

Women's Entrepreneurship Development in Bangladesh: A Gender Perspective

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ABSTRACT

Background: Entrepreneurs play a pivotal role in driving a country's socio-economic progress. Globally, over 400 million individuals are engaged in entrepreneurship; however, women's participation remains notably lower than men. This research centres on women's entrepreneurship development in Bangladesh, examining it through a gender lens. **Methods:** Employing a qualitative approach and literature review methodology, we analyzed more than 50 pertinent studies on gender and entrepreneurship. Four central research questions guided our investigation: what methodologies and findings characterize previous studies on gender and entrepreneurship? What are the primary drivers and challenges in women's entrepreneurship development? How do societal gender constructions influence women's entrepreneurial decisions? What future directions can be projected for gender and entrepreneurship research? **Results:** Women entrepreneurs in Bangladesh encounter multifaceted challenges across various phases of entrepreneurship, encompassing access to business capital, finance, education, ICTs, markets, infrastructure, and transportation. Our analysis indicates that societal gender constructs significantly influence women's entrepreneurial choices. Furthermore, entrenched gender stereotypes impede sustainable entrepreneurship development, especially among women. **Conclusion:** Addressing the challenges faced by women entrepreneurs in Bangladesh requires a multifaceted approach that challenges traditional gender norms and fosters an enabling environment for women's entrepreneurial endeavours.

KEYWORDS: gender; entrepreneurship; women; development.

1. INTRODUCTION

Entrepreneurship which is known to play a crucial role in economic development all over the world, is usually considered a male-dominated activity (De Vita et al., 2014). Evidence shows that even in 2022, women are less likely to start an entrepreneurial activity compared to men (Dheer et al., 2019; GEM, 2023). However, the gender difference in entrepreneurship development varies across countries of the world based on the perceived gender roles and the stereotypical entrepreneurial behaviour in

the different country contexts (Rubio-Banón & Esteban-Lloret, 2016). Dheer et al. (2019) found that socio-cultural dimensions of a country play a crucial role in the likelihood of starting an entrepreneurship for men and women. In addition to these, gender roles and gender stereotypical beliefs, which are deep-seated in society, influence men and women differently in perceiving their potential to pursue entrepreneurship.

According to UNICEF (2017), gender is a social construction which distinguishes men and women in

terms of different social and cultural attributes and thus assigns roles and responsibilities differently for men and women in society. Gender norms are identified as the attributes and characteristics of men and women based on their gender. Gender norms are defined as the accepted attributes and characteristics of male and female gendered identity at a particular point in time for a specific society or community. They are the standards and expectations to which gender identity generally conforms, within a range that defines a particular society, culture and community at that point in time. Internalized early in life, gender norms can establish a life cycle of gender socialization and stereotyping (UNICEF, 2017, p. 2). Therefore, gender norms are social rules and expectations of how men and women should behave, interact and express themselves in society and their relationships based on their gender.

Gender-specific roles are often conditioned by household structure, access to resources, specific impacts of the global economy, the occurrence of conflict or disaster and other locally relevant factors such as ecological conditions (UNICEF, 2017, p. 2). Therefore, gender roles are perceived responsibilities, attitudes and attributes of men and women in society. Gender roles play a crucial role in determining men and women's status and position in society and shaping their behaviour and responsibilities accordingly.

Gender roles perpetuate and contribute to gender inequality. Gender inequality occurs when people face discrimination and less opportunity because of their gender identity. Therefore, when gender inequality exists in society, it produces multi-dimensional outcomes for different genders in society. Gender inequality takes many forms based on society's broad social and economic structure. It is usually women who face more gender inequality in terms of access to resources, access to education and training, access to finance and markets, access to Information Communication Technologies (ICTs), access to transportation and communication, etc. compared to their male counterparts. The three key concepts of the study, i.e., gender norms, gender roles and gender inequality, has been provided in Table 1.

De Vita et al. (2014) found that in entrepreneurship research, the gender perspective that emerged in the 1970s and the earlier studies on gender and entrepreneurship were much more focused on the characteristics of women entrepreneurs with respect to developed countries (De Vita et al., 2014). The earlier research mostly focused on individual traits, which claimed that starting an entrepreneurial venture mostly depends on the different traits of an individual, which requires looking beyond the individual-centric point of view and emphasizing the broad gender perspective which exists in society. Gender roles are crucial in determining men's and women's positions in society, which allows men to gain advantages over women in society, and men are seen as ideal in the labour market compared to women and perceive women as secondary labour in the labour market (Rubio-Banón & Esteban-Lloret, 2016). Therefore, a gender hierarchy is seen in the labour market, where men are considered the standard and women are seen as exceptions to the rule. The entrepreneurship sector is also considered a rational sector where business occurs, and men are seen as perfect and women are seen as emotional and are considered to be associated with domestic boundaries. Thus, gender divides men and women in entrepreneurship in terms of their perceived gender role in society as a whole.

Previous studies mostly focused on the perspective of developed countries; however, women's entrepreneurship in the context of developing countries is less studied. This study focuses on the context of a developing country, Bangladesh, from a gender point of view. Chatterjee and Ramu (2018) argued that lower participation of women in entrepreneurship has a higher socio-economic implication in developing countries. For instance, there is a significant gender gap in terms of men and women parity in entrepreneurship activities in an emerging economic country like India. There are some crucial factors that are responsible for the lower participation of women in entrepreneurial activities. For instance, factors like lack of access to resources, which include less access to capital, knowledge and education. Moreover, gender-based socio-cultural constraints,

Table 1 Gender roles, gender norms and gender inequality as the key concepts

Gender norms	Gender norms are the accepted attributes and characteristics of being a woman or a man (ideas of how men and women should be and act) at a particular point in time for a specific society or community. They are internalized early in life through the process of gender socialization, are used as standards and expectations to which women and men should conform, and result in gender stereotypes
Gender roles	Gender roles are social and behavioural norms that, within a specific culture, are widely considered to be socially appropriate for individuals of a specific sex. These often determine differences in the responsibilities and tasks assigned to women, men, girls and boys within and outside the private sphere of their household
Gender inequality	The disparities between women and men in a society in terms of their access and opportunities in the social, economic, and political spheres and their share in decision-making power at all social levels

Source: Retrieved from: UNICEF (2017) *Glossary of terms - Integrating a Gender Perspective into Statistics - UN Statistics and Gender inequality | INEE.*

less access to markets, insufficient access to supportive networks and mentorship, and a lack of access to ICTs limit women's fullest participation in entrepreneurship. In the context of migratory movements, women often either remain in their place of origin or accompany the primary breadwinners of their families (Sarkar, 2024).

Women entrepreneurship has become a growing field of study nowadays (Rosca et al., 2020). Women entrepreneurship has been studied in different countries in different dimensions. Social dimensions were added to the discussion of early entrepreneurship research. Some scholars have identified entrepreneurship as a social process. Societal and cultural dimensions play a great role in shaping entrepreneurship behaviour in different country contexts. Thus, entrepreneurship is discussed as an issue which is more contextual than concrete. Yadav and Unni (2016) studied women entrepreneurship and argued that previous studies on entrepreneurship mostly focused on behavioural perspectives. Gender in business was discussed with social behavioural theories previously focusing on gender differences in business ownership and entrepreneurship development. In those studies, entrepreneurship is primarily considered a male-dominating business activity and women have less access to business because of their lower participation in economic activities. Moreover, women possess less ownership of entrepreneurship compared to their male counterparts. Yadav and Unni (2016) found that the first review paper on women entrepreneurship was first published in 1986, which highlighted the career perspective of women, which is termed career theory, focusing on the determinants of entrepreneurial behaviour of women. However, they argued that there is still a lack of theoretical basis for women entrepreneurship research.

Welter et al. (2014) argued that entrepreneurial behaviour is gendered in terms of the places where it occurs. Gender norms force women into different industries and different entrepreneurial activities. Gender norms are social rules and expectations of how men and women should behave, interact, and express themselves in society and their relationships based on their gender. Gender norms are contextual and differ across countries in terms of time and place. Gender norms can limit people's choices, opportunities and prospects in different socio-economic dimensions.

The emergence of the concept of entrepreneurship has been powerful in the last few decades. Entrepreneurship is a dynamic process by which a new venture is created, and entrepreneurs are called agents of change who generate new employment opportunities. Entrepreneurship is recognized as the

engine of the economies of nations. Entrepreneurship is considered a vehicle of economic development in a country where women's entrepreneurship is termed an engine for economic growth, especially for the developing countries of the world (De Vita et al., 2014). Entrepreneurship is a dynamic process by which a new venture is created, and entrepreneurs are called agents of change who generate new opportunities for employment. Over the last few years, the study of entrepreneurship has increased mainly for two reasons (Alberti et al., 2004). First, entrepreneurship can benefit the economy at the macro level and second, it also helps satisfy personal achievement at the micro level i.e., men and women. However, to what extent it is different remains questionable. Thus, the field of entrepreneurship developed into a scholarly field. Second, the demand for the entrepreneurship faculty has increased in the last decade. The study of entrepreneurship has gained importance in terms of what makes an entrepreneur and how these characteristics may best be imparted.

Entrepreneurship development is a solution for mitigating the challenges of the growing number of unemployed people in developing countries. The social, economic, cultural and religious factors of a country play a great role in the development and growth of entrepreneurship. The concept of entrepreneurship development can be defined as the process of expanding the knowledge and skills of individuals through capacity-building programs. Entrepreneurship development aims to enhance economic development through employment generation. In the 1990s, women were seen as more visible in entrepreneurial and political activities (Bullough et al., 2021). However, the participation of women in entrepreneurship is still limited compared to men. The contributions of women entrepreneurs are important for a country's economic growth and development. Women entrepreneurs can contribute to the socio-economic development of a country, whereas the nuances of women entrepreneurs are yet to be studied.

Efforts have been made to study women's entrepreneurship, especially with regard to developing countries. For instance, in the study of women's entrepreneurship from the perspective of developing countries perspective: there are four major phases of women's entrepreneurship development (Minnitia & Naude, 2010), namely the conception phase, gestation phase, infancy phase, and mature phase. In the phase of conception, women tend to seek opportunities for entrepreneurship. These are mostly called latent entrepreneurs. The gestation phase is when the opportunity is turned into a decision based on the evaluation process. In this phase, a woman makes a

decision to start a business as a choice of occupation. In the phase of start-up (infancy), the venture is created and starts its operation. Lastly, during the phase of growth (mature), a new venture becomes established as a firm and is able to survive.

Moreover, past studies have highlighted a lack of theoretical foundation for women entrepreneurship research. For instance, De Vita et al. (2014) studied women entrepreneurs from developing countries and argued that entrepreneurship is an activity which is more dominated by men; however, they found that there is an existing gap in the systematization in terms of theoretical and empirical studies on gender and entrepreneurship. Dheer et al. (2019) studied the gender gap in entrepreneurship research and found that though women are contributing towards countries economic growth, women are less likely to start entrepreneurship, and thus there is a gender gap in this field. However, the gender differences are not the same in the different countries; rather, they vary across the countries. They have argued that environmental factors play a crucial role in entrepreneurship development and they have argued for an integrative approach to studying gender and entrepreneurship.

Simba et al. (2023) studied community financing in entrepreneurship and identified gender bias in promoting business in the financial markets. In addition to these, in terms of the internationalization of entrepreneurship, men are predominant compared to women. Men show more willingness to have the status of internationalization of their business venture compared to women entrepreneurs (Rosado-Cubero et al., 2024). There are some countries where women cannot own land and there is also evidence that women who can be involved in entrepreneurial activities have to deal with both work and family responsibilities, which are gendered in nature. It creates double responsibilities for women. For organizational factors, there are some organizations that are involved in the entrepreneurship ecosystem, which include professional, legal, networking and consulting companies. Gender can be manifested differently for men and women by these organizations.

Brush et al. (2019) argued that individual level, institutional level and organizational level factors play a crucial role in the entrepreneurship ecosystem. At an individual level, an entrepreneur is called the main catalyst of entrepreneurship. Individual's perceptions of gender norms, gender roles, etc. play a crucial role in the overall entrepreneurship ecosystem. Other individuals, like mentors, investors and advisors, also contribute to shaping the entrepreneurial ecosystem. For institutional level factors include three types of institutions, i.e., cognitive, normative and regulatory. Cognitive institutions

are mostly cultural-cognitive which shapes the 'taken for granted' or cognitive legitimacy of entrepreneurship. Normative institutions comprise perceived gender norms, gender roles, etc. For instance, many societies perceive that woman should not choose entrepreneurship as a career but rather focus on household chores.

Gender norms and gender roles have been discussed in many of the past studies. For instance, the traditional gender norm of men dealing outside and women dealing inside impacts entrepreneurship development (Cheng & Sheng, 2023; Rubio-Banón & Esteban-Lloret, 2016). Past studies on gender and entrepreneurship have also focused on gender inequality in terms of access to resources. Researchers found a gender gap in entrepreneurship development due to a lack of different opportunities for women, which leads to gender inequality. For instance, in terms of access to finance, i.e., funding the enterprises, the participation of women is comparatively low. In terms of funding for the business venture, women are less likely to secure external funding compared to men (Guzman & Kacperczyk, 2019).

However, gender in entrepreneurship research is found to be underexplored in different contexts (Rosca et al., 2020). In previous research on entrepreneurship, the social perspective of entrepreneurship development has gained attention from scholars. Earlier, entrepreneurship was considered a social phenomenon. Progress has been made on entrepreneurship research and social perspective over the past years. Davidsson (2003) discussed entrepreneurship as a social phenomenon where an entrepreneur functions in a society. This view argues that, as a social phenomenon, entrepreneurship consists of competitive behaviors that drive the market process for ensuring the proper utilization of resources.

This research primarily focuses on previous studies on gender and entrepreneurship development worldwide and the major findings of those studies. For more specification, further focus has been given on the context of a developing country, i.e., Bangladesh. Bangladesh is a country in South Asia with a small land area and a large population. According to the Bangladesh Bureau of Statistics (2022), currently 25.93 million of the labour force are women out of 73.41 million in total; however, women are less visible in the country's economic sector in Bangladesh (Bangladesh Bureau of Statistics, 2022). The causes of the lack of visibility of women in the economic sector need to be explored. Thus, this study also examines the factors influencing women's entrepreneurship development in Bangladesh. De Vita et al. (2014) argued that the role of women entrepreneurs in developing countries has been challenging since 2000. In addition, this study sheds light on how women

entrepreneurs are encountering challenges in the context of Bangladesh and what needs to be focused on in the future.

2. MATERIALS AND METHODS

2.1 Data Collection

This study relies on secondary data sources, primarily gathered from the Google Scholar site and ScienceDirect. A theme-based qualitative data analysis tool is used to analyze the data to address the research questions stated above. Academic papers, i.e., journal papers, book chapters and published reports on gender and entrepreneurship research, are incorporated for this study. The keywords in the search are gender and entrepreneurship, women and entrepreneurship. To focus on the current debate and current body of knowledge on gender and entrepreneurship, the study emphasizes and incorporates (but is not limited to) the studies that have been mostly published in the last 10 years, i.e., 2014 to 2023. More than 50 previous research studies, selected based on criteria emphasizing a gender perspective in entrepreneurship development, were reviewed and incorporated into this study, revealing their relevance to women entrepreneurship development, particularly within developing countries like Bangladesh.

3. RESULTS

3.1 Gender Norms and Entrepreneurship

The previous studies focused only on the fact that entrepreneurship is primarily a male-dominating activity all over the world (De Vita et al., 2014). Men are more likely to start an entrepreneurial activity compared to women. Therefore, gender differences in entrepreneurship development are high but vary from country to country. The fewer women who participate in entrepreneurship, the greater the impact it has on the economy. However, Brush et al. (2019) argued that women are less studied in terms of entrepreneurship development. Therefore, gender is unexplored in terms of entrepreneurship development (Rosca et al., 2020). However, gender is crucial in entrepreneurship development, where men are considered active and women are considered passive in the labour market. Entrepreneurship is considered an activity outside of the home boundary, where women have traditionally lacked access.

3.2 Gender Roles and Entrepreneurship

Gender roles are a dominant factor in terms of entrepreneurship development (Rubio-Banón & Esteban-Lloret, 2016). Men are more likely to shoulder the roles and responsibilities of breadwinners for a family all over the world compared to women. Men are risk-taking, women prefer less risk-taking behaviour. Furthermore,

men show a dominating attitude towards women. Brush et al. (2019) argued that the masculine behaviour of entrepreneurship includes boldness, ambition, risk-taking etc. Therefore, when it comes to entrepreneurship, we find that women are less likely to be involved with generating new ideas and taking risks in terms of social and economic dimensions. Gender roles are a dominant factor in terms of entrepreneurship development (Rubio-Banón & Esteban-Lloret, 2016). Men are more likely to shoulder the roles and responsibilities of breadwinners for a family all over the world compared to women. In addition, men are risk takers while women prefer less risk-taking behaviour. Furthermore, men show a dominating attitude towards women. Brush et al. (2019) argued that the masculine behaviour of entrepreneurship includes boldness, ambition, risk taking etc. Therefore, when it comes to entrepreneurship, women are less likely to be involved with generating new ideas and taking risks in terms of social and economic dimensions.

3.3 Gender Inequality and Entrepreneurship

Gender inequality is a crucial issue in terms of the formalization of entrepreneurship. Babbitt et al. (2015) studied gender and entrepreneurship based on formal-informal dilemmas and found that women possess nuanced preferences for formalization of their entrepreneurship, which are conditional on different factors. Women lack proper support and access to different opportunities and limited access also limits their ability to formalize their entrepreneurial activity. The gender gap persists in terms of entrepreneurship development. Markussen and Røed (2017) stated that women are underrepresented in entrepreneurship and that the gender gap is persistent. There are strong gendered peer effects on entrepreneurship development. Men are influenced by men and women are influenced by women in terms of taking entrepreneurship as a future career.

Gender inequality is persistent in entrepreneurship development. Women are less likely to become entrepreneurs than men. Moreover, women are less likely to outperform when an entrepreneurship is even formed. For instance, women are less likely to find external capital from potential investors. 63% of women-led entrepreneurs are less likely to get venture capital from investors (Guzman & Kacperczyk, 2019). Thus, they have found a well-established gender gap in entrepreneurship in terms of obtaining external funding, i.e., venture capital. Brush et al. (2019) argued that there is a gap in venture capital funding rates between women and men-owned entrepreneurship. Moreover, investors are less likely to invest in women-led entrepreneurship. The cultural beliefs and negative gender stereotypes about

women-led entrepreneurship stimulate those investors to be less likely to invest in women-led ventures.

The case of access to resources is more severe for those women who live in rural areas. It is evident that the financial status of rural women is not the same as that of urban women. Sharma et al. (2012) found that rural women's economic status is extremely poor in developing countries like India. In the case of Bangladesh, the issue is similar. Rural women merely have access to resources for developing entrepreneurship. Moreover, rural women rarely find time for entrepreneurship development alongside their responsibilities in agricultural production, household activities, and reproductive roles, which is a bit different from those who are living in urban areas in Bangladesh.

4. DISCUSSION

Entrepreneurship development is a solution for mitigating the challenges of the growing number of unemployed people in developing countries. The social, economic, cultural and religious factors of a country play a great role in the development and growth of entrepreneurship, especially for women. By developing entrepreneurship, women contribute to the national economy and the development of a country. A developing country like Bangladesh is not an exception, where half of the total population of Bangladesh is women. Women's participation in economic development is important for Bangladesh. Currently, both urban and rural women are trying to be more visible in the economic sector, i.e., business activity, compared to the past decades. Mujeri (2019) argued that due to the patriarchal system prevailing in society, women tend to face more discrimination in terms of entrepreneurship development in Bangladesh compared to their male counterparts. Amin and Sogra (2013) found that there are 40% of women entrepreneurs in Bangladesh who think that social barriers exist which hinder women from being entrepreneurs.

Our findings revealed that there has been a rising trend of women entrepreneurship in developing countries like Bangladesh. Women's self-motivation plays an important role for women entrepreneurs. Women can be self-motivated and also be motivated by others, i.e., by their family members, to start a venture. Amin and Sogra (2013) found that financial solvency is one of the biggest factors for women entrepreneurs in general. Urban women tend to be self-dependent and want to pass leisure time by doing something as a source of income. Desire for being a financially independent person and self-fulfilment, i.e., participation in decision making is one of the main factors for women to be entrepreneurs.

Both the push and pull factors are contributing towards entrepreneurship development among rural

women in Bangladesh (Rahman et al., 2022). Women are supposed to be contributing towards reducing rural poverty by involving and initiating enterprises at the local level. Thus, in rural areas, women can contribute to the development of entrepreneurship, which can enhance the local capabilities of economic growth. There are two driving forces for rural women entrepreneurs, as found by Rahman et al. (2022). First, the desire to become a self-reliant individual and second, the desire to increase the income of the family.

The other factors found to be associated are availability of capital, sense of responsibility for children, level of knowledge and skills. However, in the case of women entrepreneurship development, religion does not influence it (Hossain et al., 2009). This finding contradicts the notion of Tambunan (2011), who mentioned that religion is one of the strongest factors in the development of entrepreneurs, especially women. Religious norms and beliefs play a crucial role in the development of women entrepreneurship, especially in rural areas. We also found that in rural areas where there is a smooth connection between transportation and communication with urban centres, women tend to be more interested in developing new business ideas (Tambunan, 2011). Therefore, access to transportation and communication is another driving factor.

Women's age, education status, level of awareness, and motivation to work play a crucial role in women's decision to be entrepreneurs at an individual level. However, due to a lack of education, knowledge, awareness, and motivation, women tend not to participate in market-based entrepreneurship in Bangladesh. Moreover, women own and control fewer resources and are merely allowed to take decisions regarding the asset management of a family. Due to the limited resources, women cannot accumulate capital for a start-up. In addition to these, due to the lack of access to the capacity-building initiative, women entrepreneurs face challenges in the different phases of entrepreneurship development in Bangladesh. The absence of women in the training and capacity-building program leads women to face more challenges compared to their male counterparts.

Angulo-Guerrero et al. (2024) found that there is a close connection between countries' labour policies and entrepreneurial activities. Though labour flexibility is closely related to women entrepreneurship economies of developing countries, those economies are mostly flexible for early-stage women entrepreneurship development. Welter et al. (2014) found that the agency of women entrepreneurs was also affected by spatial and institutional factors. Thus, all these factors together contribute to women entrepreneurship development from a developing country perspective. Similarly,

Neumann (2020) found that entrepreneurs' social and cultural background and motivation are crucial factors in entrepreneurship development. These factors of entrepreneurship development impact the broad social, economic, and welfare of a country. According to Nguyen (2021), women-owned enterprises benefit and perform better from collective social norms, actions, and non-finance-related factors at the national level.

Taking all these points into consideration, it can be deduced that the major driving factors can be categorized into three levels, i.e., individual level, social level, and national level factors. Individual-level factors include women's self-capabilities, motivation, knowledge, education, awareness, etc. Social level factors include gender norms, gender roles, social structure, and religion. National-level factors include national policies, plans, and governmental regulations on entrepreneurship development. However, the most crucial factor is gender in terms of women entrepreneurship development in Bangladesh.

5. CONCLUSION

Our study found that the earlier research on entrepreneurship was based on different approaches, i.e., trait approaches, career approaches and behavioural approaches. Those studies tried to analyze entrepreneurship from different dimensions, including social and behavioural dimensions. In addition, we found that gender norms are crucial in the case of entrepreneurship development. Due to gender stereotypes in all stages of entrepreneurship development, women tend to show less interest in terms of entrepreneurship development compared to men. Thus, women are less likely to start new ventures and are seen as less participative in entrepreneurship development. Religious superstitions also hinder women from starting and continuing a venture that requires involving men.

Women entrepreneurship development is contextual, and there are no measures which can be a common fit for all societies around the world. The development of women entrepreneurship in urban and rural areas is different and the challenges urban and rural women face are also different. Therefore, the policy should be different in order to come up with a solution to address those challenges differently in urban and rural contexts. Future research should focus on more comparative studies in different contexts, including transnational boundaries.

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