

Rural Women as Entrepreneurs: An Analysis of Their Challenges in Having Access to Market

Ananya Sharma Proma

Teaching Support Assistant, Western Illinois University, Illinois, USA

Md. Rezaul Karim,

Assistant Professor, Jagannath University, Dhaka, Bangladesh

& Teaching Support Assistant, Western Illinois University, Illinois, USA

Abstract: *Rural women's entrepreneurship is crucial for poverty alleviation and sustainable empowerment in Bangladesh, yet socio-cultural norms, economic challenges, and institutional barriers hinder their integration into mainstream development. This study focuses on the barriers rural women entrepreneurs face in accessing markets, essential for economic participation and national development. Despite Bangladesh's economic growth, persistent poverty and unemployment persist, necessitating strategies to leverage its demographic dividend. However, entrenched issues like unemployment and discrimination pose significant obstacles. Bridging the gap between economic growth and employment creation requires fostering entrepreneurship, particularly among rural women. Although they represent a significant portion of the population, their participation in the formal economy is limited compared to urban areas. While government initiatives recognize the importance of women's entrepreneurship, addressing the nuanced challenges faced by rural women is essential. Through qualitative research methods, in-depth interviews, focus group discussions (FGDs), and observation, this study aims to provide insights into the contextual factors shaping rural women entrepreneurs' endeavours. By comprehensively examining these challenges, the research seeks to inform policy discourse and advocacy efforts to create a conducive environment for rural women's entrepreneurship. By addressing systemic constraints hindering market access, this research contributes to sustainable empowerment and inclusive economic development in Bangladesh. It emphasizes the need to align policy intentions with ground-level realities to unlock the full potential of rural women entrepreneurs as agents of change.*

Keywords: Rural Women, Entrepreneurship, Challenges, Bangladesh

Rural women's entrepreneurship development is an inevitable part of reducing poverty in Bangladesh as well as achieving sustainable empowerment of women. Nearly half of the total population in this country is female and two-thirds of them live in rural areas (CIA). However, rural women are still backwards in the mainstream development process because of poverty and social deprivations. In rural settings socio-cultural norms restrict women's mobility, their ability to attend training or receive formal education, and access to information, institutions, and markets. Generally, women in rural societies lack access to education and training, social capital, communication with the public sphere, entrepreneur idols, marketing information and networks which keep them behind in economic activities. They hardly get financial and psychological support from the administration, legal system, bank, society, and family.¹ The majority of women do not possess any assets and cannot offer the necessary securities against loans though entrepreneurs are offered credit from banks. Not only the social and legal issues but also violence against women, home-work dichotomy, and ideal womanhood keep them behind in economic development.² As a result, those who become entrepreneurs in such a hostile environment have to do entrepreneurial activities only in a limited scope.

The market is exclusively a male-dominated zone where women are hardly allowed by socio-cultural norms to visit. Entrepreneur women have to depend on male family members to purchase and sell products in the market. Thus, they become invisible at national and international levels though their income adds value to the national economy. Keeping half of the human resources behind mainstream development we cannot hope to have sustainable development. To ensure sustainability of empowerment through entrepreneurship development we need to focus on formal as well as informal deprivations. Despite innumerable efforts to advocate gender equality, women are denied many of the rights and privileges afforded to men due to cultural taboos and social prejudice. Many social and operational constraints continue to restrict women from starting and running economic enterprises. Due to the complexities in the social environment and administrative structure, rural women's entrepreneurship in Bangladesh is more challenging. In such a context, this study aims to explore rural women entrepreneur's access to the market by analyzing their challenges.

Background of the Study

The poverty and employment status of Bangladesh show a perplexing scenario in the context of the benefits of the attained economic growth. Though Bangladesh's GDP is growing incessantly but reduction in poverty level is decelerating proportionately. The economic growth rate of Bangladesh has been above 6% for a decade. At present the growth rate is above 7% which is a positive sign of economic development (BBS). Bangladesh aims to have a developing country by 2030 and a developed one by 2041. Govt. is focusing on economic development to attain its goals.

However, Selim argues that there are two obstacles which are the main impediments to gaining economic development. These two are- unemployment and discrimination. Steps taken by the govt. of Bangladesh are not working effectively to reduce these problems. The creation of new employment is very sluggish in proportion to economic growth.³ According to BBS, the annual economic growth rate in 2013-2017 is on an average of 6.6 per cent whereas the creation of employment rate was 0.9% which was 2.7 per cent during 2005-10 (CPD-Center for Policy Dialogue). In recent years, growth has been mainly driven by the manufacturing and services industries. On the other hand, the contribution of agriculture has been on the decline. In such a circumstance, independent employment can play a crucial role in reducing poverty in Bangladesh.

Entrepreneurship can be a good initiative to turn the unemployed population into human resources where rural women need to be focused on specifically. Because women comprise about 50% of the population and 73% of them live in rural areas (CIA). Despite this demographic structure, the level of participation of rural women in the mainstream economy remains insufficient. Though the ratio of male to female is almost 50:50 but unemployment rate of males and females is 3% and 6.8% (WB). Labour force survey shows that rural women are more involved in the labour force than urban women. However, the entrepreneurship status of women shows that women's participation in entrepreneurship is higher in urban than rural areas. Women make up only 8.3% out of 46.8% of self-employed citizens. Among them in urban area 15.4% of the 36.7% of self-employed people are women and 7.4% of 47.6% are in rural areas.⁴ At present, the govt. of Bangladesh has emphasized economic development through women's entrepreneurship. According to former minister of finance Abul Mal Abdul Muhit- on behalf of the government his ministry will continue to support initiatives that promote women entrepreneurship development. Different policies and steps are taken by govt. to empower women through entrepreneurship.

The Industrial Policy of 2010 in Bangladesh highlights women's empowerment as integral to economic development, emphasizing the creation of employment opportunities and support for women entrepreneurs in the SME sector. Similarly, the NWDP (*National Women Development Policy*) of 2011 aims to eliminate gender disparities by addressing 22 objectives, focusing on economic, political, social, administrative, and legal empowerment of women. Recognizing that a significant portion of the population living below the poverty line are women, the NWDP (*National Women Development Policy*) prioritizes support for women entrepreneurs to alleviate poverty and foster skilled human resources. The MOWCA (*Ministry of Women and Children's Affairs*) in Bangladesh is dedicated to advancing women's economic empowerment through targeted interventions and initiatives. Recognizing the importance of providing equal opportunities for women in both social and economic spheres, MOWCA has implemented a range of strategic

objectives aimed at fostering self-reliance and entrepreneurship among women. One key aspect of MOWCA's efforts is the provision of vocational training and income-generating opportunities tailored specifically for women. By equipping women with relevant skills and knowledge, these programs enable them to explore various avenues for self-employment and economic independence. In addition to training, MOWCA facilitates access to micro-credit schemes, empowering women to establish their businesses and ventures. This financial support catalyzes women to break free from traditional roles and take charge of their economic destinies. Moreover, MOWCA collaborates with both national and international social organizations to foster a supportive environment for women's entrepreneurship. By leveraging partnerships and networks, MOWCA seeks to inspire and motivate women to pursue self-employment opportunities and overcome barriers to economic participation. A notable initiative by MOWCA is the establishment of the Joyeeta Foundation, dedicated to promoting and showcasing products and services of women entrepreneurs nationwide. Through the Joyeeta Foundation, women entrepreneurs are provided with special incentives and support, including access to distribution channels and marketing opportunities under the brand "Joyeeta." Furthermore, the foundation recognizes and celebrates the achievements of successful women entrepreneurs and mothers, showcasing their contributions to the economy, social development, and community empowerment.

Moreover, different types of non-government organizations along with govt. are working to develop women's entrepreneurship. A good number of specialized institutions at the national and local levels are involved in providing training, technical support, information support and financial support. To build up women entrepreneurship on a small scale in the rural areas of Bangladesh, the role of GB (Grameen Bank) is unique. However, GB has indeed engaged rural women in entrepreneurship, but it could not bring dramatic changes and improvements in the socio-cultural condition of rural Bangladesh (Pervin and Akther). Studying the status of rural women's entrepreneurship Kalam and Amin (50-58), showed that only fewer women (26.9%) defined themselves as entrepreneur in contrast to their male (51.9%). Many women have been found unable to meet collateral requirements, and to have proper business training and advisory support services which hinders them from becoming entrepreneurs. Although the establishment of small and medium-sized enterprises (SMEs) in Bangladesh is responsible for creating employment programs and diversifying the economy – it, therefore, does not adequately consider and address effective ways through which women's participation could be more actively supported and expanded as entrepreneurs. The fate of the microfinance programs targeting the welfare of women often becomes blurred due to the lack of control by the women over the money received.⁵ Therefore, a situation analysis of women entrepreneurs in Bangladesh by BWCCI shows that the actual situation of women entrepreneurs in Bangladesh is not satisfactory compared to

the related policies and programs for women's entrepreneurship development. Lack of proper training (86%), raw materials (75%), capital (90%), efficient workers (60%), education (90%) and access to information and technology (96%) keep women far from entrepreneurship. Analysis of socio-cultural factors reveals that unsecured communication systems (81%), sexual harassment (65%), family restriction (45%), religious beliefs and social customs (71%) have a crucial impact on rural women's entrepreneurship development (BWCCI). Being socially and culturally responsible for breadwinning, income-generating activities are done by men. Men in the rural areas are mostly engaged in agricultural activities.

In Bangladesh, despite efforts to promote women's entrepreneurship, significant barriers persist. Limited access to resources like training, capital, and technology, coupled with socio-cultural norms that confine women to household roles, stifles their economic empowerment. While microfinance initiatives offer some relief, broader systemic changes are needed to unlock women's full potential as drivers of economic growth. By addressing these challenges head-on, Bangladesh can pave the way for inclusive development and gender equality in its entrepreneurial landscape.

Justification of the Study

Women's entrepreneurship in developing economies is increasingly recognized as vital for economic growth (World Bank). However, research on the entrepreneurial processes of women-founded businesses in these contexts remains limited. Women in developing countries often face complex barriers to entry and unequal access to resources and networks.⁶ While microcredit has played a significant role in promoting women's entrepreneurship in rural Bangladesh, cultural values still hinder their development. Challenges such as lack of access to resources, training, and family support inhibit the growth of women-founded enterprises.⁷ Despite this, studies like those by Kabir and Huo demonstrate the potential of entrepreneurship to uplift rural women economically.⁸ However, socio-cultural norms, as highlighted by Akhter and Sumi, continue to act as barriers, limiting women's participation in economic activities.⁹ Additionally, challenges such as limited access to finance persist globally, affecting women entrepreneurs disproportionately. While women often rely on support from family members to start businesses, they face unique challenges in accessing markets due to socio-cultural norms. Despite recognizing these constraints, there's a lack of in-depth analysis of how social issues hinder rural women entrepreneurs' market access. Addressing these challenges requires gender-friendly policies and equitable support mechanisms.¹⁰ This study aims to fill this gap by analyzing the socio-cultural challenges faced by rural women entrepreneurs in accessing markets.

Theoretical Framework

In this study, the empowerment of rural women entrepreneurs has been

seen as an achievement where women use their ability and strategy to overcome challenges in accessing male-dominated market structures. The empowerment of women is a crucial phenomenon in development discourses. Empowerment is concerned with boosting an individual's power to make decisions despite implied constraints.¹¹ Women's empowerment means the expansion of women's ability to make strategic life choices. Intersectionality has been used as a concept to identify interconnected factors that impact rural women entrepreneurs' access to the market. In this study, Kabeer's theory of empowerment serves as the theoretical framework, focusing on the dimensions of resources, agency, and achievements. Through an intersectional lens, the study examines how patriarchal norms intersect with gender, class, and other factors to shape the challenges faced by rural women entrepreneurs in accessing markets. Despite efforts to promote women's entrepreneurship, cultural barriers persist, limiting women's agency and perpetuating dependency on men. The study highlights the double burden experienced by women and emphasizes the need to address both economic and cultural obstacles to truly empower rural women entrepreneurs and enable their meaningful participation in the market.

Women's Empowerment: Resources, Agency, and Achievement

Kabeer defines empowerment as a process encompassing three interrelated dimensions: resources, agency, and achievements. Resources, comprising material and social capital, serve as the medium for exercising agency, which involves actively making choices and challenging power structures. Achievements, the outcomes of individuals' efforts facilitated by resources and agency, contribute to their potential for living and sense of independence. While entrepreneurship is recognized as a pathway to women's empowerment, feminist concerns highlight the inadequacy of economic independence alone. Shahid, Khatoon, and Khan underscore the persistent challenges stemming from cultural barriers and gender disparities in access to opportunities, particularly in patriarchal societies like Bangladesh. Selim further emphasizes the disadvantageous position of women entrepreneurs in such contexts, where societal perceptions limit their ability to succeed in business ventures. Buvinic and Furst argue that addressing cultural obstacles is essential for achieving women's empowerment, as capital support alone may not suffice for women entrepreneurs to thrive.¹²

Intersectionality

Today intersectionality is a mainstay concept of critical race studies, feminist studies, and queer studies in the sociology of globalization. Intersectionality refers to the simultaneous experience of categorical and hierarchical classifications including race, class, gender, sexuality, and nationality. It also refers to the fact that disparate forms of oppression like racism, classism, and sexism are mutually dependent and intersecting in

nature. These different tools together compose a unified system of oppression. Thus, the privileges we enjoy and the discriminations we face are a product of our unique positioning in society as determined by these social classifiers. Collins theorizes and explains intersectionality in a much subtler way- how the intersecting forces of race, gender, class, sexuality, and nationality manifest in a "matrix of domination." The analytic lens of intersectionality is valuable in this study because it allows us to consider a variety of social forces simultaneously, whereas a class-conflict analysis, or gender, or racial analysis would limit our ability to see and understand the way privilege, power, and oppression operate in interlocking ways.

Research Objectives

The key objective of the study is to explore on socio-cultural challenges of rural women entrepreneurs' access to the market.

Specific objectives

- To observe rural women entrepreneurs' challenges in both the public and private spheres to have access to the market.
- To inquire about their strategies to overcome challenges in having market access.

Research Questions

How do rural women entrepreneurs' socio-cultural challenges in accessing the market impact their empowerment?

Specific Questions

- What are the socio-cultural factors affecting rural female entrepreneur's access to the market?
- What are the strategies taken by rural women entrepreneurs to overcome challenging circumstances in having access to the market?

Research Design

Methodology of the study: Feminist lenses

This study has been conducted through feminist methodology. Previous research on women's entrepreneurship had primarily focused on similarities and dissimilarities between male and female business owners. Differences were reported on educational background, occupation, motivation and method of business creation and growth. However, feminist researchers have identified that those methods were not enough to study participant's own personal experiences, preferences, and environments. They claimed a new epistemological ground which will study women's inequality and that is feminist research methodology. The feminist research method is a developing, inspiring, and revolutionary academic sub-discipline. This approach specifically studies women's problems, gender, systematic oppression as well as women's subordination. Feminists have indicated that until recently, social scientific knowledge was based on men's experiences of the world

and women's experiences were particularly missing. Males are establishing the norms and are playing the dominant roles. The feminist approach aims to emancipate women from subordination. It assumes that the experiences of men and women are different due to social status and puts emphasis on context-based women's experiences.¹³ Therefore, feminist research methodology has been suited to the objectives of the study.

Feminist research has different ways of dealing with the inequalities concerned with research. It can be both quantitative and qualitative as well as mixed. However, the study on gender remains incomplete through quantitative methods as it consists of experimental, correlational and survey research methodologies. Feminist researchers have suggested using qualitative research to reflect the nature of human experience. Qualitative methods produce descriptive data on people's own written or spoken words and observable behaviour. This approach consists of methods such as participant observation, in-depth interviews, group interviews and content analysis. This study aims to analyze rural women entrepreneurs which needed to be analyzed through the qualitative approach of feminist research methodology. According to the research objectives, in-depth data from the participants and observable data from the market are needed.

Data Collection

Data for this study were gathered from primary and secondary sources. Primary data included in-depth interviews, focus group discussions (FGDs), and observation. FGDs involved 8 purposively selected women entrepreneurs, while 20 female entrepreneurs were interviewed individually. Additionally, numerical data were obtained from an assistant official at the Upazilla statistics office. Observation of the local market was conducted to complement interview and FGD data. Sample selection was done through purposive sampling, with participants chosen from Paiksha village in Narsingdi district. The village's economy is industry-based, with a sex ratio of 51:49 and a significant female workforce in various sectors. The study area was chosen due to the emergence of female entrepreneurship.

Ethical consideration

First of all, I have informed the participants about the research issue. Then I ensured them that my activities and research work would not be harmful to them in any way. I have assured them that their privacy will be protected, and I would not expose their personal information without their permission. With due respect and sensitivity, I have asked questions. I assured them that I would use the pseudo name if they had any objection or boundary to using their actual name. All of my participants have no objection to publishing their real names. So, I have not used any pseudo name. I was not permitted to take photos from some of my participants and some of them did not permit me to publish their photos. Because of such contra-

diction, I have not used any photos of the participants.

Limitations

The study, despite its insights, is not without limitations. Firstly, due to constraints in both time and funding, the research was conducted with a relatively small sample size. This restricted the breadth of perspectives that could be gathered and potentially limited the generalizability of the findings. Secondly, discussing entrepreneurship, particularly about income, may have caused discomfort among some participants. The sensitive nature of economic discussions could have influenced the depth of information shared during interviews and FGDs. Furthermore, despite prior communication regarding the research's purpose, participants may have had expectations regarding financial assistance, such as loans. This could have introduced bias or affected the candidness of their responses, potentially skewing the data collected. These limitations are important to acknowledge, as they provide context for interpreting the study's outcomes and suggest avenues for further research with greater resources and participant engagement.

Findings and Analysis

This chapter deals with the analysis of the findings that are found from the field study. I have taken semi-structured in-depth interviews with 20 rural women entrepreneurs to meet the objectives of the study. An interview was conducted with 1 office assistant of the upazila statistics office of the study area to explore women's empowerment status about market access which enriched the study in comparing policy measures vs. real scenarios. The data have been analyzed through three segments-

- Based on previous literature reviews and collected data from the field this study analyzes existing challenges from family and community which hinder rural women's access to the market.
- Identifying the challenges of access to the market has been analyzed by focusing on participants' need to go market and independent decision-making capacity to go market. These components have been considered as indicators of their empowerment.
- Finally, the strategies of rural women entrepreneurs in accessing the market have been taken into account.

The root of the challenges

Negative perception toward women entrepreneurs who visit the market. The first thing that keeps women entrepreneurs backward from market is *negative perception* toward women entrepreneurs who visit market. Perception can be defined as our recognition, responds and interpretation of sensory information. It is perception which allows us to take information from existing environment to interact with our environment. Perception grows up from the socio-cultural environment which impacts directly or indirectly to

build up one's psychology. Without taking perception into account, rural women entrepreneur's empowerment in having access to market cannot be covered fully.

Good women do not visit the market

"If I go to market people will directly tag me bazaira meyelok. That is humiliating for me as well as for my husband. I don't want my family's honour will be ruined for me."

–Stated by an entrepreneur of cloth and tailoring business

The primary perception of the market in our patriarchal society is the market is a men's zone. Men will deal with the market. The market is not a suitable place for women. Rural women entrepreneurs who visit the market even for business purposes are tagged with negative perceptions such as *Bazaira Meyelok* (A parochial term to humiliate women as prostitutes who are visiting the market)". Visiting the market by women is strictly considered a shameful task for women as well as the inability of men. Such perceptions from the community give birth to the family's perception that- women should not be in the market. People will talk badly. Thus, women themselves also don't like to visit the market but rather depend on male members.

Women's income is not essential but extra profit for their pocket money

Women learn from society that household responsibilities are their main role to play by women whereas breadwinning is the sole task of men. Such gender division of labour influences an individual's tendency towards women's entrepreneurship. As a result, women are emphasizing their reproductive roles instead of productive roles. Maintaining household responsibilities properly they choose to have such professions which can add some value to their family. Entrepreneurship has taken the place of flexible jobs for rural women. As a result, they are prioritizing household chores over entrepreneurship. A cloth retailer stated that-

"Every woman should do any productive job according to her choice and facilities. Choices should be made upon her available facilities which means utilizing leisure time in productive jobs after maintaining family."

Such perceptions refer to rural women's entrepreneurship as an extension of household chores. Types of their business mentioned in Table-1 also reveal all of the participants' businesses are in the household territory. They are getting empowered economically, but they cannot even think about practicing agency by challenging cultural norms. In such circumstances handling market activities by women seems quite unrealistic. Family, community even individual perceptions of women entrepreneurs are like this- men have to earn a sufficient amount to maintain family expenses properly. Women's income can be subsidiary to men's income but not essential. Being perceived as secondary income women's productive jobs do not get as important as men's jobs in society. As women's income is considered less important than men's their business does not get much importance which is

to be dealt with in the market. 13 participants of the study have been working as entrepreneurs to add some value to their husband's jobs. However, women who are the primary earning members of their family become extremely dominated by these perceptions. A parlour entrepreneur stated that-

"I have started my parlour in the household so that I can take care of my children properly. If it would be in the market, I have to spend a fixed hour there. Then who will do my household activities? My husband does not support it."

This study found that there have been a few numbers of women who are the primary earning members of the family. Either their husband is ill or unable to work which has pushed them to earn for maintaining family expenses. Even in such cases, women are not out of the boundary of the home. Though they need to earn a lot, they try to manage earnings within the household territory.

The family will be ruined if women go to the market

"If women run businesses in the market they will be like men. Men can go anywhere anytime which is not for women. If women go to market sangser (family) will ruin in the hell."

-Stated by a parlour entrepreneur.

This perception is nothing but an outcome of the patriarchal gender division of labour. Patriarchy fixes up women's work in the household and men's work outside of the home. It does not allow men in the household and women out of the household. As a part of neoliberal economic development women are at the centre of development policies. However, their traditional roles and responsibilities in the household have not been adjusted in proportion to mainstream development policy. Development policies are pulling women into productive jobs but not pushing men into reproductive jobs. As the perception grows in society that household responsibility is solely a woman's task, women internalize that they are not suitable in the market.

Intersectionality: classic patriarchy, religion, domestic and sexual violence, lack of material and social capital, and self-decisiveness intersect rural women entrepreneurs' access to market

The basic principle of women's entrepreneurship development is to empower women so that the development index of Bangladesh becomes topper day by day. To substantiate the aim of women's empowerment govt. and NGOs have taken different policy measures which are good signs to pull up women in the development process. Micro-credit has a crucial role in alleviating economic poverty by engaging women in entrepreneurship. Rural women being the target group of neoliberal development policies are expected to compete in the free and open market. Policies are pulling women in the market but there are challenges beyond economics which keep rural

women behind the market. Without knocking those challenges undivided development as well as empowerment cannot be sustainable. To bring out the real scenario of rural women entrepreneurs' empowerment in accessing the market this study emphasized on following areas-

Inadequate access to both material and social resources

In patriarchal societies, men typically control resources, limiting women's agency. Despite women accessing credit from financial institutions, decisions often remain in men's hands. Loans are frequently used to alleviate husbands' debts rather than solely for business purposes. Repayment becomes challenging due to women's limited incomes, with solvent husbands often shouldering the burden. Women also lack special resources like mobility and social acceptance, hindering their market access. This denies them agency and perpetuates cultural barriers. Despite governmental and NGO loan programs, women struggle to overcome these obstacles, emphasizing the need for policy reform.

Complications in the formal sector of resources compel to depend on informal sources to collect capital

Capital is the most important component to start any business either small or big. For women entrepreneurs' the collection of capital is more challenging than for men. It is found that most of the women entrepreneurs initially invest from informal sources like personal savings, and loans from their husbands or other family members. The study found that women feel safer to take loans from husbands and relatives than from formal credit regulatory organizations. Most of the participants have taken capital from their husbands to start a business. In some cases, they have managed through NGOs and own savings but increasing business by husband's income. The amount taken from the husband is Tk. (20000-50000) where own savings for investment were small in amount (50000-10000). In most of the cases, the initial investment was below 20000 which builds up small enterprises. Only a negligible portion invested more than Tk. 30,000 initially for start-up.

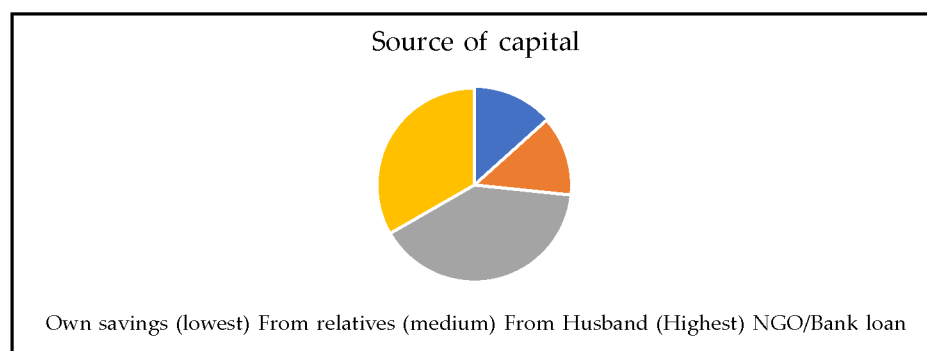


Figure 1: Source of Capital

However, very few of them invested initially via formal loans such as from banks or NGOs. So, it is found that the formal sector is not contributing much to expanding women's entrepreneurship in Paiksha. Participants opined that they need a lot of capital to run a business in a market which cannot be afforded by family. Therefore, they run a small business in the household territory.

Seeking permission from husbands and in-laws in each step of business

Bangladeshi society, women's entrepreneurship is constrained by the need to seek permission from male counterparts or in-laws at every step. Despite entrepreneurship being about independence and self-determination, rural women entrepreneurs rely heavily on men for decision-making and risk management. They operate within boundaries set by their families and society, limiting their capability as entrepreneurs.

Double Burden

Women entrepreneurs in both urban and rural areas face the double burden of managing household responsibilities alongside their businesses. Traditionally, women are assigned domestic duties while men engage in paid work. This division of labour limits women's ability to dedicate sufficient time and energy to their businesses. Even when businesses are home-based, women still struggle to balance family and entrepreneurial responsibilities. Despite their contributions to family and society, women often prioritize household chores over their businesses. This dual role creates significant challenges for women entrepreneurs, impacting their ability to fully focus on and grow their businesses.

"When guests at home and customers at the shop come at the same moment I have to talk with both customers and guests. Such situations cannot be avoided rather have to be maintained crucially."

There are some moments when one of the cloth and tailoring entrepreneurs cannot manage both family and business properly. She stated that-

"During Eid, puja, and pohela baishakh there are a lot of orders for making dresses and supplying new dresses. Though I have to be in a rush I cannot deny family. As there is no helping hand, I have to do all household chores. I feel like I have fallen into a shoreless sea."

She faces various difficulties in maintaining household and business together. She has to take care of her children, in-laws, and ill husband. Sometimes she has to work the whole night to supply products. As a result, she got sick when she continued such a workload. Despite having such difficulties from family she never thinks to leave the business.

Violence in the home and market demotivates women from having access to the market

Rural women's access to the market is hindered by the pervasive issue of family and community violence. Verbal abuse from husbands and in-

laws, along with instances of physical violence, often leave women feeling powerless. For example, one participant's husband, addicted to drugs, controls her income, forcing her to finance his addiction. Additionally, women face sexual harassment while accessing the market, further deterring them from participating independently. After experiencing eve-teasing, one woman was advised by her husband to remain silent to avoid societal backlash. Such incidents lead to women feeling insecure and anxious about accessing the market, ultimately diminishing their agency in economic activities.

Religion: Purdah

Purdah is a religious and social custom toward Muslim women in South-Asian countries. It is considered a symbol of protecting women's purity. Purdah restricts women's mobility, dress up, sexuality, voice, attitudes to become submissive to men, religion as well as culture. By restricting mobility purdah creates seclusion of women from economic gains. For example- This study found that- bargaining with men was uncomfortable for one of the grocery and stationary entrepreneurs. She thinks talking with other men without her husband and boys will contradict purdah. Though she wears Borkha while visiting the market she claimed that people in the market do not accept such purdah. People criticize like-

"What a shameless purdah she is doing! She comes out of home, and talks loudly with men!"

Such comments were heard by her neighbours. On one hand, neighbours would show pity when her husband was ill and not able to work. On the other hand, they would criticize her when she would visit the market to collect more goods and have extra profit. Such dualism limits women entrepreneurs' access to the market.

Limited access to education and skill development

This study found that most of the participants had less access to education. Among 15 participants 9 are below SSC, 4 are illiterate and 2 are highly educated (BA). Govt. has different projects to develop women's entrepreneurial skills through training. However, study shows that because of not having the information women cannot reach their dream. Only a few women could access skill development training, but a large portion could not.

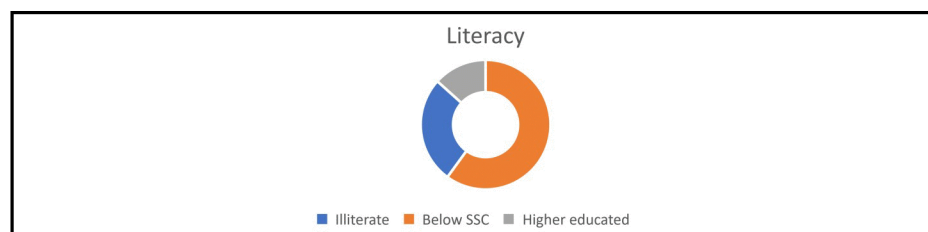


Figure -2: Literacy rate of women

Illiteracy and ineptness made them dependent on expert men and other family members to keep accounts, maintain calculations and manage risks. One of the participants who cannot read or write is grateful to one of her neighbour's nieces. She started handling her husband's grocery shop when her husband got attacked by a brain stroke. As she was illiterate, she could not understand accounts properly. During that period, a neighbour's niece started helping her in managing accounts as well as collecting products from the market. With his assistance, she could further start a new business of Turkey hen farm. Another participant who is also illiterate claimed that her daughter keeps all of her accounts. Thus, illiterate, and less educated women are becoming entrepreneurs but cannot run a long race because of not having adequate opportunities for skill development.

Access to market

Previous studies on women's entrepreneurship have highlighted the dual constraints of financial and socio-cultural norms on women entrepreneurs. While microcredit has alleviated some financial barriers, socio-cultural constraints remain significant. Kabeer's empowerment theory emphasizes the importance of overcoming such constraints to enable women to make their own choices. This study focuses on women's access to the market as a means to emancipate themselves from disempowerment. However, data analysis reveals a lack of eagerness among rural women entrepreneurs to access the market. Patriarchal norms historically confine women to household roles, limiting their participation in economic activities outside the home. As a result, despite venturing into entrepreneurship, many rural women prefer to operate their businesses from home or nearby locations rather than engaging directly in the market.

Table 1: Business profile of rural women entrepreneurs:

Types of business	Number of participants	Location
Cloth and tailoring business	10	Home
Beauty Parlor	02	Home
Grocery and stationery	05	Home and Nearby home
Farming	03	Home

Data from Table 1 shows that rural women in Paiksha village are engaged in traditional female businesses like cloth and tailoring business, beauty parlour, farming, grocery, and stationery. Family and community prefer women to do business in the private sphere. Women are also more comfortable in doing business within household territory. Women were not found engaged in the traditional public sphere where businesses are run by men. A large portion of women are engaged in the cloth and tailoring business which seems easier and more suitable for women stated by partici-

pants. One of the participants, a cloth retailer and tailor, stated that-

"Business of clothes is perfect for women as it can be done in-house. It is perfect for women as they need not staying out of home."

Women along with family and community prefer household-based jobs as they do not have to maintain a fixed schedule in their job. Their primary responsibility and commitment toward family keep their need as entrepreneurs in a secondary position. They are also unaware of their rights in the market as well as denied by the society. In this study, nobody knows about women's corner in the market even if they do not think of competing in the market. One of the participants was surprised while talking about women's corners in the market. She claimed that-

"Men are suitable in market, women in home. Why women will be in market?"

Many rural women entrepreneurs express reluctance to engage in market-based businesses due to various reasons. Some feel satisfied with their home-based businesses, considering their income secondary. Others cite concerns about safety, including sexist language and sexual harassment, as well as competition as a deterrents. Additionally, women often feel uncomfortable bargaining with men for higher profits and may experience feelings of shyness or inadequacy in male-dominated market spaces. Observations reveal a lack of female-owned shops in the study area, indicating a gender disparity in market participation despite no official restrictions. Consequently, women entrepreneurs' agency remains limited in the market sphere.

Independent decision to make choices: The agency denied

Decision-making capacity, a key indicator of empowerment, is often hindered for women entrepreneurs in this study. Their actions are limited by dependency on men at every step of their business ventures, constraining their ability to overcome disempowerment in the market. Despite the importance of setting clear goals in entrepreneurship, women in this study face numerous constraints, submitting to socio-cultural norms instead of challenging them. This cyclical pattern of small-scale ventures and limited attention from authorities perpetuates their disempowerment. While some argue that agency involves making decisions aligned with personal desires, this study reveals that women often lack autonomy in choosing entrepreneurship as their profession. Instead, societal roles and responsibilities dictate their path, leading to satisfaction with home-based businesses and little desire to challenge this status quo.

Overcoming challenges seems to Achievements unlocked

Despite having a hostile environment in family, society and culture rural women are breaking the silence by complying with the system. The above discussion shows that women are denied basic rights of education in

the family, vulnerable to violence, enchanted to patriarchal and religious customs, restricted in mobility, responsible for both reproductive and productive works. Conjointly all of the components are responsible for women's unequal position as entrepreneurs in market. On one hand, socio-cultural aspects do not allow women to market, on the other hand, neoliberal development strategies pull women to market. In such a dilemma women choose the following strategies to access the market.

Depend on male family members

In patriarchal societies, the market is predominantly seen as a male domain, with rural women entrepreneurs often relying on male family members for security and support when venturing into marketplaces. All 15 participants in this study shared a dependency on husbands for market activities, citing concerns about safety and unwanted encounters when alone. For instance, one participant initially hesitated to start her business until her husband assured her safety and supported her decision to operate from home. Despite occasional solo trips to the market, such as when her husband was hospitalized, she faced instances of sexual harassment, highlighting the continued need for male accompaniment to ensure security. Another entrepreneur whose customers and producers both are women never goes to the market to buy products. Her husband goes there to collect products monthly. She stated that-

"Her (daughter's) father can manage well. So, I need not going market. Moreover, he does not like that I am going market."

One of the parlour owners whose husband lives in Malaysia depends on her brother to collect products from the market. In case of their brother's inability, she seeks company with other women entrepreneurs. She has great lamentation that she doesn't get her husband's assistance to access the market. Though women are participating equally as men in the labour force there has been little attempt to improve rural women's position in market access.

Peer group assistance

A very crucial strategy adopted by women entrepreneurs is that they make a peer group to access the market. However, this strategy is conditioned with the assistance of men in accessing the market. Men are primarily assisting women entrepreneurs in market-related activities. Women entrepreneurs are not found directly associated with collecting and selling products in the market. They depend on men to access the market to avoid unwanted circumstances from home to the market. Anomaly they visit the market with peer group assistance. Such as-

A parlour entrepreneur whose husband had lost his job because of physical disability visits the market with other entrepreneurs. She feels secure with other fellows. Another grocery and stationary entrepreneur

shared similar views that visiting with other fellow entrepreneurs she feel fearless.

Avoids local market and collects products from the town's market

As women face various problems in accessing the local market sometimes, they visit markets out of their locality. Usually, they depend on men and try to avoid visiting markets. However, sometimes unavoidable situations compel them to visit the market by themselves. To ignore the humiliating circumstances of the local market they choose to collect products from the nearby market of town. One of them claimed that-

"I feel safe in town's market. Unknown persons do not talk bad about me."

Perceptions from the community crucially dominate the perception of family. To escape from humiliation and to protect the honour of family women entrepreneurs choose to avoid local markets.

Intersectionality: Violence, Marriage, Motherhood and Religion subjugate rural women entrepreneurs' access to the market

The above discussion detects that rural women entrepreneurs' access to the market has been cramped by various components cohesively. In the beginning patriarchal social structure discriminately posed challenges in both the private and public sphere. Negative perceptions toward women entrepreneurs hold back their mindset to be self-dependent in having access to the market. Similarly, male dominant culture of the market, sexist and abusive language toward women entrepreneurs, gender insensitive infrastructure of the market, sexual harassment on the road, distance and unsuitable timing colligates women's access to the market. Moreover, the strong commitment of women to household responsibilities, childcare, and religious norms dispirit their mindset to have equal market access. However, intersectional lenses in this study show that in the face of above crisis, women entrepreneurs drive their access to the market by turning those into strengths.

Violence

Participants of this study have been found as victims of sexual violence in the market and domestic violence in the home. In FGD women entrepreneurs admitted that they do not feel secure in the market. They have to face sexual harassment on the roads and market which demotivates them from going to market. In in-depth interviews, participants have shared that they faced sexual harassment in the way of the market, staring and abusive language in the market. Thus, violence has been creating a state of powerlessness for women entrepreneurs. However, different views are found from other participants. A cloth retailer and tailor got married at the age of 13 and her husband was drug addicted. He would spend his income buying drugs and torture her for dowry. The scenario has changed when she started

earning. She said that-

"Being inspired from neighbors I took loan from an NGO to start business. At present my family solely depends on my income. I have made a house, repaid loans, and credits, admitted children in school with my income. Such contribution to family changed my husband's attitude. He helps me in running business and takes care of children also".

The above case shows us that women become the conquerors of domestic violence by dint of economic development through entrepreneurship. On one hand, violence in the public sphere is demotivating women entrepreneurs in the market. On the other hand, women are challenging domestic violence by dint of entrepreneurship.

Marriage

"My in-laws wanted me to be a good housewife that's why I left tailoring."

Another participant claimed that she had been working as a tailor before her marriage and she had a good income then. In spite of having good skills in tailoring, she could not continue it after marriage. To her marriage seems a barrier for her continuing productive jobs. Because her in-laws did not want people will know their daughter-in-law was a tailor. Her husband and in-laws wanted her to be a good housewife who would take care of her family and children properly. According to their wish, she left tailoring and started living as a housewife. However, days changed when her baby started going to school and her husband lost his job. She started saying-

"He lost his contractual job as the duration expired. He could not manage jobs for long. Debts became larger, and I fell in shoreless sea as only income source of the family became stopped. In spite of having prohibition from in laws again I started working as tailor at that time."

This case depicts that marriage is considered initially as an obstacle by the participant, but the outlook changed later when she started working on hard days of family. Not only she but also other participants are habituated to such phenomenon. This study found that all of the participants were married. Most of them started doing business in the hard days of their husband to maintain a family. Such incidents create a double standard. On one hand, women are found as passive breadwinner. On the other hand, it seems empowerment of married women as they are involved in income-generating activities. Analyzing intersectionality this study found that marriage creates class within the same class. Married rural women are in a privileged position than unmarried women.

Motherhood

"I left working as a schoolteacher to take care of my children. As they were younger, and I could not manage helping hand my husband suggested me to leave job."

—said by a higher-educated entrepreneur

This case found that a mother of two children had been compelled to leave her job in school as she could not manage domestic help. She had no relative to take care of the children. There had been no childcare centre in her workplace. In such a circumstance her husband suggested she leave the job and be motivated to start a business. She could not but submit to her husband's decision. Intersectionality helped the study in finding motherhood both as a challenge and an advantage.

"I take my baby with me so that people can understand that I am a mother."

—stated by a mother entrepreneur

Children are considered a safeguard for mother entrepreneurs. A participant of three children shared that sometimes she has to visit the market alone which seems tremendous to her. She feels nervous because there are different kinds of people in the market. Some respect women, and some neglect women. To avoid unwanted circumstances, she takes her boy to market.

Religion

Purdah is considered a constraint on women entrepreneurs which restricts women's mobility in the market. However, a few numbers of participants are found using purdah to protect them in the market. For example, a parlour entrepreneur claimed that-

"I wear borkha and use nikab while visiting market. People do not tease such women. I feel safe because of having borkha."

She had chosen to wear a burkha and hijab properly. She thinks that purdah ensures her security in the market. A similar view has been found from another participant who agrees that purdah keeps them safe in the market.

Concluding Remarks and Recommendations

The study underscores the importance of addressing socio-cultural barriers alongside providing economic support to foster women's empowerment through entrepreneurship. While rural women's engagement in business signifies progress, sustaining empowerment requires a holistic approach. Current efforts predominantly centre on economic aspects, overlooking the need for comprehensive empowerment. To ensure enduring success, there must be a shift towards recognizing women's entrepreneurship as integral to overall progress. Drawing from the study's findings, actionable recommendations emerge, including revising loan repayment structures, implementing tailored skill development programs, launching media campaigns to challenge gender stereotypes, enhancing mobility safety, and leveraging the influence of local women leaders. This study serves as a guide for policymakers to address socio-cultural impediments, paving the way for women entrepreneurs' empowerment and fostering inclusive development. However, further research is needed to explore addi-

tional barriers hindering individual entrepreneurial endeavours.

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