

EXPERIENCES OF WOMEN SME OWNERS IN RAJSHAHI, BANGLADESH

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ABSTRACT

The study 'Experiences of Women SME Owners in Rajshahi City' was conducted in the Rajshahi Metropolitan area. The prime goal of this research work was to find out the positive and negative experiences of the women entrepreneurs and to reveal the Influence of entrepreneurship on the family life of the respondents. It is a field based study and the researcher wanted to know the experiences of the women entrepreneurs by asking them various questions. From their answers to that specific questions, the researcher tried to learn about their experiences in family and business life. Both qualitative and quantitative methods are used in the study. The primary data were collected from the respondents with the help of In-depth Interview by using a semistructured questionnaire. The researcher herself interviewed all the respondents. The study reveals that the respondent, experienced a lot of positive things after they got engaged in SME Business. Some of them also experienced negative things also. Data showed that their positive experience is much higher than their negative experience.

Keywords: women Entrepreneurship, Small and medium Enterprises (SME) Positive and Negative experiences.

Introduction

In this age of globalization real development of a state is evaluated by its international trade: whether a state is able to keep balance of its export and import or not; how much a state is developed in the industrial sector, how much it is dependent on the agrarian sector; these are the key questions. Bangladesh is still a developing country. Except in RMG sector, almost in every other sector of industry, Bangladesh is lagging behind. Still most of the people of Bangladesh depend either directly or indirectly on agricultural production for their livelihood. In the 1970s, about four decades back, micro credit was introduced in Bangladesh. The success of micro credit is globally acclaimed. The target group of micro credit are the extreme poor rural women.

But micro credit does not aim to create small and medium entrepreneurs; it helps the extreme poor just to survive. A few thousand taka could not help one to start an SME. In the recent times SMEs (Small and Medium Enterprises) have become important phenomena. SMEs can play a vital role in an economy like Bangladesh. It is a big leap towards industrial development; it creates a momentum to development in trade.

In Bangladesh, males are usually the Small and Medium Entrepreneurs (SME); the contribution of females is still very insignificant in this sector. Women constitute 50% of our population. If women are not empowered we cannot expect sustainable development in our country. Micro credit has given extreme poor women and their families the power to breathe only but for further advancement SME could play a pivotal role.

In Bangladesh, though the majority of the working women still have not been able to hold a controlling authority in mainstream production, there has arisen a new class of women entrepreneurs, who have accepted the challenges of life and have emerged as leaders in the process of socio economic development. They earn for themselves and for their families and in that way they contribute towards the socio-political establishment of the women. The greater involvement of women in remunerative work improves their living circumstances and provides bargaining positions in the households and wider community. In this way, they are also creating opportunities for the general womenfolk by leading to their economic advancement and paving the way for a dignified survival through sustainable development.

In early 1980s, women entrepreneurship development program was initiated by Bangladesh Small and Cottage Industries Corporation. Bangladesh government has set distinct strategies in its National Action plan (NAP) for the development of women entrepreneurship that includes tax holiday, tax policy, gift tax etc. In Bangladesh, Banks are also paying a very important role in providing capital to start up and also expand the existing business of women SME in the country. Besides, government sectors and various NGOs like BRAC, Proshika, ASA, Swanirvar etc are providing support services to develop women entrepreneurship mainly in rural areas. Among the NGO's The National Alliance of Young Entrepreneurship (NAYE), the World Assembly of Small and Medium Entrepreneurship (WASME), Rural Development and Self Employment Training Institute (RUDSETI) have performed tremendous role in developing entrepreneurship throughout the country. Grameen Bank is also a unique institution in creating entrepreneurial abilities of the village women.

Objectives of the Study

The general purpose of the study was to know the experiences of the women entrepreneurs. Specifically the objectives of the study were as follows:

- To understand the positive and negative experiences of the women SME in carrying out their business.
- To identify the influences of SME on family life of women entrepreneurs.

Methodology

Data and Methods

The purpose of this section is to discuss the methodologies used in this study in relation to the study area, sampling procedure, nature and sources of data, analytical techniques and procedures. Usually a set of tools and techniques are followed in order to satisfy the aims and objectives of the study. These tools and techniques which are applied in a particular research are called methodology. Regarding methodology, the question that comes first in mind is whether the data collection tools or techniques and analysis procedure should quantitative or qualitative. The present study uses both quantitative and qualitative data collection techniques.

Type of Research

The research is descriptive and explorative in nature.

Population of the Study

All the women SMEs who are working in the Rajshahi Metropolitan area constitute as the population of the study.

Sampling Procedure

There is no special directory for women entrepreneurs in Rajshahi city. So the exact number of women entrepreneurs is yet to be calculated. From a baseline survey it was found that there are three business associations of women at Rajshahi. These are Women's Chamber of Rajshahi, Women Entrepreneurs' Association of Bangladesh (WEAB) and District Women Business Forum (DWBF). According to the information collected from the Chairpersons of these organizations, the total number of women SME stood at around 200. The researcher purposively chose the members of one organization (DWBF) as the sample for this study.

We selected the members of DWBF as sample because DWBF is the only organization which is established without any type of political influence. The other two organizations were influenced by two major political parties. These two organizations become active when their party is in power. To tell the truth, DWBF is consisting of all renowned entrepreneurs of the city. It is platform of women entrepreneurs. We have come to know from the president of DWBF in near future DWBF may appear as the women chamber of Rajshahi. So it is clear that the members

DBWF are our appropriate choice. They are the good representatives of Rajshahi City's women entrepreneurs.

Sample Unit

All the women entrepreneurs in Rajshahi city have been considered as the sample unit of the study.

Sample Size

The total number of BWBF members was 60 at the time of data collection. But the researcher was able to reach 53 women entrepreneurs due to some unavoidable circumstances. So, the sample size is 53 for the present study.

Sources of Data

(i). Primary Data Sources: The main source of primary data are the women entrepreneurs engaged in small and medium enterprise. By interviewing them, the researcher tried to know the experiences of the women entrepreneurs.

(ii) Secondary Data Sources: The secondary data were collected from published books, reports, journals, unpublished thesis and newspaper articles related to women empowerment and SMEs. Moreover, in order to gather more information the websites of the related fields in the internet have been browsed.

Data Collection Tools and Techniques

A semi structured questionnaire with open ended and closed ended questions were used to collect data from the respondent of the study. Besides this, observation, FGD, case study, interviews with concerned persons were used to get required data.

Data Processing

The easiest procedure of analyzing the data is to use computer program. So the researcher selected a suitable computer program (SPSS) for data entry and analysis. The following steps were followed in the process of data analysis and processing.

Editing- After each interview, the filled in questionnaire were checked very carefully in order to minimize the non-sampling error in the study.

Coding- The recorded data were coded in code sheets according to an exhaustive code plan. Researcher tried the level best to minimise possible bias due to coding of open question.

Computer software- Edited and coded data have been processed in a personal computer. SPSS for windows version 16.00, the most convenient program for data analysis for social science was selected. Besides, MS-word and MS-Excel were used.

Unit of Analysis

In this study the household and the individual respondents were the units of analysis.

Reliability and Validity of Data

Reliability and validity of data depend on some particular issues. Such as, proper construction of data collection tools and techniques, proper way of collecting data, proper selection of statistical formulas and analysis etc. Researcher in this regard, has given very careful consideration in every stage of the research. For collecting data from the respondents a semi-structured questionnaire was prepared and it was pre-tested to identify the usefulness or inappropriateness of the questionnaire. After a pilot study among seven women entrepreneurs in Rajshahi city, questions were constructed and clarified for the final interview. All the respondents were personally interviewed by the researcher. For choosing the statistical tools and techniques the researcher depended on expert views.

Ethical Consideration

During interviewing the respondents, it is promised that the data will be used only for preparing the study report and the respondents' names will not be disclosed.

Results & Discussions

Experiences in Business

Duration of Business

It is observed in Table 1 that 34% of the respondents had less than five years of experience in business. Data showed that 20.8% had 5-9 years experience and 41.6% had 10-24 years experience in business. Only 3.8% have more 24 years of involvement in business.

Table 1. Duration of Business

Years	Number of respondents	Percentage
Below 5	18	34.0
5-9	11	20.8

10-14	10	18.9
15-19	9	17.0
20-24	3	5.7
24 and above	2	3.8
Total	53	100

It is important to have experience in business to operate the business successfully and to overcome the problems of business and for future development. A general observation is that where the experience is greater the opportunity for success is greater. In spite of these it is a matter of great hope that a number of respondents (9.5% although it is a very negligible portion) earned the experience of running business for more than 20 years.

Sources of Co-operation

The respondents were asked where they got co-operation for starting their business. Data showed that 26.4% respondents said they got help from several private organization including local NGOs and other local organization and 43.4% got help from their husband and 13.2% mentioned the name of other family members. Among the respondents 13.2% mentioned some other sources of cooperation such as friends, neighbours etc. And only 3.8% uttered the name of government organization, mainly Juba Unnayan Odhidoptor.

Table 2. Sources of Co-operation

Name of the source	Number of respondents	Percentage
Local organization	14	26.4
From husband	23	43.4
Other family members	7	13.2
Government/organization	2	3.8
Others	7	13.2
Total	53	100

Special Privileges for Business

Table 3. Special Privileges for Business

Whether received special privileges	Number of respondents	Percentage
Yes	43	81.1
No	9	17.0
No response	1	1.9
Total	53	100

Table 3 shows that 81.1% of respondents mentioned that they got special privileges for their business. Among them 17% said that they did not get any special privileges and one woman remained silent regarding this question. The respondents were asked what kind of special privileges they had received for their business. Majority of the respondents said that they got familiarity, honour, social recognition, access to various social institutions etc.

Help from Rajshahi Chamber of Commerce and Industry (RCCI)

Only 13.2% said that they got supports from RCCI and the majority (86.8%) expressed that they did not get any co-operation from RCCI. The respondents were also asked to mention the type of help they got from RCCI. Figure 1 shows the type of help.

Table 4. Help from RCCI

Whether received help from RCCI	Number of respondents	Percentage
Yes	7	13.2
No	46	86.8
Total	53	100.0

Figure 1. Type of Help from RCCI



Figure 1 shows the type of help of RCCI received by the respondents in the study area. Among the respondents 14.3% said that RCCI helped them in going abroad or taking part in various fairs e.g. national fair, international fair, special fair for women entrepreneurs etc. ‘RCCI helped them in getting bank loan it was stated by another 14.3% of the respondents. 14.3% told that RCCI asked them to attend meetings and programmes organized by RCCI from where they got many important information regarding business. The major portion (31.1%) of the respondents said that RCCI helped them in receiving trainings.

Responses of Society

The respondents were asked to express their opinion regarding the responses of society- ‘how other people felt towards their business and how they behave with them’. Among the respondents 79.2% said that they got positive response from society, 7.5% said moderately positive, 5.7% said that they had bad experience regarding this matter and 7.5% said that it was bad before but now it is good. It can be said from there findings that the Bangladesh society is now ready to see women as entrepreneurs and that society encourages women who want to be entrepreneurs.

Table 5. Response of Society

Response of Society	Number of respondents	Percentage
Good/positive	42	79.2
Moderately positive	4	7.5

Bad	3	5.7
It was bad before but now good	4	7.5
Total	53	100.0

Business decision

In response to the questions- “who took the decision regarding your business”, 77.4% of the respondents said that they independently took any decision about their business; 22.6% said that they took the decision after consulting with their husband or other family members. But almost in every case women entrepreneurs played a vital role in taking decision regarding their business.

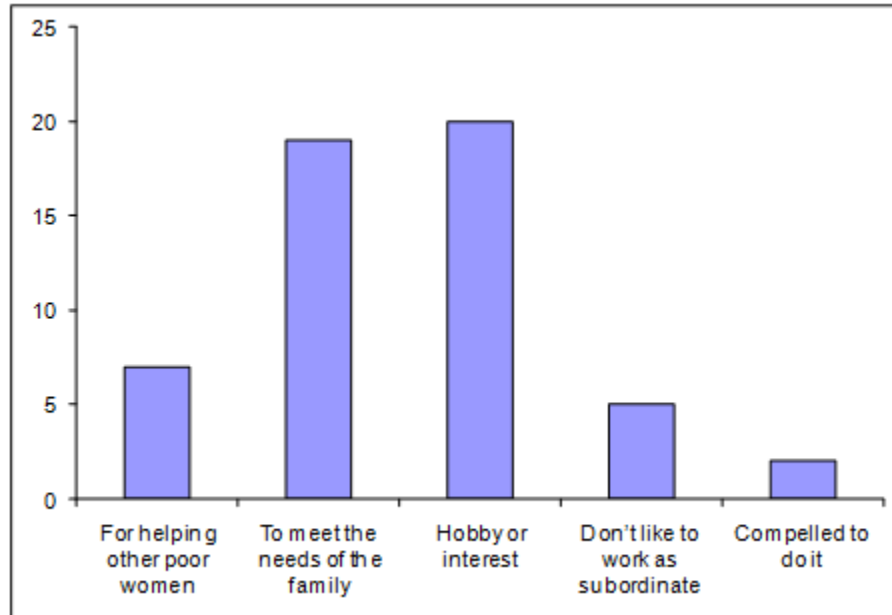
Table 6. Business Decision

Levels	Number of respondents	Percentage
Self	41	77.4
others	12	22.6
Total	53	100.0

Reasons for Entering Business

The respondents were asked the reasons for their entering into business. This question is closely related with motivating factors. The respondents expressed several reasons for becoming entrepreneurs- 13.2% of the respondents said that they came into this profession for helping the other poor women in the society. But in Table 4.5 only 1.9% mentioned of such motivation. They wanted to do something for the well being of the poor, helpless women. By operating business they were able to create some opportunities for the less advantaged women, 35.8% of them said that they came into business for fulfilling the needs of their family. To earn some extra money for the family they took the responsibility of business. Another finding was that 37.7% of the respondents said that they were inspired by their own interest. It was 56.6 in the table 4.5. The remaining 9.4% do it because they don not like to work under any body. The other reasons for becoming an entrepreneur include that they were compelled to do it because they did not get any job, or after their fathers or husband they had to take the responsibility of the on going business.

Figure 2. Reasons for Doing Business



Experiences in Trade License

It is shown that 90.6% women had trade licenses and only 9.4% did not have any. So, it can be said that most of the women entrepreneurs in Rajshahi City Corporation have trade license. Another thing is that having a trade license is associated with access to information. Since the women living in the City Corporation areas have greater access to information and public institutions most of them were able to get the opportunity to get a trade license.

Table 7. Trade License

Have trade license or not	Number of respondents	Percentage
Yes	48	90.6
No	5	9.4
Total	53	100.0

The women entrepreneurs, who did not have trade license were asked to describe the reason- 20% of them said that they did not take it due to lack of consciousness and 80% said they had applied for the trade license and the process was going on.

So it can be assumed that the tendency to have trade license is gradually increasing. All the respondents who got trade license said that they got the license from Rajshahi City Corporation. And they had to pay Taka BDT 150 to 2000 to get it.

Information about Income Tax and VAT

Among the 53 women entrepreneurs 60.4% had tax ID number and 39.6% did not have any tax ID number. It is evident from the income table that 45.3% of the entrepreneur monthly income is more than Taka 20,000. The minimum taxable income for women is 2.5 lacs per year. It can be also said that the entrepreneurs whose present capital is more than Taka 5,00,000lacs, they are included in the tax process. It is an important feature for women SME in Rajshahi city that maximum of them have tax ID number. This ID number is very important to have access to various facilities provided by banks and other public institutions.

Table 8. Income Tax ID Number

Whether has Tax Identification No.	Number of respondents	Percentage
Yes	32	60.4
No	21	39.6
Total	53	100.0

Table 9. Knowledge about VAT

Whether has knowledge about VAT	Number of respondents	Percentage
Yes	13	24.5
No	40	75.5
Total	53	100.0

Regarding VAT only 24.5% said that they know the process of VAT and they pay it and 75.5% women said that they did not have any idea about VAT.

Bank Loan

Among women entrepreneurs interviewed, 52.8% said that they received loan from bank. The rest of them (47.2%) never received credit from any financial institution. Among the 52.8% of the respondents who took loan from banks, 46.5% faced various kinds of problems and 53.5% said they did not face any problem. In response to the questions ‘what problems do you face?’ Most of the women SME said that bank wanted a guarantor and mortgage item against which they could grant the loan.

Another important finding regarding loan facilities is that 52.8% of the respondents who took bank loan, all of them took it from private banks like BRAC Bank, Islami Bank, Bank of Asia etc. None of them took loan from a public bank. This feature indicates that having access to loan from a public bank by the women SME is still very tough.

Table 10. Bank Loan

Whether taken bank loan or not	Number of respondents	Percentage
Yes	28	52.8
No	25	47.2
Total	53	100.0

The women entrepreneurs were asked about the rate of interest of the bank loans. Among the respondents 64.2% said that the interest rate was rational and 35.8 said it was not rational. It should be reduced.

Finally the women entrepreneurs were asked whether they are satisfied with the services provided by the banks or not. Data showed that 37.7% said they are satisfied, 7.5% not satisfied and 11.3% said that they are moderately satisfied. A highest number of the respondents (43.4%) did not give any answer of this question.

Bank Account

Our analysis showed that 96.2% had an account in a bank and only 3.8% did not have any account. It means that the women who entered into business were connected to the banking procedure. Among the women entrepreneurs, who had an account with a bank, 90% mentioned that they did not face any problems in opening a bank account. Only 10% described that as a women, they had to face extra conditions while they went to open a bank account.

Table 11. Bank Account

Whether has a bank account or not	Number of respondents	Percentage
Yes	51	96.2
No	2	3.8
Total	53	100.0

Participation in Trade Fair

As most of the women were (31 out of 53) engaged in boutique related business, they were asked whether they participated in any trade fair or not. Data showed that 39.6% of the respondents said they participated in trade fairs and 60.4% said 'no'. Among the respondents who said 'no', most were not engaged in boutique. They were engaged in different types of business.

The respondents were also asked about the type of the trade fair. 5.6% of them said that they took part in international trade fair, 20.8% took part in local fair, 9.4% participated in special fair for women entrepreneurs and 3.8% of the respondents took part in all types of trade fair.

Among the 53 respondents only 4 participated in trade fairs outside the country- in China, Nepal and India.

Table 12. Participation in any Trade Fair

Whether participated in any trade fair	Number of respondents	Percentage
Yes	20	37.7
No	33	62.3
Total	53	100.0

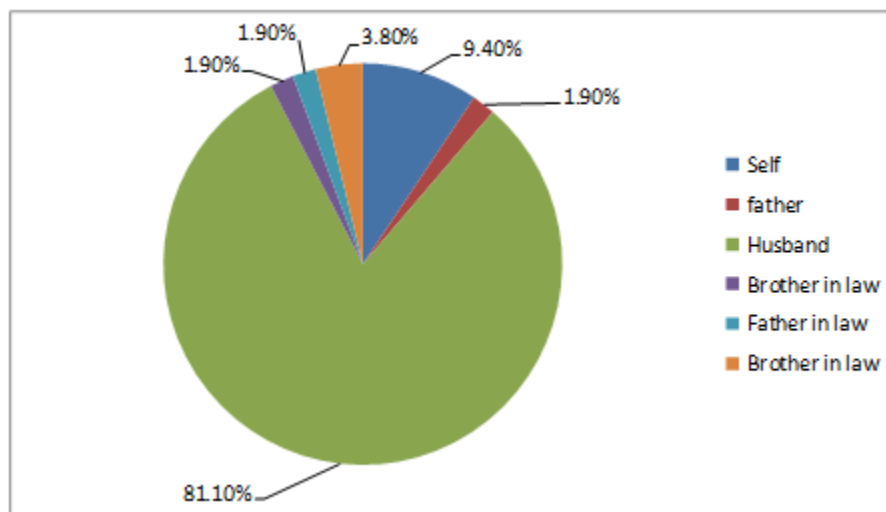
Experiences in Family Life

To know about the roles, responsibilities and status of women entrepreneurs in their families respondents were asked some household related issues. The responses of the respondents are presented here with the following subheads.

Head of the Family

In terms of position in family traditional gender based relationships was found among the respondents. We can see that only 9.4% families were headed by the respondents and it is similar to the finding that nearly 9.4% respondents were widow. Among the families 81.1% were headed by the respondents’ husband. It is also seen in the study that some of the respondents stayed away from their husband but still they considered their husbands as the heads of their families.

Figure 3. Head of the Family



Role of Respondent and Family Members in Business and Domestic Work

It is clear from Table 5 that business women performed double duties in both family and in business. It creates double workload for them. Among 53 respondents 77.4% played main roles in their businesses. At the same time, 86.8% mentioned that they had to take main responsibilities in their family life. Only 1.9% of the respondents mentioned that their husbands performed main responsibilities regarding domestic work and 11.3% told that other family members played main responsibilities of domestic works.

Table 13. Role of Respondent and Family Members in Business and Domestic Work

Who plays the main role in your business		Who plays the main role in family	
Respondent	77.4%	Respondent	86.8%
Husband	3.8%	Husband	1.9%

Respondent and husband	15.0%	Respondent and husband	0%
Other	3.8%	Other	11.3%
Total	100%	Total	100%

Response of the Family

It is a remarkable finding that 94.3% of the women entrepreneur’s families encouraged them in business. Even they said that it was possible for them to enter into business only with the support of their families. Only 5.7% said their families discouraged them and they did not get any help from their family members.

Table 14. Response of Family Members

Response	No.	%
Encouraged	50	94.3
Discouraged	3	5.7
Total	53	100.0

Co-operation from Husband

It is shown in Table 5 that 81.1% of the respondents got husband's co-operation in business. Among the respondents 7.5% said that their husbands did not co-operate with them. The remaining 11.3% did not answer. It means that either they were unmarried or widow. It is evident from Table 4.3 that 86.8% of the respondents were married and (9.4+3.8) were unmarried or widow.

Table 15. Co-operation from Husband

Co-operation from Husband	Number of respondents	Percentage
Yes	43	81.1
No	4	7.5
No answer	6	11.3

Total	53	100
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Children’s Attitudes towards Business

Table 16. Children Attitudes towards Business

Attitudes	Frequency	Percent
Good	46	86.8
Not good	7	13.2
Total	53	100.0

The respondents were asked about their children’s attitudes towards their business. Among the respondents 86.8% said that their children’s attitude towards their business was quite good. They liked it and in some cases their children worked as a helping hand for them. On the other hand 13.2% said that their children attitude was not good, because they were not able to give enough time to the children.

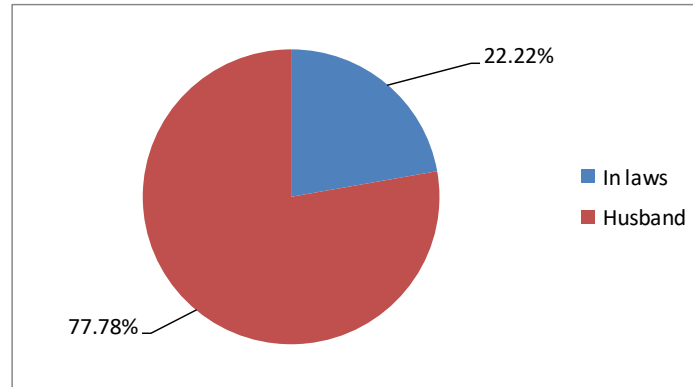
Face Disapproval for Giving Time in Business

Table 17. Face Disapproval for Giving Time in Business

Whether face disapproval	Number of respondents	Percentage
Yes	9	17
No	44	83.0
Total	53	100

Our analysis showed that 9 out of 53 said they faced disapproval for giving time in business. In some cases (22.2%) they had the experience of physical harassment. Among the respondents 83% said that they did not face any disapproval from any one. Among the respondents who faced disapproval 88.8% of them said that they faced disapproval from their husbands and 22.2% mentioned disapproval of in laws.

Figure 4. If yes, To Whom



Contribution to Family Expenditure

Table 18. Contribution to Family Expenditure

Whether contributes to family expenditure	Number of respondents	Percentage
Yes	50	94.3
No	3	5.7
Total	53	100.0

The ultimate goal of engaging in a business was to make profit and to improve the financial condition of the family. Among the respondents 94.3% said that they contributed to their family expenditure and only 5.7% said that they had no contribution to family expenditure. ‘Why did not you contribute to family?– in response to this question one woman stated,

My husband’s income is enough for my family. I do not need to pay any money. I spend my income as per my wish.

Another woman said,

My business is a new venture. I have started only few months ago. My income is not well enough. So, I am incompetent to contribute to family expenditure.

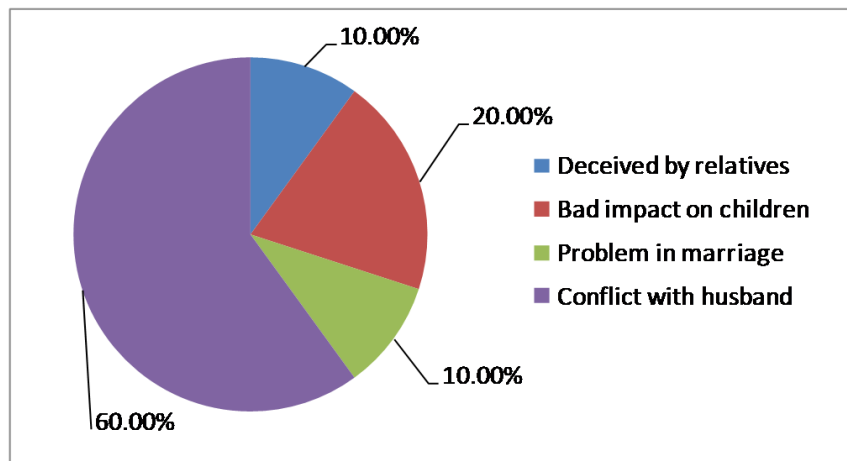
Negative Experiences in Family Life

Table 19. Negative Experiences in Family Life

Whether encountered negative experience	Number of respondents	Percentage
Yes	10	18.9
No	43	81.1
Total	53	100.0

The respondents were asked whether they had any negative experiences in family life. Among the respondents 18.9% stated that they had some negative experiences and 81.1% said ‘no’. They were also asked to mention the experiences. In response to this question 10% said that they were deceived by the relatives and 20% said about bad impact on children, 60% had conflict with husbands or others family members. The remaining 10% told that they faced problems in marriage. Business becomes a major obstacle in women’s get married. They thought a man would not like to have a business woman as his wife.

Figure 5. Negative Experience in Family Life



One respondent in this regard stated

I am 27 years old. I have completed masters from Rajshahi University two years back. Still I am unmarried. I want to enter into conjugal life. My parents tried their best to get a perfect life

partner for me. But they failed. Men are not interested to marry a business woman. Now it was become a pressure for me.

Summary of Results

Experience in Business

Study revealed that 34% of the women entrepreneurs had less than five years of experience and 66% had experience of five to twenty-four years and above. Among the respondents 43.4% received co-operation from their husbands at the starting level of their business and 26.4% received help from family members and relatives, 26.4% from local organization and 3.8% received help from government organization.

About 82% of the respondents said that they had special privileges through their business such as familiarity, honour, social recognition, access to various social institutions etc. About 8.7% of the respondents said that they did not get any help from RCCI. About 80% of the respondents received good responses from the society. Regarding business decision, 78% of the respondents said that they independently took decision about their business.

The study unfolds that the women SME started their businesses for several reasons- to help poor women, to meet the needs of their own family, as personal hobby or interest, unwillingness to work as someone else's subordinate, to avoid compulsion etc. were the causes, which brought the women SME to do business in the study area. About 91% of the respondents said that they had trade license. They got it from RCCI.

In the study area 60.4% of the respondents had tax ID number and 34.6% did not have it. Regarding VAT 24.5% opined that they had knowledge about it and 75.5% had no knowledge. Among the respondents 52.8% informed that they took loan from Banks. Of them 46.5% faced problem in getting loan. Study revealed that 96.2% respondents had a bank account. About 40% respondents said that they took part in trade fair. Of them 5.6% took part in international trade fairs, 20.8% in local fairs, 9.4% in special fair for women and 3.8% took part in all types of trade fairs. Among 53, 4 women entrepreneurs took part in trade fairs abroad.

Experience in Family Life

In the study area 9.4% of the families were headed by the respondents and 81.1% of the families are headed by the respondents' husbands. About 78% of the respondents played the main role in their business and at the same time about 87% played the main role in the family affairs. About 95% of the respondents opined that their family members encouraged them to do business. About 82% of the respondents said that they got help from their husbands.

About 87% of the respondents said that their children's attitude towards their business is quite good. Nine out of fifty three respondents said that they faced questions from their family members for giving time in business. About 95% of the respondents said that they are able to contribute to their family expenditure. A number of respondents (18.9%) have experienced some negative issues in their family life for their business. Deception from relatives, bad impact on children, problem in marriage, conflict with husband was the main negative impacts in their family life.

Conclusion

Conclusion From the preceding discussion we can Infer that involvement of the respondents in SME activities has improved their position in family and society. At least SME gives the women the opportunity to earn some amount of money which helps them to be empowered economically. Although Bangladesh is a tough place for women to be an entrepreneur but in the study area findings showed that in most of the cases women SME were able to improve their conditions. Women entrepreneurs experienced a lot of positive things in their business and family life. Women entrepreneurs can make a difference whenever they are given opportunities.

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