

The Small and Medium Enterprises (SME) and Women Empowerment in Bangladesh : An Analysis

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Abstract

The emergence of women entrepreneurship in SME has gained importance all over the world. There is a definitional ambiguity in cases of SMEs in Bangladesh. Different organizations define it according to their objectives and conveniences. A general theory of SME has not yet been developed in Bangladesh. Poverty reduction through economic growth and employment generation on a mass scale is largely dependent on the development and expansion of SMEs. The socio-economic status and influence of women will increase when they participate in more cash-earning economic activities. Empowerment is a multi-dimensional concept. It includes economic, social and political factors. This paper argues that Bangladesh women are empowered by the new opportunities of microfinance and the ready-made garment (RMG) industry since the 1990s. Though progress has been made in some difficult areas (health and education), but some equally difficult future challenges (which may include political and wider social spheres) remain.

Introduction

In the recent past, there has been an unprecedented growing interest of women entrepreneurship in "small business" in Bangladesh. In the age of present day globalization, the government of Bangladesh has recognized women's participation in the mainstream economy of the country. The goal of mainstream strategy is gender equality and process. The important aspect of this process is the increased involvement of women in decision making, development directions, and increased share of benefits and resource allocation. It involves changing in policies and institution so that they actively promote gender equality.

Objectives of the Study:

- a) The broad objective of the article is to examine as to why women have come to this income generating activities that is, growing interest of entrepreneurship in "small business".
- b) The specific objectives will be to high light the constraints the SME women face in their business enterprises and also to examine how SME contributes to women empowerment in Bangladesh.

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Methodology

To write this article, I have relied both on the Primary and Secondary sources of information or published materials. A large number of articles on the subject (SME) have been published in the popular press by the concerned scholars. "The National SME Women Entrepreneurs Conference-2008" arranged two-day exhibitions at the Bashundhara City Exhibition Center, organized by the SME foundation. 80 women entrepreneurs participated in the exhibition and displayed their products. I had the opportunity to interview majority of the participants and collected information from them. Here I made an attempt to clarify the concept of SME. In-fact, there is no common acceptable definition of SME that has been applied world wide. The definition of SME varies from one country to another and even within the same country. So, there is a definitional ambiguity in cases of SMEs in Bangladesh. Different organizations define it according to their objectives and conveniences.

However, the amount of capital investment and the number of workers employed are the two major criteria of defining SME. The SME is defined in the industrial policy 2005 separately for manufacturing and non-manufacturing units in terms of their employment and size of asset. Small industries under manufacturing sector are defined as those which have fixed assets below TK. 1.50 crore (15 million). Under non-manufacturing sector, small industries were defined as those which employ less than 25 workers.

Medium enterprises under manufacturing sector were defined as those which have fixed assets worth between TK. 1.5 crore and TK. 10 crore. A medium enterprise in the non-manufacturing sector is meant to include those industries employing 25 to 100 workers. Bangladesh Bank (Chowdhury, 2008: P.54) defines small enterprises having no more than 60 workers with total assets between TK. 50,000 and 1 crore (for manufacturing) and no more than 20 workers with total assets between TK. 50,000 and TK. 50 lacs (for trading) and no more than 30 workers with total assets between TK. 50,000 and TK. 30 lacs (for services). However commercial banks either follow the definition of industrial policy of 2005 or Bangladesh Bank definition or they may follow their own definition that suits their convenience. In his budget speech, the economic advisor (Prothom-alo, 10/06/2008) of the former care-taker government stated that the annual income and expenditure of those business enterprises that are TK. 25 lac or less can be defined as SME.

Review of Literature

A brief review of literature regarding SME women entrepreneurs is presented in this section.

Ahmed (1987) in his article "Entrepreneurship Development with some reference to Bangladesh" stressed the fact that entrepreneurs are indispensable for the development of our country. The entrepreneurs who produce goods and services within the country save foreign currency. He strongly refuted the prevailing myth that the people of Bangladesh are neither innovators nor risk-takers. He argued that our national policy has failed to attract the people with positive attitude to emerge as entrepreneurs. He further says that our social attitude should be changed. However, he holds the view that our social environment is undergoing rapid change and quite a large number of educated men and women are coming forward to take up business as a career.

Momen and Rahman (1990) made a study on the entrepreneurs operating in the industrial unit within the radius of 35Kms around Dhaka city. The sample population was the owners of firms. The authors tried to highlight the major factors hindering the entrepreneur's development in Bangladesh. They also tried to measure the success of entrepreneurs and examined whether any correlation exists between various factors like age, education, experience and investment size and the selection of projects. They found negative correlation between investment and level of success. They observed that no correlation was found between age and success, education and success, experience and success.

Ahmed (1991) prepared a Report "On Women Enterprise Management, Training Outreach program (WEMTOP): Sector Survey and Training Needs Assessment", for World Bank, Dhaka. The main objective of the Report was to strengthen the capacity of NGOs to deliver management training to landless and marginal women in rural and urban areas.

Khondkar (1992) in her article "Entrepreneurship Development and Economic Growth: The Bangladesh Case" argues that entrepreneurship is the most essential factor for economic development of a country. She says that entrepreneurship development in Bangladesh is at its initial stage. No serious efforts have been made so far. Little amount of money has been spent on entrepreneurship development in this country. However, situation has been changed. National Bank and other non government institutions are undertaking schemes and training programs to encourage entrepreneurship in the small

scale business enterprises. These efforts are, no doubt, praiseworthy, but inadequate compared to the needs of the country. So, she recommended implementing some measures to promote entrepreneurship for socio economic development of the country.

Kanti and Nahar (1993) in their article "Women Entrepreneurs of Rural Industries in Some Selected Areas" made an attempt to identify (i) the factors responsible for emergence of rural women as entrepreneurs (ii) assess the socio-economic impact of entrepreneurship on their lives and living and (iii) assess the problems faced by the women in their business.

The authors of the article selected 43 crafts women engaged in different crafts on the basis of random sampling drawn from Comilla Sadar, Lakshimpur and Barura thana of Comilla District and Begumganj thana of Noakhali district.

Saleh (1995) in his article "A Profile of the Women entrepreneurship in Bangladesh" wanted to know the motivation of women entrepreneurs for entering into business and assessed the entrepreneurial skills of the women entrepreneurs. He also tried to evaluate the performance of the women entrepreneurs in their business. Keeping view of the above objectives, randomly he selected 20 women entrepreneurs. The findings of his study show that most of the entrepreneurs ie, 95% was married 75% of them belonged to the age group 30-45 years. The average age of the women was 40 years while started their business. The educational background of women entrepreneurs was more than average. 75% of them were graduates and master degree holders.

Begum (2002) in her article "Entrepreneurial Performance of Women Entrepreneurs in Bangladesh" argues that changing sociological factors encourage women to enter into the labor markets, motivated in part by their felt need for financial independence and self sufficiency. She also says that family environment encourages the creation of entrepreneurial enterprises. Important factors include the occupation of the entrepreneurs spouse, family and friends.

Chowdhury (2002) in her article "The Emerging Role of Women as entrepreneurs in Bangladesh" made an attempt to identify some of the factors that led to the adoption of women entrepreneurship. She also discussed the problems faced by the women entrepreneurs in their business enterprises. In the article, she suggested that the governmental and non- governmental organizations have major responsibility to promote entrepreneurship development for women.

The theories of SME:

It is to be noted that the concept of entrepreneurship has been under discussion for more than two centuries. Since SME covers a wide range of activities, its concept and definition differ from person to person and also from one country to another. At the initial stage, the attitude of theorists seems to be very cold towards the concept of entrepreneurship. It is only in recent years, the role of an entrepreneur has been considered very significant in industrial growth and economic development, both in the developed and the developing countries. However, a general theory of SME is yet to be developed. The definition of entrepreneur had never been differentiated on the basis of gender and could be extended to women entrepreneurs without any restrictions. National level of standing committee of women entrepreneur (1948) defined a women entrepreneur who creates some thing new, organizes production, undertake risk and handles economic uncertainties and to adjust personality needs, family life, social welfare and economic independence. Gloss, Stead and Lowry (1982) made an attempt to define entrepreneurship through four common characteristics of an entrepreneur. These are as follows:

- i) Purposeful ie. sets goals and strives to accomplish them;
- ii) Persuasive ie. influences others to assist in reaching desired goals;
- iii) Presumptions ie. strikes out boldly and acts when others hesitate to do so;
- iv) Perspective ie. Understands how each separate decision relates to accomplishing the established goals.

Karl H. Vesper defined the overall field of entrepreneurship as the creation of new business ventures by individuals or small groups (1993). Barrest, (1989) expanded entrepreneurship as;

- a) Structuring of organization through division of labor;
- b) Formulating plants and policies to be executed by subordinate;
- c) Innovating and
- d) Bearing risk

E.E.Hagen (1962) described entrepreneurship as creating opportunities for investment and production, establishing an organization capable of introducing non-production process, collection of raw-materials, innovating new production techniques and new product, searching for new sources of raw materials and above all the selection of an efficient manager to run the day to day affairs of the organization. According to Joseph Schumpeter (Schumpeter, 1942), entrepreneurship does not essentially consist in inventing anything or otherwise creating the conditions which the enterprise exploits. It consists in getting things done. McClelland (1961) used the term "entrepreneurs" without any connotation of ownership. He defined an entrepreneur as some one who exercises some control over the means of production and produces more than what he can consume in order to sell or exchange it for individual or household income. He did not make any distinction between an owner and a manager of a business. In the underdeveloped economy, where a vast majority of firms are of small and medium size, credit and market are relatively underdeveloped, entrepreneurial role encompasses all activities relating to firm. Here the functions of an entrepreneur are characterized as the co-coordinating mechanism between the flows of diverse inputs towards production end, conceiving him as being owner, manager and innovator all at once. Adam Smith, (1776) the father of political economy treated the entrepreneur as a proprietary, capitalism as provider of capital and working as manager intervening between labor and consumer not playing a leading role in the economic progress. He stressed that "the fundamental economic determinant of growth is the role of capital formation".

The notion of entrepreneur seems to have considerable relevance for the small and informal business sectors of Bangladesh, since they considered an individual or a group of people an entrepreneur who may be either innovative or imitative but is capable of perceiving economic opportunities, organizing and managing the factors of production individually or in collaboration. In a country like Bangladesh where business culture among people is yet to be cultivated, any self-employed person who owns a commercial enterprise even without having risk of losing own capital will be considered as entrepreneur.

Justification of women entrepreneurship in SME

Small business covers a wide range of activities. So its concept varies enormously from one place to another, from one country to another and from one another. Different criteria like the upper limit of fixed assets, number of persons employed, sales volume, total numbers of customers, maximum energy used have been combined to set the point at which an enterprise ceases to be small, depending on the purpose and economic environment of a country. In a developing country, an enterprise employing 50 people may be large but the same may be small in a developed country. Except Japan and the USA, no country defines and regulates small firms as a whole through laws and ordinances. In the USA, the term "small business" denotes the size of firms comparable to that of "small and medium enterprises" in Japan. In India, small scale industries have been defined as undertaking having an investment in fixed asset in plants and machinery whether held on ownership terms or by lease or by hire purchase not exceeding RS. 35 lacs.

Small business as defined in Bangladesh

The government of Bangladesh defines small business sector more or less arbitrarily in terms of the volume of labor or amount of investment in fixed assets depending on its purpose or for establishing eligibility for government assistance. In Bangladesh, the definition SB has undergone many changes over time depending on the need for investment in fixed assets. In the industrial policy of 1999, small business defined as an enterprise which employs fewer than 50 workers with a fixed capital less than TK. 100 million. It has recently been recognized that mobilization of women in gainful employment is essential so that the degree of self-reliance among women may contribute to equality. Social norms and lack of employment opportunities for women throughout the world demand the development and encouragement of women entrepreneurship in small business. Since the socio-economic status and employment opportunities in wage market for women in developing nations, including Bangladesh is much worse than women in developed countries, the employment programs and national policies of the developing nations have no option but to create and enhance productive employment in self-sustained small scale enterprises through promotion and development of women entrepreneurs. It is also observed that the degree of control and influence increases when women participate in more cash earning economic activities. Income earning activities make them more confident, more vocal and surer of themselves and their rights and abilities than women not involved in economic earning activities. Realization of this has made women interested in being active participants rather than merely passive observers.

History also reveals the fact that gender segregation of occupations established in the pre-industrial economy of Bangladesh were reinforced with the beginning of industrialization. Industrial economy provided no scope for women in the industrial work place. The disruption of socio-economic scene has forced women outside into wage market for economic survival. But labor market segmentation restricts women's access to the formal sector, including export industries due to the factors such as, age, skill and level of education. Moreover, culture and tradition has confined their activities inside family homesteads limiting their access to formal employment. Civil authorities have failed to respond to increased participation of women in labor market. Existing legal frame-work has also proved inadequate in terms of meeting women's needs. Under these circumstances, i.e. severe shortage of formal employment opportunities, lack of effective social security system, women's dilemma coupled with lack of support services for working women, self employment in small business seems to be the most plausible answer for bringing the women of Bangladesh into the main stream of development process and thereby to improve their socio-economic status.

Another Justification for Women's involvement in SME is that due to scarcity of capital and abundant supply of skilled labor, developing countries laid greater emphasis on promotion of labor intensive small and medium enterprises as against capital intensive large industries for accelerating economic growth. It is said that women are more skilled in dealing with people. It is generally believed that their skill developed in home management along with their skill in dealing with people can be transferred in business world. If proper facilities and environment are provided and

women are exposed to new skills, they will do much better than men in entrepreneurial activities. In fact, women have the required agility, talent and quality to emerge as successful entrepreneur. What is needed is just a little help on the part of the Government/NGOs and donor agencies to tap their potential as entrepreneurs and unleash and develop the latent talent in our women, and thus enabling them to come to the forefront in the national growth and prosperity.

Women empowerment through SME:

This is the core section of this paper. Here we need to explain as to what is meant by women's empowerment. In this section we will also discuss how women are empowered through SME. 'Empowerment' is a term that different people define in different ways. The aim of women's empowerment is to enhance capabilities of women to participate in development process. UNDP (1994) defines empowerment as a process which redistributes power from the powerful to the powerless. In case of Bangladesh, empowerment of women means women should be given freedom of choice for fulfillment and self-development as well as equal access to domestic and community resources, opportunities and power (UNDP, 1994). In fact, "Empowerment of women means the establishment of equal opportunities between the genders from birth onwards". Hug (1995) mentioned that empowerment makes a woman free from religious orthodoxy, polygamy, rape, child marriage, unequal marriage and forced pregnancy. Women's empowerment also means the capacity of women to be economically self-sufficient and self-reliant with control over decisions affecting their life options and freedom from violence. If women are able to contribute to the house-hold expenditure, then they become more powerful in the family. Majority of women in Bangladesh are not empowered to participate in social, cultural, economic and political life of the country. Gender discrimination is still wide-spread at different levels. Empowerment of women helps exercising free choice and right to control reproductive health. In this context, empowering women is crucial to achieve demographic target.

Women empowerment can be achieved in different ways. The most significant is the opportunity to have education beyond primary level of education. Cash earning activities of women would help them to achieve demographic objectives. Besides encouraging poor women to involve in income generating activities would also help make women empowered, because of their earning. This will consequently expose women to modern views and would motivate them towards small family. Education and opportunity to work outside the house-hold would help women to participate in the house-hold decision matters. It can be said beyond doubt that 'the higher the level of women's education, the higher is the level of women's empowerment' and 'the higher the economic status of women, the higher is the level of women's empowerment'. Women entrepreneurship in SME is likely to ease the problem of unemployment and ensure sufficient income for proper maintenance and improvement of the socio-economic status of women in Bangladesh. participation in small business activities will provide them an opportunity to transform their personal disadvantages in terms of age, sex, education, skills, social and economic back-ground into potential advantages and at the same time Bangladesh can increase its per capita income significantly even without an increase in labor productivity, if a percentage of women, which account for over half of the population, can be brought into productive income earning activities through their entrepreneurship development in small business.

Involvement in small business is perceived by many as a means of altering the personal misfortunes of people from a poor economic background, the development of entrepreneurship among women in SME can hardly be overemphasized. Income generating activities through SME will increase women's courage, self-reliance, self-esteem and increase their status. Women's empowerment through SME may change their dynamics within the family and may also help to raise their awareness of new concerns, such as their living conditions, access to public resources and to different types of services like health care, education and training. It is also observed that an earning mother becomes a better parent for children than the father. An earning mother contributes towards common house-hold and nutritional needs. Research conducted by the social anthropologist revealed that 'studies of house-hold income allocation goes to family foods and basic needs, where as, man's income goes to luxuries and liquor. Economic independent and increased earning of women through SME will emancipate a socially backward group and increase economic growth, improved productivity, improved distribution of income, reduction of poverty and above all in the reduction of unemployment. It is found that both personal and per capita annual house-hold income have a positive and significant contribution to women's improvement. This indicates that the higher the income, the higher is the level of empowerment. Consequently, this will increase their decision-making power and social status.

Recently, the government and NGOs introduced training program for the women entrepreneurs. This will increase women's knowledge, skill and attitude, which leads them to be more empowered. While women's economic empowerment has long been researched and worked on by governments and Non Governmental organizations (NGOs) worldwide, Women still have a long way to realize the same level of economic empowerment as males. In particular, women face numerous barriers and obstacles when it comes to setting up and running businesses. Levis (2011) argues that women in many developing countries have been afforded new opportunities for economic empowerment because of ICTs. A very successful project was developed by the Grameen Bank which was founded in the 1970s in Bangladesh. Unfortunately, there is much less to report in terms of research on small and medium sized enterprises (SMEs) in developing countries. This presents scholars and practitioners with a huge challenge. The broad nature of empowerment leads itself to the assumption that many underserved populations can benefit from empowerment based interventions. This is argued by keys at el. (2012). Kabeer (1999) suggested that poor women are often most vulnerable to violence. On the other hand women's economic empowerment may promote male in security and feelings of economic inadequacy, leading to more violence in relationships. The same idea was explore by Mosfequer Rahman and Md. Aminul Haque in their article in (May 2011).

Constraints faced by women entrepreneurs in their business enterprises:

There are many constraints faced by the women entrepreneurs in their business activities. These include poor access to market, information, technology and finance, poor linkage and net-work with support services. But women face greater impediments from both family and society in becoming entrepreneur. Most of the women entrepreneurs complained that the impediment came from parents, in laws and husband who did not like them into business and become entrepreneurs.

Social conservativeness, religious misinterpretation and public attitude also discourage a woman involved in business. Professor Masuda M. Rashid Chowdhury in her article written for 2nd National SME Women Entrepreneurs Conference (2008) has outlined in comprehensive manner the various problems faced by women entrepreneurs in their business enterprises.

Is there any Evidence of Women's Empowerment in Bangladesh?

Before high-lighting the answer to the above question, we should have clear conception of women's empowerment. In fact, 'empowerment' is a multi-dimensional concept and has to be understood holistically. These include economic, political and social empowerment. In this connection, we can mention that BRAC and PROSHIKA reports (Sohela Nazneen, et.al. 2011: P.21) are full of stories of women improving their material conditions or community status. This indicates that different dimensions of needs are being addressed and women feel empowered in different ways. Most of the development policy actors and many feminist activist and scholars of Bangladesh tend to agree that Bangladeshi women have made considerable gains since national independence in 1972. They have also positive views about the Bangladeshi women who were empowered by the new opportunities of microfinance and the ready-made garment (RMG) industry since 1990s. One recent development has been the sharp increase in women's formal labor force participation. Women's wage employment has increased considerably over the five year period, growing at 4.3% each year between 2000 and 2005 (World Bank 2008). A large number of women work in the informal sector also. Bangladesh also achieved significant progress in human development (health and education), (see UNDP's human development index, 2007). Another striking change is noticed with respect to girl's education. Bangladesh had closed the gender gap in enrolment at primary level by the end of the 1990s, ahead of the Millennium Development Goals (MDG) target. More girls than boys now enroll in secondary schools.

There has also been significant recent growth in new areas such as public sector employment, as teachers or health workers, and is a self-employment and house-hold enterprise. In contrast to their striking gains in human development and new economic opportunities, Bangladeshi women in general have fared far less well than other South-Asian Countries in political and civic participation. All the Aid Agency Documents acknowledge the fact that the status of women in Bangladesh has gradually improved over the last 20 years. Contributing factors include the spread of mass-education and a degree of social liberalization, primarily in the labor market, where women are increasingly visible. We should not ignore the fact that despite improvements in health care and education, social and economic discrimination of women continues. Besides, there are signs that violence against women, in the form of abuse and rape, is on the increase. It is to be admitted that though progress has already been made in some difficult areas, some equally difficult future challenges remain. It could be argued that a degree of poverty reduction can be seen as a necessary precursor for other forms of empowerment, which may include political and wider social spheres. We also notice the gaps in terms of economic activity and political participation. Women's earnings are 50% less than man's. Their representation in professional and technical jobs and in executive and managerial positions is poor, and is particularly striking in the political sphere. Their low level of representation in political life makes it difficult to achieve protection or redress.

Concluding Remarks:

In a developing country like Bangladesh, the SMEs are considered as the engine of growth. The SME women entrepreneurs in both the urban and rural areas of Bangladesh are now making a crucial progress in national development. In Bangladesh poverty alleviation through economic growth as well as employment generation on mass scale is heavily dependent on the development and expansion of SMEs. A large number of women work in the informal sector in Bangladesh. But their contribution is not recognized in our society. In Bangladesh, the SMEs account for about 45% of manufacturing value addition, 80% of industrial employment, 90% of the total industrial units and about 25% of total labor force. Their total contribution to export earnings ranges from 75% to 80% according to a recent economic census. The SMEs make up 75% of the domestic economy. (June, 28, 2011, The Daily Star). There are about 60 lac SMEs and micro enterprises in Bangladesh according to Asian Development Bank (ADB). It is to be noted that women entrepreneurs faced various types of impediments both from their family and society in becoming an entrepreneur. Besides these some other difficulties include poor access to market, information, technology and finance, poor linkage and networks. In spite of the above difficulties, the women of Bangladesh are becoming successful entrepreneurs. Monetary contribution to family expenditure show that more than 90% of women entrepreneurs contribute to the family expenditure. The urban women entrepreneurs are more empowered than their counterpart in the rural areas of Bangladesh. Finally, I would like to conclude with the statement that the vision of women empowerment can be achieved in Bangladesh substantially by reducing poverty and unemployment along with institutional and cultural reforms.

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