conditioning. This has been supported by another recent study by Shragg, Yacuk and Glass (1992) where they addressed the issue as negative self-perception among female entrepreneurs which is a feeling of inadequacy regarding their qualifications for business. Singh and Gupta (1990) explain the possible

reasons for the comparatively low self-confidence among Indian women, in the following words:

One really can not overrule the constraints imposed on women by their upbringings, education and traditional role in life, which would take a little time to get over in order to achieve self confidence, thrust and ambition. (pp.17-18)

Overall, it appears that a positive attitude towards business and accorded social status, and role perception of women by the society have important influences on the perception of acceptability of business-ownership by women.

3.3.2 Individual Characteristics/Demographics

A study by Ronstadt (1984 b) suggests that there is a chronological age for beginning an entrepreneurial career and that there are "milestone years" when one is more inclined to consider starting an entrepreneurial career. She suggests that the milestone years are at 20, 25, 30 and 35. Ronstadt argues that some entrepreneurs start their entrepreneurial career before their 30th birthday as a first career having identified a reasonable venture opportunity and given strong training and exposure to entrepreneurship via family or other role models. Whereas, others tend to start their initial ventures considerably later for a variety of possible reasons such as, lack of parents who were entrepreneurs, lack of other entrepreneurial role models, better academic performance at the undergraduate level and possibly better options after graduation as a professional manager etc. Gartner (1985) suggests that along with other individual characteristics, age has an important influence on entrepreneurship. The other important individual characteristics of entrepreneurs are

marital status (married), and birth order (first-born) (Watkins and Watkins, 1983; Hisrich and Brush, 1983; Sexton and Kent, 1981, Neider, 1987).

With respect to demographic characteristics influencing entrepreneurship by women age, marital status and number of children have been found to be important. Sexton and Robinson (1989) in their study found women's marital status to be significantly related to entrepreneurship. Hisrich and Brush (1984) in a survey of 468 women entrepreneurs in 18 states in the U.S. found that a majority of the women entrepreneurs were married, had children and started their own business at the age of forty or later. Like wise, in many subsequent studies, women entrepreneurs were found to be some what older, usually in the age group of 30-45 years (Hisrich and Brush, 1987; Watkins and Watkins, 1983; Singh *et al.*, 1990; Cromie, 1987; Gazdar, 1992), and married or in a stable relationship with children (Hisrich and Brush 1987; Singh *et al.*, 1990; Carter and Cannon, 1992; Gazdar, 1992; Buttner, 1997; Birley, 1989; Longstreth *et al.*, 1987; Scott, 1986). Cromie (1987) finds that although women entrepreneurs are largely similar to men in terms of their demographic and psychological characteristics, women also consider child-rearing as an important factor affecting their decision to become entrepreneurs. Thus, it appears that age, marital status, and presence and number of children have important influences on the perception of acceptability of women's business-ownership.

3.4 Factors Influencing the Perception of Feasibility of Business-Ownership

Unless business-ownership is perceived as a realisable or feasible economic option, very few people will actually see themselves going into business. The importance of perceiving the feasibility of the new venture or self-employment has been highlighted in Shapero and

Sokol's (1982) model and in Greenberger and Sexton's (1988) model. According to Shapero and Sokol (1982) financial support, other support, demonstration effect, models, mentors and partners influence an individual's perception of feasibility of business-ownership.

Greenberger and Sexton (1988) in their model of venture initiation suggest that self-perceptions of the potential entrepreneur that his/her behaviours are like those of entrepreneurs; social support in the form of support from friends and family, association of the potential entrepreneur with other entrepreneurs increase the likelihood that an individual will initiate the new venture.

The importance of perceiving the feasibility of the new venture has also been recognised by Vesper (1990), and Gibb and Ritchie (1982) who have identified the importance of crystallising and validating the idea, identifying and acquiring the resources, and having the knowledge of starting and managing a business. For example, Vesper (1990) acknowledges the importance of the above factors in his five venture development stages: *"a) acquires technical knowledge; b) crystallises the venture idea for capitalising on that know-how; c) proceeds to develop connections; d) uses both know-how and connections to obtain manpower and physical resources to operate; and e) obtains customer orders as the business is begun"* (p.99).

Gibb and Ritchie (1982) modified Watkin's (1976) approach in identifying six critical stages of starting a business: *1) Acquiring motivation; 2) finding an idea; 3) validating the idea; 4) identifying the resources; 5) negotiating to get into business; and 6) birth and*

survival (p.31). They argue that the successful development of a new small business is: “*a result of interaction between four key factors identified as: the idea itself; the resources available and obtainable; the ability of the entrepreneur and his associates; and the level of motivation and commitment*” (Gibb and Ritchie, 1982; p.32).

Hence Gibb and Ritchie (1982) and Vesper (1990) clearly indicate the importance of not only having a good business idea but also being able to translate the business idea into a realisable business venture. McMullan and Long (1990) also suggest the importance of acquiring the resources and assessing the viability of the idea. Those factors which influence the person's perception of feasibility of turning the idea into a realisable business venture and facilitate his/her becoming an independent business owner-manager is termed the "perception of feasibility of business-ownership". The factors include the knowledge of how to start a business and business management skills i.e., the human capital; networks, resources and supporters; and the support environment which are often perceived as barriers to starting a business. Each of these categories of factors and their gender dimensions are discussed below.

3.4.1 Human Capital

3.4.1.1 Influence of education

Formal and informal learning experience is argued as contributing to the entrepreneurial "right stuff" (Bird, 1989). Several studies have shown that years of formal education of the entrepreneur before founding a new firm were related to the eventual performance of the firm (Box, White & Barr, 1993; Brush and Hisrich, 1991). Testing the effects of education on business-ownership in a longitudinal study, Dolinski *et al.* (1993) found that the levels

of staying in and re-entering business increased with increasing education. They argued that less-educated women may face financial or human capital constraints which limit their business pursuits. According to Awori (1995), the constraints and disadvantages that less educated women face vary widely: from low levels of literacy to low levels of awareness of business opportunities, and from a lack of management skills to a lack of skills in areas as diverse as quality production and control, packaging and marketing. Accordingly, several studies on personal characteristics of women entrepreneurs have found them to be better educated than the average populace (Hisrich and Brush, 1983; Watkins and Watkins, 1984; Cromie, 1987; Scott, 1986; Longstreth *et al.*, 1987; Gosselin and Grise, 1990; Carter and Cannon, 1992; Gazdar, 1992). Women entrepreneurs are generally more likely to have completed high schools and university programmes. Hence, it is not surprising that the Van de Ven *et al.* (1984) study concludes that entrepreneurial success is related, among other factors, to education.

While it has been generally agreed that formal education contributes positively towards the feasibility of business-ownership, several studies have found that the area of education/subject of study influences the type of business chosen. For example, while male entrepreneurs have usually done their undergraduate studies in business, engineering or technical subjects, the majority of the women entrepreneurs have pursued their undergraduate studies in liberal arts (Neider, 1987; Honig-Haftel and Martin, 1986; Scott, 1986; Stevenson, 1986; Hisrich and Brush, 1983; Watkins and Watkins, 1983). Consequently, the social science and/or arts educational background typical of women business owners have restricted or discouraged them from turning to start-up ventures in manufacturing, finance or technology (Brush, 1990; Birley, Moss & Saunders, 1987). This

educational background also partly explains the high concentration of women-owned businesses in the service sectors found in OECD countries (Brush, 1990).

3.4.1.2 Previous Experience

Work experience, particularly a thorough operating knowledge of the business an individual intends to start, is important in determining the success of the business venture (Timmons, 1976). The work experiences considered important are technical or market experience, management experience and entrepreneurial experience (Davidson, 1991; Vesper, 1990). Gartner (1985) in his comprehensive framework of new venture creation highlighted the importance of having previous work experience before setting-up a business. Similarly, Gibb and Ritchie (1982) and Vesper (1996) indicated that employment experience and associated knowledge and skill are key components in successful development of a new small business. Box, White and Barr (1993) found that prior start-ups, years of formal education, years of entrepreneurial experience and years of industrial experience correlated significantly with increase in employment. Ronstadt (1984a; 1988) found that lack of experience was related to the shortening of an entrepreneur's career and that longer, more successful entrepreneurial careers were a function of earlier career starts and involvement in multiple ventures. Although these studies indicate that technical or market experience, management experience and entrepreneurial experience are important for entrepreneurial success, evidence exists to suggest that previous sectors experience may also negatively influence the success of new firms (Almond, 1995).

Women entrepreneurs usually vary from their male counterparts in terms of nature and

level of previous work experience. Several studies have found that women business owners had previous work experience in teaching, retail sales, office administration or secretarial areas (Hisrich and Brush, 1983; Welsch and Young, 1982; Scott, 1986; Neider, 1987) rather than the executive management, scientific or technical positions more typical of men (Watkins and Watkins, 1983; Stevenson, 1986). Studies have also found that many women start businesses in sectors where they have no experience. Forty percent of women entrepreneurs in a Canadian study reported that they had not worked in a related field before starting their ventures (Belcourt, Burke & Lee-Gosselin, 1990). The conventional and domestic women business-owners in Goffee and Scase's (1985) study had no and very little work experience respectively. Likewise, the personal security seekers and the personal satisfaction seekers in the study of Shabbir and Gregorio (1994) were also found to have no work experience prior to business start-up. According to Birley (1989) what seems to be important in affecting the success of a woman actually starting a business is, overcoming her learning experiences.

As a whole, from the above findings, it can be argued that education level, education area, previous entrepreneurial experience and work experience are important factors influencing the perception of feasibility of business-ownership by women.

3.4.2 Network, Resources and Supporters

Entrepreneurial networks are attempts to place the entrepreneur within a social context (Low and MacMillan, 1988). Birley (1985) suggests that an entrepreneurial network comprises of two parts - the formal such as bankers, accountants and lawyers, and the informal such as family, friends and business contacts. It is the informal contacts, mainly

business contacts which seem to be the most helpful in assembling the elements of business (Birley, 1985). Johannisson (1988) pointing out that entrepreneur is a networking person, argues that the personal network is the vehicle by which the entrepreneur exchanges information with and acquires resources from the environment. Johannisson and Peterson (1984) further this argument by stating that the personal network, which also incorporates elements of trust (Bhide and Stevenson, 1990; Hart *et al.*, 1995), is the most valuable asset for an entrepreneur.

According to Aldrich and Zimmer (1985) entrepreneurship is facilitated or constrained by linkages between aspiring entrepreneurs, resources and opportunities. Shapero and Sokol (1982) suggest that availability of financial support, other support, mentors and partners facilitate an individual's business start-up. Shapero (1984) also concludes that the entrepreneur's peers, family, mentors, role models, teachers, respected public figures and writers are influential in shaping one's perception of feasibility of starting a business. Greenberger and Sexton (1988) in their model of venture initiation argue that social support in the form of support from friends and family, the association of the potential entrepreneur with other entrepreneurs increase the likelihood that an individual will initiate the new venture. Support from family and partners, and access to physical and financial resources have also been found to be critical for business start-up by Gibb and Ritchie (1982) and Gartner (1985). The validity of these arguments has been demonstrated by Starr and MacMillan (1990) as they show that, entrepreneurs - confronted with the absence of resources - use social capital to obtain needed resources and also to reduce cost. Similarly, McGrath (1996) suggests that the entrepreneur possessing valuable social capital in the form of an extensive or powerful network is likely to enjoy greater success.

Despite the potentially salient role of networks, their effect may not always be easily identified. For example, in asking entrepreneurs to recount their successes and failures, it is not uncommon for them to emphasise the "know-how" aspects of starting or running a business rather than the "know who" (Carsrud and Johnson, 1989). Peterson & Ronstadt (1987) refer to entrepreneurial "know how" as possessing the particular skills, traits or business knowledge for entrepreneurship. "Know-who" describes an entrepreneur who demonstrates the power of having access to the right contacts at the right time. Empirical studies show that access to help and information depends on "know who" (Belcourt, Burke & Lee-Gosselin, 1991).

The information needs of women business owners (Nelson, 1987), and the degree of planning and importance of personal versus impersonal information have been found to be very similar between male and female owned businesses (Smeltzer and Fann, 1989). However, differences in network compositions and size have been identified in research. Because women entrepreneurs are embedded in different personal and social networks than men, they are often excluded from both formal and informal networks of information such as male-only clubs, old boys networks, and business lunches (Aldrich, 1989; Gould and Parzen, 1990). Even when women entrepreneurs have access to such network activities, they are frequently unable to use them because of domestic commitments. This presents a significant barrier, as research shows that strong ties in social networks facilitate the start-up process (Brush, 1990).

Research in Northern Ireland found women's networks to be as diverse as men's (Cromie and Birley, 1992). A study of Italian and U.S. male and female business owners found

notable differences in the composition of networks - those of women business owners were made up of a greater proportion of females (Aldrich, Reece and Dubini, 1989). Researchers note that women are seeking to build their own "female" networks where they gain both social and instrumental support (Smeltzer and Fann, 1989). Likewise, women tend to have smaller networks, which may limit their access to low-cost facilities or transportation (Aldrich, 1989). A Canadian study emphasised that the infrequent use of sources of assistance by women entrepreneurs (such as business associations and governments) represents *"a lost opportunity to break through the isolation of the glass box"* (Belcourt, Burke & Lee-Gosselin, 1991).

One recent study comparing start-up problems of male and female business owners found no significant differences in types or amount of pre-venture assistance required (Chrisman *et al.*, 1990). Nevertheless, it has been suggested that financial difficulties are exacerbated for women who have not had experience in finance, or rate themselves weak on financial skills (Hisrich and Brush, 1984). Further, it is proposed that women have difficulty penetrating informal financial networks (Olm, Carsrud and Alvey, 1988) due to the lack of experience and skills (Hagen, Rivchun and Sexton, 1989; Hurley, 1991).

However, with respect to access to supporters, there is evidence that women business owners tend to have many strong supporters (Hisrich and Brush, 1983; Olm, Carsrud and Alvey, 1988; Smeltzer and Fann, 1989). In particular, a spouse or significant other seems to be an important factor for successful women business owners (Rosa, Hamilton, Carter and Burns 1994; Nelson, 1987; Hisrich and Brush, 1983; Sexton and Kent, 1981; Hisrich and O'Brien, 1981).

Overall, it appears that having access to networks, resources and supporters are prerequisites in successful development of new venture.

3.4.3 The Support Environment

The term 'support environment', in the context of SME development, refers to a number of assistance measures specially set up by both government and non-government support agencies for the initiation, growth and development of this sector. These can be classified as 'Hardware' and 'Software' services (Gibb, 1990). The hardware services include all sorts of support in kind - finance, premises, machinery, raw materials, taxation etc. The software services are invisible, not in kind - in the form of counselling, extension, training, education etc. (Gibb, 1990). These sorts of services were first pioneered in India in the 1950s, widely known as 'Indian Model' which has been followed throughout the Third World during the last couple of decades (Hailey, 1991). During the last three decades, there has been a proliferation of such assistance in most developing countries and since 1970's in many developed economies, including in the UK and USA (World Bank, 1978; Manu, 1988; Gibb, 1990).

All businesses face problems of varying kinds, but small firms usually face some of these problems to a much greater extent due to their smallness (Smith, 1978). The most common problem, cited invariably in the literature, is the inadequate provision of finance, and restricted access to institutional finance due to collateral and complex procedures (Mann *et al.*, 1989 cited in Sarder, 1995; Dana, 1990; Meir and Pilgrim, 1994). Small entrepreneurs, as Harper (1984) observes, most commonly cite a single need - finance, whose fulfilment they believe will solve their problems. Further empirical evidence from

four (including Bangladesh) out of six developing countries revealed shortage of finance as the most pressing problem, as viewed by entrepreneurs (Liedholm and Mead, 1987 cited in Sarder, 1995). Although the issue of 'reality' or 'illusion' with regard to the problem of shortage of finance of entrepreneurs is debatable, there exists ample evidence to suggest that small entrepreneurs get very little, if any institutional credit (Ahmed, 1987; Manu, 1988; Sarder, 1995).

In addition to lack of finance, other frequently mentioned problems concern marketing, shortage of utility services, lack of technical support in the form of advice on processes, design of products, quality control etc., lack of management training, and information (Manu, 1988; Al Ashi, 1991; Sarder, 1995). Against the pressing demand for financial assistance, the demand for non-financial support viz. technical, management training, information, common facilities, and extension services are perceived to be not so acute by many entrepreneurs due to their unawareness of the need for such assistance (Liedholm and Mead, 1987). However, evidence exists to show that management counselling and other support services have a positive effect on the performance of the assisted firms (Chrisman *et al.*, 1987; Chrisman and Katrishen, 1994, Robinson, 1981; Manu, 1988; Sarder, 1995). Thus, it can be argued that availability of support services from both government and non-government support agencies are important in influencing the perception of feasibility of business-ownership.

The difficulty women encounter in obtaining start-up financing and credit from banks have been noted in several studies (Schwartz, 1976; Charbonneau, 1981; Pellegrino and Reece, 1982; Hisrich and Brush, 1984; Neider, 1987; Olm, Carsrud and Alvey, 1988).

Financial institutions are not very responsive to giving financial assistance to women, especially when their business activity is new. Women's capabilities are generally questioned and comparatively harsh guarantee terms are imposed (Wees and Romijn, 1987). Both Hisrich and Brush (1985) for the USA and Shah (1986) for India note as a frequent obstacle to credit acquisition, women's lack of a "track record" or proven performance in dealing with lending institutions. Consequently, women most often use only personal assets at start-up and employ no or minimal external funding (Honig-Haftel and Martin, 1986; Neider, 1987; Hisrich and Brush, 1987; Olm, Carsrud and Alvey, 1988).

Other problems women face in the financial arena are directly linked to the size and nature of their businesses. Women are usually found in micro and small enterprises and therefore seek small or very small loans. These loans however, are considered too unprofitable to handle by banking and financing institutions, because of the high administrative costs involved (Wees and Romijn, 1995).

Women, along with men, also experience other difficulties in approaching formal credit sources, such as the red tape involved, the difficulty in filling out forms, the time-consuming formalities, etc. It has been found that women who are faced with time constraints often shy away from formal borrowing, as against borrowing from traders/money lenders, where loan transactions are completed in a few minutes (ADB, Ahmed, 1989).

Well-intending organisations and institutions providing assistance or service to potential

and established entrepreneurs, may well create institutional barriers to the entry and development of women in small-scale enterprises. There are many examples of these barriers, such as: the limited outreach of national programmes; the lack of a clear definition of target groups; the absence of female professionals amongst extension service workers; and the lack of measures to provide access to women to materials, work facilities, and financial resources (Wees and Romijn, 1995). One of the main causes of these barriers according to Berger (1995) is that many, if not most, of the small enterprise development programmes and projects in developing countries are not designed to take into account the needs and the situation of women entrepreneurs.

Another example would be the male bias frequently found in training materials (Wees and Romijn, 1995), thus limiting their relevance for women entrepreneurs. Similarly, group training or counselling, which can provide participants with a wealth of ideas and strengthen self-confidence, may require separate sessions for women participants and female role models. As Richardson and Hartshorn argue (1993), women frequently have very different support needs to men which may require a different learning environment from that provided in mixed gender programmes. A large number of male participants may be intimidating when less than a critical proportion of the participants are women. Women entrepreneurs may not feel confident enough to actively participate in the programme, particularly if they have less education and experience than men. In addition, in cultural contexts, where there is a marked domination of women by men, or when women are not used to or allowed to speaking publicly in the presence of men, training programmes which mix men and women are less effective (Wees and Romijn, 1995).

The timing, duration and location of assistance programmes may also inhibit women's participation. Many programmes are offered full-time, or held at times which are inconvenient for women. The duration of a programme, sometimes several months, also makes it impossible for women to participate if they have household and child care responsibilities. Similarly, programmes that are located in a training centre and require trainees to live in the centre for the duration of the programme, far from their families often prevent the full participation of women entrepreneurs who have responsibility at home (Awori, 1995).

Barriers to assistance programme can also arise from the sheer fact that information about their existence has not reached potentially interested women. Finally, women's participation can be limited by inappropriate recruitment and selection methods. For example, a programme which intends to assist entrepreneurs in setting up an enterprise may require applicants who have developed a project idea, have technical skills and relevant work experience, personal finance and evidence of commitment. Such criteria could exclude women who are less educated, who have little or no work experience in the appropriate field, have no technical skills, nor sufficient finance, but who may be highly motivated (Wees and Romijn, 1995; Awori, 1995).

From the above discussion regarding the relationship of support environment factors to women and their enterprises, it can be argued that availability of women friendly support services from both public and private sector support agencies are important in influencing the perception of feasibility of women's business-ownership. Taken together, the factors affecting the business-ownership that vary in nature among male and female entrepreneurs

can be summarised in Table 3.1.

Table 3.1
Factors Affecting Business-Ownership That Vary In Nature Between Female and Male
Entrepreneurs

Factors	Female entrepreneurs	Male entrepreneurs
Occupational Background	Teaching, retail sales, office administration, and secretarial work (Hisrich and Brush, 1983; Welsh and Young, 1983; Scott, 1986; Neider, 1987)	Executive management, scientific or technical work (Watkins and Watkins, 1983; Stevenson, 1986)
Educational Background	Undergraduate studies in liberal arts (Hisrich and Brush, 1983; Watkins and Watkins, 1983; Scott, 1986; Honig-Haftel and Martin, 1986; Neider, 1987)	Undergraduate studies in business, engineering or technical subjects (Hisrich and Brush, 1983; Watkins and Watkins, 1983; Scott, 1986; Honig-Haftel and Martin, 1986; Neider, 1987)
Motivation for Business-Ownership	To create employment that allows flexibility to balance work and family (Goffee and Scase, 1983; Chaganti, 1986; Scott, 1986; Kaplan, 1988; Holmquist and Sundin, 1988; Brush, 1990) To help others (Thompson and Hood, 1991)	Desire to be an entrepreneur (Scherer, Brodzinski and Wiebe, 1990) Not work for someone else (Swayne and Tucker, 1973)
Career Paths	Careers are more frequently interrupted (Kaplan, 1988; Cromie and Hayes, 1988)	Careers are less frequently interrupted (Kaplan, 1988; Cromie and Hayes, 1988)
Age when Starting Venture	35-45 (Hisrich and Peters, 1989)	25-35 (Hisrich and Peters, 1989)
Marital Status	Less stable marriage relationship (Stevenson, 1986)	More stable marriage relationship (Stevenson, 1986)
Support Groups	Close friends, spouse, family, women's professional groups, trade associations (Hisrich and Peters, 1989; Rosa and Hamilton, 1994))	Friends: Professional acquaintances (i.e, lawyers and accountants), business associates, spouse (Hisrich and Peters, 1989)
Network Composition and Size	Tend to have smaller networks and are often excluded from informal networks of information (Aldrich, 1989; Gould and Parzen, 1990)	Tend to have larger networks and easier access to informal networks of information through clubs and business lunches (Aldrich, 1989)
Support Environment	Financial institutions are not very responsive to giving financial assistance to women, especially when their business activity is new (Pellegrino and Reece, 1982; Hisrich and Brush, 1984; Neider, 1987; Olm, Carsrud and Alvey, 1988)	They are automatically accorded greater credibility by financial institutions (Wees and Romijn, 1987; Goffee and Scase, 1985; Shabbir and Gregorio, 1994)

3.5 Summary and Conclusion

This chapter has been devoted to identifying some of the major factors influencing the aspirations for, and the perceptions of acceptability and feasibility of business-ownership by women. Research over the past ten years has also shown similarities between male and female entrepreneurs across psychological characteristics, such as: independence, achievement, creativity, job satisfaction etc. However, differences have been found in motivations and circumstances of business start-up between male and female entrepreneurs in a number of studies. These studies show that in addition to the "push" (e.g., unemployment, unsatisfactory job condition, flexible working hours) and "pull" factors (e.g., desire for independence, self-realisation) that influence women to start their own businesses, the influence of friendship patterns and marriage ties, interaction of the mid-career phase with family circumstances, influence of hobby and recreational patterns, and the desire to make use of 'idle time' are important "triggering factors" to women's business-ownership. Several studies in the area of entrepreneurial socialisation have found the importance of entrepreneurial role models in the background of both male and female entrepreneurs.

With regard to the perception of acceptability of women's business-ownership, existing literature indicates that although culture, religious values, positive attitude towards business and accorded social status, influence of parents on self-reliance, and tradition in the society influence the acceptability of business-ownership for every entrepreneur almost equally, the issues surrounding the extent and nature of business creation by women may be compounded by their upbringing in a culture which prescribes rigid roles of self-effacing obedience and inferior status. Hence, social attitudes concerning the value

of women's work, their abilities and "proper" roles continue to influence the perception of acceptability of women's business-ownership in many countries, particularly in South Asian societies where women's occupational role is greatly influenced by two actors, one being the cultural norm of 'purdah', and the other being the notion of 'izzat'. In addition, studies have revealed that demographic variables such as: age, marital status and number of children also influence the perception of acceptability of business-ownership by women.

Review of the existing literature on the issue of perception of feasibility of business-ownership indicate that human capital such as: education level, education area, work experience, and entrepreneurial experience are important in determining the feasibility of business-ownership by women. Moreover, business-ownership has been found to be facilitated by linkages between aspiring entrepreneurs, networks, resources and supporters. Finally, literature suggests that availability of support services from both government and non-government support agencies are important in influencing the perception of feasibility of women's business-ownership.

It is evident, from the review of literature on entrepreneurship, that research on women business-owners emerging from the educated, commercially experienced segments of the female population have been conducted mostly in the industrially developed economies of North America and Europe. Research on the corresponding category of women in developing economies is particularly sparse and fragmented. Very little is known about business-ownership by educated, urban women in developing countries. Hence, studies on the issues surrounding the aspirations for, and the perceptions of acceptability and

feasibility of business-ownership by educated, urban women appear to be almost non-existent in developing economies. The following key issues have been identified which need to be researched on women entrepreneurs in developing countries, particularly in Bangladesh.

A. Aspirations of Business-Ownership

- i) Do middle-income, educated urban women have awareness and aspirations of business-ownership as an economic option?

- ii) Do parents and other family entrepreneurial role models influence women's aspirations of business-ownership?

- iii) Do non-family role models (e.g. friends, neighbours etc.) have any influence on the aspirations of business-ownership by middle-income, educated urban women? If so, how?

- iv) Do the positive motivations or 'pull' factors and the negative motivations or 'push' factors "trigger" business-ownership by middle-income, educated urban women? If so, how?

B. Perception of Acceptability of Business-Ownership

- i) How do the cultural and social values influence the perception of acceptability of business-ownership by middle-income, educated urban women?

- ii) Do demographic variables such as, age, marital status, number of children etc.

influence the perception of acceptability of business-ownership by these women? If so, how?

C. Perception of Feasibility of Business-Ownership

i) Do the education level, education area, work experience, and entrepreneurial experience influence the feasibility of business-ownership by middle-income, educated urban women? If so, how?

ii) Is business-ownership facilitated by linkages between aspiring women entrepreneurs, networks, resources and their supporters? If so, how?

iii) Do the availability of support services from both government and non-government support agencies influence the perception of feasibility of women's business-ownership? If so how?

After identifying some of the major factors influencing the aspirations for, and the perceptions of acceptability and feasibility of business-ownership by women, and the key issues that need to be researched on women entrepreneurs in developing countries, the next task is to bring them together to form a meaningful framework for an understanding of the factors affecting business-ownership by women in developing countries. The next chapter will be dedicated for this purpose.

Chapter 4

The Development of a Conceptual Framework for Understanding the Factors Affecting Business-ownership by Women

4.1 Introduction

In order to gain an understanding of the phenomenon of business-ownership by women both the factors and process of business start-up need to be understood. To this end, some of the major factors, personal and environmental, affecting the aspirations for, and the perceptions of, acceptability and feasibility of business-ownership, were identified in chapter three. This chapter looks at some of the existing models on the process of business start-up as a career choice. The major factors affecting the aspirations, the acceptability and the feasibility of business-ownership as well as those influencing the process of business start-up are put together, in this chapter towards developing a meaningful framework for this study. Hypotheses are also developed in relation to the research question and issues to be addressed.

4.2 Review of Existing Models and Frameworks

There are a number of models which demonstrate the importance of career precipitating factors that influence an individual's career choice towards new venture creation or entrepreneurship (for example, Shapero and Sokol, 1982; Gartner, 1985; Greenberger and Sexton, 1988), although, only a few have been empirically tested (Scott and Twomey, 1988). Among the more influential models on entrepreneurial careers which convincingly discuss entrepreneurial career precipitating events are Shapero and Sokol's (1982) entrepreneurial event

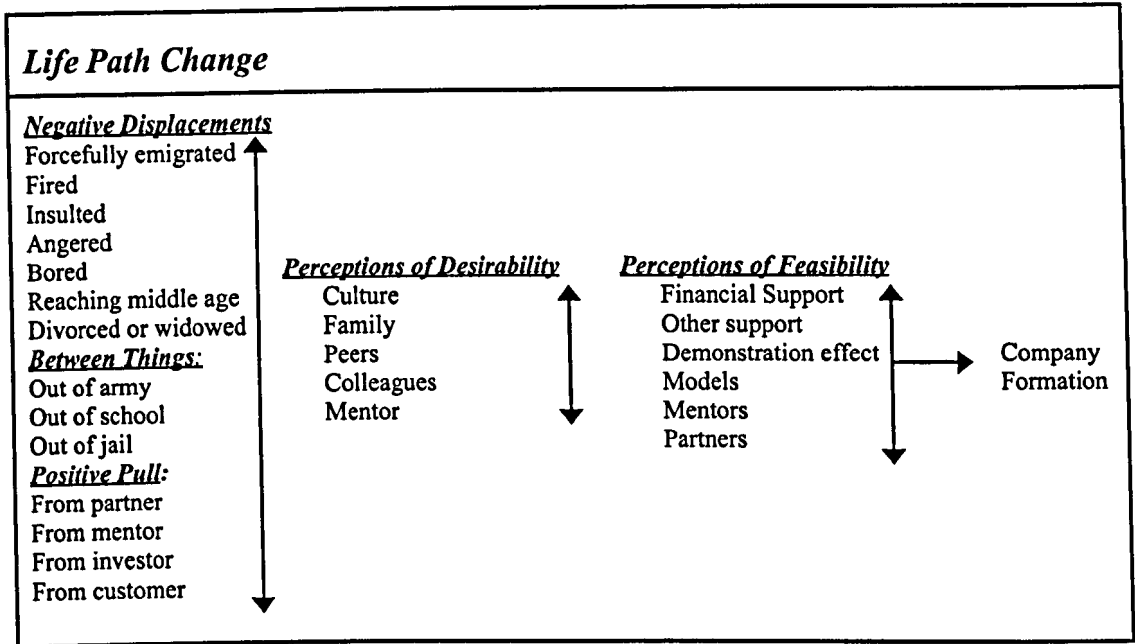
formation; Scott and Twomey's (1988) model concerning the long term supply of entrepreneurs; Gibb and Ritchie's (1982) model of key components in the successful development of a new small business; Gartner's (1985) framework for describing new venture creation; Greenberger and Sexton's (1988) interactive model of new venture initiation; Naffziger, Hornsby and Kuratko's (1994) model of entrepreneurial motivation; Learned's (1992) model of organisation formation; and Heron and Sapienza's (1992) venture initiation model. Each of these models are briefly discussed below:

4.2.1 Shapero and Sokol's Model on Entrepreneurial Event Formation

In explaining "*life path*" changes toward company formation, Shapero and Sokol (1982) suggest a model embodying social and situational variables to explain company formation. The authors argue that societal perceptions of desirability and of feasibility towards entrepreneurship determine one's action. These perceptions are the outcomes of cultural as well as social environments and the support obtained. The model which is labelled "entrepreneurial event formation" is presented in Figure 4.1. Discussing the career precipitating factors, the authors highlight the importance of "displacement factors" on an individual's career in starting a business (Figure 4.1). The push factors or negative displacements occur when a person is forced out of work, voluntarily or otherwise. These may be the result of job dismissal or lay off; discontent with the present job or employer; or forced emigration. They suggest that negative displacements precipitate far more company formations than positive pulls. However, it is suggested that it is the combination of both negative and positive pulls that accounts for most company

formations. The second set of factors, which forms a person's perception of desirability, stems from value systems imparted by an individual's culture, family, peers, colleagues and mentors.

Figure 4.1
Entrepreneurial Event Formation



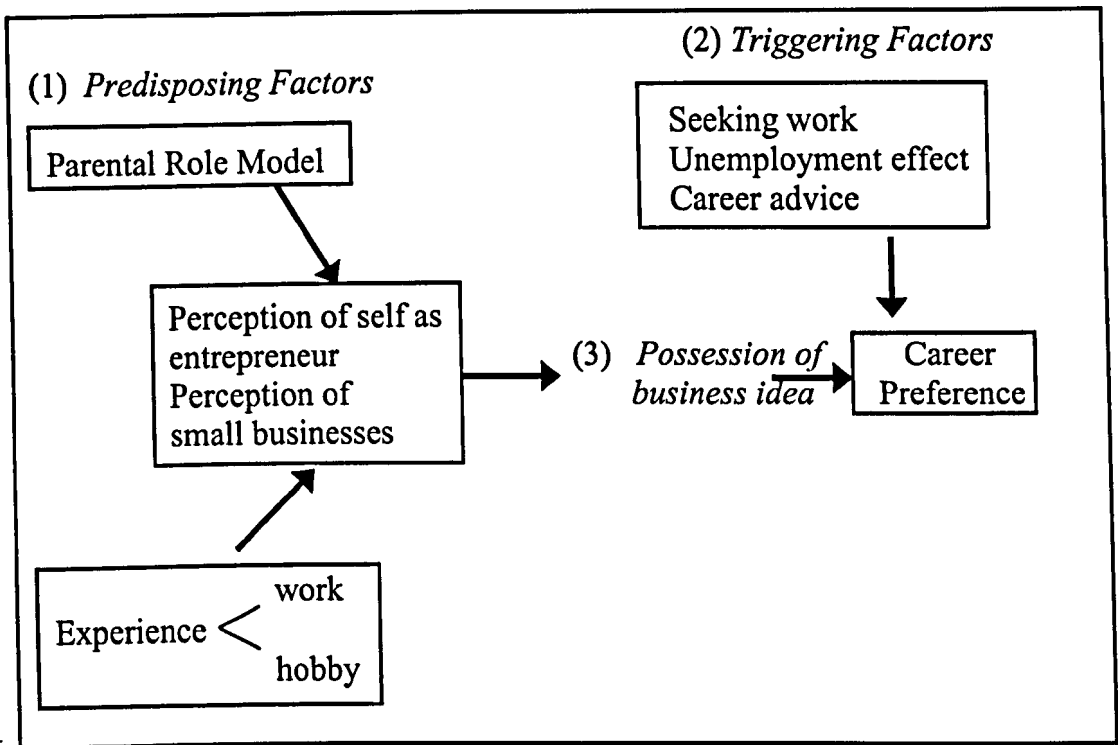
(Source: Shapero and Sokol, 1982; p.83)

4.2.2 Scott and Twomey's Model of Long-term Supply of Entrepreneurs

Another model, which is based on empirical evidence founded on an extensive study to determine the main factors influencing career aspirations among the 438 undergraduate samples from the UK, the USA and Ireland, is developed by Scott and Twomey (1988). The model is presented in Figure 4.2. Scott and Twomey (1988) have identified three major categories of variables that influence students' career aspirations towards entrepreneurship as a) "*predisposing factors*" which include parental role models and experience, perception of self as entrepreneur and organisation perceptions; b) "*triggering factors*" which include unemployment, career advice and seeking work; and c) possessing a "*business*

idea". Their study had a very important conclusion that predisposing factors, triggering factors, and possessing a business idea "*act both independently and in concert to shape career aspiration*"(p.9) towards self-employment.

Figure 4.2
Main Factors Influencing Career



(Source: Scott and Twomey, 1988; p.7)

One of the main differences between Scott and Twomey's (1988) model and Shapero and Sokol's (1982) model is that Scott and Twomey place strong emphasis on the importance of having a good business idea which is perhaps the strongest influence on career aspiration towards self-employment. Their empirical evidence suggests that:

"Having a business idea is both an important intervening variable for predisposing and triggering factors and an independent variable. Predisposing

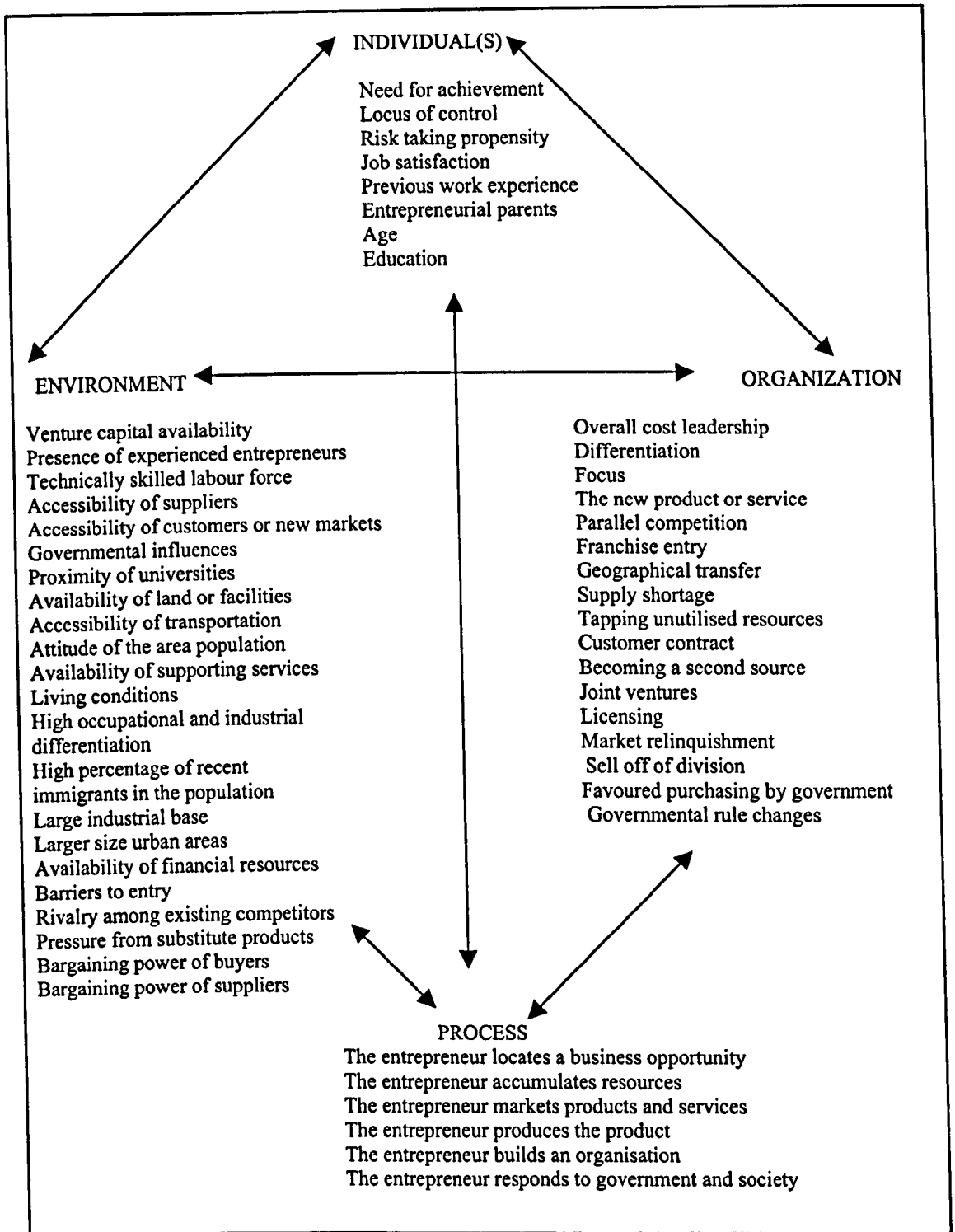
and triggering factors (except parental role), are strongly related to having a business idea. For many people the absence of a good idea may be all that prevents them from embarking on an entrepreneurial career” (Scott and Twomey, 1988; p.11).

Scott and Twomey's model has been criticised by Matthews and Moser (1995, p.368) who argue that although work experience has been noted as influential on interest in entrepreneurship in Scott and Twomey's model, the focus has been on looking at all kinds of work experience grouped together as opposed to differentiation.

4.2.3 Gartner's Framework for New Venture Creation

In an attempt to describe the phenomenon of new venture creation, Gartner (1985) organises the many variables that have been used in past research to describe entrepreneurs and their ventures into a comprehensive framework. According to Gartner, far from being reductive, his framework provides “*valuable insights into the process of new venture creation by showing it to be a complex and multidimensional phenomenon*” (p.696). His framework describes the creation of a new venture across four dimensions: a) individual(s) - the person(s) involved in starting a new organisation; b) organisation - the kind of firm that is started; c) environment - the situation surrounding and influencing the new organisation; and d) new venture process - the actions undertaken by the individual(s) to start the venture (p.698). The framework is presented in Figure 4.3.

Figure 4.3
Variables in New Venture Creation



(Source: Gartner, W. B., 1985; p. 702)

By listing each variable of new venture creation under the appropriate dimension of the framework (Figure 4.3), Gartner (1985) concludes that:

“The four dimensional conceptual framework can be seen as a kaleidoscope, as an instrument through which to view enormously varying patterns of new venture creation” (p.701).

Although Gartner (1985), in his framework, acknowledges the importance of environment and its influence on the process of new venture creation, he seems to have ignored the influence of social and cultural factors (e.g. social attitude towards business, tradition, religion etc.) on the new venture start-up decision, which have been found to be important in extant literature (for example, Schumpeter, 1934; Cochran, 1949; Weber, 1958; Hagen, 1962; Kilby, 1971; Marris and Somerset, 1971; Shapero, 1984; Hofstede, 1991).

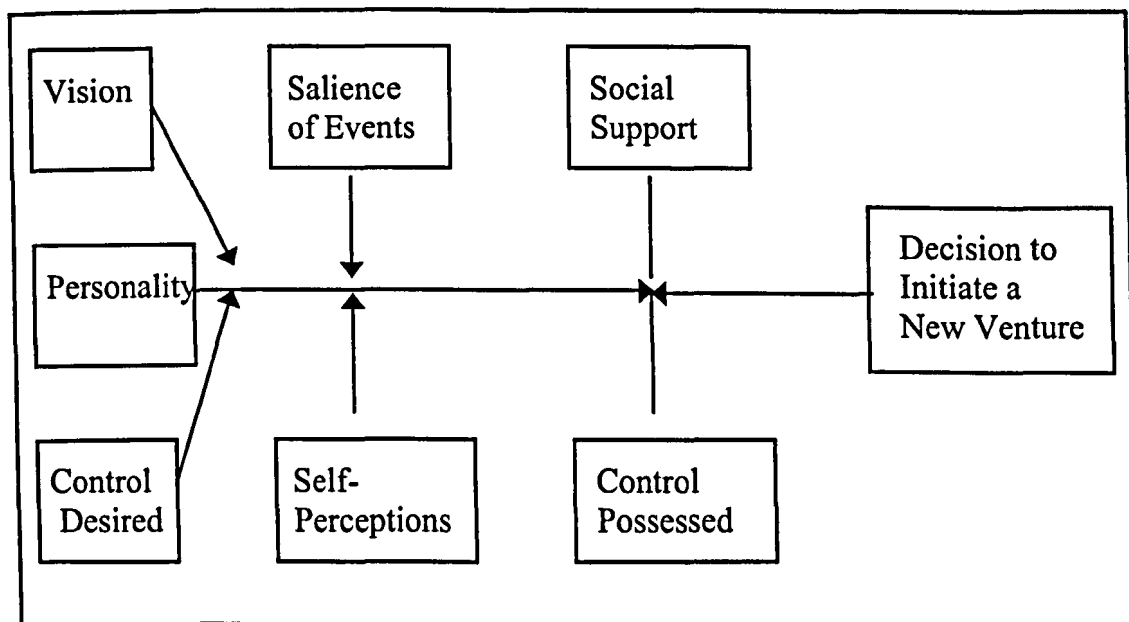
4.2.4 Greenberger and Sexton’s Interactive Model of New Venture Initiation

Another model of factors affecting new venture initiation is developed by Greenberger and Sexton (1988) . They propose that *“this model can be used as a conceptual tool to assist in the understanding of the venture initiation process”* and address the question *“Why do some people initiate ventures as a career alternative whereas others, under similar circumstances, do not?”* (p.7). The model is presented in Figure 4.4.

Greenberger and Sexton’s (1988) model has three major components that influence a new venture initiation. First, three factors namely: a predisposing personality such as, locus of control and need for achievement; entrepreneurial vision which is an abstract image of the kind of business he/she intends to create

along with a vision of the kinds of behaviours that must be manifested if he/she is to succeed; and desire for personal control which is defined as the individual's perception of a relationship between his or her actions and desired outcomes are hypothesised to serve as catalysts in the identification of opportunities for new venture initiation. These factors act singly and/or in concert to increase the likelihood that an individual will initiate a new venture. Second, four different situational factors namely: salience of events, in other words, a precipitating event; self-perceptions of the potential entrepreneur that his/her behaviours are like those of entrepreneurs; social support in the form of support from friends and family, association of the potential entrepreneur with other entrepreneurs; and the likelihood of success the venture presents for gaining control moderate the effect of these catalysts on the individual's decisions. The third component represents the likelihood that an individual will initiate the new venture.

Figure 4.4
A New Model of Venture Initiation



(Source: Greenberger and Sexton, 1988; p. 5)

An important aspect of Greenberger and Sexton's (1988) model is that they hypothesised even when the idea exists and people have the *"personality of an entrepreneur"*, they may need the push from others to convince themselves to implement the idea. Therefore, they added "social support" to their model as important in the entrepreneurial decision.

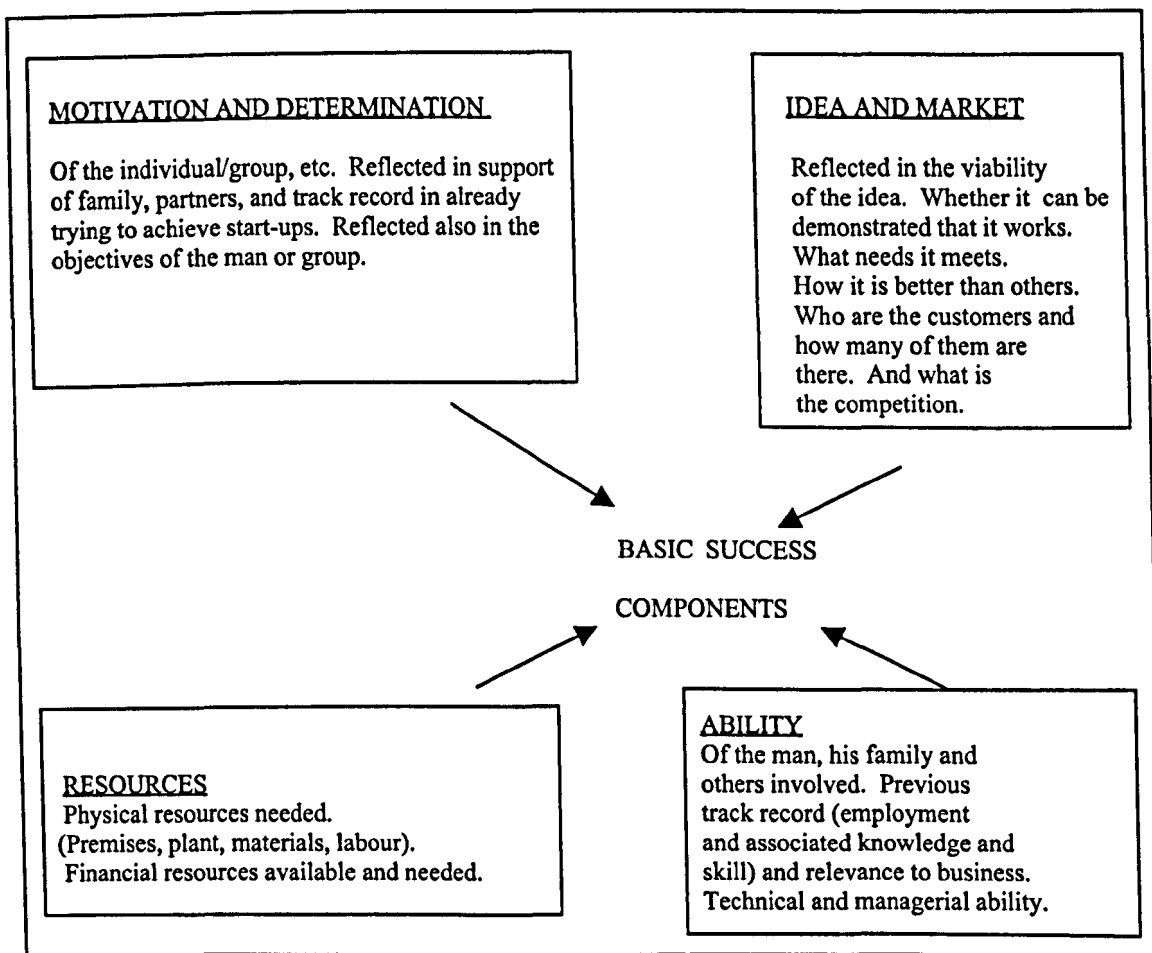
4.2.5 Gibb and Ritchie's Model of Key Components in the Successful Development of a New Small Business

In an attempt to understanding the process of starting small business, Gibb and Ritchie (1982) identified the importance of crystallising and validating the idea, identifying and acquiring the resources, and having the knowledge of starting and managing a business. Gibb and Ritchie's (1982) model was based on a research study of 54 would-be entrepreneurs representing 52 possible businesses in order to obtain an understanding of the individual and social process by which the would-be entrepreneurs had arrived at the commitment to start a business. They modified Watkin's (1976) approach in identifying a critical six stages in the start-up process, namely: 1) acquiring motivation, 2) finding an idea, 3) validating the idea, 4) identifying the resources, negotiating to get into business, and 6) birth and survival. Gibb and Ritchie suggest, as in Figure 4.5, that the successful development of a new small business is:

"A result of interaction between four key factors identified as: the idea itself; the resources available and obtainable; the ability of the entrepreneur and his associates; and the level of motivation and commitment" (p.32)

According to Gibb and Ritchie, the previous employment history of the entrepreneur and the relevance of this in terms of managerial and technical experience in the project is of key importance. They further add that the support that can be obtained from family and friends may also be a critical factor as is the degree to which other abilities can be harnessed through participation in the company. Finally, the level of motivation and determination has also been argued to be highly important. Hence, Gibb and Ritchie (1982) clearly indicate the importance of not only having a good business idea but also being able to translate the business idea into a realisable business venture.

Figure 4.5
Key Components in Successful Development of a New Small Business



(Source: Gibb and Ritchie, 1982; p.33)

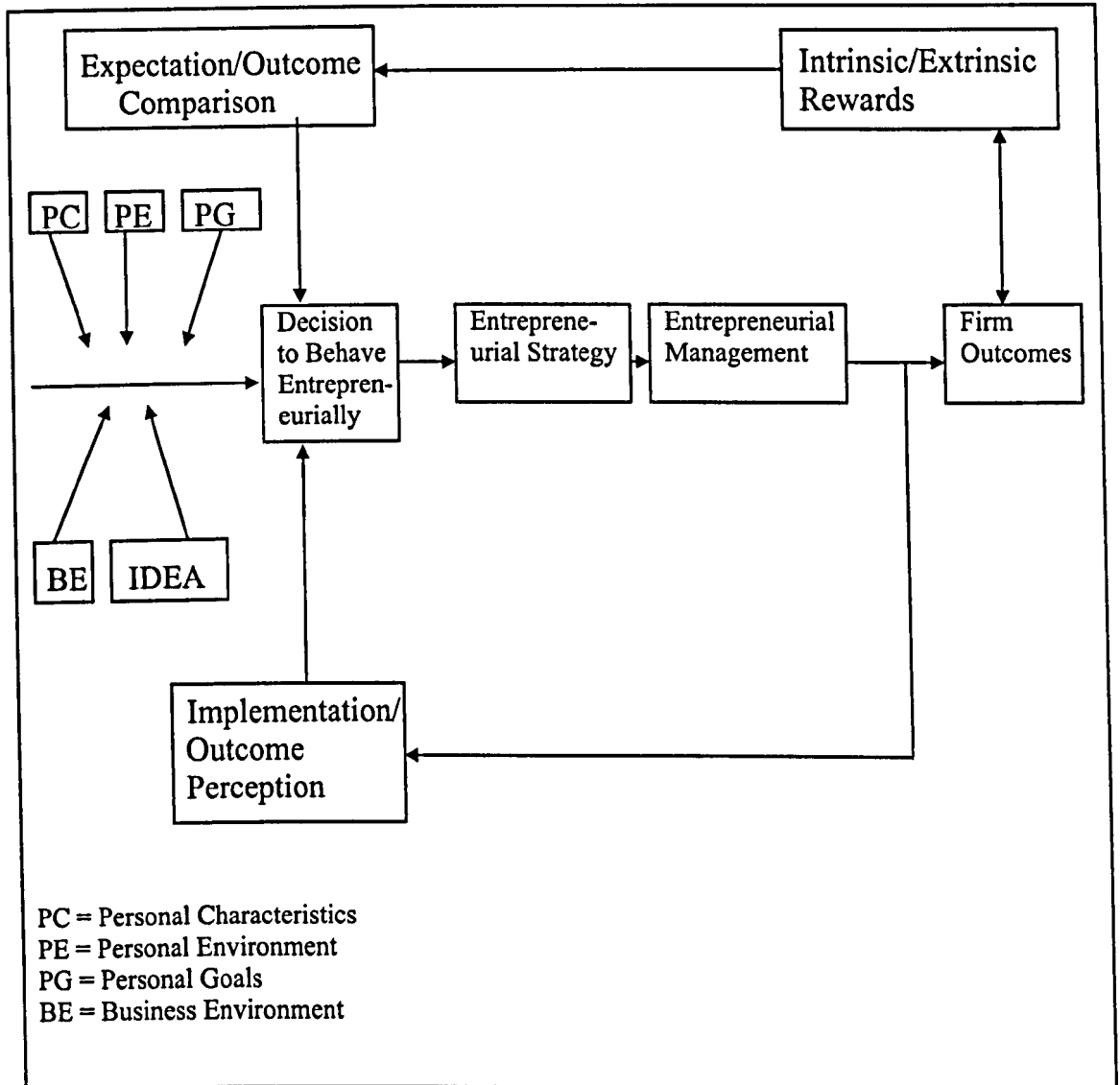
4.2.6 Naffziger, Hornsby and Kuratko's Model of Entrepreneurial Motivation

To develop a better understanding of the entirety of the entrepreneurial experience, a recent model drawing on the interactive aspects of previous models on venture start-up process, combined with motivational theory, has been developed by Naffziger, Hornsby and Kuratko (1994). In their model, as presented in Figure 4.6, five major categories of variables are hypothesised to interactively influence an individual's decision to behave entrepreneurially. These variables are:

- 1) *An entrepreneur's personal characteristics*, i. e., need for achievement, locus of control, risk taking propensity etc.
- 2) *The individual's personal environment*, i. e., family status, sex, growing up in an entrepreneurial family etc.
- 3) *The relevant business environment*, i. e., societal attitude toward starting a business, societal attitude toward business in general, the economic climate of the market, the availability of accessible funds, membership in an entrepreneurship-supportive network etc.
- 4) *The specific business idea*, i. e., the actual business idea that the prospective entrepreneur develops and the evaluation of the idea; and

5) *The goals of the entrepreneur, i. e., to rapidly grow a firm, cash out, to be own boss, to provide financial security for current and future generations etc.*

Figure 4.6
Model of Entrepreneurial Motivation



(Source: Naffziger *et al.*, 1994; p.33.)

"In addition, individuals make comparisons between their perception of the probable outcomes and the personal expectations they have in mind. Finally, individuals look at the relationship between the entrepreneurial behaviour they

would implement and the expected outcomes that would result" (Naffziger *et al.*, 1994; p.36).

As a whole, the model of entrepreneurial motivation by Naffziger *et al.* (1994) maintains the assumption that the process of starting a business is highly interactive and that it is a combination of personality as well as environmental factors that motivate people. In line with the argument of Shapero and Sokol (1982), the model of Naffziger *et al.* (1994) also indicates the importance of social attitude towards business in general as well as starting a business in determining one's decision to behave entrepreneurially.

4.2.7 Learned's Model of Organisation Formation

In an attempt to explain the observations that not all individuals have the potential to found organisations, and that of those who do, not all try to succeed, Learned (1992) introduced a model of three dimensions to the organisation formation process: propensity to found, intention to found, and sense making. Learned argues that these three dimensions lead to a decision to found the venture, or to abandon the attempt. The three dimensions to the founding process which culminate in a decision to found or not to found have been summarised by Learned (1992) as below:

- 1. Propensity to found.* Some individuals have a combination of psychological traits in interaction with background factors which make them more likely candidates to attempt to found businesses.

2. *Intention to found.* Some of those individuals will encounter situations which, in interaction with their traits and backgrounds, will cause the intentionality.

3. *Sense making.* An intentional individual engages the environment while attempting to assemble resources and make his or her ideas real. The individual must make sense of the information perceived during the attempt.

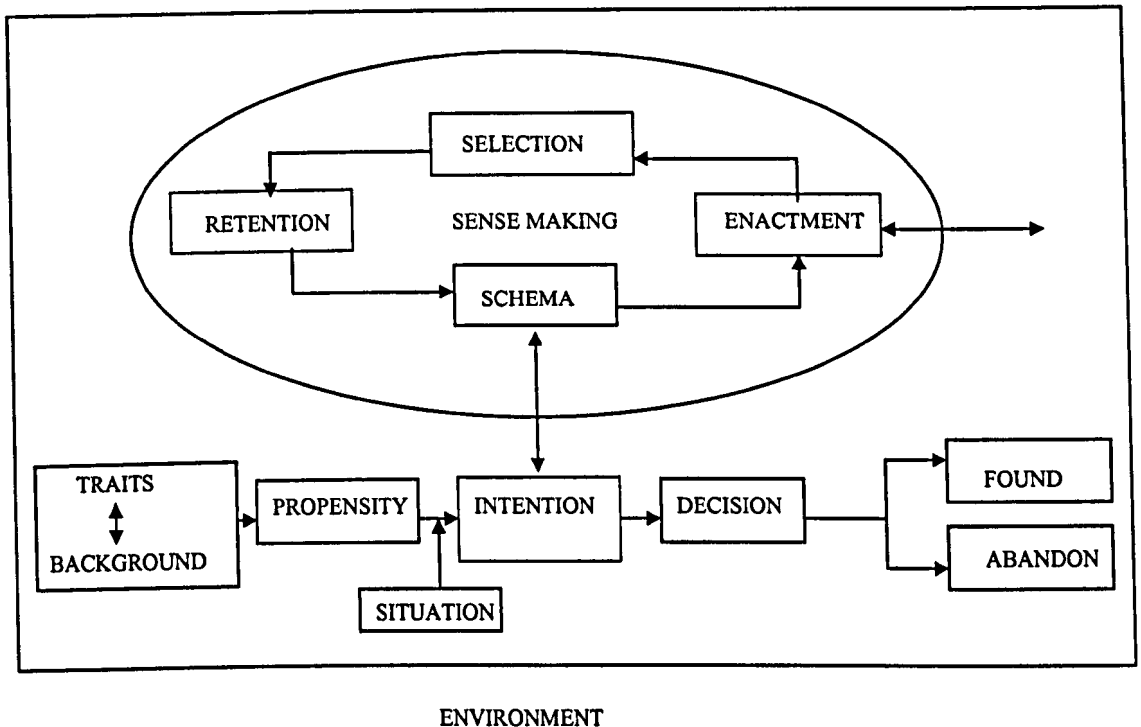
4. *Decision.* An intentional individual will ultimately make a decision to found, or to abandon the attempt to found, depending upon the sense made of the attempt.
(p.40)

In line with the findings of previous research (for example, Aldrich, 1990; Johnson, 1990; Low and MacMillan, 1988), Learned's (1992) model maintains that new ventures are all different, and it is likely that no one complete explanation exists. He further adds that,

"Each founder will bring his or her own particular combination of background, disposition, and situation to the intended organisation; each will have different goals; each will have different resources; each will operate under a different timetable; each will learn different things and make different attributions. (Learned, 1992 p.39).

Therefore, Learned's model is an attempt to allow for the diversity of the routes to organisation formation, rather than specify a particular path. The model is presented in Figure 4.7.

Figure 4.7
Model of Organisation Formation



(Source: Learned, 1992; p.40)

4.2.8 Herron and Sapienza's Venture Initiation Model

Herron and Sapienza (1992) has proposed a structural model of the initiation of new venture creation which links psychological and behavioural concepts with those of organisational theory to explain the initiation of launch activities for new business enterprises (Figure 4.8). Although the model considers the impact of personality traits on entrepreneurship, it focuses largely on behaviours and explains how those behaviours are driven by additional variables such as context, values, aptitudes, and training. Herron and Sapienza argue that, entrepreneurship

is possible by those who have the necessary level of aspiration and skills, and is not necessarily a phenomenon restricted by birth to certain 'entrepreneurial types'. They further argue that,

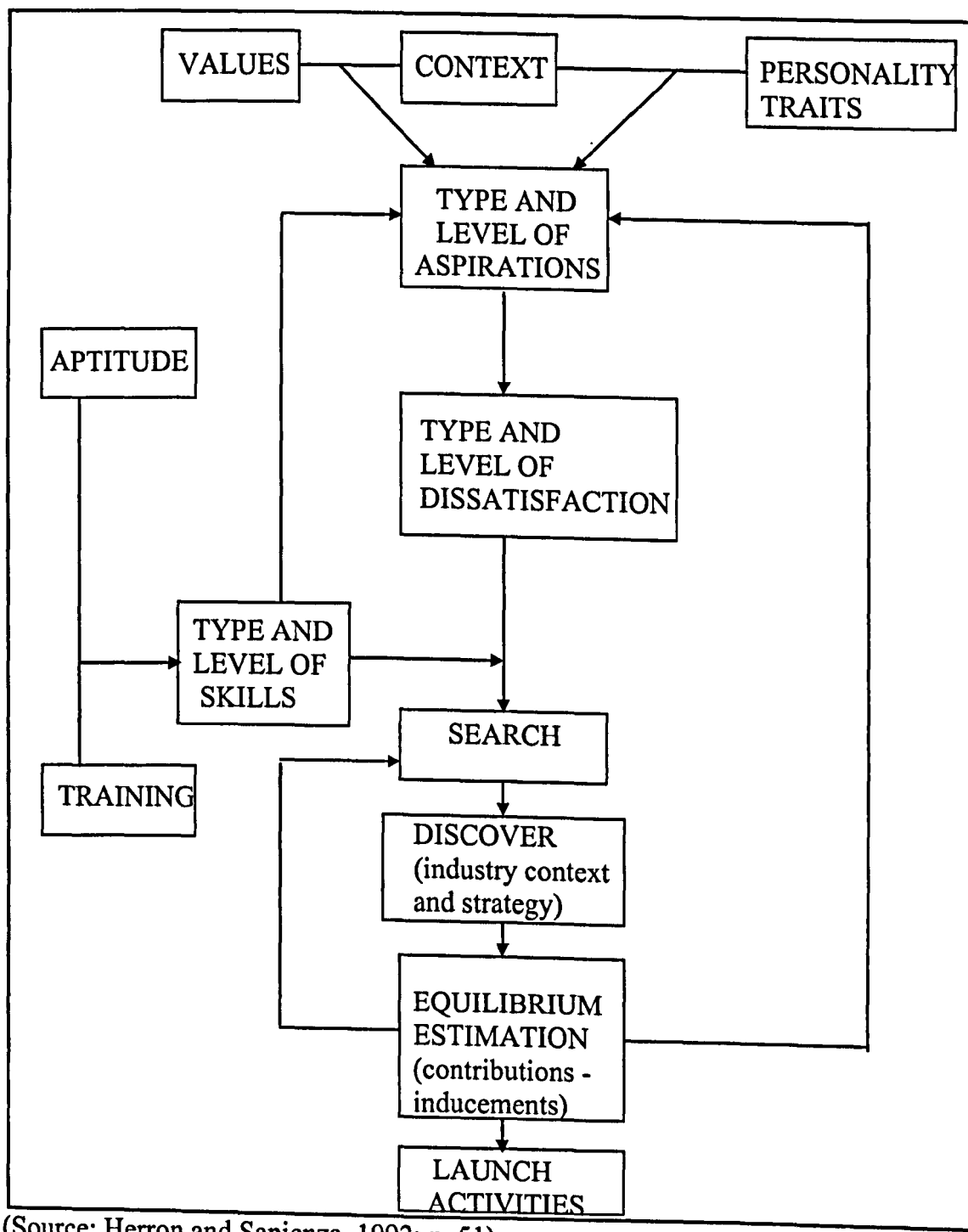
"While context is very important, it is not sufficient to explain entrepreneurship: given the same set of situations and opportunities, not all people will act on them in the same way - the individual is important" (p.54).

Finally, their model indicates the importance of entrepreneurial skills over personality traits by showing that skills are closer to discovery in the "causal chain" than are personality traits. And though skills are partly dependent upon "nature" in the form of aptitudes, they are also subject to "nurture" in the form of training and experience.

As a whole, it appears from the above discussions of models/frameworks that although there are numerous factors which affect business-ownership, researchers in the area of entrepreneurship (for example, Shapero and Sokol, 1982; Scott and Twomey, 1988; Gartner, 1985) tend to group them into three important categories, namely: having a business idea that links an enterprising individual to an entrepreneurial career; factors that influence the aspirations and the perception of acceptability of entrepreneurial career; and factors that influence the perception of feasibility of business-ownership or entrepreneurial career. The key element that links an enterprising individual to an entrepreneurial career is, arguably, having a good business idea. However, there are other factors which influence the

precipitation of an entrepreneurial career. These include: the influence of critical agents (such as parents, other role models) on career choice; the social attitude towards entrepreneurship; and the positive and negative motivational factors.

Figure 4.8
Herron and Sapienza's Venture Initiation Model



(Source: Herron and Sapienza, 1992; p. 51).

The key factors influencing the perception of feasibility of starting a viable business venture are having the knowledge of how to start and manage a business, the technical and product knowledge (Bird, 1989; Box, White and Barr, 1993; Awori, 1995; Herron and Sapienza, 1992; Gibb and Ritchie, 1982), financial and other resources, networks, and support from family and friends (Brush, 1990; Low and MacMillan, 1988, Birley, 1985; Johannisson, 1988; Gibb and Ritchie, 1982; Gartner, 1985). The third set of influences which form one's perception of the feasibility of company formation include the financial and non-financial support available from enterprise support agencies (Harper, 1984; Manu, 1988; Sarder, 1995; Chrisman *et al.*, 1987).

4.3 Business-Ownership By Women As A Career Choice

This chapter has reviewed some of the existing models/frameworks on entrepreneurial career choice to highlight the major factors influencing career decisions, the factors which precipitate an individual's career and finally the factors which facilitate the person's entry into business-ownership. Despite the tremendous growth in the number of women-owned enterprises and their increasing collective impact on society and the economy, relatively few studies have been conducted on factors affecting entrepreneurial career choice by women in general or comparing them to men (Brush, 1992). This is not surprising since a higher percentage of men have started and operated their own businesses. Moreover, even though women have owned their own enterprises throughout history (Anderson and Zinsser, 1988), public policy and popular press interest in

the phenomenon of women as business-owners have been relatively recent (Brush, 1992).

It is, therefore, interesting to note that the various researchers (Shapiro and Sokol, 1982; Gartner, 1985; Greenberger and Sexton, 1988; Scott and Twomey, 1988; Gibb and Ritchie, 1982) who, with their models and conceptual frameworks, convincingly discuss entrepreneurial career precipitating events have looked at the factors affecting business-ownership by individuals in general. For example, Scott and Twomey (1988) and Gibb and Ritchie (1982) have looked at samples of graduates and would be entrepreneurs respectively, and neither of them have stated whether their samples include both male and female or male respondents in particular, thus maintaining the old assumption that men and women go through similar experiences prior to setting-up their own businesses. In other words, these models suffer from the weakness of maintaining the assumption that factors relating to entrepreneurial career choice are similar for both men and women. Consequently, although recent research on gender differences suggests that there are significant differences in the orientations and motivations of male and female entrepreneurs (Brush, 1992), what we know about the factors affecting business-ownership, from the available models and frameworks is a more generalised picture. In other words, these models and frameworks are inadequate in respect of highlighting the factors which specifically influence business-ownership by women.

Women entrepreneurs are not a homogenous population. As discussed in previous chapter, the extent and nature of business creation by women varies according to factors relating to economic, political, and socio-cultural configurations, particularly in relation to policies, attitudes, and traditions in the fields of enterprise and women's work. Personal factors also clearly play an important role. Women entrepreneurs' backgrounds, motivations, and the difficulties they face vary, as do the types and extent of support to which they have access. Further the factors influencing the aspirations for, and the perceptions of acceptability and feasibility of business-ownership vary in dimensions between men and women although, gender inequality is extremely variable both between and within cultures. As stated by Gartner (1985):

“New venture creation is a complex phenomenon: entrepreneurs and their firms vary widely; the actions they take or do not take and the environments they operate in and respond to are equally diverse - and all these elements form complex and unique combinations in the creation of each new venture”
(p.697).

It appears that the models and frameworks on entrepreneurial career choice reviewed in this chapter do not only suffer from the weakness of maintaining the assumption that factors affecting business-ownership of both men and women are universal. They have also failed to provide useful explanations with respect to women's entrepreneurship outside the developed economies. It has already been argued in chapter one, that although the educated urban women in developing

countries (in principle) are capable of pursuing any career options including business-ownership as their counterparts in the developed economies, these women's choice of entrepreneurial career is very often prevented by their societies' notion of impropriety. All the models and frameworks on entrepreneurial career choice, reviewed in this chapter, suffer from the weakness of not addressing adequately the issue of how social acceptability of business-ownership influences women's business aspirations differently than that of men's, and how far social acceptability is a major influence in women's choice of business-ownership as a career option in developing economies. For example, in their models of entrepreneurial career choice, Gartner (1985) and Gibb and Ritchie (1982) have ignored the issue of social acceptability in influencing business aspirations. The other models (for example, Shapero and Sokol, 1982; Scott and Twomey, 1988; Greenberger and Sexton, 1988; Naffziger *et al.*, 1994; Learned, 1992; and Herron and Sapienza, 1992) have mentioned about the importance of positive social attitude toward starting a business in entrepreneurial career choice. However, these models have not demonstrated how the influence of social acceptability of business-ownership on business aspirations vary in dimensions between men and women in developing economies. It is therefore, necessary to identify the major factors affecting women's entrepreneurial career choice in developing countries in order to gain an understanding of the phenomenon of business-ownership by women.

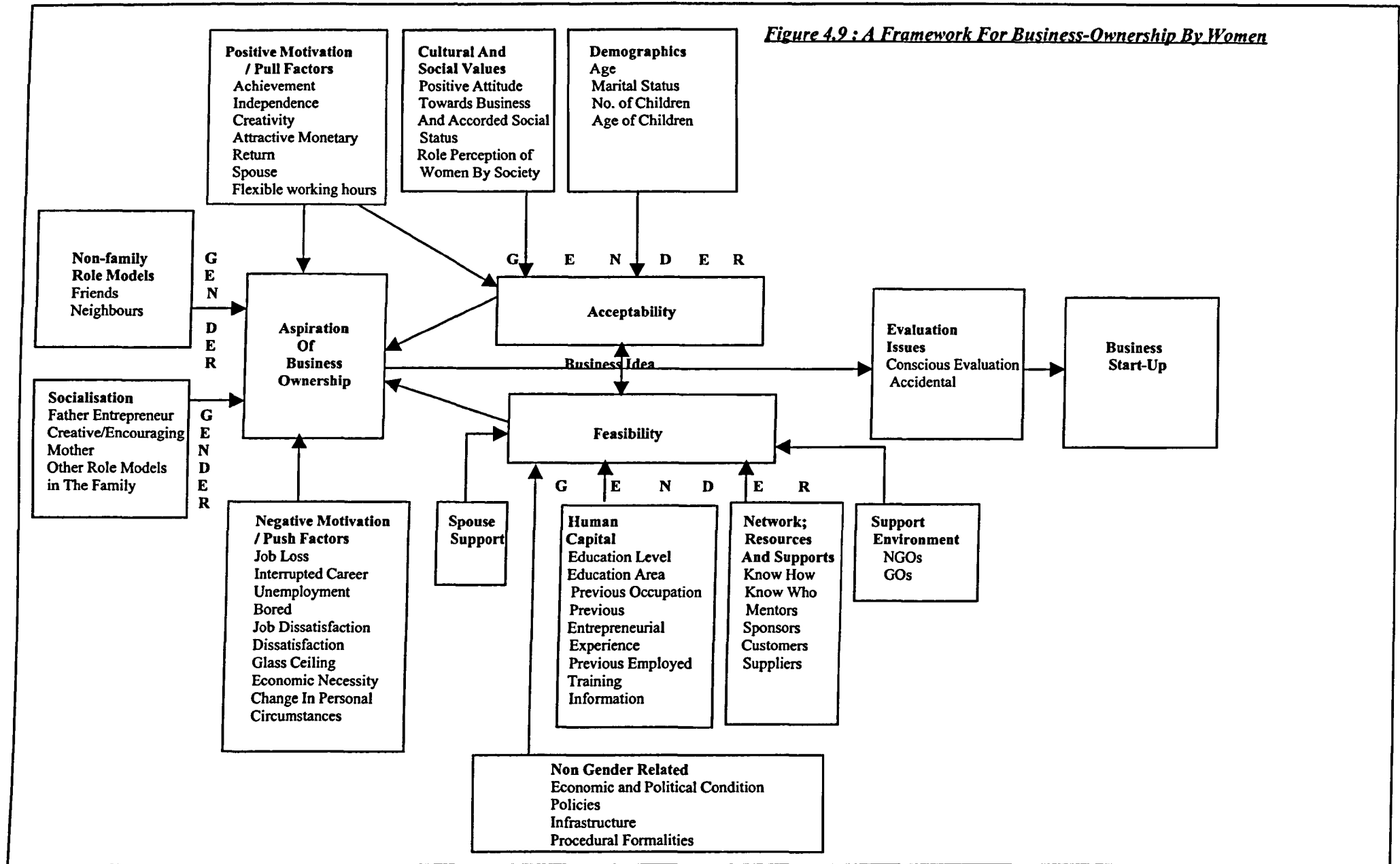
4.4 Towards Developing A Framework Of Business-Ownership By Women

The review of the existing models/frameworks of business start-up in this chapter, provides an integrative view of the factors affecting entrepreneurship/business-ownership as a career choice. Out of this review, a framework of business-ownership by women is developed and presented in Figure 4.9.

Focus is given in the framework to "*aspiration of business-ownership*"; the issues of "*acceptability*" and "*feasibility*" of business-ownership as an option for women; and the "*evaluation issues*" in line with the argument pursued previously in this chapter that an individual's career choice towards new venture creation or entrepreneurship is the interaction between the predisposing and triggering factors; the societal perception of desirability of entrepreneurship; the ability of the entrepreneur; and the support available and obtainable.

Women's "*aspiration of business-ownership*" is seen to arise from "*predisposing factors*" as socialisation and/or non-family role models. It is also "*triggered*" by a number of "*push and pull*" factors such as: need for independence, achievement, unemployment, change in personal circumstance etc. In order to convert the aspiration of business-ownership into reality, women have to consider the social perception of "*acceptability*" of women's business-ownership as an option, which is influenced by religious and cultural values of the society and demographics of the women concerned. Furthermore, to start a business venture successfully, women have to perceive the "*feasibility*" of business-ownership in light of their human capital; access to network and resources; and the type and

Figure 4.9 : A Framework For Business-Ownership By Women



extent of enterprise support available and obtainable. The feasibility of business-ownership for women is also seen to be influenced by "*non-gender related factors*" such as the economic and political condition of the country, infrastructure, policies etc.

When it comes to the "*evaluation issues*" it is important to note that some women may have the choice to consciously evaluate their aspirations of business-ownership in terms of the perceptions of acceptability and feasibility of business-ownership as an option for women before setting up the business, whereas, others may become business-owners because of lack of choice or indeed, simply by accident.

4.5 Linkage Between The Framework and Key Research Issues and Development of Hypotheses

In the previous chapters it has been argued that developing entrepreneurship among women must be seen in the context of wider economic trends and the alternative economic options (or perceived options) open to women (Mayoux, 1995; p.26). It has also been argued that developing entrepreneurship among women should be seen as crucial to stimulating production and employment opportunities for others, particularly for the widowed, deserted and single women, who are responsible for providing food for their dependants and themselves and are struggling to survive as the existing avenues for employment fail to absorb them or are rapidly closing down (Alam, 1988).

As mentioned in chapter one, the group of women who has attracted researchers' attention in the developed economies is educated, has access to resources and contact networks and therefore in principle, capable of starting up more significant businesses (for example, Hisrich and Brush, 1983; 1987; Goffee and Scase, 1985; Carter and Cannon, 1992; Richardson and Hartshorn, 1995). The corresponding category of women in the developing countries, however, has received little attention either from the development planners or from the academic researchers.

In Bangladesh, examples of educated urban women in business can be found especially in sectors such as ready made garments, textiles, handicrafts, household linen, etc., as well as in export oriented enterprises. This particular group of economically active women, however, tend to be few in number and have not been recognised by most of the studies on women and work in Bangladesh. Where women entrepreneurs have been mentioned in the literature, policy documents, and/or statistics, it is usually in the context of self-employed women or income-generators working in rural areas and in urban slums (Baden *et al.*, 1994). There is almost no focus on women business-owners in research either by government agencies, academicians, or even by the various development agencies working for women's development. Therefore, little information exists on women business-owners who come from educated, middle-income and urban background and require a larger volume of funds to begin, expand or diversify their businesses (Rashid, 1989; p.1). Consequently, potential of business-ownership by middle-income, educated urban women is still an under researched area.

It has been argued (by the chief executive of Business Advisory Services Centre and the Deputy Director of Dept. of Women's Affairs) that due to the paucity of women business owners in the country, neither government nor the non-government support agencies working for the promotion of small business in Bangladesh have yet taken the initiative to create and maintain a data base about educated urban women business-owners. Therefore, it is evident from the lack of research as well as the lack of attention of support agencies on women business-owners that in Bangladesh, there is no clear conceptual understanding of the factors that contribute towards the development of entrepreneurship among middle-income, educated urban women. As a result, while a positive attitude towards women's business-ownership; and greater access to support services have been recognised as one of the major gateways towards developing entrepreneurship among women (Rashid, 1989; p.52; Momen and Rahman, 1990; p.136; Saleh, 1995, p.169), no attempt have been made so far, to explore the influences of the above factors and other career "precipitating" factors towards business-ownership by middle-income, educated urban women with a view to identifying some of the reasons for the paucity of women business owners in the country. To address these issues, the research question for this study is *"Is entrepreneurship/business-ownership an attractive/desirable, acceptable and feasible option for middle-income educated urban women in Bangladesh"*. This leads us to the six key issues of this study, namely:

- 1) The nature of women's business-ownership in Bangladesh (i.e., type of business, type of ownership, socio-economic background, demographic profile etc.);
- 2) The awareness of business-ownership as an option for women;
- 3) The aspiration for business-ownership among women;
- 4) The perception of acceptability of business-ownership as an option for women;
- 5) The perception of feasibility of business-ownership as an option for women; and finally,
- 6) The evaluation of aspiration of business-ownership in light of perception of acceptability and feasibility.

From the awareness point of view, the reasons for the paucity of women business-owners in Bangladesh could be that women do not perceive or are not aware of business-ownership as an economic option. From the aspiration point of view, it could be that women are aware of business-ownership as an economic option but are not interested in, or in other words, do not aspire to business-ownership as an option for themselves. From the acceptability point of view, it could be that women are interested, or have the aspiration to, set-up business but do not/can not act on their interest because of lack of acceptability of women's business-

ownership to the culture and family. It could also be the active hostility/negativity of the family and culture towards women's business-ownership that prevents women from setting-up their own businesses. On the other hand, it could be that because it is acceptable for women to do only certain types of businesses, some women do not/can not act on their aspiration to set-up their own business as the type of business they have in mind are different from the types that are acceptable. From the feasibility point of view, it could be that women with aspirations for business-ownership can not actually set-up the business because they lack the knowledge; information; network and resources necessary to start a business. Another aspect of the feasibility issue is the practical support available and obtainable. Therefore, it may be lack of government and non-government support (training, information, credit, marketing, technical); as well as family support (moral and financial) that is preventing women from translating their aspiration of setting up their own business into reality.

In light of the above discussion, the major hypotheses of this study are as follows:

1. Awareness of Business-Ownership:

Middle-income, educated urban women are not aware of business-ownership as an economic option.

2. Aspiration of Business-Ownership:

Urban women are aware of business-ownership as an economic option, but do not aspire to set-up their own businesses.

3. Acceptability of Business-Ownership:

Urban women have the aspiration to set-up their own businesses, but can not or do not act on their aspiration as business-ownership is not seen as an acceptable option for women by family and culture.

4. Feasibility of Business-Ownership:

Urban women have the aspiration to set-up their own businesses, but can not or do not act on their aspiration as business-ownership is not feasible due to lack of knowledge, resources and practical support.

5. The Evaluation of Aspiration of Business-Ownership:

Urban women, consciously evaluate their aspiration of business-ownership in terms of the acceptability and feasibility of business-ownership as an option for women, before actually setting up the business.

In an attempt to focus on these issues and hypotheses, a framework was developed (Figure 4.9, p.99) after reviewing a number of existing models/frameworks which recognised the importance of career precipitating factors that influence an individual's career choice towards new venture creation or entrepreneurship. It has been argued in the framework that an individual's career choice is the interaction between the pre-disposing and triggering factors; the social perception of desirability of entrepreneurship; the ability of the entrepreneur; and the support available and obtainable. The framework also argues that having the circumstances congenial for business-ownership plays a

major pre-conditioning role for women's entry into entrepreneurship. The proposed testing of the framework is both exploratory and explanatory. Thus, in case of the broad framework for understanding business-ownership by women, attempt will be made to verify the impact of certain key "*pre-disposing*" and "*triggering*" factors on the aspirations for business-ownership. Attempt will also be made to verify the impact of certain key variables on the perception of acceptability of business-ownership, and on the perception of feasibility of business-ownership. Finally, attempt will be made to test the influence of certain key variables of acceptability and feasibility of business-ownership on aspiration of and actually setting up of business.

In order to test the above, five sets of hypotheses have been established as below.

1. Hypotheses Concerning Aspirations for Business-Ownership:

It has been argued earlier in this chapter that as a result of socialisation via entrepreneurial parent role models, a person may be more likely to aspire to business-ownership. Other role models within and/or outside the family may also influence aspiration. Furthermore, it is believed that a number of push and pull factors "trigger" the business aspirations within an individual. The following hypotheses have been designed to gain an understanding of the influences of certain key "predisposing" and "triggering" factors on women's aspirations for business-ownership.

A) Socialisation:

i) Having an entrepreneurial father influences women's aspirations for business-ownership.

ii) Having a creative/encouraging mother influences women's aspirations for business-ownership.

iii) Having other role models in the family influences women's aspirations for business-ownership.

B) Non-Family Role Models:

i) Having entrepreneurial friends and/or neighbours influences women's aspirations for business-ownership.

C) Positive Motivation/Pull Factors:

i) Need for achievement influences women's aspirations for business-ownership.

ii) Need for independence influences women's aspirations for business-ownership.

iii) Need for creativity influences women's aspirations for business-ownership.

iv) Need for attractive monetary return influences women's aspirations for business-ownership.

v) Having an encouraging and supportive spouse influences women's aspirations for business-ownership.

D) Negative Motivation/ Push Factors:

i) Having an interrupted career influences women's aspirations for business-ownership.

ii) Boredom influences women's aspirations for business-ownership.

iii) Unemployment influences women's aspirations for business-ownership.

iv) Having the need for flexible working hours influences women's aspirations for business-ownership.

v) Having economic necessity for a second source of income influences women's aspirations for business-ownership.

vi) Changes in personal circumstances influences women's aspirations for business-ownership.

2. Hypotheses Concerning Acceptability of Business-Ownership:

It has been argued previously that the perception of acceptability of business-ownership as an option for women is influenced by cultural and social values; and demographics of the women concerned. The following hypotheses have been

designed to gain an understanding of the influence of cultural and social values, and demographics of women on the acceptability of women's business-ownership.

A) Cultural and Social Attitude Towards Business-Ownership:

i) A positive socio-cultural attitude towards business influences the perception of acceptability of women's business-ownership.

ii) A positive attitude by the family towards the business influences the perception of acceptability of women's business-ownership.

iii) The role perceptions of women by the society influences the perception of acceptability of women's business-ownership.

iv) The role perceptions of women by the family influences the perception of acceptability of women's business-ownership.

B) Demographics of Women:

i) Age influences the perception of acceptability of women's business-ownership.

ii) Marital status influences the perception of acceptability of women's business-ownership.

iii) Presence and number of children influences the perception of acceptability of women's business-ownership.

iv) Age of the youngest/only child influences the perception of acceptability of women's business-ownership.

3. Hypotheses Concerning Feasibility of Business-Ownership:

It has been argued earlier in this chapter that it is the individual's perception of feasibility of starting a new business that finally influences him/her to translate the aspiration into reality. At the feasibility stage, it has been shown that there are many barriers faced by those who would like to venture into their own business. Arguably, being able to identify the major barriers will help in overcoming them. The barriers generally mentioned in the literature include lack of business and management skills; knowledge of how to start and manage a business; access to network; supporters and resources; market information; technical, financial and other support from promotional agencies; and non co-operation from family or spouse. The following hypotheses are developed to gain an understanding of the influence of the above on the perception of feasibility of women's business-ownership.

A) Human Capital:

i) Years of formal education influences the perception of feasibility of women's business-ownership.

ii) The area of education influences the perception of feasibility of women's business-ownership.

iii) Previous employment experience influences the perception of feasibility of women's business-ownership

iv) Previous experience of working with/for an entrepreneur influences the perception of feasibility of business-ownership.

v) Being trained influences the perception of feasibility of women's business-ownership.

B) Network, Resources and Supporters:

i) Having access to a network influences the perception of feasibility of women's business-ownership.

ii) Having mentors/sponsors influences the perception of feasibility of women's business-ownership.

iii) Having customers influences the perception of feasibility of women's business-ownership.

C) Spouse:

i) Having a supportive spouse influences the perception of feasibility of women's business-ownership.

D) Support Environment:

i) Availability of support from promotional agencies influences the perception of feasibility of women's business-ownership.

4.6 Summary

This chapter has been devoted mainly towards the development of a conceptual framework for understanding the factors affecting business-ownership by women. A total of eight models/frameworks have been reviewed, with a view to identifying some of the major factors influencing entrepreneurial career decisions, the factors which precipitate an individual's career and finally the factors which facilitate the person's entry into entrepreneurship/business-ownership. A conceptual framework has been developed from the review of models/frameworks to be used for addressing the research issues to be investigated in this thesis. In relation to the research issues, thirty-three hypotheses have been developed. The next task is to examine empirically the research issues and hypotheses, based on the primary data collected during field-work. To this end, the following chapter deals with research methodology.

Chapter 5

Research Design and Methodology

5.1 Introduction

The purpose of this chapter is to describe the research design that was followed to achieve the objectives of the research. It also states the procedures for selecting the sample, procedures employed to gather data, the procedures for operationalising the key concepts and variables, and the methods used to analyse the data in the study.

5.2 The Research Design

The main purpose of the research design is to assist in avoiding the situation in which the evidence collected throughout the research process does not address the initial research question. Easterby-Smith, Thorpe, and Lowe (1991) described the research design as about organising research activity, including the collection of data, in ways that are most likely to achieve the research aims (p.33). They further added:

“Research design is more than simply a method by which data is collected and analysed. It is the overall configuration of a piece of research; what kind of evidence is gathered from where, and how such evidence is interpreted in order to provide good answers to the basic research questions” (p.21).

In this regard, the research design should be viewed as dealing with a logical problem rather than a logistical problem (Kohlo, 1991; p.140). There are many ways of classifying types of research design. McMillan and Schumacher (1989) for example, classify research design into four major types: experimental, non-experimental, ex-post facto and qualitative. In

experimental design, the researcher manipulates what the subjects will experience and has some control over what will happen to the subjects by systematically imposing or withholding specified conditions. Experimental design aims at investigating cause-and-effect relationships between manipulated conditions and measured outcomes. Unlike experimental design, there is no manipulation of conditions in non-experimental design. In addition, non-experimental design does not show cause-and-effect relationships. Non-experimental design includes descriptive, correlational and survey research. Ex-post facto research too is sometimes classified in the non-experimental design category (Cohen and Manion, 1986). Ex-post facto research design has been defined as research in which the independent variable or variables have already occurred and the researcher starts with the observation of an independent variable or variables with a view to finding their possible relationship to and effects upon the dependent variable or variables retrospectively (Kerlinger, 1970). Qualitative research, on the other hand, is less structured than quantitative research and the specific procedures followed are often identified during the research rather than specified in advance. Qualitative research tends to be associated with participant observation, and unstructured, in-depth interviewing (Bryman, 1988; p.1). It also includes life history method, and group discussions (Bryman, 1988; p.49).

Quantitative research, typically taken to be exemplified by the social survey and by experimental investigations, is usually used to collect data based on predetermined structured questions. The main emphasis of quantitative research rests on a wide coverage of the range of situations, and when statistics are aggregated from large samples, they may be of considerable relevance to policy decisions (Easterby-Smith *et al.*, 1991). They do not, however, necessarily allow the respondents to convey or the researchers to learn about

underlying events (Bryman, 1989). Whereas, the strengths of qualitative research design are usually associated with the “*depth*” and “*richness*” of the information they provide (Gummesson, 1991; Miles and Huberman, 1994). In addition, qualitative data are useful when one needs to supplement, validate, explain, illuminate, or reinterpret quantitative data gathered from the same setting (Miles and Huberman, 1994; p.10). Such information, however, comes under heavy criticism for being anecdotal and difficult to analyse and generalise to other situations (Bryman, 1989).

In order to overcome the limitations and to make use of the benefits of quantitative and qualitative research, Webb, Campbell, Schwartz, and Secherest (1966) have suggested that social scientists are likely to exhibit greater confidence in their findings when these are derived from more than one method of investigation (cited in Bryman, 1988; p.131). They viewed the two methods as complementary rather than competitive. This view has led to adopt a strategy, known as “*triangulation*”, which is broadly defined by Denzin (1978, p.291) as “*the combination of methodologies in the study of the same phenomenon*”. By combining the quantitative and qualitative methods, the researcher’s claim for the validity of his or her conclusions are enhanced (Bryman, 1988; p.131).

Both quantitative and qualitative methods have, therefore, been used for studying business-ownership by middle-income educated urban women in Bangladesh with a focus on the factors affecting the aspirations, the acceptability and the feasibility of business-ownership as an economic option for women. The main objective of using both the methods was as stated by Kohlo (1991):

“Exploiting the assets and neutralising, rather than compounding, the liabilities of the qualitative and quantitative methods” (p.147).

The methods used in gathering data on female entrepreneurs today resemble those used in the last decade to investigate male entrepreneurs (Moore, 1990; p.278). One study (Pellegrino and Reece, 1982) has used a random sample, another the entire population of entrepreneurs in attendance at a state wide entrepreneurial conference (Moore, 1987). The rest have used convenience or partial samples of a research population. These were non-random samples, and in several cases, the method or reason for selecting the sample was not provided or defined (Moore, 1990; p.278).

Another methodological limitation of studies on women entrepreneurs is the use of quantitative surveys. It has been argued by Stevenson (1990, p.441) that the majority of the studies on women entrepreneurs employ structured survey questionnaires. These make little attempt to “discover” the world of the woman as business-owner, but impose on her an already structured perception of the world of the business-owner based on male centred notions. According to Stevenson (1990, p.442), structured questionnaires may be useful for gathering demographic profile type data, but they miss the richness of more in-depth qualitative research. Stevenson (1990, p.442) argues further that quantitative surveys also provide the temptation to develop profiles of the typical woman entrepreneur (for example: Hisrich and Brush, 1984). This kind of analysis misses the diverse nature of female entrepreneurs and further enhances stereotypical notions. As stated by Stevenson (1990):

“This typification diminishes a whole range of entrepreneurial behaviour and experience displayed by women. Women entrepreneurs are not a homogenous group and more efforts must be made to develop typologies that take into consideration their diversity” (p.441).

Consequently, it has been suggested by both Moore (1990, p.279) and Pauline *et al.* (1982, cited in Stevenson, 1990; p.442) that since research on women entrepreneurs is still at the exploratory stage in terms of developing theories of women’s entrepreneurship, more qualitative, face-to-face, and in-depth interview methods are more appropriate.

The choice of the most appropriate design or combination of designs for this study was, as in all research, also influenced by the circumstances and resources available. Further, the choice of research design is related to the research purpose, which is either exploratory or explanatory or both, and seeks to contribute to empirical knowledge and to the development of theory (Pauline *et al.*, 1982). Although both types are argued as contributing to empirical knowledge, each approach has a more specific objective. The reason for choosing an exploratory approach, as stated by Pauline *et al.* (1982), is because of *“a lack of previously developed knowledge, theory, or method which makes it difficult to design specific hypotheses”* (p.354). They suggest that explanatory research is *“essentially deductive, intended to verify causes and relationships between phenomena”* (p.355).

Relatively little is known about entrepreneurship/business-ownership of middle-income urban women in developing countries. Consequently, a great deal of exploratory field-work is required to form a foundation for more rigorous research. In addition to this exploratory work, the study has also attempted to examine the relationship between business start-up and

influence of critical agents on career choice; the social and cultural attitude towards entrepreneurship; the positive and negative displacement factors; the knowledge of how to start and manage a business; financial and other resources; support from parents; and supportive environment. The nature of this research is therefore both exploratory and explanatory.

5.3 Population and Sampling Procedures

As mentioned earlier, this study aims to focus on middle-income, educated urban women as opposed to poor, uneducated rural women in Bangladesh, because women belonging to the middle-income segment of the population, who constitute a significant percentage of the female population, are more capable of engaging in on-going business activities.

In order to provide an accurate estimate of the characteristics of a population, a representative sample must resemble the population as closely as possible. This might be achieved through probability sampling (Som, 1973). In addition, it is possible to increase the precision of estimates via a process of stratified sampling. However, the idea of probability sampling was abandoned since no comprehensive national listings of women business-owners were available. Consequently, it was decided that the convenience samples of existing as well as potential women business-owners would be used in this study by using personal contacts and referrals from relatives, friends, acquaintances, bankers, women's networking or business associations and other respondents during the period of data collection. The reasons for using convenience sampling in this study coincide with the commonly cited reasons for selection of research designs in a majority of the studies on women entrepreneurs/business-owners. For example, Watkins and Watkins (1983) in their study on female entrepreneurs which was

claimed to be the first serious study of female entrepreneurship in the UK (see p.271), adopted a short-period network activation approach to identify the respondents since no universe of British female-led businesses could be defined (p.273). In an examination of the research paradigms of existing research on female entrepreneurs, it has been found that except for one study that used a random analysis (Pellegrino and Reece,1982) and another (Moore, 1987) that used the entire population of entrepreneurs, the rest of the studies used convenience or partial samples of a research population (Moore, 1990; p.278). Moreover, the time available for data collection, which was only six months, and the cost available to carry out the study was an important consideration in the choice of this sampling procedure. Although this study recognises the limitations of this (and alternative) sampling procedures, it is hoped that by selecting samples of women in various stages of the life-cycle as well as in various categories of businesses this study will give a sufficiently wide range of experience to indicate both interesting policy questions and lay the foundation for more detailed academic research.

5.3.1 The Sample

Since this study is concerned with identifying problems of business start-up by middle-income educated urban women in relation to the acceptability and the feasibility of business-ownership as an option for women, it was important that the study sample included existing women business-owners. For the purpose of the study these women would be called as “actual” women business-owners.

Furthermore, as this study attempts to identify and compare between actual and perceived problems of business start-up, a sample of “potential” women business-owners was

considered necessary in addition to the sample of “actual” women business-owners. The first alternative was to identify the potential women business-owners from a list of women participants with an educated middle-income urban background, who had received/were receiving enterprise training from any of the support organisations working for the promotion of entrepreneurship in Bangladesh before or during the period when field-work for this study was undertaken. Accordingly, support agencies working for the promotion of entrepreneurship among women were contacted before the field-work was undertaken. However, no such list was available firstly because none of the promotional agencies in Bangladesh have offered any regular enterprise training program for educated urban women so far. Although BSCIC provides some skill development training to women (for example: in leather products, batik etc.), they are not particularly targeted at middle-income women. Further, MIDAS and BASC, had also conducted some adhoc training programs in the past. However, they were unable to provide me with a list of women participants of those training programs. Since no list of "potential" women business-owners with an educated, middle-income background could be obtained from the enterprise support agencies, a second alternative was sought. It was decided that by exploring the assumed stages in a person's career life-cycle, different groups of women with aspirations of business-ownership at one point in their life could be identified to compile the sample of "potential" women business-owners for this study. Accordingly, the assumed stages in a person's career life-cycle are explored as below:

A person's career aspiration begins to develop at the later years of his/her school life. When one is about to become a college/university graduate, his/her preference for a particular career may become stronger. When the graduate takes up the first employment, it may not be of a

kind he/she wishes to build the career on. However, for some graduates, the first employment may turn out to be the one he/she always wished to pursue as a career. Those who aspire to have an employment other than the one they are pursuing, may shift to another job or self-employment, when and if the opportunity comes and build their career on it. However, for some women, career may never start or be disrupted or discontinued due to marriage, pregnancy and child rearing or for other household responsibilities. On the basis of above assumption about stages of a person's career life-cycle, three groups of women seemed relevant to the sample of "potential" women business-owners for this study. These three groups of women were a) fresh female graduates/graduating students; b) employed women; and c) housewives. Overall, women from the following groups were considered to be relevant for this study:

The Potentials:

1. Fresh female graduates/graduating students;
2. Employed women;
3. Housewives;

The Actual:

4. Existing women business-owners.

In addition to the sample of potential and actual women business-owners, it seemed appropriate to look at the enterprise support agencies as a relevant group in order to investigate the issue of feasibility of women's business-ownership from the practical support point of view. It was decided that senior personnel of the support agencies would be

interviewed to investigate this issue and this group would be called as the “support structure” for the purpose of this study. Therefore, the fifth relevant group for this study was:

The Support Structure:

5. Senior personnel (policy group) of support agencies.

5.3.2 The Sample Area

Having identified the various groups of respondents relevant for the purpose of this study, the next decision was made about the geographical area to be covered. It was decided that the samples would be selected from Dhaka, the nation’s capital. The reasons for restricting the sample area to Dhaka city were as follows:

i) Dhaka is the capital and the biggest city of Bangladesh. It has the highest concentration of population compared to other urban areas in the country (See Figure:5.1). According to the preliminary census report 1991, the total population in Dhaka city is 6,537,308, which is 58 percent of the total urban population in the country. The female population in Dhaka city is 2,885,655, which is 57 percent of the total urban female population in the country.

ii) Dhaka has been the heart of all commercial activities as most of the public and private organisations are located here. Moreover, majority of the leading industrial units of Bangladesh are also located in and around Dhaka city. Therefore, it may be assumed that Dhaka has the largest number of employed people (both men and women) and thereby, may have the largest number of middle-income urban educated people in the country, as well.

iii) Being a city of highest concentration of urban population, Dhaka appears to have a highly concentrated market with reasonably steady demand for a wide range of goods and services, which is conducive to setting up a business, irrespective of its size and nature.

iv) It has been argued earlier in this thesis that the overwhelming majority of women in business in the formal sector would be from middle and upper socio-economic classes, and would not be asset-less or “graduates” from development or non-bank lending schemes. It was further argued that upper and middle class women would have greater access to credit than poor women because of their class connections. Since this study focuses on the feasibility of business start-up from the family support, access to institutional credit, and network point of view, it was thought desirable to first understand the situation of women in this respect, who were operating businesses in the nation’s capital.

v) It may also be noted that out of nine universities in Bangladesh, three are located in Dhaka. The students in three universities in Dhaka represent 51 percent of all full-time students enrolled in nine universities in Bangladesh, while the University of Dhaka alone represents 40 percent of the total full-time university students in the country and 77 percent of total full-time students of the three universities in Dhaka (GOB, 1993; p.553). Since this study looks at career aspirations of female graduates/graduating students and their attitude towards business-ownership as an economic option, it seemed appropriate to first look at the attitudes of graduates from the University of Dhaka.

vi) Dhaka is my own locality. This helped overcome “*the master obstacle*” to research (Simon, 1969; p.167), particularly, insurmountable culture and linguistic barriers. In addition, since the city was familiar to me it was easier to move around.

vii) Finally, the time available for data collection, which was only six months, and the cost available to carry out the study was an important consideration.

Therefore, it appeared reasonable, from the above discussion, to focus on Dhaka, from the view point of highest density of urban population, highest percentage of urban female population, largest number of middle-income population, highly concentrated market, largest number of full-time university students, and the time and cost available for data collection.

5.3.3 The Sample Size

After identifying the various groups of respondents relevant for the purpose of this study and the geographical area to be covered, the next task was to select the sample size. Like most decisions relating to research design, there is seldom a definitive answer about how large a sample should be for any given study (Fowler, 1991; p.43). Fowler (1991) however, pointed out three usual misconceptions regarding this issue. The first misconception is that the adequacy of a sample depends heavily on the fraction of the population included in that sample. A second approach is to follow a “*typical*” or “*appropriate*” sample size that was used in some so-called “*standard*” survey studies. In the final approach, a researcher decides how much margin of error he or she can tolerate or how much precision is required of estimates. Once one knows the need for precision or appropriate variations, he or she simply calculates the sample size needed to achieve the desired level of precision (p.41). Fowler

(1991) added that the sample size decision, like most other design decisions, must be made on a case-by-case basis (p.41).

Although there is seldom a precise answer about how large a sample should be for a given study, if it is too small, it may affect the generalisability of the study (Fowler, 1991; p.43). In this respect, Gay (1976) provides some useful guidelines:

“In general, the minimum number of subjects believed to be acceptable for a study depends upon the type of research involved. For descriptive research, a sample of 10% of the population is considered minimum. For smaller population, 20% may be required. For correlational studies at least 30 subjects are needed to establish the existence or non-existence of a relationship. For causal-comparative and experimental studies, a minimum of 15 subjects per group will give some degree of confidence that conclusions reached concerning differences between groups are valid one” (p.77).

Like Gay (1976), McMillan and Schumacher (1989) also provide more or less similar suggestions that the determination of sample size should take into consideration several factors such as the type of research, research hypotheses, financial constraints, the importance of the results, the number of variables studied, the methods of data collection, and the degree of accuracy needed. However, Hoinville *et al.* (1983) suggests *“deciding what sample size to use is almost always a matter more of judgement than of calculation”* (p.61). Therefore, sample sizes of studies on female entrepreneurs conducted so far have ranged from 20 to 458, with the most frequently occurring sample size around 60 (Moore, 1990; p.278).

Based on the preceding arguments and considering the time and cost involvement in the study, it was initially decided that a sample of at least 100 “potential” women business-owners consisting of 25 employed women, 25 housewives and 50 female fresh graduates/graduating students would be obtained. It was also decided that the sample of “actual” women entrepreneurs/business-owners would consist of at least 50 respondents and finally, the sample of “support structure” would constitute of at least 10 CEO’s of government and non-government support agencies. The reasons for aiming at obtaining a total sample size of 160 respondents were as follows:

- i) It was completely uncertain that how many relevant respondents would be found during the field-work as no comprehensive list was available for locating any of the relevant groups of women for this study.
- ii) Since this study is both exploratory and explanatory in nature, qualitative, face-to-face, and in-depth interview methods seemed more appropriate (Pauline *et al.*, 1982). Consequently, it was decided that the sample size should only be as big as to allow face-to-face, in-depth interviews with all respondents within the stipulated period of data collection.
- iii) Due to unexpected political problems in the country which led to nation-wide transport strike for several weeks together, my mobility within Dhaka city (the sample area) was greatly affected during the first two months of field-work. Hence, a sample size of 160 respondents seemed feasible to begin with.

5.3.4 Access to Sample

Having identified the relevant respondents, the sample area, and the sample size for the study, the next step was to resolve the issue of getting access to the samples. In order to locate the various groups of women relevant for this study the following measures were taken.

The Existing Women Business-Owners

There is very little published information available about women in business as opposed to women in income-generating activities in Bangladesh (Rashid, 1989; p.5). Activities of the latter group are available in evaluations and studies of projects implemented by governmental and non-governmental organisations. Consequently the first alternative in locating existing women business-owners was to approach various promotional agencies (for example: BSCIC, DYD, BASC, MIDAS) and banks (for example: Agrani, Janata, IFIC, BASIC) working for the promotion of entrepreneurship in Bangladesh as well as the Chamber of Commerce for any list of women business-owners who had received assistance from them. However, no such list could be obtained except for one compiled by MIDAS which contained the name and addresses of MIDAS-assisted women business-owners and their projects up to June 30, 1995. When I came to know (from an ex-official of BASC) about another list of women entrepreneurs compiled by BASC, the chief executive, after being asked about the list, advised me not to use it as it had lots of faulty information. Therefore, the MIDAS-assisted list of women entrepreneurs were used to compile the "sample" of actual women business-owners for this study. However, it is important to note that as majority of the projects of women entrepreneurs in the list provided by MIDAS were found to be in the areas of boutiques, sari shops, garments and handicrafts, some of the women entrepreneurs were not contacted on purpose after the business categories had been well-represented in the study

sample. Moreover, some of the women entrepreneurs in the MIDAS list who were operating outside Dhaka, were not contacted either, as the sample area for this study was restricted to Dhaka only. Among the rest of the women entrepreneurs in MIDAS list who were involved in projects not related to a woman's traditional role at home (for example: security service, chemical products, emergency light, video cassette, etc.), some were found to be abroad or said they were busy and refused to be interviewed, while others (for example: soap factory, sanitary napkin, etc.) could not be located as they had changed their business address. Therefore, it was decided that along with the MIDAS list, women business-owners would be located through "*straight walk-ins*" into "*suspected*" women-owned businesses (Rashid, 1989; p.5) and through referrals by relatives, friends, acquaintances, bankers and other respondents, which proved quite fruitful.

The Fresh Graduates/Graduating Students

As mentioned earlier, this study aims to look at the attitude towards business-ownership of fresh female graduates/graduating students who have been studying full-time in universities and are about to make a choice regarding their career. It was decided that this study will draw a sample of graduates from the Commerce Faculty and Institute of Business Administration (I.B.A) in the University of Dhaka as commerce graduates are generally perceived as being better prepared than other graduates to venture into their own business. Empirical research has provided support to this choice. For example, in a study of entrepreneurial predisposition among students, Sexton and Bowman (1984) found that students with business majors scored higher on the internal control scale, which is a predictor of entrepreneurial intention according to psychological theories of entrepreneurship, than did students who were non business majors. In a previous study on women entrepreneurs, Lavoie (1979) indicated that the young

educated entrepreneurs graduated mainly from a business school. Business was also the most common major among the Hisrich and Brush (1983) “liberal arts degree” recipients (cited in Scott, 1986; p.40). The commerce graduates from the University of Dhaka were chosen over the same from other universities because the students of University of Dhaka alone represents 40 percent of the total full-time university students in the country and 77 percent of total full-time students in the three universities in Dhaka (GOB, 1993; p.553).

In order to collect a sample of graduates/graduating students of the University of Dhaka it was decided that the students would be contacted with the help of faculty members. Accordingly, four batches each of the Honours and Masters final year students from all four departments of the Commerce Faculty and the M.B.A. batch of I.B.A. were initially approached through informal speech in their class-rooms. The nature of the study, the reasons for looking at female graduates, and the definition of middle-income group for the purpose of this study were explained to the students and those (female students only) with a middle-income background were asked to volunteer for interviews. It should be mentioned here that although each of these batches consisted of 150 students, only 25-27 of them were females. Initially, 225 female graduates were contacted to compile the sample of graduates. A total of 147 graduates who perceived themselves as of middle-income background volunteered for the interviews. However, because of unexpected closure of the university due to political unrest in the country, a total of 82 (56%) graduates from both Commerce Faculty and I.B.A. were finally interviewed.

The Employed Women

This study looks at the attitude of employed women (working in both public and private organisations) towards business-ownership as an economic option as they are also considered to be “potential” women business-owners for the purpose of this study. The reason for looking at this group of women as potential business-owners is that these women are already economically active, pursuing a career and are working outside their home. Besides, this group, particularly those in managerial and professional positions appear to have the experience, information and contacts required to set-up high growth businesses and thus are viewed as a potential source of new entrepreneurs (Richardson and Hartshorn, 1995; Richardson and Clarke, 1991). Empirical research has also provided support to this choice. For example, Hisrich and Brush (1987, p.190), Stevenson (1986, p.39) and Neider (1987, p.25) found that majority of women entrepreneurs had previous employment experience and that most recent occupation of women entrepreneurs were service oriented, typically in administration, teaching, retail, and secretarial.

However, it may be assumed that the employed women for this study have chosen paid employment because of their lack of interest in business-ownership as an economic option, or the lack of acceptability of women’s business-ownership from a cultural/family view point, or simply because there is a lack of/no support for business-ownership by middle-income urban educated women, which the study intends to investigate. Moreover, it has been argued that women who are underemployed, with little job satisfaction, and those suffering from the frustrations of the "glass ceiling effect" (Hymounts, 1986), look towards business creation as a means of creating stimulating work, which would enable them to harmonise economic activity within a valued family environment (Richardson and Hartshorn, 1993; p.50). This

study, therefore intends to investigate the aspirations and attitude of employed urban women in Bangladesh towards business-ownership as an economic option in this context as well.

In order to compile a sample of employed women, it was decided that those working in banks (private and public), multinationals, insurance companies, advertising firms, private schools/colleges, and other service rendering organisations would be approached through personal contact, referrals from friends and relatives, and through "straight walk-ins", and would be chosen over women with other types of jobs as empirical studies suggest that the most recent occupation of women entrepreneurs are service oriented, typically in administration, teaching, retail, and secretarial (Hisrich and Brush, 1987; p.190; Stevenson, 1986; p.39). Accordingly, a total of 70 employed women were initially contacted for the interview. Sixteen out of the 70 women approached refused to be interviewed as they said they were very happy with their jobs because they got the jobs they had aspired for. Eleven of these women were working in nationalised banks and public sector corporations and 5 of them were working in multinational companies. Out of the remaining 54 employed women 33 agreed to be interviewed and 21 preferred to fill-in the questionnaires by themselves. Finally, a total of 29 interviews with employed women were conducted and only 2 completed questionnaires were collected irrespective of frequent reminders and visits to the women.

The Housewives

The third group of "potential" women business-owners for the purpose of this study were considered to be the housewives because they are not economically active but have the potential to be so. It may be assumed that some urban women in Bangladesh are housewives because they do not want to (lack of interest) or have the ability (lack of ability) to pursue an

economic option outside home. On the other hand, these housewives may have the desire but are not able to set-up business because it is not acceptable (or there is active hostility/negativity) from a cultural/family view point or because of a lack of/no practical support, and therefore, have prioritised the roles of wife and mother, as chosen for them by their family. This study intends to investigate the attitude of housewives towards business-ownership as an economic option which could allow them to acquire their own money, in a way that is compatible with their domestic role (Holmquist and Sundin, 1989; Goffee and Scase, 1985).

Literature suggests that women entrepreneurs are usually in the age group of 30-45 years (Hisrich and Brush, 1983; 1987; Watkins and Watkins, 1983; Singh *et al.*, 1990; Cromie, 1987; Gazdar, 1992), usually married or in a stable relationship (Hisrich and Brush, 1983; 1987; Singh *et al.*, 1990; Carter and Cannon, 1992; Gazdar, 1992) and tend to have children (Scott, 1986; Longstreth *et al.*, 1987; Birley, 1989; Buttner, 1997). Therefore, it was decided that the sample of housewives for this study would be between 20 and 50 age category. It was also decided that housewives both with and without previous job experience would be included in the sample because, although it has been found that housewives often start their businesses without any job experience (Goffee and Scase, 1985; Shabbir, 1993), it was assumed for the purpose of this study that housewives who were economically active once, would want to be the same again when and if the opportunity or circumstance occurs.

It was decided that housewives would be located through personal contact; reference from friends and/or relatives, and respondents of other relevant groups in order to compile a sample. It was also decided that the same would be contacted at various social gatherings (for

example: weddings, birthday parties etc.) and through "straight walk ins" into houses in residential areas. Since it was assumed that most of the housewives would not have any previous employment experience, it was decided that an attempt would be made to locate some housewives who have had jobs in the past. A total of 52 housewives were initially contacted for the purpose of interview. Fifteen out of 52 housewives refused to be interviewed as they said they were quite happy being housewives and did not intend to take-up either employment or self-employment in the near future. Thus, they perceived that they could not respond to most of the questions as they knew little about business-ownership as an economic option or any other economic options for that matter. Finally, interviews were conducted with the remaining 37 housewives.

Senior Personnel of Support Agencies (both male and female)

The fifth relevant group for the purpose of this study was considered to be senior personnel (policy group) of support agencies working for the promotion of self-employment and entrepreneurship in Bangladesh, in order to investigate the issue of feasibility of women's business-ownership in light of the extent of hardware (financial, provision of premises, help in kind), software (training, information, counselling) and policy support available for educated urban women in the country. In this regard, some of the chief executives of government (for example: BSCIC, DYD, Dept. of Women Affairs), semi and non-government support agencies (for example: MIDAS, BASC, BASIC, Janata Bank, Agrani Bank, IFIC Bank, World Concern etc.) were contacted by mailing of letters before the field-work was started, while others were contacted through "straight walk-ins", needless to say that the latter proved more effective than the former approach.

As a whole, in spite of the unavailability of a comprehensive list, and the unexpected political unrest in the country, the total number of respondents interviewed for the study increased from the initial target sample size of 160 respondents to 239. Such an increase in the number of respondents were possible due to the spontaneous co-operation of some officials in private banks and support agencies in locating women entrepreneurs; and the enthusiastic participation of women belonging to both “potential” and “actual” women business-owners categories as well as CEO’s of support agencies, except for a few who were found to be abroad or said they were busy and refused to be interviewed. Moreover, towards the end of the field-work a newly founded association for women business-owners called Women Entrepreneur’s Association (WEA) was located which also helped in identifying a good number of women business-owners in Dhaka city. Perhaps the fact that women were given an opportunity to talk about their perceptions and experiences, and the fact that the research was purely academic made women willing to co-operate. Also the fact that the researcher/interviewer was a female, made gaining access a lot easier. The number of respondents of each relevant group and the total sample size are shown in Table 5.1.

Table 5.1
Distribution of Sample In Terms of Relevant Groups

1. “Potential” Women Business-Owners	No. of Respondents
i) Graduates	82
ii) Employed Women	35
iii) Housewives	37
2. “Actual” Women Business-Owners	75
3. CEOs of Support Agencies	10
Number of Respondents	239

Source : Field Survey

5.4 Data Collection

Data can be collected mainly by observation, documentary-historical method, and survey methods. Surveys may be of different types, such as personal interviews, telephone interviews, mail survey, and panel or group surveys (Lin, 1976). The strategy adopted for this study was the personal interview survey. This is according to Kerlinger (1986, p.379), ‘.....*the most powerful and useful tool of social scientific survey research*’. It provides ‘*more private and accurate information*’ (Lin, 1976; p.379). The importance of interviewing as a research technique has come about as a result of the need by researchers to come into contact with respondents, so as to get access to the facts and opinions and to receive them directly from the respondents. This technique of data collection is particularly useful in gathering data on issues such as past experience and motives that are not possible to achieve by using observation techniques (Snow and Thomas, 1994; p.461). Furthermore, it is regarded as the most rigorous method for conducting needs assessment (Berger and Patchner, 1988; p.153), which was one of the objectives (i.e., to identify needs of “potential” and “actual” women business-owners with respect to hardware, software and policy support) of this study.

The interview instrument could take a number of forms being highly structured through to being totally unstructured depending on the degree of standardisation imposed on the interview schedule. In a highly structured schedule, it is assumed that respondents have a common vocabulary and that they will interpret the questions in the same way (Nachmias and Nachmias, 1982). On the contrary, an unstructured interview schedule is employed with the focus on the subjective experiences of the respondents. Hence, a highly structured interview is one where the questions asked and the responses permitted are completely pre-determined, while in a highly unstructured interview, the questions to be asked are only loosely pre-

determined and the respondents are free to respond in their own words. In practice, the choice is not between these two extremes, but between different degrees of formality. Some scholars have advocated the semi-structured or focus interview, where questions are mainly open-ended but close questions can also be included (Maccoby and Maccoby, 1959). The personal interview using a semi-structured interview schedule was employed as the primary method of collecting data from the research sample. The technique was preferred to others for the following reasons:

i) Since the study is exploratory in context, more in-depth information was required that could not have been achieved through a survey with structured interview schedule, making it inappropriate to use mail or telephone surveys. Also, personal interviews offer the most potential for the use of open-ended questions and questions requiring visual aids, whilst in telephone interviews, for example, open-ended questions are difficult to use and questions requiring visual aids are impossible to use (Neuman, 1994; p.245). Moreover very few people in less developed countries own telephones, and it is costly as well. In addition, many of these telephones frequently remain out of order. This creates uncertainty of telephone interviews with potential respondents.

ii) Personal face-to-face interview was deemed appropriate for researching “potential” and “actual” women business-owners in developing countries, because, although they were capable enough of understanding questions and realising the responsibility to respond truly and fully, clarifications of some questions were necessary to obtain a complete response.

iii) Personal face-to-face interview with mostly open-ended questions is surely an improvement of methodology than structured survey questionnaires that the majority of the studies on women entrepreneurs have employed (Stevenson, 1990; p.441). Consequently, it has been suggested that since research on women entrepreneurs are still at the exploratory stage in terms of developing theories of women's entrepreneurship, more qualitative, face-to-face, and in-depth interview methods are more appropriate (Moore, 1990; p.279; Pauline *et al.*, 1982; Stevenson, 1990; p.442).

iv) Personal face-to-face interviews have the highest response rates and permit the use of long questionnaires (Neuman, 1994; p.245). The personal interview offers the advantages of visual observation of the respondent's reactions to questions, physical characteristics and/or the setting. Moreover, it enables the researcher to use extensive probes (Neuman, 1994; p.245).

v) The researchers working in their own culture can use the personal interview to great advantage. By drawing on their own understanding of how the respondents see and experience the world, the researcher can supplement and interpret the data generated through the personal interview. In this context, being an indigenous researcher, I had a major advantage of belonging to the same culture and socio-economic class as many of the respondents. This enabled me to empathise with the women under study and put me in a better position to "understand their point of view". The absence of this major advantage has been lamented by many western researchers working in cultures other than their own.

vi) Finally, the personal interviews being tape recorded enabled the researcher to capture the details needed for penetrating qualitative analysis without requiring contact over a

prolonged period of time with the respondents. This was particularly important given the limited time and resources available to the researcher.

Personal interviewing, however, inevitably has some limitations, of which the researcher bias and the interviewee bias are considered to be most serious (Duhaime and Grant, 1979; p.548). Standardising the interviews across the sample, as suggested by Duhaime and Grant (1979, p.548), has minimised the researcher bias. This interviewee bias, in my study, was at least partially controlled by questions posed as probes during the interview. Moreover, some cross-check questions were also incorporated in the interview schedule to resolve this problem. In many instances, it was felt necessary to take notes to supplement the responses the women business-owners provided. In addition, attempts were made to compare the validity of the responses to the questions by making informal conversation with family members and friends of the respondents, bankers, and personnel of a number of government and non-government support agencies.

5.5 Design of Interview Schedule

Considering the nature of the present study, three sets of interview schedules, as presented in Appendix II, were designed and used in order to conduct in-depth interviews with the “potential” and “actual” business-owners as well as with the CEOs of support agencies, to explore both quantitative and qualitative information.

The main issues addressed in the interview schedule for the potential business-owners were: personal and family profile; their views of business-ownership as an economic option; perceptions of the barriers (personal, economic, societal, and institutional) of business-

ownership; interest in business-ownership; and experience of business ownership. The first section of the interview schedule for “potential” business-owners was about background information of the respondents and their families. The second section, contained questions on career aspirations, motivation for choosing a particular job, employment history etc. addressed to graduates, employed women and housewives respectively. The third section contained questions that investigated in detail, respondents’ interest in, and experience of, business-ownership as well as the respondents’ perception of the acceptability of women’s business-ownership by their families and friends. The fourth section in the interview schedule inquired about general views and perceptions of barriers of women's business-ownership.

The interview schedule for the actual women business-owners were divided into five sections which mainly addressed the issues of personal and family details; business details; motivation for business start-up; managing process; pre and post start-up problems; and views about women's business-ownership and its barriers (personal, economic, societal, institutional). The first section of the interview schedule for “actual” women business-owners was about background information of the respondents and their families. The second section explored detailed information about the business and motivation for start-up. The third section aimed at collecting information on the managing process; and pre and post start-up problems (both gender related and non-gender related). The fourth section contained questions that investigated respondents’ economic background. The fifth and final section in the interview schedule inquired about general views and perception of barriers of business-ownership as an economic option for women in Bangladesh. The major purpose of each of the questions and the sections of interview schedules for both “potential” and “actual” women business-owners are summarised in Table 5.2.

Table 5.2
The Questions and their Major Purpose

Purpose of Questions (To gain Information on)	“Potential” Women Business Owners	“Actual” Women Business Owners
Personal Background	Section A: Questions 1-8	Section A: Questions 1-9
Family Background and Socialisation	Section A: Questions 9-12	Section A: Questions 10-14
Career Aspirations	Section B: Questions 13 (Graduates Only)	
Career Decision Influence	Section B: Questions 14-16 (Graduates Only) Questions 18-20 (Employed Women Only) Questions 21b-21c (Housewives Only) Questions 26-29	Section B: Questions 15b; 20; 21
Employment History and Entrepreneurial Experience	Section B: Questions 12a; 12b; 17 (Employed Women Only) Question 21 (Housewives Only)	Section D: Questions 43-44 Section A Question 14
Interest in and Experience of Business Start-Up	Section C: Questions 22-24	Section B: Questions 15; 16 Section C: Questions 27-29
Motivation for Business Start-Up	Section C: Questions 22a; 22c.	Section B: Questions 19; 22
Problems of Pre and Post Start-Up (Both Gender-Related and Non Gender-Related) in Terms of Acceptability and Feasibility	Section C: Questions 24b; 24c; 25	Section B: Questions 17; 18 Section C: Questions 28-42
Perception of Acceptability of Women’s Business-Ownership by Family and Friends	Section C: Questions 30; 31	Section B: Questions 25; 26
General Views and Barriers of Women’s Business-Ownership in Bangladesh	Section D: Questions 32-42	Section E: Questions 45-52

Finally, the main issues addressed in the interview schedule for the CEOs of support agencies were: their organisational role in promoting women's entrepreneurship; attitude towards women's business-ownership as opposed to income generation; and perceptions of the barriers (personal, economic, societal, and institutional) of women's business-ownership in Bangladesh.

Although most of the questions in all three sets of interview schedules were open-ended, some closed questions with a number of alternative replies and list of items or statements with rank order (e.g., strongly agree - strongly disagree) were also included in the schedule, where respondents were offered a choice of alternative replies. The closed questions could be divided into questions of fact (e.g. age, income etc.) and questions of perception. These questions were designed to get easy and quick answer by respondents. In addition to these, some questions were designed to serve as cross-references. Most of the questions in the interview schedule were arrived at by a careful examination of literature and the instruments of previous research studies in career aspirations and women's entrepreneurship (Hisrich and Brush, 1983; Carter and Cannon, 1988; Rosa and Cachon, 1989; Hj Din, 1992; Shabbir, 1993) with the language and contents being adapted according to the 'focus' of the study and the 'cultural setting' in which the interview schedule was to be used. Moreover, further modifications of questions, phrase and layout were done after the pre-testing of the interview schedule with sixteen women from the "potential" and "actual" business-owner categories, both outside and with in the sample area.

5.6 Pre-Testing of Interview Schedules

Pilot testing of the interview schedule was carried out in two stages on six and ten “potential” and “actual” women business-owners in Stirling (Scotland) and Dhaka metropolitan area respectively before administering the interview schedules in full scale. The main aim of the pilot test was to ensure that the questions and issues regarding the subject of the study were included in the schedules and cleared from any ambiguities and that the respondents answered the questions freely.

Because the interview schedules had been designed in a country (UK) thousands of miles away from Bangladesh where they were to be administered, it seemed necessary to test the schedules to some extent in order to investigate if there were any major flaws before actually going to the field. Accordingly, pilot test of the schedule for “potential” women business-owners were carried out on four local female university graduates and employed women and on the wives of two Bangladeshi students who had been studying in the University of Stirling. Naturally, the four British graduates and employed women, being native English speakers, found the questions in the schedule to be less ambiguous than the two Bangladeshi housewives. They also found some of the questions in the schedule to be unnecessary, particularly those relating to the acceptability of women’s business-ownership from the family and social point of view since their social environment is different from that of their counterparts in Bangladesh. However, the purpose of this pilot testing was well served since the aim was to identify any major inconsistency (such as: not addressing any issues regarding the subject of the study) in the schedule, and whether the respondents could answer the questions freely; rather than investigating the clarity of language and phrasing of questions, as well as how appropriate the questions were to the particular social setting of Bangladesh.

The second stage of pilot testing of the interview schedules was carried out on six “potential” and four “actual” women business-owners in Dhaka metropolitan area after going to Bangladesh. The main purpose of the second stage of pilot testing was to check whether the respondents understood the wording of the questions so that they elicited the kind of data they intended to gather. Some of the graduates, employed women and housewives, at the first instance, were hesitant in taking part in the interview, as they said they were not interested in business-ownership as an economic option and/or felt they did not know much about women’s business-ownership in Bangladesh. Moreover, they became rather shy about being interviewed when they were told that I would prefer to have the interviews tape recorded, with their permission. The women business-owners, on the other hand, were mostly willing to give interviews and gave consent to the use of tape recorder.

It was found during pre-testing of the interview schedule that several phone calls and/or visits were necessary to make initial contact with the respondent, then to decide on a date and time when the respondent would be available for the interview and finally to confirm the same before the interview was to take place. It was also observed during the second stage of pilot testing that a few questions were not clearly phrased and some did not address the issues to be investigated adequately. The reactions of respondents to some of the questions were also noted. Hence, some questions were dropped, while many additional questions were added. The sequence, phrasing and language of some questions were also changed. Finally, the pilot test provided an idea about the minimum length of time required to conduct each interview.

5.7 The Interviews

Interviews were conducted with the respondents, either in their home or workplace at a time convenient to them. Easterby-Smith *et al.* (1991) noted that trust is an important and difficult issue in interviews, especially in one-off interviews where the people involved have not met before (p.77). In order to develop trust, a letter from my supervisor, printed on the letter head of University of Stirling (Appendix III), confirming my position as a Ph.D. student and the purpose of my research was shown to each of the sample respondents and a copy of the same was given to any respondents who were interested in keeping one. This approach, as suggested by Easterby-Smith *et al.* (1991, p.78) and Fowler (1991, p.52), builds the credibility of the researcher for the interviewees. Easterby-Smith *et al.* (1991) further added that the relationship often develops quickest when the interviewees first adopt a general discussion about their business. This is something which they know and understand (P.79). Therefore, a “*funnel sequence*” of questions (that is, asking more general questions before specific ones) was adopted in the interviews. First, the general topics such as, the personal background information and the nature of business were discussed along with the reasons for starting business and other general topics. This set the stage for “*non-threatening*” discussion of problems of business start-up, attitude of family and friends towards the respondent’s business etc. The questions were clarified to respondents during the interview, paying much attention to ideas instead of words. Thus, careful attention was paid to developing clear communication with the respondents. To ensure that respondents felt relaxed and confident while expressing their opinion about issues that are important for the study, they were asked to feel free to use their own dialect. They were also told that truthful answers were wanted and that any answer would be acceptable. Moreover, as suggested by Easterby-Smith *et al.* (1991, p.82); Fowler (1991, p.52); and Neuman (1994, p.231), an explicit guarantee of

confidentiality of information gathered was offered to every respondent before the interview. In some cases, the interviews were conducted on more than one visit. Easterby-Smith *et al.* (1991) suggested that interviewing in more than one visits is important to develop a trustworthy relationship with the interviewees (p.78) which help obtain reliable data. The respondents were requested not to disrupt their work during the interview, where applicable, which required much time, on an average between 180-200 minutes to complete an interview. This, however, did not have any negative effect on the quality of the information obtained for two reasons. First, since the respondents' work was not disrupted because of the interview, there was no pressure on their part to complete the interviews as quickly as possible in order to get back to work. Second, the time involved in each interview helped reduce the tension of the respondents and with the passage of time they became more relaxed and open about sharing their personal experiences, which was highly valuable for this study.

Most of the interviews were conducted in the local language Bangla, except for some of the respondents, who chose to give the interview in English. Where possible, informal talks with family members were carried out to corroborate information provided from personal interview. In addition, direct observation was used during the interview of respondents which included observing the structural condition of the premises and its equipment; the relationship between the respondent and her family members, her business partner/s (if any), and employees; and the respondent's personal feelings and attitude (e.g., serious, angry or laughing).

5.8 Operationalisation of Concepts and Variables

Women Entrepreneurs

To date, little conceptual work has been done towards the definition of a female entrepreneur. Most of the studies carried out have adopted a definition suited to the purposes of the study (see Goffee and Scase, 1985; Carter and Cannon, 1988; 1992). Perhaps, this approach, in the initial phases of investigation of a phenomenon is quite appropriate. As the emergence of women entrepreneurs, is also a comparatively recent development in both the industrialised as well as developing countries, too much preponderance on definitions is likely to limit the 'discovery' of the various issues that can contribute to a better understanding of the entrepreneurship of women. Hence, for the purpose of this study women entrepreneurs are defined as "those women who start, and operate their own businesses alone or in partnership with others". Women entrepreneurs/business-owners are also referred to as the "actuals" in this study.

Middle-Income Group

The middle-income group is difficult to define but easy to recognise. No official definition of middle-income group in Bangladesh was available except the one, described in the Household Expenditure Survey 1988-89, which included families with a monthly income ranging from Tk.5,000 to Tk.12,500 and above (£83-£208 and above). Although Rashid (1989) hypothesised that the overwhelming majority of women in business in the formal sector in Bangladesh would be from middle and upper socio-economic classes (p.3), the middle or upper class was not defined.

The middle-income group, in this study, was defined primarily in terms of the monthly income of the bread winner of the women's families ranging from around Tk.5,000 to less than Tk.35,000 (£83-less than £583). Similar classification of middle income group was also used in a recent study which looked at Chinese Restaurant Owners in Dhaka city (Rahman, 1994). The occupation and educational qualification of the respondent's parents and/or spouse were also taken into account in defining the middle-income group, as have been done in previous research (Honig-Haftel and Martin, 1986; Hisrich and O'Brien, 1981; Hisrich and Brush, 1983;1987). Information about the occupation of the bread winner served as a cross-check in this study because this helped in making assumptions about the bread winner's monthly income. For example, the monthly salary of the bread winner of a middle-income family, who is a Government employee, college or university teacher, a professional, or an executive in a large public or private organisation ranges from Tk.5000 to Tk.20000 and above in Bangladesh. However, since the monthly income figure of the bread winner of a family is at times difficult to obtain, particularly if the bread winner is a business-owner, it was decided that the respondents would be asked to choose from a number of income brackets rather than to provide actual figures.

Minimum Educational Qualification

The sample of middle-income educated urban women, in this study was defined as having at least an H.S.C. (Higher Secondary Certificate, twelve years of formal education) degree. The minimum entry level qualification for any non-manual work is an H.S.C. degree in Bangladesh. Since this study looked at the attitude of employed women and housewives, in addition to the graduates, towards business ownership as an economic option, it seemed

appropriate to take H.S.C degree as the minimum educational qualification for defining urban educated women, for the purpose of this study.

Overall, the middle-income educated urban women, in this study, were defined as those who were between the age of 20 and 50; had at least an H.S.C. degree; and were based in Dhaka city. Moreover, the monthly salary of the bread winner of these women's families ranged from Tk.5,000 to less than Tk.35,000 (£83-less than £583). These three features of the sample of women in this study are in line with the commonly cited demographic features of women entrepreneurs/business-owners in literature. Studies in developed countries found women entrepreneurs to be between the ages of 35 and 45, with a middle-income background, college or graduate degree in liberal arts or business studies, and well-educated fathers and/or spouse who are self-employed or employed in professional or technical occupations (Carter and Cannon, 1992; Scott, 1986; Longstreth *et al.*, 1987; Goffee and Scase, 1985; Watkins and Watkins, 1983; Hisrich and Brush, 1983;1987).

Aspirations of Business-Ownership

Career aspirations are the goals an individual has in relation to obtaining employment in a particular career field (Rosenberg, 1957; Marini, 1978). Aspirations of business-ownership in this study was defined as a desire of the respondent to set up a business at one point in their life and was measured in terms of the respondents' answer to the question "*Are you interested in starting your own business?*" (See Q.22 in the interview schedule for potential business-owners). Graduates' aspiration of business-ownership was also measured in terms of their response in a five point continuum, with regard to level of attractiveness towards a number of

employment options including self-employment, i.e. setting-up one's own business (See Q.13).

Perception of Acceptability

It has been argued earlier, that the perception of acceptability of business-ownership as an option for women is influenced by cultural and social values. Therefore, perception of acceptability of women's business-ownership in this study, was measured in terms of the attitude of family and society towards the "potential" and/or "actual" business-ownership of the respondent. The respondents were asked to explain in detail, their perception of the attitude of their family and friends (See Q. 17, 18, 25, 26 in the interview schedule for "actual" women business-owners; and Q.30, 31 in the interview schedule of "potential" women business-owners) as well as those of the society (Q.32, 34-37 in the interview schedule of "potential" women business-owners and Q. 45-49 in the interview schedule for "actual" women business-owners) towards women's business-ownership.

Perception of Feasibility

Individual's perception of feasibility of starting a new business depends on his/her business and management skills; knowledge of how to start and manage a business; access to network, supporters and resources; availability of market information; technical, financial and other support from promotional agencies; and co-operation from family and/or spouse. Accordingly, the perception of feasibility of business start-up by women in this study was measured in terms of their human capital (See Q. 3, 4, 12a, 17 and 21 in the interview schedule for "potentials", and Q. 4, 5, 14a, 14c, 43 and 44 in the schedule for "actuals"); access to network, resources and supporters (See Q. 24b, 24c, 25 in the schedule for

“potentials”, and Q. 28, 31-38, 40 in the schedule for “actuals”); access to technical, financial and other support from promotional agencies (Q. 29 and 30 in the schedule for “actual” women business-owners); and co-operation from family and/or spouse (See Q. 27b and 28 in the schedule for “actual” women business-owners).

5.9 Data Analysis

After collecting data from the ‘potential’ and ‘actual’ women business-owners as well as from the CEOs of enterprise support agencies, the next task was to reduce the mass of data to a form suitable for analysis.

“Ultimate objective of analysis is to treat the evidence fairly to produce analytic conclusions and to rule out alternative interpretations” (Yin, 1994; p.103)

Data gathering and the analysis was carried out simultaneously (see Bogdan and Biklen, 1982; Eisenhardt, 1989). The process of analysis consisted of three simultaneous stages viz.: within (sub) case analysis, cross case analysis and comparison of findings with existing theory. The nature of data analysis adopted in this study was also closely related with the “pattern model” identified by Williams (1976) and Hammersley (1989), in which explanation is not separated from description.

Within Case Analysis

Within case analysis was guided by the conceptual framework and the interview schedule. As the analysis was carried out simultaneously with data gathering, it was also feasible to explore and probe the particular issues as they emerged (Bogdan and Biklen, 1982; Hartley, 1994) in

order to understand the meanings interviewees attached to issues that were not structured in advance (Smith *et al.*, 1992; p.73). This method eventually led to the identification of key themes (Miles and Huberman, 1994; p.33) within each case. Identification of key themes was achieved through pattern recognition of how different issues and situations held different significance for different cases (Stoecker, 1991; p.95).

Cross Case Analysis

Cross case analysis was used to identify patterns of similarity and differences (Eisenhardt, 1989, p.540; Gummesson, 1991; p.84; Yin, 1981; p.63; Miles and Huberman, 1994) in the cases. This was carried out in a manner which is similar to the "case survey method" that incorporated scientific rigor to the study (Yin, 1979; pp.371,372). The cross case analysis method adopted from the "case survey method" was used by utilising the conceptual framework and the interview schedule rather than using a close ended questionnaire.

Comparison of the Findings with the Theory

Eisenhardt (1989, p.544), Hartley (1994, p.220) and Yin (1994, p.103) have outlined the importance of comparing data to existing theory during the process of data analysis. Yin (1994, p.103) suggests the preferred strategy is to compare data with the related theoretical propositions that led to the investigation. Consequently, the conceptual framework, interview schedule and reviewed literature on entrepreneurship were used to analyse the data.

In addition to the qualitative analysis, some quantitative tools were also used when possible in the analysis of data to substantiate the findings. These include, frequency, charts, correlations (both Pearson and Spearman) and multiple regressions.

Chapter 6

Aspirations of Business-ownership as an Economic Option

6.1 Introduction

People do not start businesses unless they are aware of, and are attracted to, business-ownership as an economic/career option. This chapter investigates the awareness and aspirations of middle-income, educated women in Dhaka, the capital of Bangladesh, with regard to business-ownership as an economic option. It addresses the research question "What factors influence the aspirations of business-ownership by middle-income, educated urban women in Bangladesh". In doing so, the chapter examines the predisposing and the triggering factors influencing aspirations of business-ownership by the three sample groups of graduates, employed women and housewives. It also discusses the factors that motivated the women business-owner group to set-up their businesses.

6.2 Characteristics of the "Actual" and "Potential" Women Entrepreneurs

Before discussing findings regarding the various career aspirations of female graduates in general, and the factors influencing aspirations of business-ownership in particular by the four sample groups of graduates, employed women, housewives, and the women entrepreneurs, it is important to discuss the characteristics of each of these sample groups.

The characteristics of the "potential" women entrepreneurs i.e., the students, the employed women and the housewives are summarised in Table 6.1.

Table 6.1
Characteristics of the Potential Women Entrepreneurs

Characteristics	Students (N=82)	Employed Women (N=35)	Housewives (N=37)
Age	Ranged between 20 and 25 years	Ranged between 25 and 47 years, 49% falling between 26-30 years; 20% falling between 31-35 years; and 17% falling between 36-40 years	Ranged between 22 and 51 years, 54% falling between 20-30 years; 41% falling between 31-45 years; and 5% were more than 45 years old.
Marital Status	87% single 13% married	74% married 26% single	-
No. of Children	No children	73% were mothers of one or two children (63% and 32% respectively)	73% were mothers 24% had one child, 16% each had two and three children, 8% each had 4 and 7 children
Type of Family Set-up	Majority (79%) lived in nuclear families	Majority (51%) lived in joint families	All (100%) lived in nuclear families
Income group	Majority (76%) belonged to lower-middle income group (from Tk. 5000 - less than Tk. 20,000)	Majority (60%) belonged to upper-middle income group (from Tk. 20,000 - less more than Tk. 35,000)	Majority belonged to lower middle-income income group (from Tk. 5000 - less than Tk. 20,000)
Level of Education	72% were undertaking a Masters degree at the time of the field-work; 28% were undertaking a Bachelors degree	83% held a Masters degree; 17% held a Bachelors degree	35% held a Bachelors degree; 30% held a Masters degree; and 35% held an H.S.C. degree
Subject of Study	Commerce (100%)	66% had degree in Social Science or Arts; 20% had degree in Commerce; and 14% had degree in Science	95% had degree in Social Science; 5% had degree in Science.

6.2.1 Characteristics of the Students

The age of the female students in this study ranged from 20 to 25 years. Seventy-two per cent of all students in this study held a Bachelor of Commerce degree and were undertaking Master of Commerce or M.B.A. degree at the time of field-work. The remaining twenty-eight per cent were undertaking Bachelor of Commerce degree. The majority (87%) of the students were single. The remaining thirteen per cent were married without children. Seventy-nine per

cent of all students lived in nuclear families. Seventy-six per cent of all students came from lower middle-income group (ranging from Tk. 5,000-less than Tk. 20,000). Seventy per cent of all students' fathers were government bureaucrats and other professionals and twenty-eight per cent of the same were business-owners. Sixty-three per cent of all students' mothers were housewives, twenty-four per cent were government bureaucrats and other professionals and ten percent were business-owners. Ninety-five per cent of all students had family members (grand-parents, uncle-aunts, cousins, parents, siblings, husband) in business. However, only eleven per cent had some experience of working with family-member entrepreneurs.

6.2.2 Characteristics of the Employed Women

The ages of employed women interviewed for this study ranged from 25 to 47 years with 49 per cent falling between 26-30, 20 per cent between 31-35, and 17 per cent between 36-40 years. Twenty-six out of 35 employed women (74%) were married of whom 19 (73%) were mothers, mostly of one or two children (63% and 32% respectively). The remaining 26 per cent of employed women were single. Slightly over half (51%) of all employed women lived in joint families and 49 per cent lived in nuclear families. Sixty per cent of all respondents in this group came from upper-middle income group (ranging from Tk.20000-more than Tk.35000). Eighty-three per cent of all employed women's fathers were government bureaucrats and other professionals and the rest (17%) were business-owners. The majority (66%) of the employed women's mothers were housewives. Although eighty-three per cent of the respondents had family (grand-parents, uncle-aunts, cousins, parents, siblings, husband, in-laws) in business, only two of these women had some experience of working with a family-member entrepreneur.

Eighty-three per cent of the employed women in this study held a Masters degree. The remaining 17 per cent held a Bachelors degree. Majority of the respondents (66%) held degrees in Social Science or Arts, 20 per cent in Commerce, and the remaining 14 per cent held Science degree. About half of all respondents (49%) were executives in private organisations (for example banks, insurance company, advertising agency etc.). The remaining 10 out of 35 respondents were teachers/lecturers (29%), 5 were government officials (14%) and 3 were office assistants (9%). The work experience of the group of employed women as a whole ranged between 1-15 years with 67 per cent having up to 4 years of experience.

6.2.3 Characteristics of the Housewives

The ages of housewives interviewed for this study ranged from 22 to 51 years. Twenty out of 37 housewives were relatively younger than the rest in the group (54%) falling between the age group of 20-30. Fifteen out of 37 housewives were 31-45 years old (41%), and the remaining 2 were more than 45 years old (5%). All the housewives interviewed lived in nuclear families (100%) out of whom 2 were widowed. The majority of the housewives were mothers (73%), mostly of one child (24%). Sixteen per cent each had 2 and 3 children and 8 per cent each had 4 and 7 children respectively. The average age of the housewives' youngest child was 4 (SD=8.2). Seventy per cent of all housewives came from lower-middle income group. Sixty-five per cent of all housewives' fathers were government bureaucrats and other professionals. Eighty-four per cent of the respondent's mothers were housewives (31 out of 37). Sixty-three per cent of all housewives' husbands were government bureaucrats and other professionals. About one-third each of the housewives' fathers and husbands were business-owners (27% and 32% respectively). Although eighty-nine per cent of all housewives had

family (grand-parents, uncle-aunts, cousins, parents, siblings, husband, in-laws) in business, only 2 of them had some experience of working with family-member entrepreneur.

The majority of the housewives had completed higher education (65%) of whom 35 and 30 per cent held a Bachelors degree and a Masters degree respectively. The remaining 35 per cent had H.S.C. degree (12 years of formal education). None of the housewives in this study had a business degree. An overwhelming majority of them had degree/s in Arts or Social Science (95%). Only 2 out of 37 housewives had Science degree. About three-quarters of the housewives had no work experience (73%). Out of the 10 housewives who had 1-2 years of work experience, 7 worked in managerial positions and the remaining 3 were teachers/lecturers.

6.2.4 Characteristics of the Women Entrepreneurs

The average age of the women business-owners in Bangladesh in this study was 42 (SD=7.4) with ages ranging from 25 to 68 and 53 per cent falling between 36-45 (Table 6.2). Ninety-one per cent of all entrepreneurs were married (only 3% were unmarried). Four per cent were divorced and 3 per cent were widowed. Seventy-nine per cent of the business-owners lived in nuclear families. Ninety-six per cent of all respondents were mothers, mostly of two or three children (44% and 25% respectively). The average age of the entrepreneurs' youngest child was 13 (SD=8.5). Sixty per cent of all entrepreneurs came from upper-middle income group. Seventy-six percent of all entrepreneurs' fathers were government bureaucrats and other professionals and 88 percent had housewife mothers. About half of the married business-owners' husbands were government bureaucrats and other professionals (49%) and 39 per cent were business-owners. Ninety-

two per cent of all entrepreneurs had family members (grand parents, uncle/aunts, cousins, parents, siblings, husband and in-laws) in business.

The group as a whole were well qualified. Three quarters of the female entrepreneurs in this study had completed higher education of whom 38 and 61 per cent held a Bachelors degree and a Masters degree respectively. One respondent with a Ph.D degree was also found. The majority of the respondents (89%) however, held non-business (Social Science, Arts and Science) degree. While 65 per cent of the entrepreneurs had previous work experience before setting-up their businesses, 43 percent of them had professional experience (mostly as teachers), 25 per cent were in managerial positions, 10 per cent each had worked in technical and in secretarial positions, and 12 per cent were self-employed. The remaining 35 per cent were housewives with no work experience.

Twenty-four per cent of the women entrepreneurs in this study had previous experience of working with family-member entrepreneurs. Three of the respondents joined their family business. Forty-eight per cent of all entrepreneurs in the study were involved in the commercial sector¹, 41 per cent in services and 11 per cent in manufacturing. Sixty-seven per cent of all entrepreneurs were involved in traditionally female type of businesses. Forty-seven per cent of the women-owned businesses were sole traderships, 27 per cent partnerships, 21 per cent private limited companies and the remaining 5 percent were co-operatives.

¹ Includes boutique, handicraft, general store, tailoring, embroidery, printing and dyeing businesses.

Table 6.2
Characteristics of the "Actual" Women Entrepreneurs

Women Entrepreneurs (N=75)	
Age	Ranged from 25 to 68 years, with majority (53%) falling between 36-45 years
Marital Status	91% married; 4% divorced; 3% unmarried; and 3% widowed
No. of Children	96% were mothers, mostly of two or three children (44% and 25% respectively)
Type of Family Set-up	Majority (79%) lived in nuclear families
Income Group	Majority (76%) belonged to upper middle-income group (from Tk. 20,000 - more than Tk. 35,000)
Level of Education	Majority (75%) had completed higher education, of whom 38% and 61% held a Bachelors and a Masters degree respectively.
Subject of Study	Majority (89%) held non-business (Social Science, Arts and Science) degrees.
Previous Work Experience	Majority (65%) had previous work experience of whom, 43% had professional experience; 25% were in managerial positions; 10% were in technical positions 10% were in secretarial positions; and 12% were self-employed
Type of Business	48% in commercial sector; 41% in service sector; and 11% in manufacturing sector
Type of Ownership	47% sole tradership; 27% partnership; 21% private limited companies; and 5% co-operatives

6.3 Aspirations of Future Employment by Graduates

The female graduates in this study perceived a job with a private sector large business as the most attractive (88% N=72) future employment option for them on leaving the university. The reasons why most graduates aspired to this job were attractive salary, prestige and job satisfaction. Interestingly, setting-up own business was a more popular future employment option (53% N=43) among the graduates than job with a government organisation (49% N=40). In other words, job with a government organisation was more often perceived as more unattractive (24% N=19) than having one's own business (22% N=18) or job with a private sector large business (4% N=4). This shows that the sample of

female graduates have awareness of business-ownership as an economic option and that many of them have consciously preferred this option over others. The results also show that graduates put more emphasis on monetary returns, work environment, and job satisfaction (89% N=72) than job security, status and power (49% N=40) with respect to their future employment option. As one student undertaking Master of Commerce (M. Com.) in Finance and an M.B.A. student stated:

“Although job security is relatively lower in a private organisation, it pays attractive salary and leaves scope for job satisfaction by promoting employees on the basis of their efficiency and contribution to the organisation”. (Case 37)

“Most government jobs in our country are ill paid and offers little reward for innovative and efficient work. Moreover, the environment is very corrupt and highly discouraging”. (Case 48)

The employment options by graduates were strongly influenced by their parents and the media (83% and 60% respectively). The other major influences were friends (48% N=39), subject studied (45% N=37), relatives (43% N=35), and siblings (42% N=34). For example, one graduate explained the extent of her parents' and relatives' influence on her career aspirations in the following words:

“Since I come from a close-knit family, I would not enjoy pursuing a job my parents and relatives don't like much. I bank on their attitude and approval towards my career”. (Case 47)

It was found that work experience had important influence on the career aspirations of only 19 graduates (24%). This seems to be due to the fact that unlike graduates in the

developed countries, very few students in Bangladesh take-up a job between getting a Bachelors degree and going for further education (Begley *et al.*, 1997). In general, university students in Bangladesh don't work whilst studying which is common in USA and increasingly so in the UK. They complete the Masters degree with out having a break in studies and then enter into the job market. Therefore the majority of the graduates in this study did not have any influence of work-experience on their career aspirations as they never had any.

6.4 Aspirations of Business-Ownership by Graduates

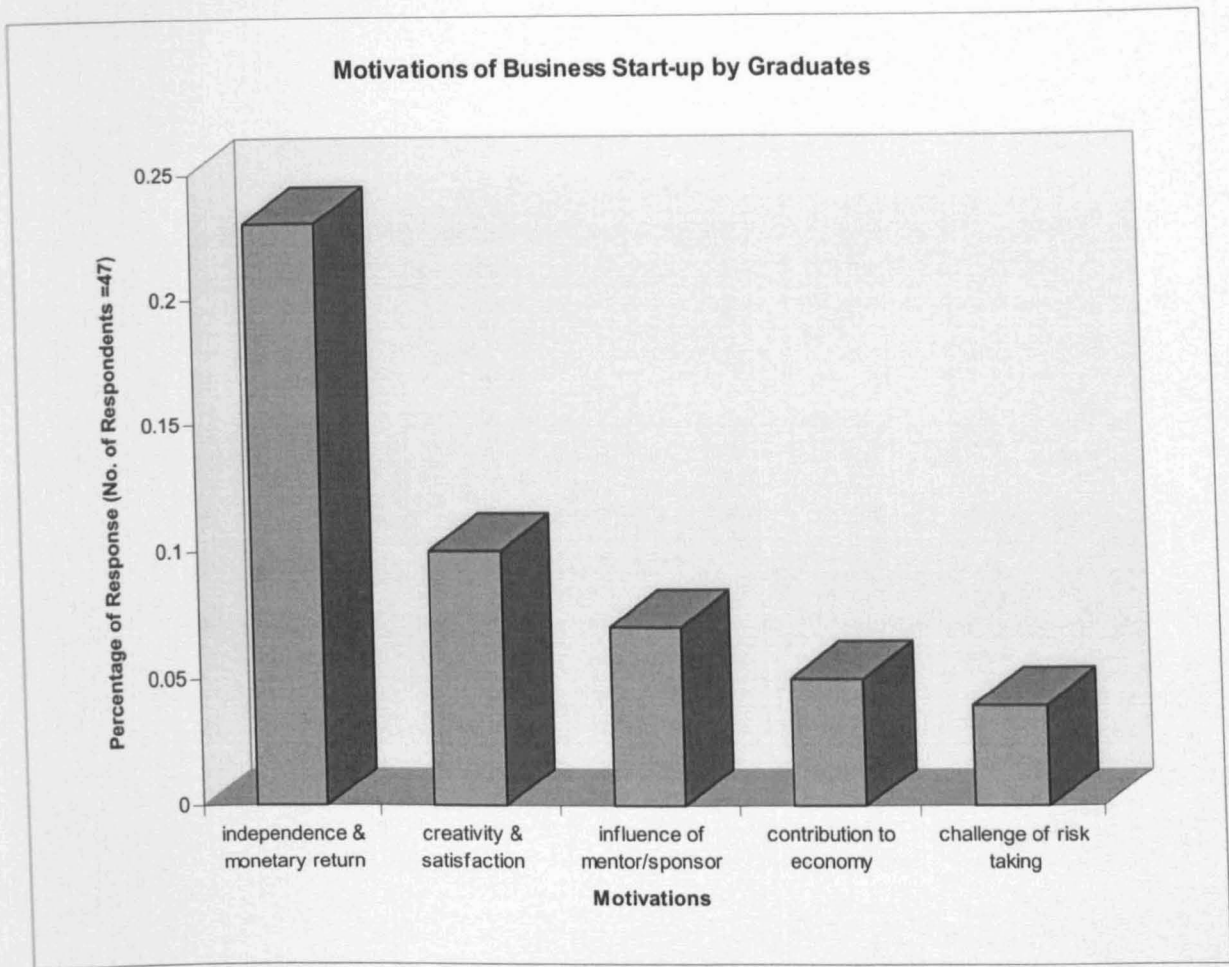
A total of 47 graduates (57%) in this study had aspirations of business-ownership of whom two were going to join their husbands' business. The remaining 35 (43%) showed no active interest in having own business. The majority of these graduates wanted to start a business (Figure 6.1) in order to have independence and attractive monetary return (23% N=19), and creativity and satisfaction (10% N=8). By the term independence these graduates frequently referred to having the freedom in decision making and in using own ideas and creativity - in other words, "being their own boss". One respondent undertaking an M.B.A. Degree captured the feelings of most graduates who aspired for business-ownership in order to achieve independence:

"The independence of a business-owner in decision making attracts me most to this occupation. One can not only be his/her own boss but also enjoy endless freedom to use own ideas and creativity by having own business". (Case 12)

The others wanted to start a business because of influence of a family member mentor/sponsor (moral, financial, technical etc.) (7%), desire to contribute to the economy

(5%), challenge of risk taking (4%), influence of subject of study (4%) etc. This shows that aspirations of business-ownership by the graduates in this study appeared to be triggered solely by positive motivations.

Figure 6.1
Motivations of Business-Ownership by Graduates



Source : Field Survey

Although majority of the graduates could not specify the type of business they wanted to set-up, sixteen out of forty-seven graduates (34%) were found to be interested in setting-up a manufacturing business, eleven (23%) each aspired for service related (gender role non-related), and home-based businesses, and only four (9%) were interested in the

traditionally female type service sector (Table 6.3). The remaining five (11%) graduates did not make a decision with regard to the type of business they would like to start.

Table 6.3
Aspirations of Type of Business by Graduates

Type of Business	Percentage (N)
Manufacturing business	34% (16)
Service related business (gender role non-related)	23% (11)
Home-based business	23% (11)
Traditionally female type service sector	9% (4)
Undecided	11% (5)

Source : Field Survey

It was also found that majority of the graduates (40% N=19) were interested in sole-tradership businesses (Table 6.4), while others were contemplating setting up businesses with their husband (21% N=10), with friend/s (13% N=6), or with family member/s and friend/s (13% N=6). Two of them were going to join their husbands' business and the remaining four (9%) graduates had not made a decision with respect to the ownership of their business.

Table 6.4
Aspirations of Type of Business-Ownership by Graduates

Type of Ownership	Percentage (N)
Sole tradership	40% (19)
Partnership with their husband	21% (10)
Partnership with friends	13% (6)
Partnership with family member/s and friend/s	13% (6)
Join husband's business	4% (2)
Undecided	9% (4)

Source : Field Survey

The majority of the aspiring graduates (81% N=38) had not taken any practical actions to translate their desire of setting up own business into reality. Moreover, those (15% N=7) who had taken some initiative had either gathered some information only (N=4) or made a plan (N=3). The above data therefore indicates that although these graduates had aspirations of business-ownership as their future employment option, their intentions were at the early stage of development which is not surprising for students who were yet to complete their studies. For example, 27 (57%) out of the 47 graduates who were interested in having their own business had not taken any practical steps to set-up the business because they wanted to complete the Masters degree first. Interestingly only two out of ten graduates who were planning to set-up a business with their husbands were married. This indicates that these graduates were contemplating setting-up a business only after getting married and expected their husbands to be their partner or the active mentor/sponsor.

Among the various predisposing factors that influenced aspirations of business-ownership by the 47 graduates, the media was found to play the most important role. Sixty-eight per cent of the graduates' (N=32) desire to start own business were influenced by the media. Test of coefficient of correlation also confirms this influence (Table 6.9). The influence of media was found to be significantly correlated with graduates' aspirations of business-ownership ($r = 0.48$, $p = 0.000$). However, all of these graduates reported that it was the foreign media that influenced their aspirations more than the national media. For example, one student undertaking Masters in Accounting explained how media influenced her aspirations of business-ownership.

“I have always been fascinated by the success stories of women in business published in foreign magazines. Moreover, the cable television has added to our knowledge of how well women in our neighbouring countries are doing in business. These stories in the printed media and television programs have inspired me to set-up my own business”. (Case 25)

The other important predisposing factors were parents (64% N=30), friends (53% N=25), and siblings (47% N=22). The influence of friends was found to be significantly correlated with graduates' business aspirations ($r = 0.31$, $p = 0.00$). No significant relationship was however found between influence of parents and graduates' business aspirations ($r = 0.05$, $p = 0.34$). In fact, it was found that having entrepreneur fathers were negatively related to graduates' business aspirations ($r = -0.21$, $p = 0.03$). This may be due to the fact that parents were equally found to influence graduates' lack of interest in business-ownership as an economic option. For example, 57% (N=20) of the graduates who had no interest in business-ownership were strongly influenced by their parents. The majority of these graduates' parents were not involved in business and as such, the graduates did not develop awareness of, or interest in, business-ownership as a career option. Moreover, some of these graduates' lack of interest in business-ownership was influenced by the fact that they had no interest in the type of businesses (for example, construction, transport etc.) their fathers were involved in. No significant relationship was found between having family members in business and graduates' business aspirations ($r = 0.173$, $p = 0.060$). No significant relationship was also found between influence of siblings and graduates' aspirations of business-ownership ($r = 0.19$, $p = 0.052$). Finally, stepwise multiple regression also identified the role of media to have the most important influence on graduates' business aspirations (See Table 6.9).

A total of 35 (43%) graduates in this study were found to have no interest in business-ownership as an economic option. The majority of these graduates (63% N=22) felt that they could not do it (lack of self-confidence) as they perceived business-ownership to be full of risk and uncertainty and also time demanding. Among the remaining thirteen (37%) graduates who also did not perceive business-ownership as an economic option for themselves, seven graduates had no "enterprise culture" in the family, and six perceived that since there were lack of security and freedom of mobility as well as adequate enterprise support for women in the country, business-ownership was not a feasible economic option for women. It was also found that except for parents (57% N=20), none of the various predisposing factors (for example: the media, siblings, friends, relatives etc.) influencing an individual's career choice appeared to have important influence on these graduates' lack of interest in business-ownership as an employment option.

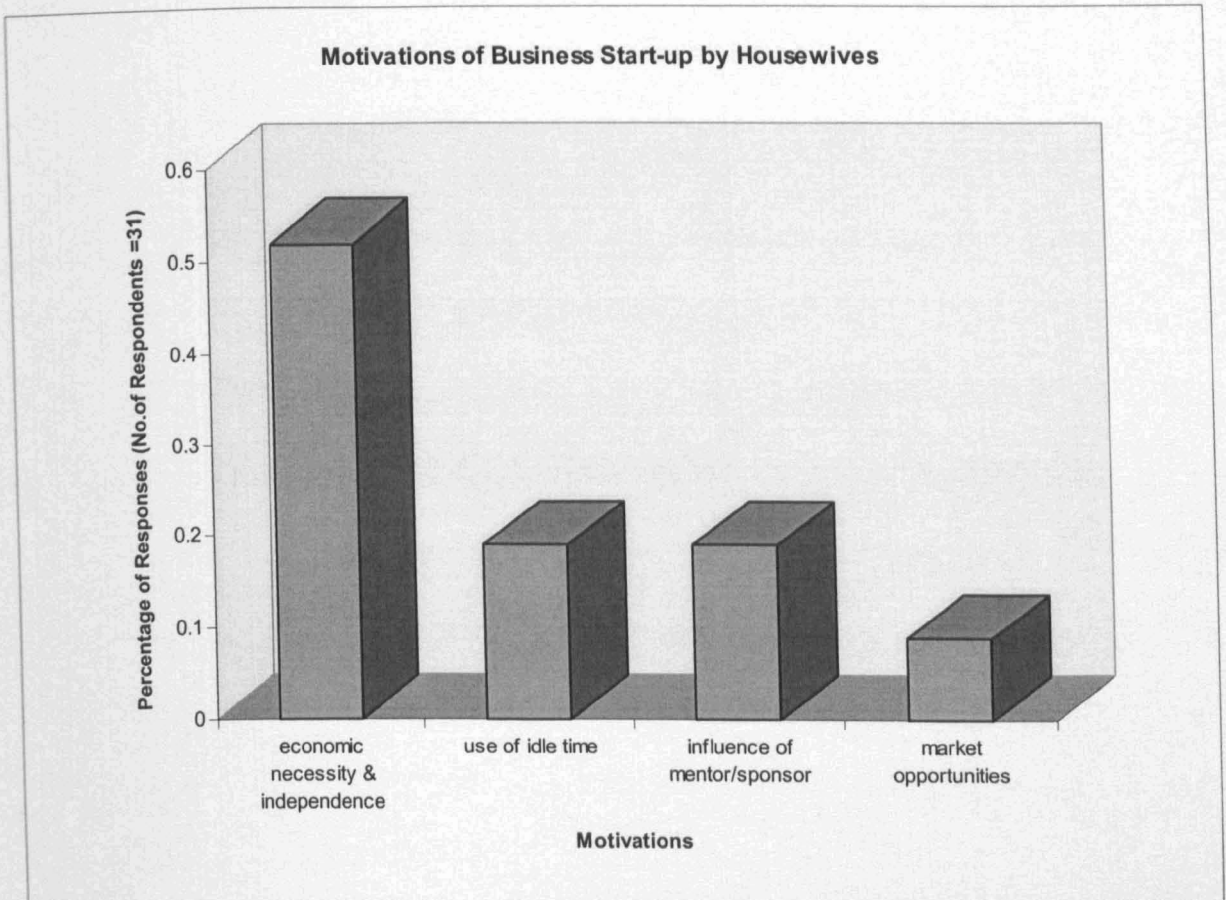
6.5 Aspirations of Business-Ownership by Housewives

Most of the housewives (84% N=31)) interviewed for the purpose of this study had aspirations of business-ownership (Figure 6.2). Only six (16%) housewives were found to have no interest in business-ownership as an economic option. The majority of the housewives (52% N=16) wanted to start a business in order to raise economic returns for the family as well as to have independence. The desire for independence however carried a different connotation for housewives than those for graduates with business aspirations. These housewives' aspirations of business-ownership were triggered by their perception that business-ownership would offer them the independence that allows the flexibility to cope with the combination of family responsibilities and gainful employment. While others' aspirations of business-ownership were triggered by the fact that these women

wanted to make use of their "idle" time but could not enter/re-enter the job market at older age (19% N=6).

Finally, some housewives business aspirations were also triggered by the influence of a mentor/sponsor in the family, mostly husbands, (19% N=6) by actively encouraging to set-up a business, and because of market opportunities i.e., access to potential customers (9% N=3). The above data shows that similar to the graduates, the business aspirations of the housewives also appear to have been triggered mostly by positive motivations.

Figure 6.2
Motivations of Business-Ownership by Housewives



Source : Field Survey

An overwhelming majority of the housewives (94% N=29) with business aspirations (Table 6.5) wanted to set-up their business in traditional sectors (for example boutique, handicraft, fast food and catering). Only two housewives (6%) were found to be interested in the manufacturing sector. Most of the housewives with business aspirations were interested in home-based business because they perceived it to be no challenge to home-making and to offer scope for creativity and satisfaction (51% N=16). Some housewives, however, reported that they wanted to set-up a home-based business because they did not have any other business ideas (26% N=8).

Table 6.5
Aspirations of Type of Business by Housewives

Type of Business	Percentage (N)
Traditional sector	94% (29)
Manufacturing sector	6% (2)

Source : Field Survey

Interestingly, although no significant relationship was found between the influence of husband and housewives' desire to start own business ($r = 0.11$, $p = 0.26$), almost half of the housewives with business aspirations (Table 6.6) wanted to start a business with their family members, (for example sister/s, daughter/s, sister-in-laws etc.) and their husbands were expected to play an important role in the business set-up process (48% N=15). Moreover, those who were interested in sole tradership (29% N=9), or wanted to set-up their business with friend/s (23% N=7) also anticipated great deal of support from their husband/s.

Table 6.6
Aspirations of Type of Business-Ownership by Housewives

Type of Ownership	Percentage (N)
Partnership with family member/s	48% (15)
Sole tradership	29% (9)
Partnership with friend/s	23% (7)

Source : Field Survey

Thus, data relating to the aspirations of housewives with regard to type of ownership indicates the importance of husband's role in their business set-up process. This can be explained from the point of view that these women, being housewives neither had enough money of their own nor had the information or contacts to be able to access the resources necessary to set-up a business from scratch. Therefore they perceived that their aspirations of business-ownership would become a reality only if their husbands became their sponsors and took an active role in acquiring, or helping them to acquire other resources (for example information, trade-licence, machinery etc.) prior to setting up the business. For example, one housewife interested in setting up a handicrafts business stated:

"I gave-up my banking career after having my first child. Besides, my husband did not like the idea of me working full-time. Now that my children have grown up I feel lonely and bored at home. So I have decided to set-up a handicraft business as it is too late for me to take-up a job. However, all these years of being a housewife and having little exposure to the 'real outside world' have made me less confident about being able to do it on my own. Therefore I am relying heavily on my husband to help me out in setting-up this business". (Case 112).

It is important to note that no significant relationship was found between having entrepreneur fathers and the housewives' business aspirations ($r = 0.063$, $p = 0.036$).

However, those having business-owner husbands were found to be more interested in setting up a business than the rest in the group ($r = 0.30$, $p = 0.033$). Although majority of the housewives in this study were interested in having their own business, more than half of them (58% $N=18$) had not taken any specific initiative to actually set-up the business. Moreover, those (42% $N=13$) who took some initiative had either gathered some information only ($N=9$) or made a plan ($N=4$). The reasons given for this was that some housewives wanted to wait till their youngest child grew up (44% $N=8$), whilst others felt they did not receive enough support and encouragement from their husbands and therefore were afraid of taking the risk (28% $N=5$). Interestingly, the remaining five housewives (28%) said they were waiting for their daughters to complete their studies. In fact, these housewives' business aspirations were developed out of a desire to assist in their daughter's pursuit of having their own business and they were strongly encouraged by their husbands to do so. For example, one housewife interested in setting-up a business with her two daughters explained why she did not yet take any initiative to start the business as below:

“In fact, it was not my idea to set-up a business. It all started when two of my daughters wanted to set-up a boutique and asked me to help them because I have always been good at tailoring and embroidery. My husband became very enthusiastic about the idea and encouraged me to set-up the business together with my daughters. He believes now that all of my children have grown up, I should have something of my own to keep me busy. Moreover, he says that me being in the business with my daughters would save them from having unpleasant experiences that young single women in business usually come across. So I am waiting for my youngest daughter to complete her studies before we take any active step towards setting-up the business”. (Case 108)

Among the various factors that influenced the aspirations of business-ownership by the housewives, relatives (81% N=25), the media (58% N=18) and friends (52% N=16) were found to play very important role. Test of coefficient of correlation also confirms this (Table 6.9). The influence of relatives ($r = 0.64$, $p = 0.000$) the media ($r = 0.43$, $p = 0.004$) and friends ($r = 0.38$, $p = 0.009$) were found to be significantly correlated with housewives' aspirations of business-ownership. Moreover, a significant relationship was found between having family members in business and housewives' aspirations of business-ownership ($r = 0.32$, $p = 0.027$). No significant relationship was however found to exist between the influence of parents and housewives' business aspirations ($r = -0.01$, $p = 0.48$). No significant relationship was also found between the influence of siblings and aspirations of business-ownership by housewives ($r = 0.17$, $p = 0.15$). Finally, stepwise multiple regression identified the role of relatives to have the most important influence on housewives' business aspirations (See Table 6.9). Accordingly, it was found that many of these relatives were the housewives' role models or mentors. For example, a housewife who had recently become a widow explained how her business aspiration was influenced by a family member role-model.

“Since my husband passed away my sister-in-law who is a successful business-owner has been trying to persuade me to either join her business or to start a business of my own. She and my brother believe that if I set-up a business it will not only improve my financial status but more importantly, will keep me busy”. (Case 115)

Another housewife explained how her niece and her husband influenced her aspiration of business-ownership:

“Although almost every female member in our family has been good at dress-making and embroidery, converting the hobby into business was out of question for us as it was perceived to be a loss of family honour by the men in our family. However, my niece took the challenge and proved that there was nothing wrong about being a woman in business. Since then she and my husband have been encouraging me to set-up my own boutique. Even my sisters are interested in joining me if I go ahead with it”. (Case 109)

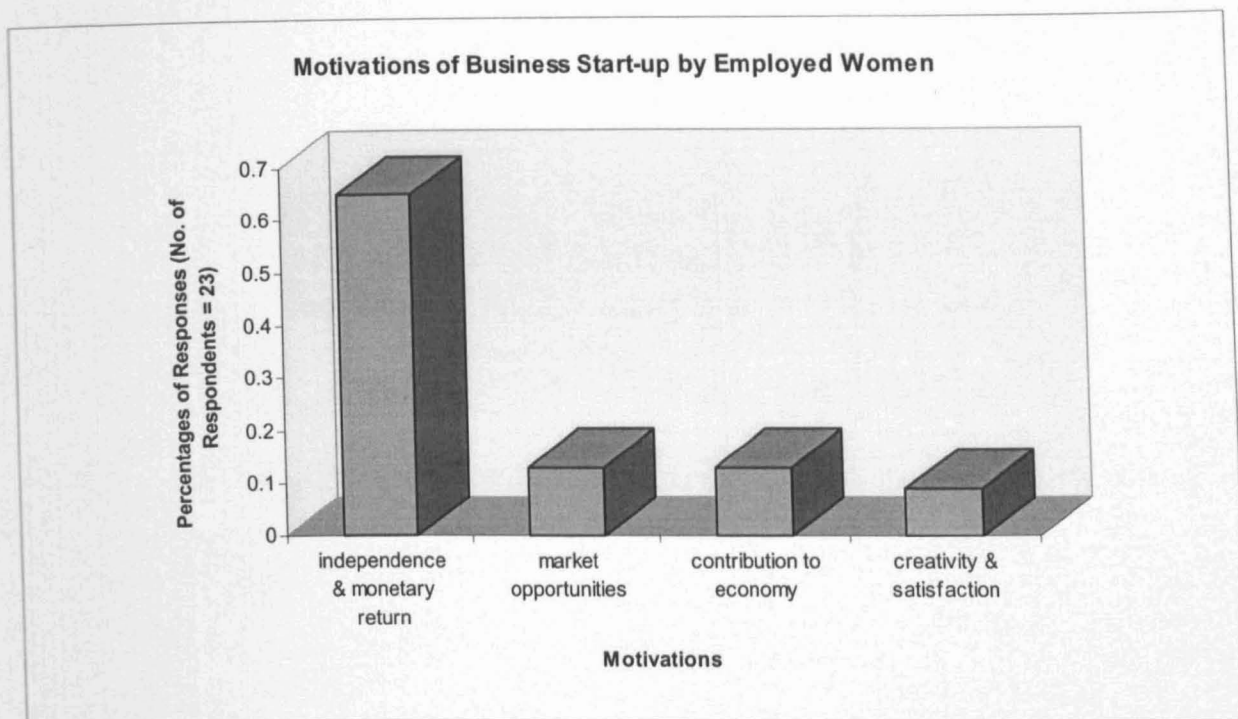
Among the six housewives (16%) who did not have interest in business-ownership as an economic option, five perceived having a business to be very time consuming and that it would therefore lead them to neglect their domestic responsibilities. Only one housewife was found who was interested in employment only. Interestingly, none of the predisposing factors influencing individual's career aspirations were found to have important influence on these housewives' lack of interest in business-ownership as an economic option. This data suggests that these women's lack of interest in business-ownership or any other economic option were not influenced by any predisposing factors. Rather, it was their conscious choice to give priority to the traditional gender roles of being a wife and mother.

6.6 Aspirations of Business-Ownership by Employed Women

A total of 23 employed women (66%) in this study had aspirations of business-ownership at one point in their life and the remaining 12 (34%) did not show any interest in having own business. The majority of the employed women (Figure 6.3) who wanted to start a business did so in order to have independence and attractive monetary return (65% N=15). Others' aspirations of business-ownership were triggered by market opportunities (13% N=3), a desire to contribute to the economy by generating employment for others (13%

N=3), and to satisfy need for creativity and satisfaction (9% N=2). This shows that aspirations of business-ownership by the employed women in this study were triggered apparently by positive motivations.

Figure 6.3
Motivations of Business-Ownership by Employed Women



Source : Field Survey

The majority of the employed women with business aspirations (Table 6.7) wanted to set-up a business in the service sector (gender role non-related) (43% N=10). They perceived that setting up a business in this sector would offer them greater opportunities of success because there are very few women doing business in this sector. The others were interested in manufacturing (26% N=6), home-based (22% N=5), and gender role-related service sector (9% N=2) respectively.

Table 6.7
Aspirations of Type of Business by Employed Women

Type of Business	Percentage (N)
Service sector (gender role non-related)	43% (10)
Manufacturing business	26% (6)
Home-based business	22% (5)
Traditionally female type service sector	9% (2)

Source : Field Survey

Data relating to the motivation of business-ownership by employed women and the type of business they were mostly interested in suggest that business aspirations of these women were developed through conscious evaluation of comparative advantages of business-ownership to those of paid employment as well as business potentials for women in the service sector (gender role non-related) to those of other types of businesses in Bangladesh. For example, the General Manager of an advertising agency explained how her aspiration of business-ownership in the service sector was developed:

“I feel that the absolute liberty in planning, developing comprehensive marketing strategies and implementing the same for the growth of business could only be enjoyed by having a business of my own..... I would prefer the service sector over others because Bangladesh and especially Dhaka being a densely populated place with an income generating population provides an excellent opportunity for consumer service based business”. (Case 83)

However, it should be noted here that the type of work experience could also have contributed to the majority of the employed women's aspirations of business-ownership in the service sector, which will be explored in the following chapters.

Among the twenty-three employed women with business aspirations 30 per cent (N=7) each were interested in sole-tradership businesses, and in setting-up the business with their husband (Table 6.8). The remaining 27 per cent (N=6) were contemplating setting up their business with friends, and 13 per cent (N=3) with their family members.

Table 6.8
Aspirations of Type of Business-Ownership by Employed Women

Type of Ownership	Percentage (N)
Sole tradership	30% (7)
Partnership with their husband	30% (7)
Partnership with friend/s	27% (6)
Partnership with family member/s	13% (3)

Source : Field Survey

However, it was found that more than three-quarters of the employed women with business aspirations (78% N=18) did not take any action towards setting-up their businesses primarily because of hesitation to come out of the job (50% N=9), and due to financial constraints (28% N=5) and lack of relevant experience (22% N=4). Moreover, out of the five employed women (22%) who took some initiative, four women had gathered some information only and one had made a plan. This suggests that although these women perceived business-ownership to offer greater scope for independence and creativity and higher monetary returns compared to employment, the security of getting an attractive salary in the job was most important to them at that point in their life which in turn made them reluctant to take the risk of setting-up own business. For example, the Personnel Planning and Development Manager of a multinational company captured the feelings of most employed women who were hesitant about leaving their jobs in order to set-up own business:

“Since the pay package and the working environment of my current job is extremely satisfying, I am not ready to try out business right now”. (Case 93)

The social consequences of business failure, essentially the social embarrassment, was also an important reason for some of these women's hesitations to leave their jobs. A school teacher interested in manufacturing baby products said:

“If a man after leaving his job in order to set-up own business fails to succeed, people sympathise. If a woman fails, people ridicule”. (Case 84)

Among the various factors that influenced aspirations of business-ownership by the employed women, husbands and friends were found to play important role (57% N=13 and 48% N=11 respectively). Test of coefficient of correlation also confirms this (Table 6.9). The influence of husbands ($r = 0.57$, $p = 0.000$) and friends ($r = 0.39$, $p = 0.009$) were found to be significantly correlated with employed women's aspirations of business-ownership. No significant relationship were found between the employed women's business aspirations and the influence of media ($r = 0.22$, $p = 0.101$), parents ($r = -0.11$, $p = 0.26$), relatives ($r = -0.03$, $p = 0.43$) and siblings ($r = 0.28$, $p = 0.080$) respectively. In addition, no significant relationship was found between having entrepreneur fathers and employed women's business aspirations ($r = -0.169$, $p = 0.166$).

Interestingly, not only having business-owner husbands were found to be positively related to employed women's aspirations of business-ownership ($r = 0.36$, $p = 0.038$), stepwise multiple regression also identified the role of husbands to have the most important influence on employed women's business aspirations (See Table 6.9). This may

be due to the fact that not only 30% of the employed women with business aspirations wanted to start a business with their husbands, those who were interested in sole-tradership (30%) or wanted to start the business with friends (26%) or family members (13%) expected their husbands to be their sponsors and to play an active role in the business start-up process. For example, the Deputy Manager of an insurance company stated:

“Setting-up a business from scratch is not an easy matter. I need a lot of support from my husband in acquiring capital and other resources for setting-up the business. In fact, if he does not take active role in the business set-up process, probably I will never be able to start my own business”. (Case 101)

A total of 12 (34%) employed women in this study were found to have no interest in setting up own businesses, primarily because they perceived that there was a lack of appropriate social climate (i.e. lack of security and freedom of mobility as well as inadequate enterprise support) in the country for women to take-up business ownership as an economic option. In addition, half of these women (N=6) did not have "enterprise culture" in the family and perceived business-ownership to be full of risk and uncertainty. The remaining three each were only interested in a professional career, and perceived that having a business would be very time demanding and therefore would create problems in balancing between work and family responsibilities. Interestingly, none of the various predisposing factors (for example: parents, the media, siblings, friends, relatives etc.) influencing individual's career choice appear to have important influence on the employed women's lack of interest in business-ownership as an economic option.

Table 6.9

Results of Regression Analyses Showing the Relationship Between the Influence of Predisposing Factors and Business Aspirations of Graduates, Housewives and Employed Women

Dependent Variables	Business Aspirations of Graduates			Business Aspirations of Housewives			Business Aspirations of Employed Women		
	b	s.e	t	b	s.e	t	b	s.e	t
Media Relatives Husband	0.48	0.10	4.84***	0.63	0.10	4.86***	0.57	0.14	3.70***
Constant	0.35			0.50			0.47		
Multiple R	0.48			0.64			0.57		
R ²	0.23			0.40			0.33		
Adjusted R ²	0.22			0.39			0.30		
F	23.47***			23.65***			13.65***		

*p<0.05

**p<0.01

***p<0.001

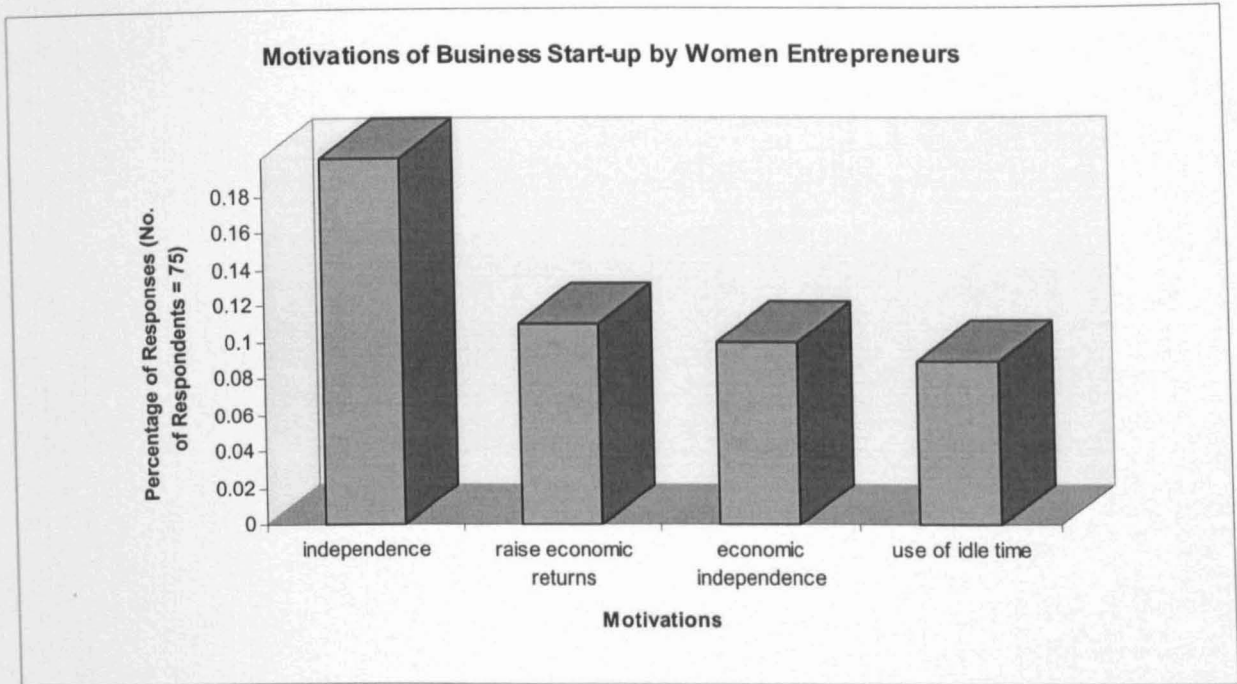
6.7 Aspirations of Business-Ownership by Women Entrepreneurs

Similar to the findings of previous research in developed countries factors that have frequently "pulled" and/or "pushed" women into entrepreneurship in Bangladesh are (Figure 6.4) a desire for independence (20 per cent), pull from mentor/sponsor (21 per cent), to raise economic returns for the family (11 per cent), to enjoy economic independence (10 per cent), and to make use of idle time (9 per cent). These data suggest that the aspirations of business-ownership of the Bangladeshi women business-owners were influenced more by positive or pull factors (65 per cent) than negative or push factors (35 per cent).

Interestingly, the desire for independence has a different connotation for women in Bangladesh. Since in the Bangladeshi society women are expected to give priority to their

roles of mother and wife over anything else, those with a job in the formal sector commonly take-up double work load to live up to the traditionally defined gender roles.

Figure 6.4
Motivations of Business-Ownership by Women Entrepreneurs



Source : Field Survey

One business-owner, who had been working as a marketing research officer in a local handicraft production and marketing organisation for 11 years and had recently resigned and started her own business, captured the feelings of most women entrepreneurs who wanted independence and flexible working hours:

“If a picture frame falls from a wall of the house of a housewife, it is an accident. But if the same happens in the house of a working woman, it is due to her negligence.....If the child of a housewife fails in the exam, it is the child's fault, but if the same happens to the child of a

working mother, it is the mother's fault. No matter how stressful a woman's job may be, she has to take care of every single thing in her home". (Case 2)

Therefore most of the women entrepreneurs have chosen to set-up businesses as the best economic option that offers independence to a woman and allows the flexibility to cope with the combination of family responsibilities and gainful employment. As three of them stated:

"My husband didn't want me to have a job as he believed my primary duty was to be there for my daughters whenever they needed me. So I had no other option but to start a home based business because I had to have something of my own". (Case 13)

"I did not want my son to be brought-up by an uneducated "aiya" (nanny) and end up being undisciplined and spoiled. Therefore I quit my job and decided to set-up a home-based business so that I could raise my child by myself". (Case 11)

"If I had ever hampered my responsibilities of a mother and wife for my business I am sure there would have been 'fire works' in the house". (Case 30)

Most interestingly, although a vast majority of the women entrepreneurs (92% N=69) had family members in business, more than half of these entrepreneurs' business aspirations were not influenced by family member role models (65% N=45). Setting-up a business was a personal decision of majority of these women (62% N=28). Therefore unlike the findings of earlier studies in developed countries (Scherer *et al.*, 1989; Hisrich and Brush,

1984; Bandura, 1977) the importance of having family entrepreneurial role models did not appear to be true in the background of women entrepreneurs in this study.

It was also found that business aspirations of many of the women came from the influence of non-family role models and/or mentor/s (21 per cent), particularly those who converted their hobbies into business. The aspirations of business-ownership of a boutique owner and a producer of Bonsai plants were developed in the following manners respectively:

“Designing Shalwar-Kameez (women's traditional clothing) was my hobby. A school friend of mine who works for a local magazine always appreciated my designs. He once convinced me to participate in the fashion design competition arranged by a local magazine. To my great surprise my design won the first prize. From then on my friend started encouraging me to set-up my own boutique and never stopped until I actually had one. Even today he is my greatest source of inspiration”. (Case 7)

“Growing bonsai plants have been my hobby since 1964. The thought of converting my hobby into business never occurred to me until my friend who is a very successful woman business-owner encouraged me to try out the market for bonsai plants by participating in a local fair. All my plants were sold in no time and that is how I became interested in setting-up this business”. (Case 46)

The findings regarding the lack of influence of family entrepreneurial role models on the business aspirations of majority of the women entrepreneurs do not appear to be surprising in the socio-cultural context of Bangladesh. As noted earlier, patriarchy, gender division of labour and the 'purdah' systems (being a Muslim majority country) have all combined

to accord a segregated and protected role to the country's women. Basic social norms regard men as providers and women as protected and sheltered. Traditionally women have been recognised for their reproductive role, and have been discouraged or prevented from participation in public life including most forms of paid employment. In fact, working women have usually been held in low esteem in the society. Only recently women have started to generate income through employment or self-employment primarily because of economic necessity in the family. Therefore, aspirations of business-ownership of the sample of middle-income, educated urban women is more a circumstantial decision influenced by non-family role models, rather than something that has been nurtured since childhood and bloomed in adulthood.

6.8 Summary of Findings and Conclusion

This chapter investigated the aspirations of future employment options by graduates and analysed and presented the predisposing and the triggering factors influencing aspirations of business-ownership by graduates, employed women and housewives in Bangladesh. It also presented the factors that influenced actual women business-owners to set-up their businesses.

The analyses revealed a number of findings. The most attractive future employment option as perceived by the graduates was job with a private sector large business. As expected, the reasons why most graduates aspired to this job were attractive salary, prestige and job satisfaction. Interestingly, setting up own business was a more popular future employment option among graduates than job with a government organisation. It was found that graduates put more emphasis on monetary returns, work environment,

creativity and job satisfaction than job security, status and power with respect to their future employment option. The above findings suggest that monetary returns, work environment, creativity and job satisfaction are the four most important factors that graduates in Bangladesh seek in making a choice with regard to their future employment option. This finding is consistent with that of the study of Scott (1986) where it was found that higher education graduates put more emphasis on opportunity to be creative, free from supervision, and to take responsibilities with respect to future employment. It can also be concluded that there is awareness of business-ownership as an economic option among female graduates in Bangladesh and that many of them have consciously chosen this option over others.

Analyses of the predisposing factors influencing women's aspirations of business-ownership revealed that the media, relatives and husband played the most important role in influencing business aspirations of graduates, housewives and employed women respectively. Interestingly, friends and/or neighbours were commonly found to play an important role in influencing business aspirations of graduates, housewives and employed women whereas no significant relationship was found between the influence of parents or siblings and women's (graduates, housewives and employed women) business aspirations. It is also interesting to note that no significant relationship was found between having entrepreneurial fathers or other family members in business and women's aspirations of business-ownership except for housewives, whose business aspirations were found to be significantly related to having family member role models. However, it is important to note that the family member role models who influenced housewives' business aspirations were mostly husbands, in-laws and/or other relatives rather than parents or siblings. These

are the family members with whom the housewives came into contact in their adulthood and hence business aspirations of these housewives were developed at a later stage in their life.

Analyses of data regarding business aspirations of actual women entrepreneurs revealed almost similar findings. It was found that although a vast majority of the women entrepreneurs had family members in business, more than half of these entrepreneurs' business aspirations were not influenced by family member role models. Business aspirations of many of the women also came from the influence of non-family role models and/or mentor/s, particularly those who converted their hobbies into business. The above findings regarding predisposing factors of aspirations of business-ownership depart from those of earlier studies in developed countries. Unlike the findings of previous studies (Cooper, 1986; Shapero and Sokol, 1982; Brockhaus and Horwitz, 1986; Scherer *et al.*, 1989; Blyth *et al.*, 1989; Hisrich and Brush, 1984; Bandura, 1977; Timmons, 1986), the influence of family entrepreneurial role models in the aspirations of business-ownership of either the potential or the actual women entrepreneurs was not evident in this study. This seems to be due to the fact that women in Bangladesh appear to aspire and have set-up their own businesses primarily to raise economic returns for the family and secondly to combine family responsibilities with gainful employment. It can be concluded from the above findings that aspirations of business-ownership of the sample of women in this study is more a circumstantial decision, rather than something that has been nurtured since childhood and bloomed in adulthood.

Analyses of the triggering factors influencing women's aspirations of business-ownership revealed that positive motivations or pull factors played more important role than negative motivations or push factors in influencing aspirations of business-ownership among potential women entrepreneurs. It was found that business aspirations of the graduates, the housewives and the employed women were influenced more by apparently positive factors (such as independence, attractive monetary return, creativity and satisfaction, market opportunities etc.). Likewise, the aspirations of business-ownership among the sample of actual women entrepreneurs were also triggered mostly by positive motivations (such as independence and flexible working hours, influence of mentor/sponsor, need to contribute to economy, 'pull' from customers etc.) which departs from Shapero and Sokol's (1982) argument that negative displacements or push factors precipitate far more company formations than positive pulls. However, this finding supports those of previous studies on women entrepreneurs (Stevenson, 1986; Shabbir and Gregorio, 1996; Goffee and Scase, 1983; Scott, 1986; Chaganti, 1986; Brush, 1990; 1992; Thompson and Hood, 1991; Carter and Cannon, 1992).

The possible reasons why positive motivations were more important in triggering business aspirations of the sample of graduates and employed women seems to be that these women were relatively younger than the housewives and the actual women entrepreneurs in this study. They had consciously evaluated various employment options available to them. Positive motivations were also more important in triggering business aspirations of the sample of actual women entrepreneurs. These women were relatively older and had developed aspirations of business-ownership at a point in their life when they were bored at home and thus wanted to make use of their spare time to generate income for

themselves as well as for their families. Interestingly, the decision to set-up their own business was not primarily influenced by the fact that it would be difficult for them to enter/re-enter the job market at that age. Rather, the decision was heavily influenced by "pull" from non-family role models or mentor/sponsor, and the women's personal willingness to maintain a balance between their dual role of being a wife and mother as well as an income earner. Therefore, they had chosen business-ownership as it was the best economic option that offered them the independence and allowed the flexibility to cope with the combination of family responsibilities and gainful employment (Stevenson, 1986; Shabbir and Gregorio, 1996; Goffee and Scase, 1983; Scott, 1986; Chaganti, 1986; Brush, 1990; 1992; Thompson and Hood, 1991; Carter and Cannon, 1992).

Chapter 7

Acceptability of Business-ownership as an Economic Option

7.1 Introduction

In converting the aspirations of business-ownership into reality, one has to consider the social perception of desirability of entrepreneurship. In chapter three these factors such as the religious and cultural values of the society etc. have been discussed. It appears from the literature that culture, religious values, positive attitude towards business and accorded social status, influence of parents on self-reliance, and tradition in the society influence the perception of "acceptability" of business-ownership for every entrepreneur almost equally. However, the social perception of the "acceptability" of women's business-ownership as an economic option may vary from that of business-ownership by men in a country depending on particular socio-cultural and religious values of the society and the demographics of the women concerned.

This chapter looks at the issues surrounding the "acceptability" of business-ownership as an economic option by middle-income, educated urban women in Bangladesh. It addresses the research questions "Is business-ownership an acceptable economic option for women in Bangladesh" and "Which factors influence the acceptability of business-ownership by middle-income educated urban women in Bangladesh". In doing so, the chapter focuses on the socio-cultural and demographic factors influencing the acceptability of business-ownership by graduates, employed women and housewives. It also highlights the factors that influenced acceptability of business-ownership by actual women business-owners.

7.2 Graduates' Perception of "Acceptability" of Women's Business Ownership in the Society of Bangladesh

More than half of the graduates (54% N=44) in this study perceived business-ownership as an acceptable economic option for women like themselves (middle-income, educated and urban) in Bangladesh. These graduates perceived that (Table 7.1) economic necessity (55% N=24), changing (liberal) social attitude (23% N=10), and rising unemployment (14% N=6) were important factors influencing the acceptability of women's business-ownership. The remaining four (8%) of these graduates perceived business-ownership to be acceptable only if the businesses were home-based.

Table 7.1
Graduates' Perceptions of Major Factors Influencing the Acceptability of Women's Business-Ownership

Major Factors Influencing The Acceptability	Percentage (N)
Economic necessity	55%(24)
Changing (liberal) social attitude	23% (10)
Rising unemployment	14% (6)
Acceptable only if the business is home-based	8%(4)

Source : Field Survey

For example, two of the respondents explained:

“There was a time when a single income was enough to maintain a family. But now a days, single income families are finding it very difficult to cope with the rising cost of living. Therefore, business ownership is becoming increasingly acceptable for women in our society as it enables them to raise economic returns for the family and at the same time to balance responsibilities of home and work”. (Case 5)

“Few years ago, not a lot of women were seen in jobs as working women were held in low esteem in our society. But the attitude has changed. Nobody expects the educated women to sit idle at home anymore. However, since our employment sector is not large enough to absorb all who seek employment, business-ownership is becoming an increasingly acceptable economic option for women”. (Case 21)

Interestingly, although these graduates perceived that women's business-ownership is socially acceptable due to economic necessity, unemployment etc., almost all of them perceived only the traditionally female type² and/or home-based businesses to be acceptable for women. As one graduate stated:

“Although in our society it is becoming more acceptable for women to do business, home-based business seems to be the most acceptable because it not only enables women to keep an eye on their home while doing business but also saves them from having greater exposure to strangers as women in non-traditional sectors do”. (Case 16)

Furthermore, the graduates perceived that since there is lack of security and freedom of mobility for women in the country, home-based business enables women to undertake income-generating activities within the secure environment of their home.

Among the remaining 38 graduates (46%) who did not perceive business-ownership as an acceptable economic option for women in Bangladesh (Table 7.2), 24 per cent (N=9) perceived negative social attitude towards women in business and 18 per cent (N=7) each perceived the long hours of work required in business and the lack of enterprise support

² Includes boutique, handicraft, childcare, catering, tailoring, embroidery, printing and dyeing businesses.

for women to be the major reasons of unacceptability. In addition, the lack of role models (16% N=6), education (16%, N=6), and security and freedom of mobility (8%, N=3) were also perceived to be barriers to acceptability.

The negative social attitude towards women's business-ownership seems to arise from the fact that the social status of entrepreneurship is relatively much lower than other occupations in Bangladesh.

Table 7.2
Graduates' Perceptions of Major Factors Influencing the Unacceptability of Women's Business-Ownership

Major Factors Influencing The Unacceptability	Percentage (N)
Negative social attitude towards women in business	24% (9)
Long hours of work required in business	18% (7)
Lack of enterprise support for women	18% (7)
Lack of role models	16% (6)
Lack of education	16% (6)
Lack of security and freedom of mobility	8% (3)

Source : Field Survey

The majority of the graduates in this study agreed that the following notions of entrepreneurship prevail in Bangladesh.

“In our country business owners do not enjoy equal social status as business-owners in other countries do”. (52%, N=42)

“A person starts his/her own business because he/she is not qualified for a proper job”. (89%, N=73)

“Business-owners care less about their workers than big established companies do”. (70%, N=57)

“Business-owners are just irresponsible gamblers” (60%, N=49)

Moreover, many of these graduates perceived that the Bangladeshi society would disagree with the following statements:

“Business-owners deserve every penny they get”. (55%, N=45)

“Bangladesh can be proud of its business-owners”. (60%, N=49)

The above findings therefore suggest that in general, the social attitude towards business-ownership is negative in Bangladesh which accords lower social status to business-owners irrespective of their gender. However, the social attitude towards women's business-ownership tends to be more disapproving because of the role perception of women by the society. Basic social norms in the country regard men as providers and women as homemakers, protected and sheltered. Traditionally women have been recognised for their reproductive role, and have been discouraged or prevented from participation in public life including most forms of paid employment. Those who had taken-up employment because of inflation and erosion of living standards were strongly encouraged to participate primarily in the "respectable" occupation of teaching (Nasreen, 1997). Even now teaching appears to be the most recommended occupation for women. The majority of the graduates (79% N=65) in this study perceived teaching to be the most acceptable economic option for women in Bangladesh because it is not only a prestigious occupation

and involves relatively less exposure to strangers but is also suitable for home making.

One graduate stated:

“People in our society accept teaching as women's profession primarily because it is a respectable occupation. Moreover deep down they know that school teachers do not have to “mingle” with commercial world and that they have more free time at home”. (Case 25)

When graduates were asked to comment on the role perception of women by the society, more than half (63% N=52) agreed that in Bangladeshi society, it is very difficult for a woman to have a career outside home, let alone own a business because no matter how well she may be performing at her job/business she has to live up to the social definition of "perfect" wife and mother at home.

Therefore, as business-ownership not only involves long hours of work which clashes with women's traditional roles, but also requires frequent visits to public places (such as bank, tax office, market etc.) and interaction with strangers which contradict with women's segregated and protected role, it is socially less desirable to see women in business than in many other types of employment. The social attitude towards women in business can be well described in the words of a graduate:

“In our society, the outlook of common people has not changed yet and it will take many more years to change as I believe. A woman who wants to be in business in full swing is very often criticised for sacrificing to a great extent her other roles such as those of a mother and wife. People do not try to understand that it is difficult for a woman to manage both family and work, rather they criticise her as being ‘over ambitious’ and ‘selfish’ ”. (Case 45)

An overwhelming majority of the graduates felt they would get a positive response from their family and friends if they were to start their own business. A total of 74 (91%) graduates perceived positive response from their parents out of which 39 (53%) perceived total acceptance and full support. The remaining 35 (47%) graduates perceived that although their parents would not like the decision very much there would not be any hostility or active negativity to the idea from their part either. These graduates reported that their parents had always encouraged them to achieve economic independence and for that matter they would accept any economic option (employment or self-employment) the graduates chose. For example, one graduate undertaking Masters in Marketing stated:

“I don't think any parents who send their daughters to get higher education expect them to prioritise their traditional gender roles. These days it is very important that a woman generates income either by doing a job or business not only to ensure a better standard of living for her family but more importantly for her own economic independence. So I don't see why my parents would disapprove if I want to start my own business”. (Case 70)

The Majority of the graduates also perceived their relatives (67% N=55) to have a positive attitude towards their decision to set-up their own business. One graduate explained why her parents and relatives would have a positive response if she were to start own business:

“My family as a whole is well educated and progressive minded. They have never treated daughters any differently from the sons. We have always enjoyed a great deal of freedom in decision making and our family did whatever they could to help us. I am sure, even though my family does not have an 'enterprise culture', they will respect my decision of setting-up own business and support me all the way through”. (Case 67)

However, it is interesting to note that graduates perceived more negative attitude from their relatives than parents towards their decision to start their own business. A total of 17 (20%) graduates felt they would get a negative response from their relatives as against 8 (10%) graduates who felt they would get a similar response from their parents. These data suggest that in Bangladeshi society women's business-ownership may be more acceptable in the immediate family than in the broader family. Finally, positive response from friends in the form of moral and physical support were also perceived by majority of the graduates (79% N=65) if they were to start-up own business. One graduate undertaking Masters in Finance and Banking captured the feelings of most graduates who perceived positive attitudes of friends towards their business aspirations:

“My friends are always willing to help me whenever I need them. Therefore I believe, they will not only give me moral support but will also try to help me in whatever way they can if I decide to set-up my own business”. (Case 12)

7.3 Housewives' Perception of "Acceptability" of Women's Business Ownership in the Society of Bangladesh

A great majority of housewives (81% N=30) in this study perceived business-ownership as an acceptable economic option for women like themselves (middle-income, educated and urban) in Bangladesh. Two-thirds of these housewives perceived that changing (liberal) social attitude (40% N=12), and economic necessity (27% N=8) are important factors influencing the acceptability of women's business-ownership. The remaining one-third however perceived (33% N=10) that business-ownership is acceptable for women

only in the home-based businesses. The reason behind this can be well described in the words of a housewife:

“Although the gradual change in the socio-economic culture in Bangladesh has resulted in greater acceptance of women's economic role, only home based business seems to be acceptable when it comes to business-ownership by women. Our society appreciates women who bring in a second income for the family but are not yet ready to redefine the traditional gender roles. Therefore, just as teaching is a highly desirable job for women because it is not a challenge to home-making, home-based business is the only acceptable type of business for women because it allows them to generate income without disrupting their gender roles”. (Case 110)

It is interesting to note that all the housewives who perceived business-ownership as acceptable reported only the traditionally female type businesses to be acceptable for women in Bangladesh. The acceptability of women's business-ownership would seem to depend on the type of business i.e. only in the traditionally female type and/or home-based businesses. This may be due to the common belief in Bangladeshi society that women are not capable of operating business in the traditionally male-dominated sectors. The majority of the housewives (70% N=26) agreed that the social perception of women business-owners is, *“women are not as good as men are in doing business”*. Therefore, it is acceptable for women to set-up a boutique, handicraft, childcare, catering or any other gender role-related business primarily because women learn these skills at home as part of their upbringing and therefore enjoy a natural advantage over men in running these businesses. Secondly, these businesses can be located at home which allows women the flexibility to combine household responsibilities with gainful employment. Thirdly, and

most interestingly, women in traditional sectors of business are commonly perceived to be simply running their business as a "hobby" (something to keep them busy) rather than as a "career" which provides some sort of assurance to their families that these women are more "committed" to their traditional roles than the economic role. For example, more than half of the housewives (52% N=19) in this study agreed that the social perception of women business-owners is, "*business-ownership for women is more a hobby or fashion rather than a career*". From the above discussion, it appears that the acceptability of women's business-ownership largely depends on the economic necessity in the family and the type of business (i.e. if it is a gender role related business).

A total of seven (19%) housewives in this study did not perceive business-ownership as an acceptable economic option for women in Bangladesh. According to them negative social attitudes towards women in business and the long hours of work required in business are the major reasons of unacceptability. The majority of the housewives (62% N=23) in this study perceived that in Bangladeshi society, it is difficult for a woman to have a career outside home, let alone own a business. The reason seems to be that since women are expected to give priority to their roles of wife and mother over anything else, those with jobs in the formal sector commonly take-up double work load to live up to the traditionally defined gender roles. Therefore, these housewives perceived that the long hours of work, the risk and the responsibilities involved in operating a business make it neither a suitable nor a socially acceptable economic option for women. One housewife stated:

“Business is not suitable for women in our society because it not only involves lots of risk and responsibilities but also requires long hours of work which puts added pressure on a woman who is already burdened with the responsibilities of entire household”. (Case 112)

Although women's business-ownership was perceived as socially acceptable by majority of the housewives in this study, the same were found to agree as most of the graduates, that the following notions of entrepreneurship prevail in Bangladeshi society.

“In our country business owners do not enjoy equal social status as business-owners in other countries do”. (71%, N=26)

“A person starts his/her own business because he/she is not qualified for a proper job”. (65%, N=24)

“Business-owners care less about their workers than big established companies do”. (71%, N=26)

“Business-owners are just irresponsible gamblers” (67%, N=25)

Moreover, many of the housewives perceived that the Bangladeshi society would disagree with the following statements:

“Business-owners deserve every penny they get”. (73%, N=27)

“Bangladesh can be proud of its business-owners”. (65%, N=24)

The above findings therefore also support the conviction that there is negative social attitude towards entrepreneurship in Bangladesh. This naturally raises an underlying question. If the prevailing social attitude towards business-ownership is negative, why did so many housewives perceive business-ownership as an acceptable economic option for women like themselves in the same society? This appears to be due to the fact that inflation and erosion of living standards have made a second income a necessity for almost every family. However, even though women are encouraged to participate in income generating activities, they are still expected to give priority to their traditional roles and maintain minimum interaction with strangers in accordance with the basic social norms. Consequently, the "respectable" occupation of teaching has been strongly recommended for the educated womenfolk in the country. But since it was not possible for the housewives in this study to take-up teaching or other jobs as they did not have relevant qualifications or had crossed the age-limit to enter into the job market, these housewives perceived that converting hobbies into home-based business would be both an attractive and socially acceptable economic option for women of their age. Moreover, housewives with young children perceived the home-based business as an acceptable economic option for themselves because it is compatible with their gender roles.

Data relating to the attitude of housewives' family and friends towards their decision to set-up own business coincides with the above mentioned perception of housewives regarding acceptability of business-ownership. All the housewives (73% N=27) whose parents were alive perceived a positive response from parents towards their potential business-ownership. Likewise, an overwhelming majority of housewives (94% N=35) anticipated a positive response from their relatives. The reasons why most housewives

perceived a positive response from their relatives can be well described in the words of two housewives:

“My in-laws know that I do not have adequate qualification for the type of job they would like me to get. However, since it is important that I generate income for my family, my in-laws will rather accept me running a home-based business than getting a job that will keep me away from home for a long time”. (Case 111)

“Doll-making has been my hobby since I was a teenager. There is hardly any child in my family who hasn't got a hand-made doll from me. Since I need to earn money for my children's education but can not get a job at this age, my relatives will gladly support me if I want to convert my hobby into business”. (Case 84)

Interestingly, all but two housewives who were widows, perceived positive attitudes from their husband towards their potential business-ownership. Sixty-three per cent (N=22) of these housewives anticipated that their husbands would welcome the decision and support them all the way through. The others (37% N=13) perception was that their husbands would not like the idea very much but would not show negativity or active hostility to the idea either. As stated by a housewife:

“My husband was totally against it when I wanted to take-up a job after we got married because at that time working women were seen as a sign of poverty and loss of status for the family. But the circumstances have changed now. A lot of women are running small home-based businesses. So I believe, if I want to set-up a home-based business, my husband probably won't like the idea very much but will not prevent me from doing it primarily because I will still

be at home most of the time. Moreover, since I am in my 40s now, I won't be as vulnerable to the "evils of society" as I would have been 10-15 years ago". (Case 91)

The above data therefore suggest that the acceptability of women's business-ownership not only depends on the economic necessity in the family and the type of business (i.e. if it is a gender role related and/or home-based business), but also on the age of the women concerned. This issue will be discussed further in the findings regarding actual women entrepreneurs.

7.4 Employed Women's Perception of "Acceptability" of Women's Business Ownership in the Society of Bangladesh

Almost all the employed women in this study (91% N=32) perceived business-ownership as an acceptable economic option for women like themselves in Bangladesh. In line with the graduates and housewives, the employed women (Table 7.3) also perceived that economic necessity in the family (38% N=12), changing (liberal) social attitude (34% N=11), rising unemployment (16% N=5), and the flexibility of home-based businesses (12% N=4) are important factors influencing the acceptability of women's business-ownership.

Table 7.3
Employed Women's Perceptions of Major Factors Influencing the Acceptability of Women's Business-Ownership

Major Factors Influencing The Acceptability	Percentage (N)
Economic necessity	38%(12)
Changing (liberal) social attitude	34% (11)
Rising unemployment	16% (5)
Flexibility of home-based businesses	12% (4)

Source : Field Survey

Moreover, they perceived that traditionally female type and/or home-based businesses are the most acceptable type of business for women. An employed women explained:

“Business-ownership provides much more independence and flexible working hours than employment to women which is conducive for maintaining a balance between their responsibilities of home and work. Furthermore, in as much as there are very few socially acceptable jobs for women, home-based businesses are becoming an increasingly desirable option for women in our society”. (Case 124)

The above statement highlights the universal problem of working women in keeping a balance between their home and career which seems to be relatively more intense for Bangladeshi women due to certain socio-cultural values in the country. The majority of the employed women (69% N=24) agreed that in Bangladesh it is difficult for a woman to have a career outside home because of the strict gender division of labour. As such, these women (80% N=28) also perceived teaching to be the most acceptable economic option for women by the society. Interestingly, the second most acceptable economic option as perceived by the employed women (20% N=7) was found to be home-based business. According to them business-ownership (traditionally female type) may even be more acceptable than employment for those women whose families put a lot of emphasis on women's socially prescribed role of a home-maker and being protected and sheltered.

The very few employed women (9% N=3) who did not perceive women's business-ownership as acceptable to society reported negative social attitude towards women in business and lack of support from enterprise support agencies to be the major reasons of unacceptability. As one of them stated:

“As a whole the socio-economic environment in our country is not congenial for women's business-ownership. There is very little support available for women entrepreneurs from the promotional agencies. The public transports are very expensive and unsafe. Moreover people in general do not respect women in business. Therefore many in our country do not want to see the female members in their families doing business”. (Case 138)

In contrary to the finding that very few employed women perceived the social attitude towards women's entrepreneurship to be negative, most of them were found to agree, as the graduates and housewives, that our society holds the following notions of entrepreneurship.

“In our country business owners do not enjoy equal social status as business-owners in other countries do”. (54%, N=19)

“A person starts his/her own business because he/she is not qualified for a proper job”. (78%, N=27)

“Business-owners care less about their workers than big established companies do”. (60%, N=21)

“Business-owners are just irresponsible gamblers” (71%, N=25)

Moreover, many of them perceived that the Bangladeshi society would disagree with the following statements:

“Business-owners deserve every penny they get”. (63%, N=22)

“Bangladesh can be proud of its business-owners”. (63%, N=22)

The above data again endorses a negative social attitude towards entrepreneurship in Bangladesh. However, it is important to note that the employed women along with the graduates and the housewives in this study perceived that since traditionally female type of businesses enable women to raise economic returns for the family without violating their traditional roles, business-ownership is becoming gradually acceptable for women in Bangladeshi society.

Finally, data relating to the attitude of employed women's family and friends towards their decision to set-up own business also coincides with their perception of acceptability of women's entrepreneurship. A great majority of these women anticipated a positive attitude from their parents (97% N=34), relatives (52% N=18) husband (66% N=23) and friends (89% N=31) towards their potential business-ownership. Two of them stated:

“My husband always inspires me to start a business of my own. So he will certainly welcome my decision because he thinks next to ‘teaching’, it is the most dignified occupation for a woman. My parents also feel the same way”. (Case 150)

“My relatives always support women of our family to get involved in economic activities. They are very open minded and have no objection to women's involvement in employment or business”. (Case 154)

7.5 Factors Influencing the "Acceptability" of Women's Business Ownership in the Society of Bangladesh (From the Experience of Actual Women Entrepreneurs)

The sample of actual women entrepreneurs were found to be divided almost equally on the issue of social acceptability of women's business-ownership in Bangladesh. Slightly over half (52% N=39) of them perceived women's business-ownership as socially acceptable while the rest (48% N=36) perceived the opposite. Although economic necessity (72% N=28) was mentioned as the single most important reason for acceptability, analyses of the response of these women entrepreneurs revealed that type of business (i.e. gender role related business) and the demographics of women (i.e. age, marital status, age of youngest child etc.) are almost equally important in influencing the acceptability of women's business-ownership. The reasons why type of business and age of the women concerned are important determinants of acceptability are well described in the words of two prominent women entrepreneurs in Bangladesh.

"In my opinion, business-ownership is acceptable for women like me because I am married with grown up children, over forty years old and therefore less vulnerable to the "evils of society". People in our country find faults with women so easily that a young single business woman, no matter how careful she is about her appearance and conduct, will always be under threat of losing her reputation and thereby a good marriage prospect. Therefore it will take a long way before business becomes an acceptable option for young single women in our society". (Case 1)

"Business involves lot of investment of time and money which most families find unsuitable for women. Our society believes that women are not capable of running a business as good as men are and hence disapproves of women setting up non-traditional businesses. Only home-based

businesses are acceptable for women because they involve relatively lower investment and risk and as these businesses are mostly extensions of hobby, they do not contradict with women's traditional roles". (Case 30).

Therefore, it appears that business-ownership is an acceptable economic option for women who are married, have grown-up children, relatively older (over 40 years) and want to set-up a traditionally female type business in their home. Data about the characteristics of actual women entrepreneurs in this study also supports this. The average age of the entrepreneurs was found to be 42 years (SD=7.4) with 53 per cent falling between 39-45. Ninety-one per cent of all entrepreneurs were married. Ninety-six per cent of all respondents were mothers and the average age of their youngest child was 13 (SD=8.5).

Analyses of the responses of women entrepreneurs (48% N=36) who perceived that business-ownership was not a socially acceptable option for women revealed a negative social attitude towards women in business (61% N=22) as the single most important reason for unacceptability. The negative social attitude towards women in business caused families of many of these entrepreneurs (25% N=19) to initially resist their aspirations of business-ownership. In Bangladesh, as in many other Eastern cultures, decisions of any nature are usually made with the approval of the head of the family. Therefore the first thing a woman needs before setting-up her business is the husband's (in some cases father's) approval or at least no hostility or resistance to the idea. However, approval of the immediate family may not be adequate for women particularly those who are relatively younger irrespective of their marital status. They also need acceptance of the broader family (in-laws or other relatives) because of patriarchy and strong family ties. For example, the initial family resistance to business aspirations of nineteen women

entrepreneurs in this study came from their husband, and in-laws and other relatives (37% and 47% respectively). Families do not support women's (particularly younger or single women's) aspirations of business-ownership because in Bangladeshi society women in business are generally perceived as "*bodmaish*" (flirts or one with no personality/honour) and/or "*challu*" (manipulative). Such a negative social attitude can be well presented in the words of a young unmarried boutique owner, a woman running a catering service and an artificial flower exporter respectively:

"Some of my close relatives say that it is an embarrassment to them and a threat to the family honour that I run a business instead of doing something "decent" like a job. Therefore, although my father does not disapprove of my home-based boutique, he doesn't want me to expand it at all". (Case 7)

"Our society in general do not see women in business with respect. Therefore my husband thinks that me running this catering service is damaging our family prestige which in turn will negatively affect good marriage prospects of our daughters".(Case 51)

"In general, intelligence of a woman in our society is considered to be a vice not a virtue. That is why people call me a "challu" business woman behind my back.....They even say that it is not my dedication or hard work but my 'looks' that has made me a successful business-owner today.....would they have said the same if I were a man?" (Case 37)

The reasons why families disapprove of young and single women's business-ownership were explained by two women entrepreneurs as follows.

“The truth is a 'good marriage' is still the most acceptable option for women in our society. So if business-ownership by a young single woman puts her reputation under threat and thereby damages her marriage prospects, why would her family allow her to do business?”(Case 22)

“After getting my divorce, none of my family members bothered to ask me how I was going to provide for my three kids even though they knew that I didn't have enough qualifications to take up a 'decent' job. So I started with a small tailoring shop and over the years I have managed to set-up a boutique and handicraft business successfully. However, instead of giving me any credit my relatives criticise me for travelling abroad and dealing with clients alone. Some of my relatives even say that I just flirt around with men and use my business as an excuse to mix with them. If this is what business-ownership by single (unmarried or divorced) women means to our society, how can families approve of young single women's business aspirations?” (Case 23)

A restaurant owner, who simultaneously runs a printing and publishing business also added:

“For all the pro-women hype going around, our society is still not ready for the working women. When a man does business, he may go to ten offices, talk to different people, establish liaisons and land a contract.....but were a woman to do the same thing, there would be much negative talk about the woman's character”. (Case 56)

In addition to the negative social attitude, lack of role models (25% N=9), security and freedom of mobility for women in the country (11% N=4), and the long hours of work required in business (6% N=2) were also perceived as important reasons of unacceptability of women's business-ownership. As two of them stated:

“From social point of view business-ownership is not yet a recognised economic option for women. This is because there are so few women involved in medium or large businesses that it has not received public interest. On the other hand, home-based businesses have become very acceptable because there are many examples of women successfully running home-based businesses”. (Case 50)

“Other than teaching, people in our country still prefer 9 to 5 jobs for women mainly because working in an office is safer (in terms of working environment and interaction with people) than running own business which requires frequent travelling to public places such as bank, market, factory etc”. (Case 30)

As a whole, analyses of the responses of women entrepreneurs reveals that unlike teaching, business-ownership as such is not yet a largely acceptable economic option for women in Bangladesh. Essentially it contradicts with the social perceptions of women as being home-makers, protected and sheltered. However, since the rising cost of living increasingly makes it necessary for many families to have a second income, home-based businesses have become reasonably acceptable for married women who are relatively older and have grown-up children. Data on women entrepreneurs also support this finding. The majority of entrepreneurs (73% N=55) in this study agreed with the commonly believed notion that in Bangladesh it is difficult for a woman to have a career outside home, let alone own a business because of the strict gender division of labour. Accordingly, teaching and home-based business were perceived to be most acceptable economic options for women by 69% (N=52) and 12% (N=9) entrepreneurs respectively as both of these options allow women the flexibility to cope with the combination of family responsibilities and gainful employment.

7.6 Summary of Findings and Conclusion

This chapter has examined the perception of acceptability of women's business-ownership in Bangladesh and revealed a number of findings. Women's business-ownership was perceived as socially acceptable by majority of the respondents in the sample of potential women entrepreneurs (graduates, housewives and employed women) although only if they are traditionally female type and/or home-based businesses. These women perceived economic necessity as the most important factor influencing the acceptability of women's business-ownership. Other important factors were found to be changing (liberal) social attitude and rising unemployment. The majority of the potential women entrepreneurs agreed with the commonly perceived notion that in Bangladeshi society it is difficult for a woman to have a career outside home, let alone own a business because of the strict gender division of labour. As such, they perceived that traditionally female type businesses have become largely acceptable by the society because they enable women to generate income without violating their traditional roles of mother and wife. Accordingly, majority of the graduates, housewives and employed women perceived positive attitude from their parents, relatives, husband (if married), and friends towards their potential business-ownership. This may have been due to the fact that (as found in chapter six) these women mostly aspired for setting-up traditionally female type businesses.

The potential entrepreneurs who did not perceive business-ownership as an acceptable economic option for women reported negative attitude towards women in business, the long hours of work required in business, lack of support from promotional agencies, and role models to be the major reasons for unacceptability.

The sample of actual women entrepreneurs were almost equally divided on the issue of acceptability of women's business-ownership from a social point of view. Slightly over half of them perceived women's business-ownership as socially acceptable while the rest perceived the opposite. Although economic necessity was mentioned as the single most important reason for acceptability, analyses of the response of these women entrepreneurs revealed that type of business (i.e. gender role related business) and the demographics of women (i.e. age, marital status, age of youngest child etc.) are almost equally important in influencing the acceptability of women's business-ownership. It was found that business-ownership is an acceptable economic option for women who are married, have grown-up children, relatively older and want to set-up a traditionally female type business in their home. This finding was also supported by the demographic data of women entrepreneurs.

Analyses of the response of women entrepreneurs revealed a number of interesting findings regarding acceptability of business-ownership by relatively older, married women. It was found acceptable for married women to set-up gender role-related and/or home-based businesses primarily because the rising cost of living has made it necessary for many families to have a second income and home-based businesses enable women the flexibility to combine household responsibilities with gainful employment. Secondly, home-based businesses do not require as much mobility in public places and interaction with strangers as other types of businesses do. Thirdly, as the women are married and relatively older, they are considered to be less vulnerable to the "evils of society". All these agree with women's socially prescribed roles of being home-makers, protected and sheltered. Finally, and most interestingly, as home-based businesses are mostly extensions of the women's home-making skills, they are commonly perceived as "hobby" of the

women entrepreneurs rather than "career" by their families, which provides some sort of assurance to the families that these women are more "committed" to their traditional roles than the economic role.

The analyses also suggested that in Bangladeshi society, negative social attitudes towards women in business particularly towards those who are relatively younger and/or single and operating business in the non-traditional sectors still prevails. These women are generally perceived as flirts or one with no personality/honour and manipulative by the society. Such negative social attitude towards women in business caused families of many of the women entrepreneurs to initially resist their aspirations of business-ownership. Furthermore, lack of exposure of role models in the non-traditional sectors of business, security and freedom of mobility for women, and the long hours of work required in business were found to be important factors influencing the unacceptability of women's business-ownership.

The negative social attitude towards women's business-ownership seems to arise from the fact that the social status of entrepreneurship is relatively much lower than other occupations in Bangladesh. The response of both potential and actual women entrepreneurs with regard to the commonly perceived notion of entrepreneurship in Bangladeshi society supports this conviction. However, the social attitude towards women's business-ownership in the non-traditional sectors tends to be more disapproving because of the role perception of women by the society. As previously mentioned, basic social norms in the country regard men as providers and women as home-makers, protected and sheltered. Therefore, since business-ownership in the non-traditional sectors

not only involves long hours of work which clashes with women's traditional roles, but also requires frequent visits to public places (such as bank, tax office, market etc.) and interaction with strangers which contradict with women's segregated and protected role, it is socially less desirable to see women in non-traditional businesses than in many other types of employment. Nevertheless, the majority of the sample of potential women entrepreneurs perceived that since traditionally female type businesses, enable women to raise economic returns for the family without violating their traditional roles, business-ownership is becoming gradually acceptable for women in Bangladeshi society.

Overall, it appears that demographics (age, marital status, age of youngest child) of the women concerned and the type of business (traditionally female type) are the key explanatory factors determining the acceptability of business-ownership as an economic option for women in Bangladesh. For example, business-ownership is more acceptable as an economic option for women who are married, between 36-45 age category, have economic necessity in the family and want to start a gender role-related business.

Chapter 8

Feasibility of Business-ownership as an Economic Option

8.1 Introduction

It has been found in chapter six that business-ownership is seen as a positive economic option by middle-income, educated, urban women in Bangladesh. Chapter seven has further revealed that these women perceive business-ownership as an acceptable economic option for women like themselves in the Bangladeshi society. The aspirations for and the perception of acceptability of business-ownership however, are not sufficient enough for these women to start their own businesses. Unless business-ownership is perceived as a realisable or feasible economic option, very few women will actually see themselves going into business.

The specific issues to be investigated in this chapter include i) is business-ownership a feasible economic option for middle-income, educated urban women in Bangladesh? ii) which factors influence the feasibility of business-ownership by women? and iii) what are the major barriers of women's entrepreneurship in Bangladesh? In doing so, the chapter examines and describes the factors that contributed towards translating the aspirations of business-ownership into reality by a sample of women entrepreneurs in Bangladesh. It also highlights the pre and post start-up problems of the women entrepreneurs as well as the perceived major barriers to women's entrepreneurship in Bangladesh.

8.2 Factors Influencing the Feasibility of Business-Ownership by Women

Review of existing literature in the area of entrepreneurship suggests human capital; network, resources and supporters; and support environment to have important influence on the feasibility of business-ownership (for example, Brush and Hisrich, 1991; Gartner, 1985; Gibb, 1988; Shapero and Sokol, 1982; Dolinski *et al.*, 1993). This chapter describes if and how these categories of factors influenced the feasibility of business-ownership by women entrepreneurs in Bangladesh.

8.2.1 Human Capital

The women entrepreneurs as a group were well qualified. Two-thirds (67% N=50 out of 75) of them had completed higher education of whom 38 and 61 per cent held a Bachelors degree and a Masters degree respectively. One respondent had a Ph.D. degree. The level of education of the sample of women entrepreneurs coincides with the findings of previous research that years of formal education of the entrepreneurs contributes positively to business start-up (Dolinski *et al.*, 1993; Box, White and Barr, 1993; Brush and Hisrich, 1991).

Typical of other women business-owners researched, the majority of the sample of women entrepreneurs (89% N=67 out of 75) also held non-business (Social Science, Arts and Science) degree (Brush, 1990; Birley, Moss and Saunders, 1987). Forty-eight per cent (N=36 out of 75) of all entrepreneurs in the study (Table 8.1) were involved in commercial sector³, 41 per cent (N=31 out of 75) in services and 11 per cent (N=8 out of

³ Includes boutique, handicraft, general store, tailoring, embroidery, fabric printing and dyeing businesses.

75) in manufacturing. Sixty-seven percent (N=50 out of 75) of all entrepreneurs were involved in traditionally female type businesses.

Table 8.1
Type of Businesses of Women Entrepreneurs

Type (Sector) of Business	Percentage (N)
Commercial sector	48% (36)
Service sector	41% (31)
Manufacturing sector	11% (8)

Source : Field Survey

Data relating to the area of education and type of business of women entrepreneurs suggest that area of education/subject of study influences to some extent the type of business women venture into. Accordingly, the social sciences and/or arts educational background, typical of women business owners, may help to explain the high concentration of women-owned businesses in this study in the commercial and service sectors (Brush, 1990; Birley, Moss and Saunders, 1987; Shabbir and Gregorio, 1996).

However, it is interesting to note that the women entrepreneurs with business degrees were also found to be involved in gender-role related businesses in this study. This shows that irrespective of the educational background, the majority of the sample of women entrepreneurs are concentrated in gender-role related businesses. This is because their businesses were mostly extensions of their hobbies and/or as found in previous chapter, also gender-role related businesses are the most acceptable type of business for Bangladeshi women as it is compatible with their other traditional roles.

While 65 per cent (N=49 out of 75) of the entrepreneurs had previous work experience (Table 8.2) before setting-up their businesses, 43 per cent (N=21 out of 49) of them had professional experience (mostly as teachers), 25 per cent (N=12 out of 49) were in managerial positions, 10 per cent each (N=5 out of 49) had worked in technical and in secretarial positions, and 12 per cent (N=6 out of 49) were self-employed. Moreover, twenty-four per cent (N=18 out of 75) of the women entrepreneurs in this study had previous experience of working with family-member entrepreneurs.

Table 8.2
Type of Previous Work Experience of Women Entrepreneurs

Type of Previous Work Experience	Percentage (N)
Professional experience	43% (21)
Managerial experience	25% (12)
Self-employed	12% (6)
Technical experience	10% (5)
Secretarial experience	10% (5)

Source : Field Survey

Slightly less than half (48% N=36 out of 75) of the entrepreneurs had formal skill development and/or management training either through jobs or by participating in training programs. It is important to note that, all of these entrepreneurs reported that their previous work experience irrespective of the nature of job and/or institutional training, facilitated their business start-up process by strengthening either their management skills or their social network and ability to deal with people. As one boutique owner who had previously worked as a school teacher and as a secretary in the Egyptian embassy stated:

“Even though my previous work experience as a teacher and as a secretary have no relation to my area of business, they facilitated the business start-up process primarily by increasing my level of confidence that I could be just as successful in business as I was in jobs and secondly by enabling me to build a strong network of friends. Moreover, as a secretary I learnt the art of dealing with people and managing day to day administrative responsibilities which have been of immeasurable help to me since the inception of the business”. (Case 13)

One handicraft and household-linen producer who had worked as an executive in a small trading firm for seven years stated:

“I have learnt a lot about setting-up a business from my previous job. As an executive in my cousin's trading firm, I learnt how to maintain books of accounts, inventory, prepare project proposals, open L.C. with banks etc., which helped me in my business start-up. Besides I took some formal training on marketing, accounting and management before setting-up the business which strengthened my business skills”. (Case 40)

The above data support the findings of previous research that years of work experience and previous entrepreneurial experience are important in establishing a business (Brush and Hisrich, 1991; Box, White & Barr, 1993, Ronstadt, 1988).

It is interesting to note that 69 per cent (N=52 out of 75) of the entrepreneurs in this study were found to have started their business in a field where they had no work experience. Half of these women (N=26 out of 52) were previously housewives with no work experience and the other half (N=26 out of 52) had experience in teaching and in secretarial positions. These data coincide with the findings of earlier research that many

women entrepreneurs had not worked in a related field before starting their ventures (Belcourt, Burke & Lee-Gosselin, 1990; Goffee and Scase, 1985; Shabbir, 1993). This however, contradicts with the findings of Hisrich and Brush (1984) where it was found that most of their sample of 468 women entrepreneurs (64%) tended to start business in fields where they had job experience. Moreover, more than half of the women entrepreneurs (52% N=39) in this study were found to have no formal/institutional training prior to business start-up. This may have been due to the fact that many of these entrepreneurs converted their hobby or home-making skills (for example, cooking, sewing, embroidery, gardening etc.) into business.

8.2.2 Network, Resources and Supporters

An overwhelming majority of the women entrepreneurs (92% N=69 out of 75) in this study obtained help from their family and/or friends with respect to access to resources (financial and physical) for business set-up. Among them 73 (N=50 out of 69) and 27 (N=19 out of 69) per cent obtained support from their husband and immediate family (parents, siblings etc.), and friends respectively (Table 8.3). Only six entrepreneurs did not seek any assistance from their family and friends in the business set-up process. The women entrepreneurs in this study used personal savings (23% N=17 out of 75) or borrowed the initial capital from their husband (32% N=24 out of 75), immediate family (24% N=18 out of 75), support agencies (16% N=12 out of 75) and friends (5% N=4 out of 75) to set-up their business.

Table 8.3
Sources of Finance for Business Start-Up of Women Entrepreneurs

Sources of Finance for Business Start-Up	Percentage (N)
Husband	32% (24)
Immediate family	24% (18)
Personal savings	23% (17)
Support agencies	16% (12)
Friend/s	5% (4)

Source : Field Survey

It should be noted that few women were also found who used money inherited from their father to finance their business. For example, a boutique owner who recently set-up her business did not have to seek financial support from either her husband or any promotional agencies as she had inherited Tk.25,00,000 (£41,667 approx.) from her father. Data on the source of finance for business start-up by Bangladeshi women entrepreneurs coincides with the findings of earlier studies on women entrepreneurs that women most often employ no or minimal external funding at start-up (Olm, Carsrud & Alvey, 1988; Hisrich and Brush, 1987; Neider, 1987; Honig-Haftel & Martin, 1986).

With regard to access to resources (machinery, employees, suppliers, etc.) necessary to start a business, it was found that the majority of entrepreneurs used personal contact (32% N=24 out of 75) or obtained support from family (25% N=19 out of 75), husband (16% N=12 out of 75), and mentor/sponsor (16% N=12 out of 75). Similarly, it was found that most of the women entrepreneurs (68% N=51 out of 75) used family and friends ("know who") to publicise about their business. Those who attended national and international trade fairs and exhibitions (11% N=8 out of 75) to promote their market also obtained the information and financial help through both formal and informal networking.

For example, these women were members of various entrepreneurial and business associations (e.g. Women's Entrepreneurs' Association, Bangla Craft, Chamber of Commerce, Export Promotion Bureau etc.) and other social organisations (e.g. Rotary, Lioness, Zonta Club etc.). The remaining 21 per cent (N=16 out of 75) entrepreneurs used media to publicise about their business.

The findings regarding 56 per cent (N=42 out of 75) women entrepreneurs having to obtain pre start-up financial support from their husband and family, 89 per cent (N=67 out of 75) women entrepreneurs having to use personal contact or obtain support from family, husband and/or mentor in order to access resources, and 68 per cent (N=51 out of 75) entrepreneurs having to use friends and family to publicise their business support the findings of previous research that entrepreneurship is facilitated by linkages between aspiring entrepreneurs, resources and opportunities (Aldrich & Zimmer, 1986), that access to help and information depends on "know who" (Belcourt, Burke & Lee-Gosselin, 1991) and that strong ties in social networks facilitate the start-up process (Brush, 1990; Birley, 1985).

It is important to note that the women entrepreneurs obtained a great deal of support from their family and friends with regard to access to resources, market etc. This is not surprising perhaps because the majority of these entrepreneurs (60% N=45 out of 75) came from upper-middle income families with strong social networks and class connections. The role of social network ("know who") in the publicity of many women-owned businesses can be well described in the words of a floral gift shop-owner and the owner of a Patisserie respectively:

“My partner's husband is the Managing Director of a big multinational company. It is his network through which the General Manager of Hotel Sheraton came to know about our business. One day, he came to see our shop and became very impressed with the floral gifts on display. Soon after that he gave us the contract to do flower arrangements for an international conference in the hotel. This put us in the lime-light over night and from then on we did not need to publicise about our business any more”. (Case 17)

“Since my husband works for the airforce many of his friends at the Cantonment know that I am good at baking. But couple of years back, when I received a phone call from the president's office asking me if I could bake a birthday cake for the president I realised how fast words go around.....naturally baking a cake for the president gave me so much publicity that I really did not have to publicise about my business any more”. (Case 10)

Only 8 women entrepreneurs were found to have obtained their resources through personal search. These women did not want to involve their family in the business set-up process in order to enjoy the satisfaction of setting-up the business on their own. As the owner of a renowned advertising agency in Bangladesh stated:

“I never sought help from my husband or others in the family except for moral support because I did not want anybody to say that they helped me to set-up the business. I wanted to do it entirely on my own”. (Case 16)

Although both husband and immediate family were found to be important supporters of women entrepreneurs in Bangladesh, the role of the husband (in some cases, father) was found to be frequently crucial in the business set-up and management process particularly in the non-traditional businesses. Similar to many other Eastern cultures, in Bangladeshi

society decisions of any nature are usually made with the approval of the head of the family. Therefore, it is very important for a woman who wants to set-up her own business to have her husband's (in some cases father's) approval or at least no hostility or active negativity to the idea. Secondly, because women's mobility in public places are not yet well accepted in Bangladeshi society, a woman who has to deal with strangers in public places (for example market, offices, banks etc.) either goes with a male chaperon or chooses to seek help of a man to act on behalf of her. Very frequently, the male chaperon or the aide is the husband. The above situation can be well described in the words of a ceramic factory owner:

“No matter what every woman in our society needs a man behind her to make her business a success. I don't know of any woman who could make a head-way in the tax office by herself”.

(Case 22)

Moreover, in many cases, husbands (in some cases fathers) were found to play a vital role in obtaining resources (financial and physical) and accessing information, market, customers etc. As two of them stated:

“My husband did all the initial ground work in setting-up this printing business. I even share the same office space with him. Although his own construction business keeps him very busy he is always there for me whenever I need him”. (Case 29)

“My husband does all the running around for my business (beauty salon). In other words, he takes care of all the outside activities relating to this business such as acquiring license,

contacting suppliers, dealing with the customs officers, recruiting the male employees etc. He also maintains the books of accounts of my business". (Case 38).

Finally, the husbands' co-operation at home and emotional support were found to be pivotal for successfully operating the businesses. Many women entrepreneurs reported that a large factor behind their success was the co-operation and support they received from their husband. They further added that without spousal support there is a lot of mental trauma involved and very little can be achieved in that state, particularly when there is criticism or opposition from the in-laws to the involvement in business of the women concerned. The owner of a consulting firm captured the feelings of most women entrepreneurs who acknowledged the importance of having a co-operative husband.

"When I have to go out of town, my husband offers to take care of our daughter and does so. Of course, as soon as I return she (the daughter) is entirely my responsibility. But when I really need it, his support is there for me". (Case 57)

A poultry farm owner also added:

"I couldn't have done it without my husband's helpwhen I decided to set-up this business my father-in-law who is very religious and has very strong principles did not like the idea at all. But my husband reasoned with him. He told him this was something I had to do as it was necessary for the well-being of our family.....My husband also always helps me out in action, by taking sick chickens to the vet or by collecting chicks from various farms.....not only that, he is always encouraging me. He jokes that when my business becomes big, I should give him a job there". (Case 59)

Therefore, in line with the findings of earlier research the above data also suggest that women business-owners tend to have many strong supporters (Easwaran, 1993; Smeltzer and Fann, 1989; Olm, Carsrud and Alvey, 1988; Hisrich and Brush, 1983), and in particular, a spouse or significant other seems to be an important factor for successful women business-owners (Rosa and Hamilton, 1994; Easwaran, Hartshorn and Richardson, 1994; Nelson, 1987; Hisrich and Brush, 1983).

8.2.3 The Support Environment

A total of 36 women entrepreneurs (48%) in this study had approached promotional agencies and only half of them (N=18 out of 36) obtained support in the areas of finance, information and training before setting-up their businesses. Among the other half, 6 (17%) received little/inadequate training, information, technical and marketing support and 12 (33%) of them received no support at all. Many of these women entrepreneurs asserted that the problem of inadequate support from promotional agencies originated from the lack of women friendly attitude of the personnel of promotional agencies. For example, some reported that they felt the promotional agencies were not confident about dealing with women entrepreneurs. They also found a tendency in some of the bank or other promotional agency personnel to think that women were not serious about or committed to their business - that women were simply running their business "as a hobby". As one ceramic factory owner said:

"I was turned down twice by a nationalised bank as well as a private bank. When I approached for a loan before setting-up the business both the banks refused on the ground that I should start the business first and then apply for a loan. Once I did it they told me, 'Sorry we give loans only to business-owners who are starting their businesses from scratch'". (Case 22)

One household linen producer described her experience as follows:

“When an high official from a nationalised bank came to see my project (home-based), he told me, ‘By the look of your house it doesn't seem that you need a bank loan of Tk.25,000 (£400)’.....I have decorated my house little by little over a period of 18 years of my marriage. Why should that stop me from getting a bank loan if I have a viable project?” (Case 40)

Moreover, some of them also reported complete non-co-operation on the part of the personnel of particular government support agencies with respect to providing information and processing documents for loan sanctioning. As two of them stated:

“When I approached BSCIC, the chairman approved my loan application but the lower level personnel responsible for processing the documents showed all kinds of non-co-operation probably because he couldn't ask for 'Ghoosh' (bribe) directly from a woman. Since I was running out of time and was determined not to compromise, I stopped pursuing the loan”. (Case 22)

“I approached the Managing Director of the Ceramic Institute and offered to sponsor the experimentation of different coloured glazing at the institute. He promised me all kinds of co-operation but after a month and half he refused to continue the experiment and moreover was very rude to me when I wanted to know the reasons for discontinuing the experiment. I believe he was intentionally rude just to scare me away as he knew that being a woman I could not challenge him”. (Case 30)

Analyses of responses of the sample of women entrepreneurs with regard to the support environment in Bangladesh reveal that the personnel of the majority of the support

organisations do not have a women friendly attitude. However, the problem of non-co-operation of the personnel in the form of non-transmission of information, delays in processing documents for loan, demands for 'ghoosh' (bribe) etc. in government support agencies is not entirely a gender specific problem. These problems were also frequently mentioned by samples of male small business-owners in Bangladesh in recent research (Moyeen, 1997; Sarder, 1995).

All of the twelve women entrepreneurs who did not receive any pre-start up support from promotional agencies reported that their loan applications were refused because they failed to provide collateral against the loan or refused to ask their husbands to sign the loan applications as a guarantor. Evidence of many public and private banks in Bangladesh requiring the husband's signature as a guarantor on loan applications by women entrepreneurs have also been found in previous research (Rashid, 1989). This clearly demonstrates the lack of women friendly attitude of banks and support agencies.

Out of the 39 (52%) women entrepreneurs who did not approach any support agencies for pre-start up support, 28 (72%) of them reported that their business was so small when they first started that they did not need to borrow the initial capital or require other support from support agencies. The remaining 9 (23%) entrepreneurs did not approach any support agencies because they had no collateral to offer against the loan and/or the interest rate was too high for them, and 2 (5%) entrepreneurs did not have information about access to credit through support agencies before setting-up their business.

The above data suggests that there is not only a lack of a women friendly attitude among the personnel of banks and support organisations in Bangladesh but also that these agencies have not yet made any attempts to tailor their enterprise support to women's needs (for example, softer term loans i.e. provision of a collateral free loan, low interest on business start-up loans, easier access to information, etc.)

It is important to note that the lack of specific support for the promotion and development of middle-income, educated women as entrepreneurs has been confirmed by the CEOs of the key promotional agencies in Bangladesh. Most of these organisations (8 out of 10) do not perceive middle-income educated women as a specific or priority client group and do not even have plans to focus on this group in future. The remaining two organisations (BSCIC and MIDAS) also do not have support programs to adequately cater for the needs of this group of women. The lack of attention given to educated urban women entrepreneurs by various government and non-government support agencies were evident in the words of their chief executive officers (CEOs). As the Executive Director of a well reputed non-government business support agency stated:

“I don't understand why we need to promote entrepreneurship among educated urban women in the first place. I do not believe that entrepreneurship can be spoon fed to either women or men. If a woman is interested in setting-up her own business she should approach for support as a potential entrepreneur not as a 'woman' and the banks or support agencies should also treat her no differently than a male entrepreneur. In a country like Bangladesh, where even male entrepreneurs are not getting adequate support why should we look at women as a specific or priority client group?”

It was found that the women specific training and credit programs offered by the support organisations in Bangladesh were aimed at the development and promotion of income generating activities among the more disadvantaged women (less educated, lower-income, rural or semi-urban). However, it should be noted that the interviews with the CEOs of particular government and non-government enterprise support agencies revealed that the lack of attention of these agencies on middle-income, educated women business-owners was to a large extent a result of the influence of their donor/funding agencies. For example, the various women's entrepreneurship development programs operated by BSCIC, Dept. of Women's Affairs, DYD, Proshika, World Concern, BRAC and many other NGOs in Bangladesh are partially or fully funded by donor agencies like USAID, World Bank, ADB, CIDA, SIDA, DFID, Ford Foundation etc. who put particular emphasis on raising the socio-economic condition of poor women, especially in the rural areas (Baden *et al.*, 1994). As Moser (1993) states:

“While income-generating projects for low-income women have proliferated since the 1970s, they have tended to remain small in scale, to be developed by NGOs (most frequently all-women in composition), and to be assisted by grants rather than by loans, from international and bilateral agencies. Most frequently they aim to increase productivity in activities traditionally undertaken by women, rather than to introduce women to new areas of work, with a preference for supporting rural-based production projects as opposed to those in the service and distribution sectors, which are far more widespread in the urban areas of many developing countries”. (p.68)

8.3 Pre and Post Start-up Problems

Slightly over one-third of the women entrepreneurs in this study (36% N=27 out of 75) reported that they did not face any pre-start up problems that were difficult to overcome. This was due to the fact that these women started their business at a small scale and mostly converted their hobbies or home-making skills into home-based businesses (44% N=12 out of 27). These data maintain the findings of Hisrich and O'Brien (1981, 1982) that the business problems of women may be linked to the type of activity in which they are engaged. In addition, some entrepreneurs were found not to have faced any gender-related pre-start up problems because they seldom went to public places (33% N=9 out of 27) (for example market, offices, banks etc.) or were old enough not to be vulnerable to the 'evils of society' (22% N=6 out of 27).

Almost two-thirds of the women entrepreneurs in this study (64% N=48 out of 75) faced pre-start up problems that were gender-related. The most important pre-start up problems were (Table 8.4) the lack of credibility with the personnel of banks and support agencies, lack of acceptance and credibility in dealing with suppliers, and inability to secure confidence of and timely payments from customers (52% N=25 out of 48).

The lack of confidence on, or negative attitude of, banking personnel towards women entrepreneurs have already been discussed previously in this chapter (See case 22 and 40). Evidence of lack of confidence of customers on women entrepreneurs can be well presented in the following words:

“Since I am the first female interior designer in this country some institutions initially were very sceptical about me (being a woman) being able to do such big projects. They did not have enough faith in me. It was only through my persistence that I got the first few contracts and I had to work very hard to prove my excellence and win their confidence. But once I did it, I became established. Now, nobody questions my ability”. (Case 49)

“When I first started the printing business, my greatest difficulty was dealing with customers. A lot of my customers did not believe that I was the owner. Most of them would refuse to speak to me and ask for the 'real owner' (a male owner). Even now after running this business for 17 years, I face this problem. Customers call and refuse to discuss business with me because they can not believe that a woman can be the owner of this successful printing business”. (Case 29)

One business-owner, who had resigned from the position of a marketing research officer after working for 11 years in a local handicraft production and marketing organisation, and had started her own business in 1991, captured the feelings of most entrepreneurs who suffered tremendously from the inability to secure timely payments from customers.

“When I first started my business, I did not have an outlet and had to supply the production to small fashion houses for which I suffered a lot. Many of these fashion houses used to make unnecessary delays in making payments and some of them have not paid me yet. Although these fashion houses refuse to enter into written contracts with suppliers (who are mostly women) which will guarantee future payments, small suppliers have no other option but to do business with them as they do not have enough capital to set-up their own outlets or to produce for big fashion houses”. (Case 41)

The other important pre-start up problems of women entrepreneurs include restricted spatial mobility due to lack of security and freedom of movement for women in the country and cultural reasons (29% N=14 out of 48), and the non-acceptance of a female authority figure by male employees (19% N=9 out of 48). The women entrepreneurs reported that it was difficult for men, particularly the uneducated shop-floor workers to accept a woman's authority at the work place - traditionally a male domain in Bangladeshi society. As one entrepreneur said:

“Sometimes the masters (pattern-cutters) behave as if they know it all. They can not 'swallow' having a young woman coming to them and explaining what to do. It hurts their "izzat" (ego/honour) to take advice from a young woman”. (Case 7)

Table 8.4
Pre Business Start-up Problems of Women Entrepreneurs

Pre Business Start-up Problems	Percentage (N)
Lack of credibility in dealing with banks and support agencies; Lack of acceptance and credibility in dealing with suppliers; Inability to secure confidence of and timely payments from customers.	52% (25)
Restricted spatial mobility	29% (14)
The non-acceptance of a female authority figure by male employees	19% (9)

Source : Field Survey

Related to the non-acceptance of women's authority or arrogance by male employees was the lack of credibility of women business-owners. There was a tendency on the part of the male workers to think that women were not the type of people who can seriously run their

business - that they simply run their business "as a hobby". As the owner of the most renowned boutique in Dhaka - the nations capital stated:

"Male employees in our country are used to a 'different kind of language' (swearing). Since I could not use the same language when I used to deal with them, initially they did not take me seriously and used to argue a lot with me. Moreover, I had to ask my husband to pay the wages and bonus to my employees because if they saw only me they would make unreasonable demands.....It has taken a long time for me to establish my credibility and authority among my employees". (Case 4)

Among the various post business start-up problems of the women entrepreneurs (Table 8.5), inadequate working capital (28% N=21 out of 75), lack of security and freedom of mobility (25% N=19 out of 75), lack of good quality materials (15% N=11 out of 75), managing employees (12% N=9 out of 75), and marketing (8% N=6 out of 75) problems were most frequently mentioned. It is notable that almost similar findings regarding business problems were obtained in a previous study on women entrepreneurs in Bangladesh (Moyeen and Huq, 1994). Apart from the cultural reasons of restricted spatial mobility for women, the frequent incidence of 'mugging' on the streets even in broad daylight and the 'chanda for mastans' (weekly/monthly payment of a sum of money to the muscle men of political parties by business-owners irrespective of their gender) were found to have added to the problem of lack of security and freedom of mobility for the sample of women entrepreneurs.

Table 8.5
Post Business Start-up Problems of Women Entrepreneurs⁴

Post Business Start-up Problems	Percentage (N)
Inadequate working capital	28% (21)
Lack of security and freedom of mobility	25% (19)
Lack of good quality materials	15% (11)
Managing employees	12% (9)
Marketing problems	8% (6)

Source : Field Survey

8.4 Major Barriers of Business-Ownership

Analyses of the responses of women entrepreneurs regarding barriers of women's business-ownership (Table 8.6) reveal that lack of support from promotional agencies in the areas of finance, training, information, technical and marketing (28 per cent), family support (19 per cent), lack of security and freedom of mobility (17 per cent), negative social attitude towards women in business (12 per cent), and lack of exposure of role models by media and promotional agencies (11 per cent) are hindering business-ownerships by women in Bangladesh.

Table 8.6
Major Barriers of Women's Business-Ownership in Bangladesh (From the Data of Actual Women Business-Owners)⁵

Major Barriers of Business-Ownership	Percentage (N)
Lack of support from promotional agencies	28% (21)
Lack of family support	19% (14)
Lack of security and freedom of mobility	17% (13)
Negative social attitude towards women in business	12% (9)
Lack of exposure of role models by media and promotional agencies	11% (8)

Source : Field Survey

⁴ The percentage figures in the table do not add up to 100% as only the major post start-up problems are presented.

⁵ The percentage figures in the table do not add up to 100% as only the major barriers are presented.

Similar findings were obtained from the data of potential entrepreneurs (graduates, housewives and employed women) about their perceived barriers to women's business-ownership. These women also perceived (Table 8.7) lack of family support (52% N=80 out of 154), support from promotional agencies in the areas of finance, training, information, technical and marketing (31% N=47 out of 154), restricted spatial mobility of women due to lack of security and freedom of movement (10% N=16 out of 154), and negative attitude towards women's business-ownership (7% N=11 out of 154) to be the major hindrances of business-ownership by women in Bangladesh.

Table 8.7
Perceived Barriers of Women's Business-Ownership (From the Data of
Potential Women Business-Owners)

Perceived Barriers of Business-Ownership	Percentage (N)
Lack of family support	52% (80)
Lack of support from promotional agencies	31% (47)
Restricted spatial mobility	10% (16)
Negative attitude towards women's business-ownership	7% (11)

Source : Field Survey

It is important to note that although a negative social attitude towards women in business was perceived to be a less frequent barrier to women's entrepreneurship than lack of family support, analyses of the responses of both the actual and potential entrepreneurs suggest that it is actually the negative social attitude towards women in business that causes families of many women to resist their business aspirations and accordingly to refuse any kind of support with regard to obtaining resources (financial and physical) and accessing information, market, customers etc.

8.5 Summary of Findings and Conclusion

This chapter investigated the factors that contributed towards the feasibility of business-ownership by women entrepreneurs in Bangladesh. It also identified and described the pre and post start-up problems of the women entrepreneurs as well as the major barriers of women's entrepreneurship in Bangladesh. The analyses revealed a number of findings. With respect to level of education, the women entrepreneurs as a group were found to be well-qualified with three-quarters having completed higher education. Typical of women business-owners around the world, the majority of the sample of women entrepreneurs also held non-business degree and were involved in commercial and service sectors. This suggests that the subject of study influences to some extent the type of business women venture into. Interestingly, all the women entrepreneurs with business degrees were also found to be involved in gender-role related businesses in this study. This shows that irrespective of the educational background, the majority of women entrepreneurs concentrated in gender-role related businesses because their businesses were mostly extensions of their hobbies and/or as found in previous chapter, gender-role related businesses are the most acceptable type of business for women in the society of Bangladesh as it is compatible with their traditional roles.

The majority of women entrepreneurs were found to have previous work experience before setting-up their businesses. Moreover, some of the women entrepreneurs had previous experience of working with family-member entrepreneur. Previous work experience of the women entrepreneurs irrespective of the nature of the job facilitated their business start-up process by strengthening either their management skills or their social network and ability to deal with people.

However, in line with the findings of earlier studies that many women entrepreneurs had not worked in a related field before starting their ventures, the majority of entrepreneurs in this study were also found to have started their business in a field where they had no work experience. Half of these women were previously housewives with no work experience and the other half had experience in teaching and in secretarial positions. Moreover, more than half of the women entrepreneurs were found to have no formal/institutional training prior to business start-up. This may have been due to the fact that many of them converted their hobby or home-making skills (for example, cooking, sewing, embroidery, gardening etc.) into home-based business.

The majority of the entrepreneurs obtained pre-start up financial support from their husband and family, used personal contact ("know who") or obtained support from family, husband and/or mentor to access resources as well as to publicise their business. It is however, notable that the great deal of support the women entrepreneurs obtained from their family and friends with regard to access to resources (financial and physical), customers etc. are not surprising perhaps because a majority of these entrepreneurs came from upper-middle income families with strong social networks and class connections.

Although both husband and immediate family were found to be important supporters of women entrepreneurs, the role of the husband (in some cases, father) were found to be frequently crucial in the business set-up and management process particularly in the non-traditional businesses. Very often, husbands played the role of the male chaperon or the aide for the entrepreneurs. In many cases, husbands played a vital role in obtaining resources (financial and physical) and accessing information, suppliers, customers etc.

Finally, the husband's co-operation at home and emotional support were found to be pivotal for successful operation of the business.

With respect to the support environment, the findings of this study reveal that there is very little enterprise support available and obtainable for the women entrepreneurs in Bangladesh. The lack of specific support for the promotion and development of entrepreneurship among middle-income, educated urban women by the promotional agencies was found to be the major cause of the problem. Moreover, it was found that the problem of lack of, or inadequate support from banks and other promotional agencies originated partly from the lack of a women friendly attitude of their personnel and from the non-co-operation of the personnel of particular government support agencies in the form of non-transmission of information, delays in processing documents for loan, demands for 'ghoosh' (bribe) etc. Finally, interviews with the CEOs of various government and non-government support agencies revealed that the lack of, or inadequate attention of support agencies on entrepreneurship by middle-income, educated women was to a large extent influenced by their donor/funding agencies as the primary concern of these funding agencies are to raise the socio-economic condition of the poor women, especially in the rural areas in Bangladesh.

Analyses of the responses of women entrepreneurs with regard to their pre and post business start-up problems revealed that the lack of confidence/negative attitude of the personnel of banks and promotional agencies, lack of acceptance and credibility in dealing with suppliers, and the inability to secure confidence of and timely payments from customers were the major pre-start up problems. The other important pre start-up

problems were found to be restricted spatial mobility due to lack of security and freedom of movement for women in the country and cultural reasons, and the non-acceptance of a female authority figure by male employees. Women having enterprises in sectors usually thought of as male domains encountered greater problems than those in traditionally female type businesses. Among the various post-business start-up problems of the women entrepreneurs, inadequate working capital, lack of security and freedom of mobility, lack of good quality materials, managing employees, and marketing problems were most frequently mentioned.

Finally, in addition to the commonly cited barriers of women's entrepreneurship identified by earlier studies in both developed and developing countries such as, women's limited access to capital, vocational training, information and network, institutional barriers limiting women's access to support services, sex-role stereotyping, lack of confidence in women's entrepreneurial and managerial capabilities, and negative attitudes of bank personnel, three other factors namely, negative social attitude towards women in business, lack of security and freedom of mobility and exposure of role models by media and promotional agencies have been found to act as hindrances to women's business-ownerships in Bangladesh.

Overall, this exploratory study shows that years of formal education, work experience, socio-economic class, network and supporters, and the type of business are key explanatory factors determining the feasibility of business-ownership as an economic option for women in the context of Bangladesh. For example, business-ownership is more feasible as an economic option for women who have completed higher education, come

from upper-middle income families with a strong social network and a supportive husband, and have had previous work experience.

CHAPTER NINE

Conclusions and Implications

9.1 Introduction

The purpose of this study was to gain an understanding of the factors influencing the aspirations and perceptions of business-ownership as an economic/career option for women in Bangladesh. In doing so, the study explored whether business-ownership is an attractive, acceptable and feasible economic/career option. It focused on the middle-income educated urban women who are considered to be more able or at least have more chances of engaging in on-going business activities.

Much of the research on women's enterprise in developing countries have concentrated on income generating level. Research on formal women's businesses have received little attention from both the development planners and academic researchers. Many of the studies that exist have been applied research mostly conducted by international organisations rather than academic researchers and have tended to focus on issues from a macro perspective, with the assumption that women entrepreneurs both within and between developing countries are a homogenous group, with similar experiences in starting a business (Shabbir and Gregorio, 1996). This raised the need for a more holistic approach to study women entrepreneurs. In this context, a study which gave particular attention to the individual characteristics of women, their motivation, as well as the environmental factors affecting their business start-up (Wees and Romijn, 1995) was undertaken in a developing country, namely Bangladesh.

To begin to understand the issues surrounding women' business-ownership in Bangladesh, a conceptual framework was developed and presented in Chapter 4. This mapped out the factors influencing the aspirations, acceptability and feasibility of business-ownership. Adopting qualitative methods, the study examined the research issues, based on the data collected during the field-work in Bangladesh. The following sections present the conclusions and bring together major themes from the findings of this study.

9.2 The Aspirations of Business-Ownership

Business-ownership was seen as an attractive economic option by the majority of the women interviewed. The media, relatives and husband played the most important role in influencing business aspirations of graduates, housewives, and employed women respectively. Although, many of both the potential and the actual women entrepreneurs had family members in business (Scherer et al, 1989; Hisrich and Brush, 1984; Bandura, 1977), their business aspirations were not influenced by family member role models. Therefore, unlike the findings of previous studies (Cooper, 1986; Shapero and Sokol, 1982; Brockhaus and Horwitz, 1986; Scherer *et al*, 1989; Blyth *et al*, 1989; Hisrich and Brush, 1984; Bandura, 1977; Timmons, 1986), the influence of family entrepreneurial role models in the aspirations of business-ownership of either the potential or the actual women entrepreneurs was not evident in this study.

The reason appears to be that almost all the family members in business were men and not surprisingly, involved in traditionally non-female type of businesses such as, manufacturing, engineering, transport, construction etc. The type of businesses they were operating and the long hours of work involved in such businesses are antithetical to

women's traditional gender roles and are therefore seen as unsuitable for women in the context of Bangladesh. The male family members in business were not seen as appropriate role models by the women in this study and had no role in influencing their business aspirations. Rather, business aspirations of some of the women were influenced by their creative mothers. The prevailing 'anti' entrepreneurs culture in Bangladesh may also have caused many of the male family members in business not to encourage the females in the family to consider business-ownership as an option for themselves. It was, in fact, women's desire to use their "idle" time to generate income or simply to raise economic returns for the family coupled with their personal desire to maintain a balance between their "gender roles" and economic roles that influenced them strongly to set-up own business. Business aspirations of many of the women also came from the influence of non-family role models and/or mentor/s, particularly for those who converted their hobbies into business. Some of these women were encouraged to start their own businesses by their friend/s or neighbours who had previously converted their hobbies into businesses. While the others were strongly "pulled" to set-up their own businesses by non-family mentors who were actively involved in the business start-up process.

Aspirations of business-ownership of the women in this study is more a circumstantial decision heavily influenced by their personal desire to maintain a balance between their dual role as wife and mother as well as income earner, rather than something that has been nurtured since childhood and bloomed in adulthood. It appears that it is the "family roles" or in particular the "gender roles" and not family entrepreneurial role models that influence the aspirations of women to set-up their own businesses in Bangladesh.

With regard to the triggering factors influencing women's aspirations of business-ownership positive motivations or pull factors e.g., independence and flexible working hours, attractive monetary return, creativity and satisfaction, influence of mentor/sponsor, 'pull' from customers played a more important role than negative motivations or push factors in influencing aspirations of business-ownership of both the potential and the actual women entrepreneurs. This departs from Shapero and Sokol's (1982) argument that negative displacements or push factors precipitate far more company formations than positive pulls. However, this finding supports those of previous studies on women entrepreneurs (Stevenson, 1986; Shabbir and Gregorio, 1996; Goffee and Scase, 1983; Scott, 1986; Chaganti, 1986; Brush, 1990; 1992; Thompson and Hood, 1991; Carter and Cannon, 1992).

The graduates' and the employed women's business aspirations were triggered by mostly positive motivations because they had aspired to set-up their own businesses after consciously evaluating the comparative advantages of business-ownership to those of paid employment. The actual women business-owners were older and had developed aspirations of business-ownership at a point in their life when they wanted to make use of their "idle" time (Weinrauch, 1980; Goffee and Scase, 1985) and raise economic returns for their families but found it difficult to enter/re-enter the job market at that age (Rashid, 1989; Shabbir and Gregorio, 1996). Nevertheless, they did not feel 'pushed' towards setting-up their own businesses because their need to generate income was not for survival but to improve their family's standard of living. These women were 'pulled' towards business-ownership as it was the best economic option that offered them the independence and allowed the flexibility to cope with the combination of family responsibilities and

gainful employment (Stevenson, 1986; Shabbir and Gregorio, 1996; Goffee and Scase, 1983; Scott, 1986; Chaganti, 1986; Brush, 1990; 1992; Thompson and Hood, 1991; Carter and Cannon, 1992).

9.3 The Acceptability of Business-Ownership

Women's business-ownership was perceived as socially acceptable only if the business is traditionally female type and/or home-based. Both the actual and the potential women entrepreneurs considered economic necessity (Richardson and Hartshorn, 1993; Wees and Romijn, 1995) as the most important factor influencing the acceptability of women's business ownership. In addition, the potential women entrepreneurs perceived changing (liberal) social attitude (Schumpeter, 1934; Cochran, 1959; Lipset, 1967; Kilby, 1971; Marris and Somerset, 1971; Shapero and Sokol, 1982; Gnyawali and Fogel, 1994; Chell and Adam, 1995), and rising unemployment (Richardson and Hartshorn, 1993; Wees and Romijn, 1995; Kaplan, 1988; Cromie and Hayes, 1988; Carter and Cannon, 1992) as important factors influencing the acceptability. The actual women entrepreneurs felt that the type of business (i.e. traditionally female type of business) and the demographics of women (i.e. age, marital status, age of youngest child etc.) were also almost equally important in influencing the acceptability. In other words, business-ownership is an acceptable economic option for women who are married, have grown-up children (Hisrich and Brush, 1987; Neider, 1987; Sexton and Robinson, 1989; Singh *et al*, 1990; Carter and Cannon 1992, Gazdar, 1992; Birley, 1989; Longstreth *et al*, 1987; Scott, 1986), are relatively older (Hisrich and Brush, 1987; Watkins and Watkins, 1983; Singh *et al*, 1990; Cromie, 1987; Gazdar, 1992), and want to set-up a traditionally female type of business (Goffee and Scase, 1985; Shabbir and Gregorio, 1996; Rashid, 1989; Wees and Romijn,

1987) in their home. This suggests that these gender issues are key determinants of the acceptability of women's business-ownership and the type of business they can undertake.

Setting up a traditionally female type and/or home-based business is acceptable for married women in Bangladesh primarily because it enables them the flexibility to combine household responsibilities with gainful employment (Goffee and Scase, 1985; Stevenson, 1986; Scott, 1986; Chaganti, 1986; Shabbir and Gregorio, 1996; Brush, 1992; Carter and Cannon, 1992; Wees and Romijn, 1987, 1995). Secondly, home-based businesses do not require as much mobility in public places and interaction with strangers as other types of businesses do. Thirdly, as the women are married and relatively older, they are considered to be less vulnerable to the "evils of society". All these agree with women's socially prescribed roles of being home-makers, protected and sheltered. Moreover, as home-based businesses are mostly extensions of the women's home-making skills, they are commonly perceived as "hobby" of the women entrepreneurs rather than "career" by their families, which provides some sort of assurance to the families that these women are more "committed" to their traditional roles than the economic role.

The women who did not perceive women's business-ownership as acceptable reported negative social attitudes towards women in business, the long hours of work required in business, lack of support from promotional agencies, and appropriate role models to be the major reasons for unacceptability. The negative social attitudes towards women's business-ownership seemed to arise from the fact that the social status of entrepreneurship is much lower relatively than other occupations in Bangladesh. Women's business-ownership is even less acceptable because they, particularly the traditionally non-female

type of businesses, not only involve long hours of work which clash with women's traditional roles (Easwaran, 1993) but also require frequent visits to public places (such as bank, tax office, market etc.) and interaction with strangers which contradict with women's segregated and protected role (Papanek, 1982; Shaheed, 1990; Baden *et al*, 1994). Therefore, it is socially less desirable to see women in business than in many other types of employment (Iyer, 1991; Wees and Romijn, 1987, 1995; Shabbir and Gregorio, 1996). In addition to the negative social attitude, lack of exposure to or existence of role models in the non-traditional sectors of business, security and freedom of mobility for women, and the long hours of work required in business are important factors influencing the unacceptability of women's business-ownership in Bangladesh.

9.4 The Feasibility of Business-Ownership

9.4.1 Education

Typical of women business-owners around the world, the women entrepreneurs in this study were well-educated (Hisrich and Brush, 1984; Stevenson, 1986 Rashid, 1989; Easwaran, 1993; Moyeen and Huq, 1994; Shabbir and Gregorio, 1996), held mostly non-business degrees and were involved in commercial and service sectors (Brush, 1990; Birley, Moss and Saunders, 1987; Shabbir and Gregorio, 1996). The level of education of Bangladeshi women entrepreneurs reinforces the findings of previous research which show that years of formal education of the entrepreneurs contributes positively to business start-up (Dolinski *et al*, 1993; Box, White and Barr, 1993; Brush and Hisrich, 1991). The social sciences or arts educational background appear to be an important, but certainly not the primary reason for the high concentration of the women entrepreneurs in Bangladesh in the commercial and service sectors (Brush, 1990; Birley, Moss and Saunders, 1987).

Those with business degrees were also involved in traditionally female type of businesses. This shows that irrespective of the educational background, majority of the sample of women entrepreneurs concentrated in traditionally female type of businesses because their businesses were mostly extensions of their hobbies and/or as found in Chapter 7, traditionally female type of businesses are the most acceptable type of business for women in the society of Bangladesh.

9.4.2 Experience

The majority of the women entrepreneurs interviewed had previous work experience which irrespective of the nature of job, facilitated their business start-up process (Gibb and Ritchie, 1982; Gartner, 1985; Timmons, 1976; Brush and Hisrich, 1991; Box, White & Barr, 1993, Ronstadt, 1988) by strengthening either their management skills or their social network and ability to deal with people. Many women entrepreneurs also started their business in a field where they had no work experience (Belcourt, Burke & Lee-Gosselin, 1990; Goffee and Scase, 1985; Shabbir and Gregorio, 1996). These women were previously housewives with no work experience (Goffee and Scase, 1985; Shabbir and Gregorio, 1996; Rashid, 1989) or had experience in teaching and in secretarial positions (Hisrich and Brush, 1983; Welsh and Young, 1982; Scott, 1986; Neider, 1987).

9.4.3 Resources, Contacts and Supporters

The women entrepreneurs obtained pre-start up financial support from mostly their husband and family, used personal contact ("know who") or obtained support from family, husband and/or mentor to access resources as well as to publicise their business (Easwaran, 1993; Smeltzer and Fann, 1989; Olm, Carsrud & Alvey, 1988; Hisrich and

Brush, 1983). The role of the husband (in some cases, father) were frequently crucial in the business set-up and management process particularly in the non-traditional businesses. It may not be surprising that in many cases husbands played a vital role in obtaining resources (financial and physical) and accessing information, suppliers, customers etc., because traditionally the married women in Bangladesh are supposed to be 'dependent' on their husbands. Moreover, given the lack of security and freedom of mobility for women in Bangladeshi society, the fact that husbands play the role of the male chaperon or the aide for the entrepreneurs is also not unusual. Nonetheless, this supports the findings of earlier research that a spouse or significant other seems to be an important factor for successful women business-owners (Rosa and Hamilton, 1994; Easwaran, Hartshorn and Richardson, 1994; Singh and Gupta, 1990; Nelson, 1987; Hisrich and Brush, 1983; Sexton and Kent, 1981; Hisrich and O'Brien, 1981).

9.4.4 Enterprise Support

The study reveals that there is no specific enterprise support targeted at the middle-income, educated urban women entrepreneurs in Bangladesh. This is to a large extent influenced by their donor/funding agencies as the primary concern of these funding agencies are to raise the socio-economic condition of the poor women, especially in the rural areas in Bangladesh. Moreover, the problems of inadequate support from banks and other promotional agencies are exacerbated by the negative attitude of their personnel towards women business-owners (Shabbir and Gregorio, 1996; Wees and Romijn, 1995; Rashid, 1989) and from the non-co-operation of the personnel of particular government support agencies in the form of non-transmission of information, delays in processing documents for loan, demands for 'ghoosh' (bribe) etc. (Moyeen, 1997; Sarder, 1995).

9.4.5 Pre and Post-Business Start-up Problems

The lack of credibility with the personnel of banks and promotional agencies, lack of acceptance and credibility in dealing with suppliers, and the inability to secure confidence of and timely payments from customers were the major pre-start up problems of the women entrepreneurs. The other important pre-start-up problems were restricted spatial mobility due to lack of security and freedom of movement for women in the country and cultural reasons, and the non-acceptance of a female authority figure by male employees. Women having enterprises in sectors usually thought of as male domains encountered greater problems than those in traditionally female type of businesses. This supports the findings of Hisrich and O'Brien (1981, 1982) that business problems of the women entrepreneurs are linked to the type of activity in which they were engaged. The major post-business start-up problems of the women entrepreneurs were inadequate working capital, lack of security and freedom of mobility, lack of good quality materials, managing employees, and marketing problems.

Finally, some of the commonly cited barriers of women's entrepreneurship identified by earlier studies in both developed and developing countries were also found in this study. These barriers are women's limited access to capital, vocational training, information and network, institutional barriers limiting women's access to support services (Awori, 1995; Wees and Romijn, 1987, 1995; Gould and Parzen, 1990, Neider, 1987), sex-role stereotyping, lack of confidence in women's entrepreneurial and managerial capabilities, (Shabbir and Gregorio, 1996) and negative attitudes of bank personnel (Buttner and Rosen, 1989).

In addition, three other factors namely, negative social attitude towards women in business, lack of security and freedom of mobility, and exposure of role models by media and promotional agencies act as hindrances to women's business-ownership in Bangladesh. Since women business-owners, particularly those in the traditionally male dominated businesses are commonly labelled as 'flirts' and 'manipulative', and are accorded low esteem by the society, many women do not consider business-ownership as an economic option for themselves because of the fear of losing honour. Such negative attitude towards women in business also causes families of many women to resist their desire of business-ownership. Furthermore, it is not safe for a woman to travel alone in the country. Even in broad day-light, incidences of mugging on the streets are common. Women are at greater risk of mugging as they, particularly the married women, usually wear gold jewellery as per tradition. Public transport facilities, particularly the long distance buses, trains, ferries and steamers do not have separate toilets for women. The local hotels may not always be safe and suitable for women travelling alone. This makes it difficult for women to move about for business reasons yet it is essential. Finally, the media and promotional agencies take very little interest in publicising successful women business-owners. Thus, they play little or almost no role in changing the prevailing negative social attitude towards women business-owners. The lack of exposure to appropriate role models hinders many educated urban women from considering business-ownership as an economic option for themselves.

9.5 Theoretical Implications

This thesis has examined the major factors influencing business-ownership by middle-income educated urban women in a developing country, namely Bangladesh. In doing so,

the thesis has highlighted how far social acceptability of women's business-ownership influence women's aspirations of business start-up and actually owning and managing the same in developing economy contexts - an issue overlooked by both the academic researchers and the development planners.

This thesis has also pointed out the often overlooked fact that women entrepreneurs in developing countries are not a homogenous group. It has highlighted that the women entrepreneurs in Bangladesh not only vary in terms of their motivations, personal characteristics, human capital, and circumstances of business start-up, but heterogeneity also exists with respect to women entrepreneurs' level of involvement in the management and ownership of their businesses. For example, while a young graduate is motivated to set-up a business to achieve independence and to become her own boss (case 12), a professional employed woman's business aspiration is motivated by market opportunities and attractive monetary return (case 83). A housewife, on the other hand, is motivated to start a business in order to make use of her 'idle' time and to achieve the flexibility to maintain a balance between her gender role and economic role (case 112). With respect to the heterogeneity in women entrepreneurs' human capital, the study demonstrates variations in their level and type of work experience as well as their ability to access network, resources and supporters. Finally, the diversity in women entrepreneurs' level of involvement in the management and ownership of their businesses are highlighted from the evidence that while many women entrepreneurs are sole owner-managers of their businesses with little/no involvement of mentors/sponsors, some own and manage businesses that have been set-up for them by their mentors/sponsors and few are 'fronts' of their husbands' businesses. Thus, this study confirms

that women entrepreneurs in developing countries are not a homogenous group (Shabbir and Gregorio, 1996; Wees and Romijn, 1987, 1995; Easwaran, 1993).

This study has also indicated that while certain factors that influence women's business-ownership in the developed countries, are also important for women's business-ownership in the developing economy context, others are not so relevant. For example, the cultural and social values, the various human capital elements, networks and supporters, and the support environment were also found to be important in influencing women's business-ownership in Bangladesh. In addition, the role of spouse/husband was found to be important in influencing both the aspirations for and the feasibility of business-ownership by Bangladeshi women. Not only were the husbands an important 'pull' factor behind the business-ownership of many women, very often husbands also played a vital role in transforming women's business aspirations into reality. Finally, the demographics of women e.g. their age, marital status, and number and age of children were found to be an important factor in influencing the acceptability of business-ownership. However, unlike their counterparts in the developed economies, having entrepreneur fathers or other family members in business, did not appear to be important in influencing business aspirations of Bangladeshi women entrepreneurs. Therefore, it may be put forward that factors affecting business-ownership by educated urban women may vary in terms of the socio-cultural context of the country as well as the socio-economic backgrounds of the women concerned.

Furthermore, the thesis has contributed towards narrowing the gap in existing literature on women business-owners running small businesses in developing countries. In particular, it

has highlighted that 'gender' definitely plays a role not only in enabling or hindering women in starting own business, but also in women's choice of business in the developing country context. This is in contrast to studies on women entrepreneurs in Western countries, which present conflicting results about the extent to which gender is an issue in women's business-ownership (see Pelligrino and Reece, 1982; Carter and Cannon, 1992). Indeed, in the light of the findings of the thesis, it may be argued that the aspirations, the acceptability and the feasibility of business-ownership by women are complex and highly interactive depending on women's individual social situations. Business-ownership by women is a combination of motivation, personal characteristics as well as environmental factors. It may also be put forward that not only do the perceptions of acceptability and feasibility of business-ownership influence each other, but they influence the aspirations of business-ownership as well. In other words, the perceived acceptability and/or feasibility also influence the aspirations of business-ownership among women.

Finally, the thesis has contributed a novel dimension to research on women entrepreneurs, that is, while some women may consciously evaluate their business aspirations in terms of the perceptions of acceptability and feasibility of business-ownership before setting-up the business, others may go into business "unconsciously" or through the activities of their mentors/sponsors. These women do not actively evaluate the option rather if they show an interest their mentors/sponsors do the evaluation and help them to start. For example, the women entrepreneurs in cases 8, 10, 11, 12, 19, 29, and 31 are involved in dairy farm, patisserie, coaching centre, garments factory, cotton indenting, printing business, and mushroom production respectively. These women, however, did not become business-owners by consciously evaluating if it was acceptable and feasible for them to start their

own businesses. Rather, when they showed an interest in business-ownership, their husbands, fathers, or non-family mentors/sponsors evaluated the option for them and converted these women's interest into reality by taking an active role in the business start-up process. As such, these women entrepreneurs had little involvement in the start-up phase of their businesses. In other words, they are in fact, operating businesses that had been set-up for them by their mentors/sponsors. For example, the husband of the owner of a famous patisserie (case 10) was present when she was being interviewed. He answered the questions on behalf of his wife regarding the business start-up process as she knew little about how capital and other resources were obtained for setting-up the business. This suggests that although these women legally own the businesses and are managing them, their business-ownership is a result of their mentors' motivation rather than their own.

9.6 Policy Implications and Further Research Issues

From the findings of the study, it may be argued that there exists an enormous potential for entrepreneurship among middle-income educated urban women, who present an increasing group in most developing countries. In the face of shrinking adequate job opportunities for these women around the world, business-ownership can offer a viable medium for effectively combining their economic and domestic roles, particularly for women in the more traditional societies, such as that of Bangladesh. If policy makers are concerned with augmenting women's entrepreneurship in developing countries, policy initiatives should be taken at two levels. At the more general level, there is a need for policy and legislative initiatives that support and promote women's economic participation in general. However, policy and legislative measures alone can not bring about the needed change in the environment. Although these measures serve to provide institutional

backing, real change can only come when there is a general awareness and consequent recognition of the important role that women can play in the socio-economic uplift of the society. In so doing, efforts should be made to encourage wide spread media exposure of role models, ideas for product and market development, and gender sensitivity training for the personnel of agencies working for the promotion of entrepreneurship. Efforts should also be given to improve the overall law and order situation in the country.

The study has also demonstrated the shortcomings of the support services in promoting women's business-ownership in Bangladesh. The fact that the women business-owners as studied here, are not a homogenous group clearly suggest that women's needs, opportunities, and constraints vary according to their personal characteristics, and the type of business they want to start. For example, a young graduate or an employed woman, starting a non-traditional business is likely to have support needs, both moral and material, which are quite different from those of an older housewife, wanting to start a business in the traditional sectors. Further research may be focused to develop an in-depth understanding of the specific gender needs and constraints of women, as identified in this study, so that agencies involved in promoting entrepreneurship may offer services and support that 'match' women's needs (see Kraus-Harper, 1991). Agencies offering enterprise training programmes need to appreciate the limited experience of women entrepreneurs in public dealing, particularly in countries where due to cultural reasons (mainly the influence of 'purdah' and 'izzat') women have limited experience of dealing with men, especially on a one-to-one basis (Aworì, 1995; Wees and Romijn, 1995). Furthermore, agencies involved in extending finance, need to recognise and appreciate the specific constraints of women. As the findings of the study suggest, it is not only that

women lack access to capital, but there are psychological and social constraints (fear of failure) working beneath the surface, that also play an important role in preventing women from tapping formal sources of capital. Further research aimed at addressing these constraints and introducing more finely tuned policies and women friendly 'software' (provision of information, counselling, training) and 'hardware' support (grants, loans, premises provision etc.) to cater to the needs of women business-owners is warranted.

9.7 Methodological Limitations of the Study and Further Research Issues

This study should be seen as an initial attempt to map out and explore some of the main factors influencing the aspirations, the acceptability, and the feasibility of business-ownership by middle-income, educated urban women in Bangladesh. The study demonstrates that research on factors influencing or impeding women to set-up their own businesses should be context based. The factors which influence women's business-ownership in developed countries may not always be relevant for the same in developing countries. These factors may vary both within and between developing countries depending on women's personal backgrounds and the socio-economic context of the country. Furthermore, it confirms the importance of in-depth interviews for understanding the interaction of factors influencing business-ownership by women. Finally, the study also demonstrates the importance of culturally aware/sensitive interviewers in such research in order to capture the details needed for understanding how and why certain factors are more important in influencing the aspirations, the acceptability, and the feasibility of women's business-ownership than others. In spite of these methodological contributions, however a number of limitations could be highlighted with a view to improvements in the methodology for further research. These are:

Although the sample of the study consisted of both potential and actual women business-owners, those who had aspired to set-up own business but failed to do so as business-ownership was not acceptable and/or feasible for them, could not be identified (see section 5.3.1 in Chapter Five) and included in the sample. The sample also could not include women who failed to maintain their businesses. Therefore, the study was not capable of giving quantitative support of factors influencing business-ownership (particularly, those relating to feasibility) between actual entrepreneurs and those who failed to set up or maintain their businesses. It also could not identify whether there are any distinct gender related issues involved in the failure of women in starting or maintaining their own businesses by including a sample of men who had failed to start or maintain their own businesses. Further research may focus on both existing women entrepreneurs and those who had aspired but failed to set-up or maintain own businesses, to demonstrate quantitatively the factors influencing business-ownership by women. Future research may also focus on identifying distinct gender-related issues involved in such failure by including a sample of men who had been unsuccessful in starting or maintaining their own businesses. These would be useful in formulating appropriate policies (i.e., to determine what type of interventions are necessary and what are detrimental) to foster women's business-ownership.

This study also did not include a sample of men in order to obtain their response with respect to the commonly perceived notion of entrepreneurship in the society of Bangladesh. This could help strengthen the finding regarding the status of business-owners compared to other professionals in Bangladesh. A sample of men could also help secure better findings regarding the perceptions of social attitude towards women's

business-ownership in Bangladesh. Future research focusing on social attitude towards business-ownership by women in other country contexts should include a sample of men to strengthen the findings. In addition, future research may also look at triangulation of views about women's business-ownership between the women themselves, and both their female and male family members and friends.

Whereas, the framework in this study has been developed for understanding factors influencing business-ownership by women from the experience of entrepreneurs in Bangladesh, further research can be done to test its applicability in other developed and developing country contexts.

Finally, the findings of this study raise questions about how we define or who is "the woman entrepreneur". The findings demonstrate great diversity with respect to the women's level of involvement in the business start-up process as well as the management and ownership of the business. Although almost all the women entrepreneurs running traditionally female type and/or home-based businesses were actively involved in the start-up process and management of their businesses (for example, cases 1, 2, 4, 9, 36, 40, 41, 43, 59), many women in the non-traditional sectors were found to be "fronts" in their husband's businesses or operating a business actively set-up and guided by their husbands (such as cases 22, 28, 32, 50). This raises the question to what degree are these women the actual 'entrepreneurs' rather than managers of their husbands' businesses. For example, a leather business owner's husband (case 28), who is the chairman of the business insisted on being present during the interview. Not only did he answer the questions on behalf of his wife about the start-up and management of the business, but also did not hesitate to

admit that his wife never makes any business decisions without his approval, making it obvious that his wife is just a "front" in his business. On the other hand, some women entrepreneurs were found (for example, cases 16, 33, 39, 42, 49) who started their own businesses in the non-traditional sectors, such as advertising firm, cold storage, shipping, interior designing etc. with very little or no involvement of mentors or sponsors in the business set-up process. Interestingly, one women entrepreneur was also found (case 42) who started a shipping business entirely from scratch and a few years later when the business achieved a substantial growth, she transferred the ownership of the business to her husband. Such diversity in women entrepreneurs' level of involvement in the start-up process and ownership of their businesses raises a question with respect to the definition of a woman entrepreneur (Rosa and Hamilton, 1994). Therefore the whole concept of who or what constitutes "a woman entrepreneur" needs to be studied in more depth.

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APPENDIX I

Demonstration Cases

Case 2

"If a picture frame falls from a wall of the house of a housewife, it is an accident. But if the same happens in the house of a working woman, it is due to her negligence.....If the child of a housewife fails in the exam, it is the child's fault, but if the same happens to the child of a working mother, it is the mother's fault. No matter how stressful a woman's job may be, she has to take care of every single thing in her home"

Saberi Alam¹, 41, comes from an entrepreneurial family. Her grand father, father, uncles, brother and other cousins have all been in business. It was not only the males in her family but also the female members who have always been encouraged to get higher education and become economically independent. Saberi grew up with a desire to be a successful working woman and completed Master of Commerce in Management. She started her career as a working woman with a teaching job in a kindergarten school, followed by a lecturer post in a college. After getting married, she moved to the capital city with her husband, and joined in a local handicraft production and marketing organisation as a marketing research officer, where she worked for 11 years. Saberi gave up her job in mid 1991, as she was becoming more and more frustrated at work. She couldn't exercise her creativity and judgement and had to do whatever her superiors thought was best for the business. More importantly, she needed the flexibility in working hours to take care of her two daughters (who are currently 14 and 9 years old). Saberi set-up her own handicraft business with an aim to manufacture and export natural dyed and *Jamdani*² fabrics, sarees

¹ The names used in the cases are fictitious.

² A traditional handwoven design for fabrics and sarees.

and *Nakshi Kanthas*³. Her confidence in being able to successfully setting-up and operating the business came from her previous work experience in the related field as well as the international demand for vegetable dyed products that she had discovered during her overseas trips while being employed. Moreover, she had also developed some good contacts (both local and international) through her previous job which was crucial to the initial survival of the business.

Saberi received a lot of co-operation and support from her family and friends particularly, her father, brother and husband. Her father rented his house to Saberi, which is very close to her home, for setting-up the factory as well as her office and allowed her complete freedom in using chemicals, dye etc. on the floor which no other landlords would permit. This saved her from building her own factory which she could never afford to do at the early days of her business. Saberi's brother helped her by giving a lot of furniture and equipment for free and by helping her to locate employees, suppliers, carpenters, block-makers etc. Although Saberi invested her entire personal savings in the business, she had to borrow the remaining capital which her husband provided with-out hesitation. Moreover, her husband's co-operation at home and emotional support were pivotal for her being able to successfully set-up and operate the business. Saberi believes that her husband welcomed her decision to set-up own business and supported her all the way through because it gave her the flexibility to balance between her responsibilities of home and work which was very difficult to achieve while she was in her previous job.

³ Traditional needle work on household linen.

Saberi recalls that dealing with male employees and establishing her credibility among them, establishing credibility with customers, and securing timely payments from local fashion houses were the most serious problems she had to deal with after the inception of her business. Moreover, she says that lack of enterprise support for women as well as security and freedom of women's mobility in the country are restricting the growth of her business.

Case 5

"I have become a business-owner by accident. When my sister-in-law (husband's youngest sister) wanted to set-up a home-based beauty parlour and asked me to join her, I thought she was completely out of her mind. I was very happy with my teaching job because that is all I ever wanted to be. However, since my husband was financing the business, he insisted that I should join my sister-in-law. My husband explained to me that when his sister would get married, she might not want to continue the business. In that case my husband would lose his entire investment. So he requested me to join his sister so that if anything went wrong, I would keep the business going."

Farhana Siddique, 30, always wanted to be a teacher like her aunts. Accordingly she completed B. Ed. (Bachelor in Education) degree and joined in a high school where she continued to work after she became married. Farhana left her job when she became pregnant in the hope that she will return to work a year after the birth of her baby. A couple of months after she had left her job, Farhana's *nonod* (husband's younger sister) found out from her friend about a hair cutting and beauty training offered by a woman who owned her own beauty parlour, and decided to take the course. Farhana, having plenty of free time in hand also joined her *nonod* and completed the one month course. After completing the training, her *nonod*, Maimuna became very interested in setting-up a beauty parlour in their house together with Farhana and asked her brother (Farhana's

husband), Raqib Siddique, to finance the business. Farhana's mother-in-law liked the idea very much and asked Raqib to help his sister. Raqib agreed to help his sister but he was concerned about the future of the business as Maimuna's family was trying to arrange her marriage. Knowing that his wife Farhana never wanted to be a business-owner, Raqib was worried about the investment he was going to make as he was sceptical about his sister continuing the business once she was married. Raqib, therefore, discussed about these possibilities with Farhana. He insisted that she should join Maimuna in the business so that if she ever decided to leave the business, Farhana would continue it in order to save her husband's investment from going in vain. Thus, quite reluctantly, Farhana started a beauty parlour and herbal beauty care centre with her *nonod* in the guest room of their house in 1992.

Farhana's mother, sisters and aunts were initially very unhappy about her going into business as they never considered business to be a respectable occupation for women. However, they could not really say much since Farhana's husband and mother-in-law were very much in favour of it. Interestingly, her younger brother, who also has his own business, supported her from the beginning. He has been helping Farhana to obtain equipment and supplies for the beauty parlour ever since she and her *nonod* had started the business. Her brother brings equipment and supplies for her whenever he travels abroad on business trips and Farhana pays him back in small instalments. One of Farhana's close friends is an air stewardess, who also helps her in obtaining cosmetics and beauty care products by bringing them from abroad. Soon after setting-up the business, Farhana started to enjoy her work as she and Maimuna were getting more and more customers everyday. Their beauty parlour was the first of its kind in the neighbourhood and it saved

their customers from travelling to the city centre just to get a hair cut or a facial. After her baby was born, Farhana began to realise what a good idea it was to set-up the business because she could take care of her baby and operate the business simultaneously. Moreover, she realised that having a home-based business also saved her from going to public places and dealing with men as women in other types of business would have to. Her mother and sisters were also pleased to see her managing both home and work so well.

A year after they had set-up their business, Farhana's *nonod*, Maimuna got married and as suspected, she decided to leave the business. Today, Farhana is the sole owner of the beauty parlour. She has five assistants working full-time in the parlour and has repaid her husband the money he had invested in the business.

Case 10

"Since my husband works for the airforce many of his friends at the Cantonment know that I am good at baking. But couple of years back, when I received a phone call from the president's office asking me if I could bake a birthday cake for the president I realised how fast words go around.....naturally baking a cake for the president gave me so much publicity that I really did not have to publicise about my business any more".

Nilufar Iqbal, 35, has always had a knack for cooking and baking. Accordingly, her favourite pass-time was trying out new recipes for cakes and other baked food. Whenever, any of her friends or family members would request her to bake a cake for a special occasion, she would do it enthusiastically and for free. She even gave free cooking lessons to her friends and neighbours a number of times. With her baking skills being revealed to more and more of her friends and neighbours, Nilufar began to receive too many requests

for baking cakes. It was when she started turning down the requests as they were interfering with her household chores, her friends offered to pay for her service and encouraged her to run a baking service from home. When Nilufar told her husband about it, he came-up with a better idea. He told Nilufar that she should instead, rent a shop in the market and open her patisserie. He also told her that in order to run a patisserie, she would need to set-up a factory and would have to train some employees in baking.

Nilufar, initially was very hesitant about starting the business, as she had never worked outside home. Moreover, as she did not know anything about managing a business, she felt she could not do it. But Nilufar's husband, in-laws, mother and siblings were very supportive of her. They provided her with a great deal of financial and moral support. Her father-in-law and brother-in-law gave her their savings certificates to use as collateral for a bank loan that she needed for taking possession of the shop. Her father-in-law also offered her to set up her factory in his residential compound which saved her from renting a factory space elsewhere. With the help of her husband and in-laws, Nilufar set-up her patisserie in 1993. She brought some men from her village, who were unemployed at that time, trained them in baking, and recruited them in her factory. Presently, she has twenty-three workers working full-time in her factory. Initially, her husband helped her to prepare ledgers, vouchers, receipts etc. Gradually Nilufar learnt how to maintain the ledgers for her business. She also buys the ingredients and other supplies from the market by herself. Since the inception of the business, getting customers were not a problem for Nilufar since her baking skills had already been known to most of her friends and neighbours. Moreover, when words went round about her baking a birthday cake for the president, the popularity of her patisserie increased tremendously. Thus, Nilufar did not really need to

publicise about her business. Recently, she is successfully operating two patisseries including and is preparing to open a third shop very soon. She has recently taken another bank loan to buy a van for ensuring quick collection of ingredients from the market as well as timely delivery of food items to her shops and customers. Obtaining the bank loan was, however, not easy for Nilufar. Many of the nationalised banks turned down her loan application because they did not consider her a credit worthy customer, irrespective of the fact that her business was very successful and growing rapidly. Finally, she managed to obtain the loan from a multinational bank. From her experience, Nilufar feels that banks and other support agencies in Bangladesh are not confident about dealing with women business-owners and thus women frequently find it more difficult than their male counterparts to establish their credibility with lending institutions. Apart from other day to day problems, Nilufar's business is suffering from the problem of 'chanda for mastans' (weekly/monthly payment of a sum of money to the muscle men of political parties by business-owners irrespective of their gender) which can only be controlled by improving the law and order situation in the country.

Case 17

"Yes, I agree that in our country it is difficult for a woman to have a career outside home. But I strongly believe that there is no substitute of a mother when it comes to bringing-up children well. In my understanding, no matter how strongly a working woman feels about her own economic independence, ensuring a good upbringing for her children should be of no less importance to her. What is the use of having lots of money if the children don't grow up as good human beings? I think business-ownership is the best economic option for women because irrespective of the type of business, it enables women to have the flexibility in working hours which is essential for maintaining a balance between their family roles and those of an income earner."

Rebecca Ahmed, 47, comes from an artistic family. Her grandfather was a renowned poet and her uncle is a famous painter. Rebecca's mother, a housewife, was also very good at painting, from whom she believes she has inherited her creative instinct. Since she was a little girl, Rebecca's hobby has been doing flower decoration. About 30 years back, Rebecca decided to take training in "Ikebana" (a traditional Japanese floral arrangement) at the Ikebana Training Centre in Japanese Embassy. On completion of the training she was offered the position of an assistant to the Ikebana trainer. Rebecca accepted the offer and worked there for 10 years. In the mean time, Rebecca also took a distance learning course on Ikebana offered by Ohara Ikebana School in Japan and successfully completed the course. She was also teaching in a kindergarten school at that time. Rebecca had to give up both of her jobs when her mother fell seriously ill in order to nurse her and to take care of her siblings who were all very young. Soon afterwards, Rebecca's mother passed away and she continued to look after the house and her siblings till she got married. After marriage, Rebecca got involved in a lot of voluntary work, which used to keep her busy. Besides, she became the mother of three children and was happy to raise them with out the help of a nanny. Even today, Rebecca is proud of the fact that she is not only the mother of her children, but also their best friend, teacher, and "most favourite cook".

However, she always missed having her own economic independence especially since her younger sister and most of her close friends were earning an income through jobs or business. Rebecca wanted to set-up a restaurant business about 8 years ago, which however, never became a reality. Her husband didn't think she could do it. Rebecca recalls, she didn't get any support from her father and brothers either as they also believed that she (being a woman) could not run a business. Rebecca got her chance to prove that

her husband, father and brothers were wrong about her ability to run a business when her best friend's husband encouraged Rebecca to set-up a floral gift shop. He encouraged Rebecca to set-up the business jointly with his wife and promised to help them in every way he could. This time, Rebecca did not seek permission from her husband before setting-up the business. She asked for a loan of Tk.200,000 (approx. Tk. 70 = £1) from him and promised to pay him back within a year. With Rebecca's partner, Naila Aziz, also investing the same amount, they managed to rent a shop in the market and set-up their floral gifts and plant rental business in 1992. Currently she and her partner have 17 employees and have recently bought a delivery van.

Rebecca admits that they could never start the business if her friend's husband, Ashraful Aziz, had not played an active role in the business set-up process as well as in its initial promotion. Not only did Mr. Aziz allow them to use an empty plot that he owns for developing their nursery, he also helped them to secure their first big contract for doing landscaping and floral arrangement. It was from Mr. Aziz that the General Manager of Hotel Sheraton came to know about their business. One day, he visited their shop and became very impressed with the floral gifts on display. Soon after that the General Manager gave them the contract to do flower arrangements for an international conference in the hotel. This put them in the lime-light over night and from then on they did not need to publicise about their business any more.

Case 21

"I started this business with my friends mainly to keep myself busy as I got bored of being alone at home during the day. When my children were younger, I never had enough time for myself, as I was always busy taking care of them. Now that they have grown up, I have all the time in the world for me. In fact, my husband and my children were very happy to learn that for the first time

in my life, I was doing something for myself and that I was really enjoying my newly found identity as a business-owner".

Rubina Kibria, 44, set-up a restaurant in December 1994, together with three of her old friends. Two of these friends are sleeping partners who live abroad and have invested their money in the business. The third one, whom Rubina considers as her role model and mentor, is already a successful women business-owner in the country. When Rubina's old friend Nasreen Dowla, had first started her business about ten years ago, she supported her friend but never imagined doing the same herself. Rubina was a housewife with three young children who were her priority. She did not have time for anything else. Over the ten years, her friend Nasreen became the owner of a renowned restaurant, a boutique and invested in some other businesses and Rubina was very proud of her friend's achievement.

As Rubina's daughter and two sons grew up, she realised how little there was for her to do at home to keep herself busy. Rubina decided that instead of being bored and miserable at home, she should follow her friend's footsteps and set-up a business of her own. When she told her husband and children about her business aspiration, they were very supportive and encouraged her to pursue it. Rubina realised that having little knowledge about the 'real' world outside her home, she could never start a business by herself. However, she did not want to involve her husband in the business start-up process because she knew that her husband, having a very demanding job, could not help her even if he wanted to. So she approached her friend, Nasreen to help her out. Together, they decided to set-up a restaurant as Nasreen's other restaurant was doing very well. They also included two of

their old friends, who live abroad, as sleeping partners in their business as they were very interested in investing in the business.

Throughout the business start-up process, Rubina constantly accompanied Nasreen to the bank, market, and every other places they needed to go. Getting access to suppliers, employees, and other resources was not a problem for them as her friend Nasreen had already established a network through her previous business. They also rented a house and renovated it. Since her partner, also had to take care of her own businesses, Rubina sometimes supervised the renovation and made decisions by herself. Gradually, she also learnt how to maintain the accounts, recruit employees and manage them, and maintain customer relations. Before, opening of the restaurant, they advertised in the local news papers. But once the restaurant was in operation, it gained popularity through word of mouth. Today, Rubina is successfully managing the restaurant by herself. It was agreed before that Rubina's partner, Nasreen would help her to set-up the business, but once the business was started, Rubina would have to manage it's day to day operation. Her partner, however, always helps her at times of crisis.

Rubina's husband, who was always very supportive and proud of what she had done, suddenly passed away in 1996. The restaurant which was set-up just to keep herself busy is now the primary source of income for Rubina and her children.

Case 22

"I was turned down twice by a nationalised bank as well as a private bank. When I approached for a loan before setting-up the business both the banks refused on the ground that I should start the business first and then apply for a loan. Once I did it they told me, 'Sorry we give loans only to business-owners who are starting their businesses from scratch' ".

Bilkis Chowdhury, 48, left her job in 1980 and decided to stay at home when she came to know that her baby girl had asthma and needed special care. Her daughter was her priority and she did not hesitate to sacrifice her career for her. After three years, Bilkis's husband- a chartered accountant, met a man named Yunus Ali, who was looking for a job and claimed that he could make kiln for ceramic cups. Yunus told Mr. Chowdhury that if he was interested in setting-up a small ceramic factory, Yunus would help him. When Mr. Chowdhury wanted to try out the project and asked for his family's opinion, Bilkis's mother supported him most and even offered to provide him financial help. However, Bilkis's husband realised that after the factory was set-up, it would not be possible for him to manage it on a day to day basis because of his job. He asked his wife, Bilkis to join him in the business and to take-up the responsibility of managing it from home. He convinced Bilkis that since it was going to be a small factory, there would not be much work for her and she could easily manage it from home between her household commitments. In order to set-up the business, Bilkis and her husband approached a nationalised bank as well as a private bank for loan and were turned down by both the banks on the ground that they should start the business first and then apply for a loan. Having no other alternative, Bilkis and her husband invested their entire personal savings and set up a small ceramic factory in 1983. They recruited Yunus as the factory supervisor. The business was registered as a sole proprietorship under Bilkis's name.

Almost immediately after they had started the business, troubles began. When the kiln that had been made to manufacture 600 ceramic cups per month failed to work, Yunus admitted that he was actually a glass kiln expert and did not know much about ceramic kiln. Mr. Chowdhury, having found out that he was deceived by Yunus, became very

disappointed. However, he decided not to give up so easily as he had already invested all of his personal savings in the business. Mr. Chowdhury and Bilkis started to look for a ceramic kiln expert who could fix their kiln. In the mean time, Yunus left the factory and Bilkis and her husband were left on their own to solve the problem of their kiln. This is when Bilkis had to become more actively involved in the business as her husband was busy during the day in his job. Bilkis recalls that they had approached both BSCIC (Bangladesh Small and Cottage Industries Corporation) and the National Ceramic and Glass Institute to help them find a ceramic kiln expert but none of the organisations could provide any information in this respect. After a long personal search, they managed to find an expert who fixed their kiln but could not really improve the quality of it's output. They started manufacturing cheap tea cups for street side tea stalls and began to sell them to a wholesaler. Since, at that time, there was no clay processing machine in their factory, Bilkis and her husband sought help from the National Glass and Ceramic Institute to process the clay for them. This arrangement, however, did not last long as the institute was closed down all on a sudden.

Bilkis and her husband realised that to keep their factory operating they would need to install a clay processing machine which involved a lot of money. Bilkis's mother offered to help them but that was not enough. They decided to go back to both the nationalised bank and the private bank who had previously refused their loan applications and asked them to apply for loans after they had started their business. Since Mr. Chowdhury, due to his own job could not accompany Bilkis during office hours to the banks, she had to deal with the banking personnel by herself. Bilkis recalls, how she was turned down for the second time by those two banks. This time the reason given was that they were providing

loans only to business-owners who were starting their businesses from scratch. When Bilkis approached BSCIC for a loan it was approved. However, obtaining the loan seemed almost next to impossible as the lower level staff responsible for processing the documents were not co-operating with her. Since it was obvious that Bilkis would never be able to obtain the loan unless she gave them 'ghoosh' (bribe), she stopped pursuing the loan. Finally, another private bank, named IFIC agreed to give her a loan on condition that she would have to own the land on which the factory was situated and would have to use the land, the factory and the factory goodwill as collateral against the loan. Thus, in 1985, with the loan from IFIC bank and the money that Bilkis's mother gave them, they bought the land on which their factory was situated and installed local fabrication of the entire set of machinery in their factory. They also converted the ownership of the business from sole proprietorship to private limited company and included Bilkis's mother as their partner.

At present, Bilkis is the managing director of the company. She has 50 workers working full-time in the factory of whom 31 are women. She has a fixed supplier who supplies the clay for the factory and buys the finished products (ceramic cups) from her. Her husband gives her advice and helps her out when it is needed. Bilkis is running the business quite efficiently and plans to include new items to the product line. However, to Bilkis, her role as a business-owner is still secondary to her role of a mother of a daughter who is sixteen years old and a son who is nine. In her opinion, Bilkis was 'born' to be a mother, and she was 'made' a business-owner by her husband and her own mother.

Case 29

"I never wanted a 9-5 job because being my own boss at work was very important to me. I knew I could be my own boss and control over my time only by starting a business of my own. When I had thought of starting my business, there were only a few women running their own businesses. Most of these women, were however, involved in boutiques and I wanted to do something bigger and different. I decided to set up a printing business because at that time there were not many good printing companies in operation. I chose to set up this business also because the clients of a printing business are supposed to be educated and more respectful of women business owners".

Sadia Mallik, 45, was the top performer in her class when she had completed the degree of Master of Arts in Bengali literature. She wanted to become a lecturer at her department in Dhaka University, but her husband, Shahbaz Mallik, persuaded her to do otherwise. He convinced her to join him in their export-import business that was soon to be started. Sadia and her husband started their export-import business in 1973. The business was doing very well and little by little Sadia was learning little the business management skills along with the art of dealing with customers. However, Sadia did not have much interest in export-import. Neither did she enjoy dealing with customers from various backgrounds, particularly as some of them did not know "how to speak to a woman".

After giving much thought, Sadia decided to leave the export-import business and asked her husband to help her set-up a printing business. She realised, the printing businesses in Dhaka were not very efficient and if she could offer a better service by setting-up her own printing business, she was sure to be a successful. Moreover, she presumed that her clients would be educated and more respectful of her. This would save her from experiencing unpleasant situations with clients. However, in reality, the problem of establishing credibility with clients were not entirely over for Sadia. Many of her clients, at first did

not believe that she was the owner. Some of them would refuse to speak to her and ask for the 'real owner' (a male owner). Even now, after running the business for 17 years, she faces this problem. Customers call and refuse to discuss business with her because they do not believe that a woman can be the owner of this successful printing business.

Sadia started her printing business in 1980 which became a registered sole-proprietorship business two years later. Her husband, Shahbaz played an active role in the business set-up process. He not only financed the business but also helped in acquiring machinery and supplies, recruiting office staff and workers, and in the initial promotion of the business. Sadia set-up her office in the second floor and the factory in the ground floor of their residence. She shares the office space with her husband who has recently closed the export-import business and has started a construction business. Sadia says, although the construction business keeps her husband very busy, him being next to her office means a lot to her and gives her a sense of security. The assurance that she can ask for advice and help from him at any time adds to her confidence, she says. Since Sadia was committed to high quality in printing since the inception of her business, the reputation of her business grew rapidly and so did the business. Today she has 15 management staff, 102 full-time and 25 part-time workers.

Sadia has three children of whom the youngest is 13 years old. Being her own boss at work, she has always managed to maintain a balance between her responsibilities as a wife and mother and those of a business-owner.

Case 39

"In the west, there is a lot of discussion about the dual role that women have to play between career and family. But I believe that Bangladeshi women have much more responsibilities. People expect more from a woman in our culture. From her wedding day she is committed to two families - the nuclear family and her in-laws."

Zeeshan Wazed became the first female bank manager in Bangladesh in 1964. When she took the banking job in 1962, her brother didn't like it at all. But her father was very supportive of her. Zeeshan's father - a pious Muslim, found that most of the taboos were social constructs rather than religious. She later left the job when she had a family as she was not sure if it was possible to raise children well and have a demanding career at the same time. To Zeeshan, her children always came first.

Nevertheless, it was not an easy decision. She felt she had wasted the opportunity she had been given and that she was setting a bad example for the next generation of working women. Her guilty conscience mingled with the fact that none of her friends and/or others who knew her could accept her decision to forego her career for family and kept asking what she was going to do next. This led her to consider starting her own business, after exploring all possibilities, because it would allow her to adjust the working hours in response to her responsibilities at home. Zeeshan chose the cold storage business because she thought that as the business was seasonal, she could have plenty of free time for her family. She soon discovered otherwise.

Zeeshan's children were still her priority. If any of her three children was sick, she used to work from home. During their exams she used to bring them to the office with her and

supervise their studies simultaneously while she worked. Zeeshan's husband, an engineer, was always very supportive. Since Zeeshan was working when he married her and continued to work till the children came along, her going back to work by setting up own business was not an issue of concern for him. What worried him was that she was taking a big responsibility. But since Zeeshan has always believed in thinking big, he helped her to raise equity capital for her business and gave her advice whenever she needed. As the Managing Director of her private limited company, she looks after finance, administration and the quality control of products (potatoes).

Zeeshan is a member of the executive committee of the Bangladesh Cold Storage Association as well as Bangladesh Employers Association. Her involvement with various organisations makes her an important link for other women entrepreneurs. She is a Zonta member - a humanitarian club run by women, she chairs the Bangladesh Handicraft Corporation - Karika, and was the president of the Women Entrepreneurs Association (WEA). She is also a member of the Board of Directors of MIDAS - a non-government enterprise support agency, where she chairs the Women in Development Cell. Zeeshan has been a role model and mentor for many women entrepreneurs and she will continue to be so for the years to come.

Case 41

"My husband never said much about the business, though in the beginning he objected to so many people (customers and employees) coming to the house. So I decided to compromise. His office hours were from 9 to 4. I made them my office hours too. Anybody who wants to meet me has to come within that time. So that when my husband comes home from office, he finds his home as peaceful as he would like it to be."

Shaila Rahim was addicted to sewing and related handwork since she was a child. Whenever she would see her mother embroidering something or stitching something, she wanted to do that too. So she used to stay up nights sewing. Today sewing has become much more than an addictive hobby to Shaila Rahim, 42, who is the owner of a successful home based boutique and tailoring shop. Shaila decorated her house with cloth flowers and embroidered wall mats and sofa covers, which she made herself. Seeing those, many women in her neighbourhood approached her and asked Shaila to train them. Thus she started a sewing school which was going quite well. As time passed by, more and more of Shaila's trainees began to approach her for help as they had failed to generate income by becoming self-employed due to shortage of capital and other problems. Thus, Shaila's entrance into business world happened out of her desire to help the women she had trained to generate income as well as not to violate her family roles. The best option available was to set-up her own business at home and to employ those women.

When starting, Shaila didn't take a single penny from her husband, because in case it didn't work. She didn't want to create problems at home or feel guilty about losing her husband's money. Instead she took her earlier income from sewing school and invested it. Also whatever came in as proceeds she applied it back into the business. Later on as she needed more working capital Shaila decided to seek support from formal lending institutions. The result was, however very disappointing. Some banks did not give her loan simply because they felt she (being a woman) was not a credible client. Although her business was doing quite well, a public bank also denied her a loan because she refused to ask her husband to sign her loan application as a guarantor. The interest rate of some other banks were too

high. Finally, she got a loan from MIDAS, a non-government promotional agency and introduced new products such as, household linen.

Shaila started her business with a single machine and her own labour. She also had a few of her trainees working part-time for her. As she got more and more orders she started employing more of her trainees and other outside labour. At first she supplied among her own friends circle, to two of the big handicraft outlets in Dhaka and to some other shops. Although her friends were very prompt about making payments and some even paid her in advance, securing timely payments from the shops and handicraft outlets was her biggest problem at that time. Shaila established her own outlet five years ago and stopped supplying outside. Now she has twelve full-time male tailors and workers who work in her *veranda*. Shaila also set up an embroidery workshop near her house which employs eight full-time women. It took some time for Shaila to establish her credibility among the male tailors as they initially thought that she (being a woman) was not serious about the business. She also employs about two-hundred part-time women workers (young girls and housewives) in different parts of Dhaka city and in some districts in Bangladesh. Some of these employees are college going girls and this income helps them defray their education costs. Then there are housewives who come and take embroidery orders from Shaila. These housewives work from home in between their household chores. Shaila feels that providing employment to other women is her greatest achievement.

Now, Shaila supervises the tailors and workers, creates new designs, colour co-ordinates and sometimes goes on buying trips. However, most of the outside work (like buying materials, picking-up orders) are done by her brother as she feels that it is still not safe for

a woman to move about alone in markets and/or public places in Bangladesh. Shaila has three daughters, of whom two are married. Her youngest daughter, a university student, is very supportive and takes care of the house when Shaila goes out on buying trips. Her siblings and in-laws are also very supportive and proud of what she has achieved. Shaila hopes that gradually her business will grow further and she will have a show room in one of the busy shopping centres in Dhaka.

Case 42

"When I wanted to take-up a job after our family was faced with financial crisis, my mother-in-law strongly opposed. Later on, when I started the shipping business and faced no resistance what so ever from her, I could not help but ask my mother-in-law about the reason behind it. She replied, if you had taken the job, you would have to work in a public place and deal with strangers which is not an honourable thing to do for a woman in this society. In doing business, you will still have to deal with strangers, but my son being there with you makes and will continue to make a big difference".

Naima Rahman while studying at Dhaka University received a scholarship to do a short management course in Japan. She did so well in her course that the university wanted her to stay back for another longer course. Naima, however, decided to return home as her father became seriously ill. Since her brothers were abroad, and she was the oldest among the sisters, Naima started to look after her father's jute export business. As her father became paralysed and she along with her two sisters were of "marriageable age", her mother sort of panicked, and started arranging marriages for Naima and her sisters as soon as she could. So in 1982, Naima was married, at the age of 21, to Mizanur Rahman, and entered into his joint family. Naima always wanted to be a good housewife and raise her children by herself. So she was happy to take care of her husband's big family and raise

her young *nonods* (husband's younger sisters) who were still in school. Naima's carefree days as a happy housewife were, however, soon to end. As her husband, Mizanur Rahman, was, according to Naima, 'addicted' to politics and didn't have much time for anything else, there was no money coming in. So her husband gave her the freedom to do whatever she wanted in order to maintain the family. At first, Naima decided to take-up a job but her mother-in-law didn't like the idea at all. So she took a loan from her sister, who lives abroad, and another from AB Bank and bought a ship - an oil tanker that had been sunk for thirty years and decided to remodel it. In its first month, the ship made four trips and earned back Tk. 3,75 thousand (approx. Tk.70 = £1). This is how Rahman Shipping lines was established in 1986.

Although Naima's husband was always busy with politics, he used to accompany her as much as he could during her meetings with bank managers, clients, etc. Moreover, his co-operation and constant moral support gave Naima the courage and confidence to face every challenge that came along the way. Soon afterwards, her husband began to take more interest in the business and became actively involved in its management.

In the same year (1986), Naima also set-up a boutique in the ground floor of her mother's house. Since her mother was living on her own, and all of Naima's brothers and sisters were living abroad, she decided to move in with her mother. Naima's favourite pass-time has always been sewing and embroidery. When some poor women approached her for work, Naima decided to train them and started her boutique to generate employment for her trainees. As a matter of fact, it was her mother who encouraged Naima to help those poor women by setting up a boutique in her house. Now she has 150 women working for

her. Besides having her own outlet, Naima also supplies to other businesses and has orders from America.

In 1989, Naima bought another ship and also established a shrimp cultivation project in her husband's village. She handed over the shipping and the fishery business to her husband who is now doing both politics and business. Naima still visits the business once in a while and helps out when needed. Her husband also consults her for advice on business and accounts.

In 1994, Naima started her catering business which supplies Bangladeshi, Chinese and Indonesian food items. She has helpers but does the cooking herself. Naima says she will never give-up her boutique and catering as they are her *gharer lokkhi*. They not only ensure survival for her poor workers but also bring good luck to her family, says Naima. More importantly, Naima enjoys cooking and doing embroidery so much that the satisfaction she gets from cooking a wonderful meal for her customers or making a beautiful *Nakshi Kantha* can never be surpassed by the success of her fishing and fishery business. Naima usually goes out in the morning to buy supplies, and spends rest of the day running her business from home. When Naima first started her shipping business, she decided not to have children till she was established because she never wanted her children to be raised by nannies. Now she has four children who are her priority and running her boutique and catering business from home has enabled her to raise her children by herself.

Case 43

"I started my business soon after returning from Germany. My main reason for starting the business was to achieve financial solvency. Everything, especially education is so expensive these days. I wanted my children to have the best available education in this country. Moreover, as I was used to having my own money in Germany, I didn't like asking my husband for money once we returned to Bangladesh".

Shaheen Hossain, 43, started her boutique and household linen business in 1989 with a capital of only Tk. 30,000 (approx. Tk.70 = £1) which she had saved in Germany. She was the first woman to receive a state scholarship in 1972 for studying medicine in Germany. Part of her savings was the scholarship money while the rest was earned through working (doing night duty) at the hospital. Shaheen met Dr. Shawkat Hossain in Germany, who was also studying medicine at that time and soon was married to him. However, after having two children, Shaheen could not continue her studies.

They returned to Bangladesh after Dr. Hossain had completed his studies. Soon afterwards, Shaheen realised that she had to do something to bring in another income for the family in order to provide a better standard of living as well as good education for her children. Shaheen, being originally from Jessore, noticed that there was a great demand for Jessore stitch sarees (a regional speciality in stitching) among the women in Dhaka. So she decided to bring sarees from Jessore and sell them at a profit to her friends.

Shaheen's home-based business has been a well kept secret, discreetly revealed from one customer to another by word of mouth. With her customers ordering more and more, her business expanded. Now, in addition to Jessore stitch sarees, her shop provides other

regional specialities such as, *nokshi kantha* items from Jamalpur, Rajshahi silk, Tangail sarees, embroidered items from Pabna etc. She takes trips two to three times a week to different areas in order to place orders and collect the finished items. About 30 women work part-time for her.

Irrespective of her success in business, family is still, foremost to Shaheen. That is why she has the show room at her home. This way she can be with her children, take care of the house, and run the business at the same time. Shaheen's husband and in-laws have been very supportive of her from the beginning. In her absence, her daughter looks after the shop and attends the customers. Her husband, Dr. Hossain also helps her when he can with in his busy schedule. Thus Shaheen has managed to get the best of both worlds. On the one hand she has a successful and satisfying career, and on the other a close and happy family.

Case 59

"Our prophet's (p.b.u.h)⁴ wife was a successful business-owner and in our religion it is said that people (both men and women) should even go to China in pursuit of knowledge. Islam doesn't want women to sit at home, it is the society that does".

Munira Sattar, 35, owner of a home-based poultry farm believes that all women should have their own source of income. She adds that financial solvency is a great strength for women. Without it they are weak and more vulnerable to male domination. Munira started her business in 1990. She decided to go into business instead of a job because although

⁴ Peace be upon him.

she always wanted to do something she didn't want to work outside home as her children were very young. Having her own business allowed her more freedom especially at times of emergency. Munira decided on poultry farming because she was already keeping 20 to 30 chickens at home and so had the necessary experience. She started her business by taking a loan of Tk. 5000 (approx. Tk. 70 = £1) from her brother. Although Munira is very religious and always wears *burkha* (the cloak recommended for Muslim women), it did not stop her from taking training to supplement her experience. The most important course she took was taught at a government farm. She came to know about the course from an agricultural programme in the national television and decided to participate. She has also participated in the adhoc training programmes on marketing and management offered by BSCIC⁵ and BASC⁶, always wearing her *burkha*.

Munira acknowledges her husband's role in the business set-up process and in its day to day operation. Her husband, manager at an agricultural farm, always helps her out in action by collecting chicks from different farms and taking sick chickens to the vet. As Munira started her business small, the income from the business was small too. So she decided to expand her business and for that she needed additional finance. Munira's husband found out about MIDAS⁷ giving out loans to women without collateral and told her about it. Moreover, when her father-in-law, a very conservative Muslim, opposed to her going into business, Munira's husband reasoned with him. He told his father that it was something Munira had to do because it was necessary for the well-being of the family.

⁵ Bangladesh Small and Cottage Industries Corporation.

⁶ Business Advisory Services Centre.

⁷ Micro Industries Development Assistance and Services

With the loan she expanded her business to include 250 chickens and more cages to house them in. When she first started her business, Munira wouldn't even get 30 eggs per week, now she gets 200 to 250 eggs every day. Now that her business is more firmly established, she has taken on more of a supervisory role, while her two employees and her nephew helps her out in the more basic aspects of the business. Apart from taking care of the chicken, she also does the marketing, financing, and the public relations aspects of the business. She usually contacts her clients by telephone and they come and pick up the eggs and chicken from her house. Recently Munira has provided chicks and feed to two poor women who raise the chicks for her and then she markets them. She shares half of whatever profit is made out of the chicken with the women. By doing so, she is helping the poor women to earn a living and also covering her costs.

Munira is planning to set-up a bigger farm with her brother (a marine engineer on a ship) in the litter system which will give the chicken more space to move about and thus will make them healthier and easier to manage. She is waiting for her brother to return home from his voyage and then they will start the farm together.

APPENDIX II

INTERVIEW SCHEDULE

“Business-Ownership As An Economic Option For Women in Bangladesh”

If found, please return the interview schedule to:

Afreen Huq
House No. 19
Road No. 06
Sector No. 04
Uttara Model Town
Dhaka:1230
Tel. (Res.) 895060.

I have been conducting research for the degree of Ph.D. at the University of Stirling, UK under the sponsorship of Commonwealth Scholarship Programme. My area of research is women's entrepreneurship/business-ownership in Bangladesh. I have come to Bangladesh to collect information about attitudes towards business-ownership for women like yourself. Your co-operation is very important to my research and is highly appreciated.

The various types of information I want to seek from you through this interview schedule can be broadly categorised as the following:

- ◆ Your attitude towards business-ownership for women like yourself
- ◆ The problems women face before setting up their businesses, and
- ◆ Whether you perceive business-ownership as an acceptable and feasible option for women like yourself in the present socio-cultural and economic context of our country.

Most of the questions in this interview schedule can be answered quickly through circling the correct answer from a given set of options. However, some of your answers will be asked to be detailed. I would appreciate if you would take some time in responding to all questions in this interview schedule. I would like to assure that your answers will be treated as confidential and will be used for my research purpose only. Can I take this opportunity to thank you for your time and co-operation.

(AFREEN HUQ)

Section A: Personal Details and Family Background

1. Name of the respondent _____

2. Address and Telephone number (if any):

3. Educational Qualifications:

H.S.C.	1
Bachelors	2
Masters	3
Other (please specify)	

4. Subject of degree

5. Your age (Please select the age band from below)

20 - 25 years	1
26 - 30 years	2
31 - 35 years	3
36 - 40 years	4
41 - 45 years	5
More than 45 years	6

6. a) Please indicate your marital status:

Single	1	(go to Q. 7)
Married	2	(go to b)
Separated/Divorced	3	(go to b)
Widowed	4	(go to b)

b) Do you have any children?

Yes	1
No	0

If Yes: How many?

How old are they?

7. Please select the type of family set-up you have from below:

- | | |
|-----------------------|---|
| Joint family | 1 |
| Nuclear family | 2 |
| Other, please specify | |
-

8. Please select one of the following that represents monthly income of the bread winner of your family:

- | | |
|---------------------------|---|
| Less than Tk. 5000 | 1 |
| Tk. 5000-less than 20000 | 2 |
| Tk. 20000-less than 35000 | 3 |
| More than Tk. 35000 | 4 |

Now, I would like to know about the occupations and educational qualifications of your parents and husband (if any).

9. I would appreciate some details about your parents and your spouse's(if any) occupation. If any of them is not working/deceased please give details of their last job.

<u>Person</u>	<u>Occupation</u>
---------------	-------------------

a. Father

b. Mother

c. Spouse (if any)

10. Would you please indicate the academic qualification of your father, mother, and spouse (if any)? Choose from below.

	<u>Father</u>	<u>Mother</u>	<u>Spouse (if any)</u>
No education	1	1	1
Primary	2	2	2
Secondary	3	3	3
S.S.C.	4	4	4
H.S.C.	5	5	5
Bachelors	6	6	6
Masters	7	7	7

Other, please specify

I would like to know whether any member of your immediate or broader I family has/had their own business.

11. Does/did any of the following members of your family operate own business?

Yes	1
No	0

<u>If Yes</u> , are they	<u>Male</u>	<u>Female</u>
Parents	1	2
Siblings	1	2
Uncles/Aunts	1	2
Cousins	1	2
Grand parents	1	2
Spouse	1	2
In-laws	1	2

Go to Q 12.

If No: Go to Next Section.

12. Are/were you involved in the business in any way?

Yes	1	(Go to a)
No	0	(Go to c)

If Yes:

a) What do/did you do in the business?

b) Are/were you paid a salary/share of the profit from the business? Choose from below:

i) Yes	Salary	1
ii) Yes	Share of the profit	2
iii) No		0
iv) Other, please specify		

c) Has his/her business-ownership (at present or in the past) made you think of having a business of your own?

Yes	1
No	0

If Yes: a) Please explain how:

If No: b) Please explain why not?

Section B: Economic Option (Graduates Only)

I would like to know what type of employment would you prefer to take-up on leaving the university.

13. The following is a list of employment options. Please indicate how attracted you are by each of them as your future employment on leaving the university/college (Please circle for each option) (5= very attractive, 4 = attractive, 3 = undecided, 2 = unattractive, 1 = very unattractive)

	<u>Very Attractive</u>		<u>Very Unattractive</u>		
a. Job-with a government organisation	5	4	3	2	1
b. Job-with a private sector large business	5	4	3	2	1
c. Job-with a private sector small/ medium business	5	4	3	2	1
d. your own business	5	4	3	2	1
e. joint family business	5	4	3	2	1
f. Other (please specify)					

14. a) Could you explain why you chose the one you **MOST** prefer? (such as attractive salary, job security, prestige/ status, personal interest, power, job satisfaction etc.)

b) Could you explain why you chose the one you **LEAST** prefer?

15. How much influence do you think each of the following have on the choice of your most preferred employment? (5= strong influence, 4 = moderate influence, 3 = undecided, 2 = little influence, 1 = no influence)

	<u>Strong Influence</u>			<u>No Influence</u>	
a. Parents	5	4	3	2	1
b. Siblings (if any)	5	4	3	2	1
c. Friends	5	4	3	2	1
d. The Media (T.V, Radio, Newspapers, Magazine)	5	4	3	2	1
e. University (Courses, Teachers)	5	4	3	2	1
f. Work Experience (if any)	5	4	3	2	1
g. Relatives	5	4	3	2	1
h. Spouse (if any)	5	4	3	2	1

Others, please specify

16. Please explain how or in what way your preference for a particular job has been influenced by each of the above?

Section B: Economic Background (Employed Women Only)

I would appreciate some details about your employment.

17. Could you give the title of the jobs you have had so far and the name of organisations you have worked with? (Please begin from the **most recent** one).

	Title of job	Type/Name of organisation	Time /Date
i.	_____	_____	_____
ii.	_____	_____	_____
iii.	_____	_____	_____

a) Could you give the title of the jobs you have had so far and the name of the organisations you have worked with? (Please begin from the most recent one).

	Title of job	Type/Name of organisation	Time /Date
i.	_____	_____	_____
ii.	_____	_____	_____
iii.	_____	_____	_____
iv.	_____	_____	_____
v.	_____	_____	_____

b) When did you stop working?

c) Why did you stop working?

Section C: Perception/Experience of Business-Ownership

Now, I would like to know about your attitude towards business-ownership as an option for women like yourself.

22. Are you interested in starting your own business?

- | | | |
|-----|---|---------------|
| Yes | 1 | (Go to a) |
| No | 0 | (Go to Q. 28) |

If Yes:

a) Why have you been interested in setting up a business?

b) What type of business were/are you interested in?(retail, service, manufacturing etc.)

c) Why were/are you interested in this type of business?

23. a) How did/do you want to set-up the business? Choose from below:

- i) By myself 1
- ii) With friend/s 2
(If Yes, How many__ Male ____ Female____)
- iii) With husband 3
- iv) With other family member/s 4
(If Yes, How many__ Male ____ Female____)

Relationship _____

24. Did you try/Are you trying to set up the business?

- Yes 1 (Go to a)
- No 0 (Go to c)

If Yes:

a) What have you done so far about setting-up the business?

b) Would you please tell me what problems did you face/are facing while trying to set-up the business?

If No:

c) Would you please tell me why did you not try/are you not trying to set up the business?

25. It has been found that women often face additional problems to those of men before setting up a business. Do you think being a woman gave you/is giving you particular problems?

- Yes 1 (Go to a)
- No 0 (Go to Q. 26)

If Yes:

a) Could you specify the problems?

26. How much influence do you think each of the following had/have on your desire to start own business? (5= strong influence, 4 = moderate influence, 3 = undecided, 2 = little influence, 1 = no influence)

	<u>Strong Influence</u>		<u>No Influence</u>		
	5	4	3	2	1
a. Parents	5	4	3	2	1
b. Siblings (if any)	5	4	3	2	1
c. Friends/peers	5	4	3	2	1
d. The Media (T.V, Radio, Newspapers, Magazine)	5	4	3	2	1
e. University (Courses, Teachers)	5	4	3	2	1
f. Relatives	5	4	3	2	1
g. Spouse (if any)	5	4	3	2	1

Others, please specify

27. In what way your desire to start own business was/is influenced by each of the above?

(Go to Q. 30)

28.a) Why are you not interested in setting-up your own business?

b) How much influence do you think each of the following have on your lack of interest in business-ownership? (5= strong influence, 4 = moderate influence, 3 = undecided, 2 = little influence, 1 = no influence)

	<u>Strong Influence</u>			<u>No Influence</u>	
a. Parents	5	4	3	2	1
b. Siblings (if any)	5	4	3	2	1
c. Friends/peers	5	4	3	2	1
d. The Media (T.V, Radio, Newspapers, Magazine)	5	4	3	2	1
e. University (Courses, Teachers)	5	4	3	2	1
f. Relatives	5	4	3	2	1
g. Spouse (if any)	5	4	3	2	1

Others, please specify

29. Please explain how or in what way your lack of interest in business-ownership is influenced by each of the above?

30. If you are to start your own business, how do you think your i) parents, ii) relatives, and iii) spouse(if any) would feel about your decision? Please select the nearest correct response and give reasons for your answer:

i) Parents:

- a. Would welcome the decision and support me all the way through.
- b. Wouldn't like the idea very much but would still let me go ahead with it.
- c. Wouldn't like the idea at all and if I still wish to pursue my decision, I won't get any support from them.
- d. The answer would be a straight "No" and would never allow me to go ahead with my decision.

Please give reasons for your answer:

ii) Relatives:

- a. Would welcome the decision and support me all the way through.
- b. Wouldn't like the idea very much but would still let me go ahead with it.
- c. Wouldn't like the idea at all and if I still wish to pursue my decision, I won't get any support from them.
- d. The answer would be a straight "No" and would never allow me to go ahead with my decision.

Please give reasons for your answer:

iii) Spouse (if any):

- a. Would welcome the decision and support me all the way through.
- b. Wouldn't like the idea very much but would still let me go ahead with it.
- c. Wouldn't like the idea at all and if I still wish to pursue my decision, I won't get any support from them.
- d. The answer would be a straight "No" and would never allow me to go ahead with my decision.

Please give reasons for your answer:

31. If you are to start your own business would your friends (both male and female) support your decision?

Yes	1
No	0

Please give reasons for your answer:

Section D: General Views and Barriers of Business-Ownership :

32. Would you consider business-ownership as an acceptable economic option for women like yourself in Bangladesh?

- Yes 1
- No 0

Please give reasons for your answer:

33. Why do you think there are few women business-owners in Bangladesh ?

34. In our society, it is generally believed that it is difficult for a woman to have a career outside home, let alone own a business, do you agree with this view/statement?

- Yes 1
- No 0

Please give reasons for your answer:

35. Can you name five employment options outside home which, according to your opinion are acceptable for women in our society? Begin from the most acceptable.

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

36. Could you explain why you chose the one as MOST acceptable?

37. Below are a series of statements about business-owners. Please read each one carefully. Then indicate the extent to which you agree or disagree with each statement by circling the appropriate number. There are no right or wrong answers! (Please respond to every statement) (5= strongly agree, 4 = agree, 3 = undecided, 2 = disagree, 1 = strongly disagree)

	<u>Strongly Agree</u>			<u>Strongly Disagree</u>	
With a bit of training, anyone can be a business-owner	5	4	3	2	1
Business-owners really enjoy their work	5	4	3	2	1
To be a business-owner means “all work and no play”	5	4	3	2	1
Business-owners couldn’t fit into a normal, salaried job	5	4	3	2	1
Business-owners are just irresponsible gamblers	5	4	3	2	1
Business-owners care less about their workers than big established companies do	5	4	3	2	1
Responsibility weighs heavily on a business-owners shoulders	5	4	3	2	1
Business-owners earn a lot of money	5	4	3	2	1
Bangladesh can be proud of its business-owners	5	4	3	2	1
In our country business owners do not enjoy equal social status as business-owners in other countries do	5	4	3	2	1
Business-owners are born, not made	5	4	3	2	1
Business-owners are in charge of their own lives	5	4	3	2	1
Business-owners deserve every penny they get	5	4	3	2	1
A person starts his/her own business because he/she is not qualified for a proper job	5	4	3	2	1
Women are not as good as men are in doing business	5	4	3	2	1
Business-ownership for women is more a fashion (Status symbol) rather than a career	5	4	3	2	1

38. Below are a list of problems which may be preventing women from becoming business-owners in Bangladesh. Please read each one carefully. Then indicate the extent to which you agree or disagree with each statement by circling the appropriate number. Please circle for each statement. (5=strongly agree, 4=agree, 3=undecided, 2=disagree, 1=strongly disagree)

	<u>Strongly Agree</u>			<u>Strongly Disagree</u>	
	5	4	3	2	1
1. Lack of family support	5	4	3	2	1
2. Shortage of money	5	4	3	2	1
3. Lack of access to information regarding business start-up	5	4	3	2	1
4. Lack of financial support from banks and other promotional agencies	5	4	3	2	1
5. Lack of other support(technical, marketing, training) from banks and other promotional agencies	5	4	3	2	1
6. Lack of confidence/respect or negative attitude towards business women	5	4	3	2	1
7. Lack of confidence among women themselves regarding business start-up	5	4	3	2	1
8. Fear of sexual harassment	5	4	3	2	1
9. Lack of favourable Govt. policies relating to small business promotion	5	4	3	2	1
10. Lack of women friendly Govt. policies for small business	5	4	3	2	1
11. Others, please specify					

39. a) Which of these problems do you consider as **MOST** serious and why?

b) Which of these problems do you consider as **LEAST** serious and why?

40. Below are a list of recommendations to help women start-up their own business. Please read each one carefully. Then indicate the extent to which you agree or disagree with each statement by circling the appropriate number. Please circle for each statement. (5 = strongly agree, 4 = agree, 3 = undecided, 2 = disagree, 1 = strongly disagree)

	<u>Strongly Agree</u>			<u>Strongly Disagree</u>	
1. Building of awareness among women through education, training, and media about business ownership as an economic option	5	4	3	2	1
2. Access to money	5	4	3	2	1
3. Increased family support (financial and emotional)	5	4	3	2	1
4. Increased women specific support (finance, information, training) from banks and promotional agencies	5	4	3	2	1
5. Positive attitude towards business-ownership as an option for women by the society	5	4	3	2	1
6. Favourable government policies relating to small business promotion and development	5	4	3	2	1
7. Women friendly government policies relating to small business (such as: training, special scheme for financial assistance, reservation of certain sectors for women etc.)	5	4	3	2	1
8. Others, please specify					

41. a) Which of these recommendations do you consider as **MOST** important and why?

b) Which of these recommendations do you consider as **LEAST** important and why?

42. Is there anything that you would like to add which you feel should be done to help women start-up their own business?

Thank You Very Much for Your Co-operation.

“Business-Ownership As An Economic Option For Women in Bangladesh”

I would like to ask you some questions about your business and about your opinion of business-ownership as an economic option for women in our society. I would also like to know about the problems you faced during the start-up of your business and how you overcame them.

Section A: Personal Details and Family Background

1. Name of the respondent _____

2. Address and Telephone number (if any):

3. Your age (Please select the age band from below)

20 - 25 years	1
26 - 30 years	2
31 - 35 years	3
36 - 40 years	4
41 - 45 years	5
More than 45 years	6

4. Educational Qualifications:

H.S.C.	1
Bachelors	2
Masters	3
Other (please specify)	

5. Subject of degree

6. Please indicate your marital status:

Single	1	(Go to Q. 8)
Married	2	
Separated/Divorced	3	
Widowed	4	

7. Do you have any children?

Yes	1
No	0

**If Yes: How many?
How old are they?**

8. What type of family set-up do you have?

Joint family	1
Nuclear family	2
Other, please specify	

9. Please select one of the following that represents monthly income of the bread winner of your family:

Less than Tk. 5000	1
Tk. 5000-less than 20000	2
Tk. 20000-less than 35000	3
More than Tk. 35000	4

Now, I would like to know about the occupations and educational qualifications of your parents and husband (if any).

10. I would appreciate some details about your parents and your spouse's (if any) occupation. If any of them is not working/deceased please give details of their last job.

<u>Person</u>	<u>Occupation</u>
a. Father	
b. Mother	
c. Spouse (if any)	

11. Would you please indicate the academic qualification of your father, mother, and husband (if any)? Choose from below.

	<u>Father</u>	<u>Mother</u>	<u>Husband (if any)</u>
No education	1	1	1
Primary	2	2	2
Secondary	3	3	3
S.S.C.	4	4	4
H.S.C.	5	5	5
Bachelors	6	6	6
Masters	7	7	7
Other, please specify			

I would like to know whether any member of your immediate or broader I family has/had their own business.

12. Does/did any of the following members of your family operate own business?

Yes	1
No	0

<u>If Yes</u> , are they	<u>Male</u>	<u>Female</u>
Parents	1	2
Siblings	1	2
Uncles/Aunts	1	2
Cousins	1	2
Grand parents	1	2
Husband	1	2
In-laws	1	2

Go to Q. 13

If No: Go to Section B

13. Did having a business-owner in the family influence your decision to become a business-owner?

Yes	1
No	0 (Go to B)

If Yes: a) Please explain how:

If No: b) Please explain why not?

14. Were you involved in the business in any way?

Yes	1	(Go to a)
No	0	(Go to Section B)

If Yes:

a) What do/did you do in the business?

b) Were you paid a salary/share of the profit from the business? Choose from below:

- | | | |
|-----------------------|---------------------|---|
| i) Yes | Salary | 1 |
| ii) Yes | Share of the profit | 2 |
| iii) No | | 0 |
| Other, please specify | | |
-

c) Have the experience/skills gained while being involved in this business helped you in setting up your own business?

- | | |
|-----|---|
| Yes | 1 |
| No | 0 |

If Yes: Please explain how:

If No: Please explain why not?

Section B: Business Details and Motivation for Business Start-up

I would like to know some details about your business and why did you decide to become a business-owner.

Name of business : _____

Business address and Tel. No

Type of business:

- | | |
|-----------------------|---|
| Manufacturing | 1 |
| Service | 2 |
| Retail | 3 |
| Distribution | 4 |
| Other, please specify | |
-

Number of full-time and part-time employees:

- | | <u>Part-time</u> | <u>Full-time</u> |
|----------|------------------|------------------|
| a) Men | | |
| b) Women | | |

15. a) When did you start/join the business?

b) Where did this idea come from?

16. How did you start this business? Choose from below:

i) By Myself 1

ii) With Friends 2
(How many Male Female)

iii) With Husband (If any) 3

iv) With other family member/s 4

v) (How many Male Female)
Relationship _____

vi) Joined family business 5

vii) Bought the business 6
(By myself ___ With others ___)

Inherited the business 7
From

Please detail your answer:

17. Did you face any resistance from your family when you decided to become a business-owner?

Yes
No

1 (Go to a)
0 (Go to Q. 18)

If Yes:

a) From whom?

b) What type of resistance?

c) How did you overcome this resistance? (Did anybody help? Who?)

(Go to Q.19)

18. Were you surprised to find that there were no resistance?

Yes	1
No	0

Please give reasons for your answer:

19. Why did you start/join the business?

20. How much influence do you think each of the following had on your decision to become a business owner? (1= strong influence, 4 = moderate influence, 3 = undecided, 2 = little influence, 1 = no influence)

	<u>Strong Influence</u>			<u>No Influence</u>	
	5	4	3	2	1
a. Parents	5	4	3	2	1
b. Siblings (if any)	5	4	3	2	1
c. Friends/peers	5	4	3	2	1
d. The Media (T.V, Radio, Newspapers, Magazine)	5	4	3	2	1
e. University (Courses, Teachers)	5	4	3	2	1
f. Work experience (if any)	5	4	3	2	1
g. Relatives	5	4	3	2	1
h. Spouse (if any)	5	4	3	2	1
Others, please specify					

21. Please explain how or in what way your decision to become a business-owner was influenced by each of the above?

22. Why did you decide to start/join this type (sector) of business?

23. How much influence do you think each of the following had on your choice of this particular type (sector) of business? (5= strong influence, 4 = moderate influence, 3 = undecided, 2 = little influence, 1 = no influence)

	<u>Strong Influence</u>			<u>No Influence</u>	
a. Parents	5	4	3	2	1
b. Siblings (if any)	5	4	3	2	1
c. Friends/peers	5	4	3	2	1
d. The Media (T.V, Radio, Newspapers, Magazine)	5	4	3	2	1
e. University (Courses, Teachers)	5	4	3	2	1
f. Work experience (if any)	5	4	3	2	1
g. Relatives	5	4	3	2	1
h. Spouse (if any)	5	4	3	2	1

Others, please specify

24. Please explain how or in what way your choice of this particular type of business was influenced by each of the above?

25. What is the attitude of your family towards you as a business-owner?

26. What is the attitude of your friends towards you as a business-owner?

Section C: Start-up and Managing Process

Now, I would like to know how did you start the business and the problems you faced before setting-up the business.

27. a) Please give details of what you do in the business.(such as decision making regarding production, sales, purchase, finance, accounting, personnel etc.)

b) Please give details of what your partner/s (if any) or other family members (if family business) do in the business:

28. Did you seek any help/advice from any of your family/friends /relatives in starting your own business? Choose from below:

- | | | |
|----------------|-----|---|
| i. Family | Yes | 1 |
| | No | 0 |
| ii. Friends | Yes | 1 |
| | No | 0 |
| iii. Relatives | Yes | 1 |
| | No | 0 |

If Yes:

a) Please specify the type of help:

b) From whom was it sought?

c) Who actually helped and how?

29. Did you seek help from any of the support organisations working for the promotion of business-owners in Bangladesh?(such as banks, other support agencies)

Yes	1
No	0

If Yes:

What kind of help?

(Go to Q. 30)

If No:

Please give reasons for your answer:

(Go to Q. 31)

30. Did you get any help from them?

Yes	1
No	0

If Yes:

What kind of help did you get?

If No:

Could you explain why?

Problems of Start-up:

I would like to know how did you arrange for the resources needed to set-up a business and while doing so did you face any problems.

31. How did you arrange for the money for start-up?

32. Did you face any problems in arranging for the money?

Yes	1 (Go to a)
No	0 (Go to Q. 33)

If Yes:

a) Please explain the problems and why did you face them.

b) How did you deal with these problems? (Did anybody help? Who?)

33. How did you arrange for the premises?

34. Did you face any problems in arranging for the premises?

Yes
No

1 (Go to a)
0 (Go to Q. 35)

If Yes:

a) Please explain the problems and why did you face them.

b) How did you deal with these problems? (Did anyone help? Who?)

35. How did you arrange for the machinery and stock?

36. Did you face any problems in arranging for the machinery/stock?

Yes
No

1 (Go to a)
0 (Go to Q. 37)

If Yes:

a) Please explain the problems and why did you face them.

b) How did you deal with the problems? (Did anyone help? Who?)

37. How did you find the employees?

38. Did you face any problems in finding employees?

Yes
No

1 (Go to a)
0 (Go to Q. 39)

If Yes:

a) What kind of problems and why did you face them?

b) How did you deal with these problems? (Did anyone help? Who?)

39. What do you do to publicise about your business?

40. It has been found that women often face additional problems to those of men before setting up a business. Do you think being a woman gave you particular problems?

Yes
No

1 (Go to a)
0 (Go to Q. 41)

If Yes:

a) Could you specify the problems?

b) How did you deal with them? (Did anyone help? Who?)

Problems of Post Start-up:

Now, I would like to know what kind of problems (if any) you are facing in operating your business and how do you deal with them.

41. a) What kind of problems do you face/are facing in running/operating your business?

b) How do you deal with them? (Does anyone help? Who?)

42. Do you think any of these problems occur specifically because you are a woman?

Yes
No

1 (Go to a)
0 (Go to Q. 43)

If Yes:

a) Please detail the problem/s:

b) How do you deal with them? (Does anybody help? Who?)

Section D: Economic Background

I would like to know what did you use to do before starting/joining the business.

43. Have you ever previously been:

a. Employed

Yes
No

1
0

If Yes:

What was the nature of your job/s?

b. Self-employed
without employees

Yes
No

1
0

If Yes:

What was the nature of your work?

c. Owned business
with employees

Yes
No

1
0

If Yes:

Please give details of the business you had owned prior to joining/opening this business:

d. Involved in the family business	Yes	1
	No	0

If Yes:

Please give details of your functions in the business:

e) Others, please specify:

44. Have the experience/knowledge/skills gained while being self employed or in any of your previous work/business experience helped you in setting up your business?

Yes	1
No	0

If Yes:

Please explain how:

Section E: Broader Views of Business-Ownership and Its Barriers

45. In our society, it is generally believed that it is difficult for a woman to have a career outside home, let alone own a business, do you agree with it?

Yes	1
No	0

If Yes:

a) Why is this so?

If No:

b) Why not?

46. Can you name five employment/job options outside home which, according to your opinion are acceptable for women in our society? Begin from the most acceptable.

1. _____
2. _____
3. _____
4. _____
5. _____

47. Could you explain why you chose the one as **MOST** acceptable?

48. What is your opinion about business-ownership as an option for women like yourself in Bangladesh? (Please discuss in light of your own experience of advantages and disadvantages of being a women business-owner)

49. Below are a series of statements about business-owners. Please read each one carefully. Then indicate the extent to which you agree or disagree with each statement by circling the appropriate number. There are no right or wrong answers! (Please respond to every statement) (5= strongly agree, 4 = agree, 3 = undecided, 2 = disagree, 1 = strongly disagree)

	<u>Strongly Agree</u>			<u>Strongly Disagree</u>	
With a bit of training, anyone can be a business-owner	5	4	3	2	1
Business-owners really enjoy their work	5	4	3	2	1
To be a business-owner means "all work and no play"	5	4	3	2	1
Business-owners couldn't fit into a normal, salaried job	5	4	3	2	1
Business-owners are just irresponsible gamblers	5	4	3	2	1
Business-owners care less about their workers than big established companies do	5	4	3	2	1
Responsibility weighs heavily on a business-owners shoulders	5	4	3	2	1
Business-owners earn a lot of money	5	4	3	2	1
Bangladesh can be proud of its business-owners	5	4	3	2	1
In our country business owners do not enjoy equal social status as business-owners in other countries do	5	4	3	2	1
Business-owners are born, not made	5	4	3	2	1

Business-owners are in charge of their own lives	5	4	3	2	1
Business-owners deserve every penny they get	5	4	3	2	1
A person starts his/her own business because he/she is not qualified for a proper job	5	4	3	2	1
Women are not as good as men are in doing business	5	4	3	2	1
Business-ownership for women is more a fashion (Status symbol) rather than a career	5	4	3	2	1

50. Why do you think there are few women business-owners in Bangladesh ?

51. Could you name five barriers which are preventing women from becoming business-owners in Bangladesh ? Begin from the most important.

1. _____
2. _____
3. _____
4. _____
5. _____

52. What do you think should be done at both the individual and the public level to encourage women's entry into business?

Individual level (For individual woman):

Public level (Society, Government action etc.):

Thank You Very Much for Your Co-operation.

“Business-Ownership As An Economic Option For Women in Bangladesh”

I would like to ask you some questions about the clients/target group your organisation provides support for and the type of support you offer. I would also like to know your personal opinion about business-ownership as a career option for women in our society, and what should be done to encourage women's entry into business.

Name of the respondent _____

Designation of the respondent _____

Name of the organisation _____

Section A: Organisational Role:

1. Could you please tell me who your clients/target group are?

a) Type of business:

Manufacturing	1
Service	2
Retail	3
Distribution	4
Other, please specify	

b) Size of business:

Micro/Cottage (less than 10 employees)	1
Small (less than 50)	2
Other, please specify	

c) Income group:

Poor	1
Middle-income	2
Others, please specify	

d) Location of business:

Rural	1
Semi-urban	2
Urban	3
Other, please specify	

e) Sex of the clients:

Male	1
Female	2
Both	3

f) Stage of business:

Pre start-up	1
Post start-up	2
Both	3
Others, please specify	

2. a) What type of support/assistance does your organisation provide for a business start-up?

Finance	1
Marketing	2
Utility	3
Technical/Information	4
Training	5
Premises	6
Workshop	7
Others, please specify	

b) What type of post business start-up support/assistance does your organisation provide?

3. Do women use the services your organisation provides for the promotion of business?

Yes	1 (Go to Q. 4)
No	0 (Go to a)

If No:

a) Please explain why not:

b) Do you think that your organisation should recognise women as a specific client group?

Yes	1
No	0

Please give reasons for your answer:

(Go to Q. 9)

4. Please give details about the women clients of your organisation.

a) Type of business:

Manufacturing	1
Service	2
Retail	3
Distribution	4
Other, please specify	

b) Size of business:

Micro/Cottage (less than 10 employees)	1
Small (less than 50)	2
Other, please specify	

c) Income group:

Poor	1
Middle-income	2
Others, please specify	

d) Location of business:

Rural	1
Semi-urban	2
Urban	3
Other, please specify	

e) level of education

Uneducated	1
Educated	2

f) Stage of business:

Pre start-up	1
Post start-up	2
Both	3
Others, please specify	

5. Does your organisation offer specific support to the women clients?

Yes	1
No	0

If Yes: Please give details of the specific support:

Pre start-up:

Post start-up:

If No: Please give reasons for your answer:

6. Does your organisation have business start-up program for educated women in urban areas?

Yes	1
No	0

If Yes: Please give details of the program:

Pre start-up:

Post start-up (if any):

(Go to Q. 7)

If No: Please give reasons for your answer:

(Go to Q. 9)

7. Do you think that the support your organisation provides are adequate for an educated urban woman to **start and operate** her own business?

Yes	1
No	0 (Go to Q. 8)

If Yes:

Please give reasons for your answer:

(Go to Q. 10)

8. Does your organisation have any plan to offer increased pre and post business start-up support to educated urban women?

Yes	1
No	0

Please detail your answer:

(Go to Q. 10)

9. Does your organisation have any plan to provide specific support to educated women in urban areas?

Yes	1 (Go to a)
No	0 (Go to c)

If Yes:

a) What kind of support would they be?

b) When would these support be available?

If No:

c) Please give reasons for your answer:

Section B: General Views and Barriers of Business-Ownership :

10. In our society, it is generally believed that it is difficult for a woman to have a career outside home, let alone own a business, do you agree with it?

Yes	1 (Go to a)
No	0 (Go to b)

If Yes:

a. Why is this so?

If No:

b. Why not?

11. What is your opinion about business-ownership as an option for women in Bangladesh? (Discuss from your perception of the advantages and disadvantages of being a woman business-owner).

12. Do you personally know any urban woman business-owner?

Yes
No

1 (Go to a)
0 (Go to Q. 13)

If Yes:

a) What is your attitude towards her as a business-owner?

Please detail your answer:

13. Can you name five career options outside home which, according to your opinion are acceptable for women in our society? Begin from the most acceptable.

1. _____
2. _____
3. _____
4. _____
5. _____

14. Could you explain why you chose the one as **MOST** acceptable?

15. Could you please explain what are the problems of starting a business in Bangladesh?

16. Why do you think there are few women business-owners in Bangladesh ?

17. Could you name five barriers which are preventing women from becoming business-owners in Bangladesh ? Begin from the most important.

1. _____
2. _____
3. _____
4. _____
5. _____

18. How do you think these barriers could be overcome?

19. What do you think should be done at both the individual and the public level to encourage women's entry into business?

Individual level (For individual woman):

Public level (Society, Government action etc.):

20. Below are a series of statements about business-owners. Please read each one carefully. Then indicate the extent to which you agree or disagree with each statement by circling the appropriate number. There are no right or wrong answers! (Please respond to every statement) (5= strongly agree, 4 = agree, 3 = undecided, 2 = disagree, 1 = strongly disagree)

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Business-ownership for women is more a fashion (Status symbol) rather than a career	5	4	3	2	1

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