

The Role of Government on Women Entrepreneurs and Development: A study on the Joyeeta Foundation

A Thesis submitted by

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Declaration

It is hereby declared that:

1. The thesis submitted is self-inspired work while completing my degree at BRAC UNIVERSITY.
2. The thesis does not cover any material published or written by someone before, except where cited with complete and correct referencing.
3. The thesis does not hold material that has been documented or submitted for any other degree or diploma at a university or other institution.
4. I have approved all core sources of assistance to complete the thesis.

Student's Full Name & Signature:

Approval

The thesis/project titled “The role of Government on Women Entrepreneurs and Development: A study on the Joyeeta Foundation” that Nawshaba Nezam (18317004) submitted in Fall 2022 was accepted as reasonable in partial fulfillment of the requirement for the degree of Bachelor of Social Sciences in Anthropology on December 2022.

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Abstract

The thesis examines women entrepreneurs to influence women's empowerment in society with the help of a government organization known as the Joyeeta Foundation. This thesis is about the effect of entrepreneurs on the way to the entrepreneurship development program offered by the Joyeeta Foundation. It follows to measure the entrepreneurship development arrangements by the government of Bangladesh for women. In accomplishing the objectives, primary and secondary data were used for the findings. This thesis follows the qualitative method. Primary data was collected from in-person interviews and secondary data was collected from different sources like news and journals. I collected data about the services and arrangements of their women's entrepreneurial processes. A pre-structured questionnaire was used to collect data through face-to-face interviews with three selected groups of people. 4 established and 4 potential entrepreneurs were interviewed for the thesis. This thesis proposes inspiration for empowering women and inspiring them to choose the path of entrepreneurship. This thesis will also provide directions on how to decrease obstacles to women's entrepreneurship and development in Bangladesh.

Acknowledgment

I received lots of support and inspiration while writing this thesis. Most importantly, I would like to thank the participants from the Joyeeta Foundation, who informed me with their real-life experiences and stories. I am thankful for the time they have set aside to help me with the thesis.

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List of Acronyms

ADB	Asian Development Bank
BRAC	Bangladesh Rural Advancement Community
GDP	Gross Domestic Product
GO	Government Organization
HDI	Human Development Index
HIES	Household Income and Expenditure Survey
MDG	Millennium Development Goal
NGO	Non-government Organization
RMG	Ready-made Garments
SDG	Sustainable Development Goal
SHG	Self Help Group
SME	Small and Medium-sized Enterprises
UNDP	United Nations Development Program
UNICEF	United Nations International Children's Emergency Fund

Chapter 1

Introduction

1.1 Background context:

Bangladesh is a country situated in South-East Asia on the Bay of Bengal. It is a developing country where we can see one of the most densely populated areas in the world. Bangladesh has had to battle poverty, starvation, the denial of human rights, and a lack of knowledge of women's rights since gaining its independence in 1971. After all these ages, Bangladesh has a remarkable track record of growth and development in the economic sector (World Bank, 2020). It is now one of the fastest-growing economic countries in the world over the past decade. Almost eight million people have moved out of poverty since 2010. Bangladesh is 136th among 189 countries with an HDI score of 0.608, placing it among countries that measure as medium human development countries (UNDP Human Development Index Statistical Update, 2018). It is developing economically through its demographic surplus, resilient RMG sectors and exports, remittances, and steady macroeconomic conditions. The Household Income and Expenditure Survey (HIES, 2010) data show the incidence of poverty declining at a rate of 2.47 percent per year since 1991–92 in Bangladesh. It is inspiring to mention that Bangladesh has already met several targets of the MDG, like dropping the poverty gap ratio, reaching gender equality at the primary and secondary levels of education, reducing the under-five mortality rate, and so on. Bangladesh is making and working on remarkable progress in poverty reduction, reducing the rate of underweight children, increasing enrolment at primary schools, lowering the infant mortality rate and maternal mortality ratio during Covid-19, and reducing the incidence of transmissible diseases.

Development is a complicated occurrence. It should include social justice and equality for all men and women. Consequently, one of the essential development goals in our society is women's empowerment. As we know, Bangladesh is trying to achieve the SDGs to transform the country's economy. There have already achieved MDGs. For instance, women's life expectancy at birth in Bangladesh increased by 0.40 percent, from 74.60 years in 2019 to 74.89 years in 2020. Since the 0.68 % growth in 2010, women's life expectancy at birth rushed by 5.10 % in 2020. Specifically, the maternal mortality ratio in Bangladesh fell by 6.99% from 186.0 deaths per 100,000 live births in 2016 to 173.0 deaths per 100,000 live births in 2017. Since the 5.71 % fall in 2007, the maternal

mortality ratio dropped by 41.75 % in 2017. Women in primary education in Bangladesh raised by 1.61 % from 50.1 % in 2013 to 50.9 % in 2015. Since the 0.17 percent decrease in 2011, the number of women in primary education increased by 0.88 percent in 2015 (Health and Morbidity Status Survey, 2020). So we can see that Bangladesh has accomplished the whole MDG and many areas of women's empowerment (ADB Data Survey, 2020). Now it is time to go ahead and achieve the SDG. The SDG of a country stands on four pillars: economic growth, environmental situation, social policy, and commercial governance of different organizations. Gender equality and women's empowerment are targeted SDGs in Bangladesh and critical to all dimensions of global and sustainable expansion. Women's and girls' social and economic empowerment also contributes to their demand for an independent and healthy life. To accomplish SDGs for women, first, we need to concentrate on SDG 5. SDG5 concerns gender equality and are fifth of the 17 SDGs by United Nations in 2015. There are also nine targets and 14 indicators for SDG 5. Hence, these targets of giving women and girls equal access to education, health care, decent work, a women-friendly work environment, security of life, and representation in political and economic decision-making processes can be the power of sustainable economies and societies, and humanity as a whole (Bangladesh Sustainable Development Goals Progress Report, 2020).

Entrepreneurship is a male-dominated pursuit. But today's most inspiring and exciting entrepreneurs are women. Women have broken down the barriers of traditional thought long dominant in the world and developed as successful entrepreneurs. Urbanization, technological growth, women's education, and women's rights have intensely changed these traditional conditions in a developing country like Bangladesh. In our society, power does not distribute between men and women equally. To boost the economic growth of a country like Bangladesh, investing in women produces a positive effect because women invest a large portion of their income in their families and communities, which proves that they can do what a man can do for our economy. Women also play important roles in creating peaceful and established societies, which are essential factors for the economic growth of a developing country. Women's entrepreneurship and development are observed in combined strategies for fighting poverty, particularly in third-world countries like Bangladesh. Otherwise, it would be tough to increase economic growth or uplift the status of the economy. So it is proved that women's entrepreneurship and empowerment play a role in defining a good and successful economic activity (Hossain, 2020). NGOs are coming forward to attain the goal of empowering women from the beginning of the

birth of our country. They collect donations and relief from other countries to improve the economy and inaugurate human rights, child rights, and women's rights in our society. Several studies have examined the impact of NGOs on women's empowerment in Bangladesh. Here, I discuss how the NGOs are working on women's empowerment and helping their economic freedom. But as a citizen of an independent and democratic country, it is time to focus on what our government is doing and how it is taking responsibility for women's empowerment in Bangladesh. In all media, news, journals, and articles, we can find success stories about women's entrepreneurship and development in our society with the support of different NGOs. But I am interested to know what our government is doing for them. As we know, the government of Bangladesh founded the Department of Women's Affairs on February 18, 1972. This department is responsible for the welfare and improving the living conditions of women in Bangladesh. This department is under the Ministry of Women and Children Affairs. This ministry made policies that help women and children in Bangladesh. Under the Department of Women Affairs, the government of Bangladesh runs an organization for women, known as the Joyeeta Foundation. On November 16, 2011, Honorable Prime Minister Sheikh Hasina inaugurated the Joyeeta Foundation as a dedicated marketing platform in Dhaka to market the products and services that are produced, processed, and valued by women in our country. This foundation works especially hard to develop the entrepreneurial abilities of women for their economic empowerment. Moreover, it does not make a profit itself. It provides different facilities and services to help women in managing their businesses successfully. It also efforts to create aims for women to get a good life and a dignified livelihood. This is an unusual subject of discussion in the field of entrepreneurship and women's development. And so, this thesis studies entrepreneurs and the impact of Joyeeta Foundation as a government organization on society.

1.2 Research Questions:

The specific research questions are:

1. What is the role of the Joyeeta Foundation?
2. Does the Joyeeta Foundation have a progressive impact on changing women's lives in our society?

1.3 Research Objectives:

The objectives of the thesis are:

1. To identify the services of the Joyeeta Foundation as a Government Organization that is delegated for women entrepreneurship and financially empowering them.
2. To distinguish the impact of their services on women's entrepreneurship.

1.4 Methodology:

Research methods became important to analysis in anthropology and the social sciences. Qualitative research ideologies participants' viewpoints on their words and pursues to realize those perspectives and opinion analysis as a communication process between the researcher and the participants. This thesis is based on a fact-finding study that includes data collection through interviews. The interviews were used to understand the study. I followed the qualitative method to find out and assume what is going on from different viewpoints. I also tried to simplify the problem. Thus, I used the evocative study to focus on the existing facts by searching for the answers of what, when, and how. In my illustration of the research design, I reflected on the assigned time for finishing the thesis, the accessibility and approachability of the data, different interview questions, and the consistency of the results.

1.4.1 Data Collection:

This thesis followed a qualitative method that included interviews with different members of the Joyeeta Foundation. I designated interview methods as an implement to understand the story of the Joyeeta Foundation and listen to the women entrepreneurs. The one-on-one interview was significantly effective for this research because it delivered comprehensive information about the foundation and gave me an idea of their hard work for future life and development. I prepared interview questions earlier. I also allowed for an open conversation to learn more. I rewrote the questions based on their replies and asked other related questions to understand their efforts and skills completely. It also helped me increase my understanding of women's empowerment and development issues in our society. This thesis depends on interviews as the primary method of data collection. The persons who are involved with the Joyeeta Foundation are necessary to

complete the study. Therefore, I conducted interviews with three groups of people from this foundation. It included 4 persons of established entrepreneurs, 4 persons of potential entrepreneurs, and a person from their official staff. On the first day, I went to get permission for the interviews. After getting permission, I went there the next day to collect data. I prepared my questionnaire. It was hard to make them understand what I was looking forward to. I also had to wait for some of them because they were in hectic situations to sell their products, like every other day. As a result, my interview session took a long time that day.

1.4.2 Data Analysis:

The interviews are to get the vision and know the goal of new entrepreneurs and establish entrepreneurs and what kind of influence and accomplishment are functioning in their life as a government organization. I recorded some parts of those interviews and wrote down all the information and life stories. Then I made a combination of the condition of their past and present life. Because the central focus of my analysis is to compare their lives before and after getting involved with the Joyeeta Foundation, I listened to the records continuously so that I do not miss any point of their stories and wrote down the information about every respondent. The transcription of the interviews was categorized into 3 themes:

1) Services of the Joyeeta Foundation:

The Joyeeta Foundation provides training for women in fashion designing, handicrafts, product development, management of products, product ratings, price fixing, recycling, production house training, beauty parlor management, daycare center operation, decoration, and so on. The established and potential entrepreneurs are connected to each other throughout the country because of the expansion of their businesses. They get the supply from their workers and sell them in stalls. Sometimes the established entrepreneurs also hire young girls from the training center of the Joyeeta Foundation so that they can make them a more skilled group of people for their businesses. An official was interviewed to learn about these services of the Joyeeta Foundation, and I collected information from it as primary data for the thesis. I also collected more information about this foundation from different journals, especially those published by this organization, documents, newspapers, and internet research as secondary data.

2) Established entrepreneurs:

Established entrepreneurs discussed their personal and professional lives before and after the platform given by the Joyeeta Foundation and how they manage all of those together. At first, I talked to the manager of their marketing department to get a better idea of their policies and services. Then she suggested four established entrepreneurs for my interview because of their hard work and success. They were also very knowledgeable and intelligent. They talked about this organization and how it gives women the opportunity to establish themselves as entrepreneurs. I asked them a few questions back and forth between our conversations. They also told me how this organization helps them get loans from different banks and how they manage the money for their business from their own funds in a low-interest process.

3) Potential entrepreneurs:

The marketplace of the Joyeeta Foundation creates a good mixture of environments for established and potential entrepreneurs. The trainee entrepreneurs can also be paid workers in the sales department so that they become more inspired to see them as successful entrepreneurs in the future. I ask them how they feel about their training and future. They are very optimistic, and their goal is to be successful. I wrote down their thoughts and asked about their family and financial condition and if there were any changes made or not because of this organization.

1.4 Significance of the thesis:

The significance of this thesis is both theoretical and practical. The selection of the research method should be logical so that its significance can be noticeable. The research should shape with honesty for the unexpected and new findings and keep simple in an approach that raises the survey of logical distinctions in an easy and informative procedure. Almost everyone knows about the NGOs that work on women's development. But the services of the government for women's entrepreneurship and development were never studied enough. Hence, this thesis will show the government's and NGOs' contributions to and involvement in women's empowerment and the development sector in Bangladesh. By discovering one of the most important proportions of women's empowerment and development, this thesis enhances present knowledge about feminist activism, women's liberation, employment, and gender equality. Additionally, the findings will be helpful for government policymakers and NGOs at the beginning of advanced and effective plans

that will help them to improve the productivity and success of the Joyeeta Foundation's operations in general and microfinance in specific.

1.5 Organization of the thesis:

This thesis is about the contribution of the Joyeeta Foundation, a government organization that works for women's empowerment and development by providing microcredit loans for entrepreneurs. In this thesis, Chapter 1 presents the background situations, including the research questions and objectives, methodology, significance of the research, and organization of the thesis. Chapter 2 emphasizes studying different scholars' research, which is in the same larger area of literature review and theoretical framework. Then Chapter 3 delivers the findings from one-on-one interviews that I have collected with the women of the Joyeeta Foundation and connects them to the theoretical framework. Later, Chapter 4 discusses the findings and makes the connection with the literature review. The findings contain detailed interviews that improve the data and provide supporting information for the most up-to-date study in this area. Finally, Chapter 5 accomplishes the complete summary, recommendation, limitations, and conclusion.

Chapter 2

Literature review

Bangladesh is an overpopulated and partially reserved resource country. Here, society is highly categorized, and facilities and chances are determined by gender, class, and position. Yet women are nearly half of the population, which means there are a vast number of possible ways for them to contribute to the socio-economic development of the country. Development and empowerment of women entrepreneurs are the capitals of encouraging national affordability and sustainability, which signify a specific and public level of creativity and influence towards better national economic progress. Empowerment is a process, a journey, not an end product, and this journey opens up the ability to make strategic life choices for those who were previously denied such an ability (Kabeer, 1998). Kabeer's idea is also reflected in the World Bank's definition: empowerment is the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions that both build individual and collective assets and improve the efficiency and fairness of the organizational and institutional contexts that govern the use of these assets (World Bank, 2001). Weber and Ahmed (2014) observed empowerment from two perspectives: financial empowerment and social empowerment. Financial empowerment pointers are used for the loan and involvement of household expenditure (Kabeer, 2001; Schuler & Rottach, 2010), income and income decisions, equal participation in resource allocation, and savings. Whereas social empowerment pointers are domestic decision-making, schooling of children, and freedom of movement (Kabeer, 2005; Nojonen, 2003). Women's entrepreneurial activity can be found in all sectors of the economy. However, evidence from the literature argues that such activity is more dominant in the service and agricultural sectors compared to other sectors such as manufacturing and construction (Adom, 2014). To be an entrepreneur a person must have the qualities of an organization maker (Harbison, 1956). Social capital can be a useful resource both by enhancing internal organizational trust through the bonding of actors and by bridging external networks to provide resources (Adler and Kwon, 2002). Women entrepreneurs are unable to provide proper documentation for starting businesses. Their experiences are inadequate in terms of access to capital and dependent on family members. Consequently, this action leads to stereotyping of women entrepreneurs (Bruni, Gherardi & Poggio, 2004); (Darr-Bornstein & Miller, 2007). Weber and Ahmed (2014) claimed that empowering a person meant supporting her to achieve certain

goals. Consequently, women's entrepreneurship might support them in achieving more financial and social empowerment, which is important for women's sustainable livelihood.

2.1 NGO Role:

The NGO's actions increased the ambition in Bangladesh after the liberation war. At that time, NGOs came to help the victims and abandoned people with the motto of the facility for humanity. From that beginning point, NGOs are improved and accepted in society. Most rural areas are dependent on the different projects of these NGOs. These NGOs work on poverty, child rights, women's rights, and gender equality. To accomplish the main targets, NGOs have taken some actions.

Problem: To remove women's economic weaknesses.

Mission: To secure the lives of women economically.

Goals: Women should have the chance to get access to income.

Plan – Microcredit loan service for poor women.

Very few countries are working to establish NGOs. Bangladesh has seen the vivid growth of NGOs after the Liberation War. It has almost 26,000 NGOs registered with the NGO Affairs Bureau (NGOAB). Bangladesh Rural Advancement Committee, known as BRAC, is the largest NGO in Bangladesh and one of the largest in the world. Sir Dr. Fazle Hasan Abed is the founder of this organization. It was established to resettle refugees returning from India after the Liberation War in 1971. After a year, the organization turned to long-term poverty relief and empowerment of the poor, especially women. Nowadays, BRAC works in the health, education, and microfinance sectors. Gender equality is mainstreamed into BRAC's programs, agencies, and businesses in an effort to build an equitable society. By enhancing the skills of its staff and stakeholders and promoting gender justice, their strategy strives to change sociocultural gender norms that restrict women from reaching their full potential. BRAC has reached 64 districts in Bangladesh and also has 6 million active borrowers, where 87% of clients are women (World Bank, 2017). Dabi, a microfinance loan, supports low-income women to buy productive resources, invest in business or property, level consumption, and control shocks while encouraging women's empowerment in

local groups. BRAC has also provided extensive business development training to 1,040 COVID-19 pandemic-hit women entrepreneurs in 2022. Grameen Bank is one of the most well-known development successors in stories of NGOs of Bangladesh, founded by Professor Dr. Muhammed Yunus in 1976. In 1983, Grameen Bank was converted into a bank as part of a project with the aim of increasing poverty and empowering the relegated poor in Bangladesh through micro-credit. Women can receive microloans and micro financing from Grameen Bank without having to go through the trouble of having to establish their creditworthiness. At present, it operates 2,568 branches serving 81,678 villages, covering 93% of villages in Bangladesh. Grameen Bank had 9.41 million members, of which 97% were women by 2021. Currently, 54% of Grameen borrowers have crossed the poverty line and another 27% are very close to it.

NGOs like Bangladesh Homeworkers Women Association, Bangladesh Mahila Parishad, Bangladesh Mahila Samiti, Bangladesh National Women Lawyers' Association, and Bonhishikha are working on underprivileged women's development, human rights, and legal issues and raising awareness on gender-based violence in our society. NGOs and SHGs play important roles in women's empowerment by providing education, vocational training, training for self-employment, legal aid, protection for women, and self-awareness programs. They are mainly concerned with women in society. There are good numbers of NGOs in Bangladesh who are functioning on the same target as BRAC and Grameen Bank, occupied with emerging the condition of women's rights, human rights, the environmental situation, and the economic position of Bangladesh. Bangladesh Mahila Parishad claims to be an effective women's organization in Bangladesh, with a membership of around 130,000 individuals and a total of 52 branches in numerous parts of the country. It is creating a strong women's movement to fight the challenges of the 21st century by raising consciousness and forming women's groups. Labor force participation for women has been driven primarily by the growth of approved export industry jobs in textiles and the feast of microfinance operations by NGOs, creating a strong women's movement to fight the challenges of the 21st century by raising consciousness and forming women's groups. Labor force participation for women has been driven primarily by the growth of approved export industry jobs in textiles and the feast of microfinance operations by NGOs, including the Grameen Bank. There are NGOs like the Association for Social Advancement (ASA), Proshika, Shakti Foundation, Dhaka Ahsania Mission (DAM), Jagorani Chakra Foundation (JCF), Nari Uddug Kendra (NUK), and Bangladesh

Women's Health Coalition (BWHC), etc. These kinds of NGOs work on encouraging women's rights and making children's rights safe, stopping child domestic labor, empowering RMG workers, and form gender equality in society. Bangladesh is a developing country, and development will never be possible without confirming the economic and social development of women. The majority of the women in rural Bangladesh live in miserable poverty. A few have the right of entry to various types of rural enterprises that help them to flee their cruel economic conditions (Sultana, 2006). NGOs have provided services to assist the Bangladesh government in addressing two basic issues: poverty improvement and women's empowerment. The growth of NGOs is a miracle from the viewpoint of development in Bangladesh. It is expected that approximately 45,000 NGOs are registered through the Ministry of Social Affairs (Siddiquee & Faroqi, 2009). Though NGOs have been working since the end of the British colonial period, their work was originally only to deliver relief and rehabilitation, but gradually it's expanded to include social development programs in society. Empowered women have feminist thoughts that empower other disadvantaged women. NGOs whose missions are closely connected to their thought will be able to understand their principles, and this can give them a high level of gratification and achievement. Salaries and freedom for women must be the primary missions of these women-centric NGOs. The majority of the NGOs in developing countries think of poor people and small businesses as entrepreneurs who can move on to the development process. Most of the Self-Employed Women's Association, BRAC, and Grameen Bank focused particularly on improving women's economic status as well as changing the attitudes of men towards women in society. As a result, the government and development agencies or donors, World Food Program, UNICEF, and World Bank began to trust NGOs in developing countries to go faster the growth of the development process. Some inclusive initiatives were started by NGOs to accelerate women's economic empowerment by providing numerous training institutions, creating job opportunities, confirming participation in the labor market, and providing help to small and medium-sized women entrepreneurs.

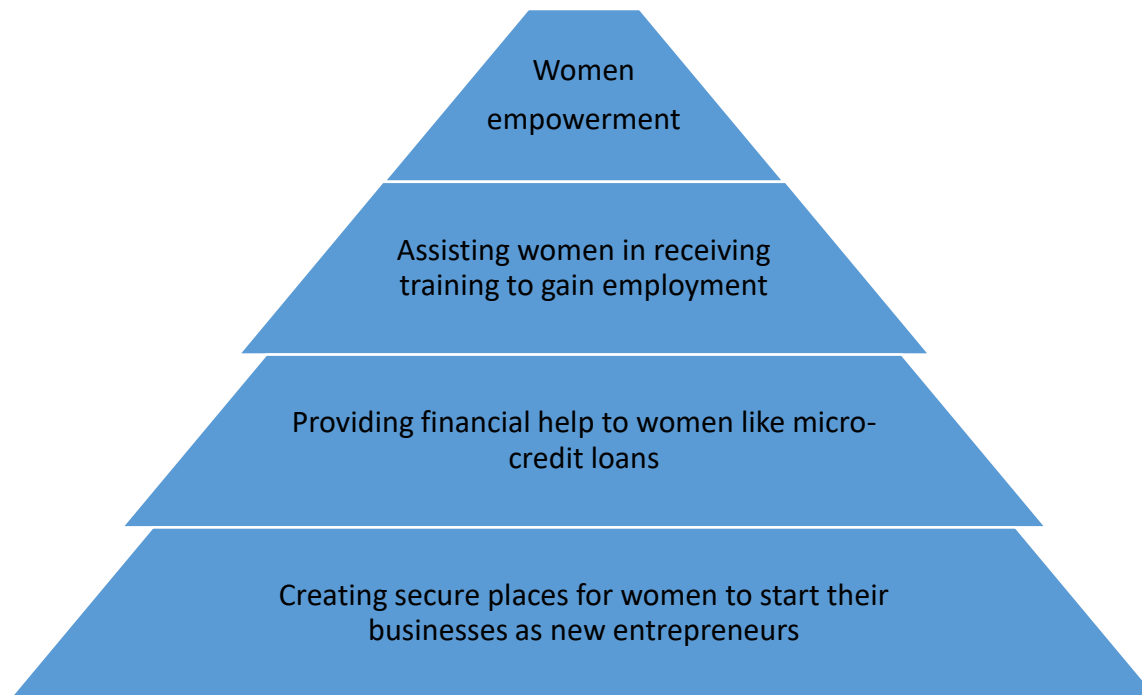
2.2 Government Role:

The government of Bangladesh has faced many challenges. It ensures the overall development of women and their participation in conventional socio-economic activities and eliminates all obstacles from the path of their empowerment. Since the liberation war in 1971, Bangladesh has made moderately fast advances in gender equality, catching up with and passing the regional

condition on health, education, and life expectancy, among other proportions. Improvements were made from a low base and at a low level of public and private expenses at that time (World Bank, 2007). Over the last decade, the economy of Bangladesh has made extraordinary progress on different socio-economic pointers like economic growth, poverty reduction, school enrolment, and newborn and maternal health. Though women's participation in the economy as controlled by the percentage of females in the labor force has been around 35% since 2010, Bangladesh is still getting the top position in gender equality for the second consecutive year among South Asian countries at the Gender Gap Index. The country is now considered a model for empowering women in the world. For women's development, budgetary support has also changed in the last 10 years. Forty-three ministries have been approving gender-responsive budgets since 2011–12. In the budget for 2018-19, the country got the highest establishment worth \$16.3 billion in its history for women's development. This is 5.43% of our GDP and 29.65% of the total budget of the country. Women are the most underutilized resource in any nation. The global economy could be between \$12T to \$28T larger by 2025 if the gender gap was reduced or removed (McKinsey Global Institute). Women's contributions in high-skill, managerial, and government executive positions have improved only to a limited extent. Income inequalities between women and men are still present in Bangladesh. In the small business sector, for every dollar earned by a male, women make 12 cents in comparison. At present, over time, gender earnings gaps have decreased in favor of women (Human Development Report, 2012). The small and Medium Enterprise Foundation (SME) of the Bangladesh government is helping women entrepreneurs through the "SME Women Entrepreneurs Directory" project to expand their work range. Women's Entrepreneurship Development is an effective initiative of this foundation. The SME Foundation gives various types of training to women entrepreneurs. The training is on entrepreneurship development, business management, how to start a new business with bankable projects, marketing strategies, and establishment. It also trained women in different skill development and agriculture fields. Bangladesh has improved its women's labor force from 24% in 2010 to 36% in 2013. Like the previous years, gender-sensitive budgets were prepared for 40 ministries in the past budget of 2014–15, and a special distribution of TK 1 billion was made for the development of women. Several financial encouragements are provided to inspire women's entrepreneurship. Between 2010 and 2013, banks and non-bank financial institutions distributed TK 67 billion to 57,722 women entrepreneurs from their sources. In 2010, 13,831 women entrepreneurs received TK 18

billion; in 2011, 16,696 women entrepreneurs received TK 20 billion; and in 2012, 17,362 women entrepreneurs received TK 22 billion as SME credit. This shows that the distribution of money towards women entrepreneurs has been increasing frequently (Global Gender Gap Report 2012, World Economic Forum). The number of self-employed women increased from 31 percent to 39 percent during the last two decades (1996–2017). Moreover, women have started their businesses, creating employment opportunities for themselves and other females, which is very effective for our economy. Women's involvement is growing in many non-traditional and developing sectors, such as hotels and restaurants, construction, transportation, food processing, etc. Banks and non-banks are giving easy loans to women entrepreneurs to start their businesses. Presently, women are allowed to get loans at a reduced rate of 10% interest, and a 15% refinance fund is kept for them. Women are also allowed to get an SME loan over \$30,000 for free as security against the personal agreement. The expenditure rate for women entrepreneurs has been growing in amount and number. Furthermore, all banks and financial institutions have arrangements for special services for all enthusiastic women entrepreneurs. Security-free microcredit has a 5% service charge for the economic empowerment of rural women. Women entrepreneurs are allowed to get 10% of the Small Enterprise Fund and 10% of industrial plots. The government distributed \$11.76 million for the Women Entrepreneurship Fund in 2018-19 (Centre for Research and Information, 2019). The empowerment of women through microcredit has become a subject of the modern development dissertation. Development fiction is full of stories where the carelessness of women in the development process has been harshly disapproved of (Rogers, 1980; Kabeer, 1994). Empowering women might complete fast development in the country's economy. From that perspective, the government of Bangladesh formulated 'The National Women Development Policy of 2011' meant to start equal rights for men and women but also involved specific goals such as help for female entrepreneurs. Women establish a massive part of the population of the entire country. Therefore, women's empowerment is an essential precondition for national development. It is vital to confirm equal rights and opportunities for all women to increase national development. So the national action plan for the National Women Development Policy 2011 has been made for women's lives, ensuring their fundamental rights and removing violations in social life. Jatiya Mohila Songstha is a constitutional government organization responsible for improving the living conditions of women in Bangladesh. It created awareness among women in all spheres of life and trained them in technical and vocational programs.

The government has similarly established the Joyeeta Foundation, which is working commercially to involve grass-roots women in the supply chain from production to distribution. Joyeeta Foundation also works as an initiative of the Ministry of Women and Children Affairs, recognized for empowering rural women in Bangladesh. It's a business stage to support and simplify the basic level of women entrepreneurs by funding and marketing their arts, crafts, products, and services. About 18,000 women entrepreneurs under 180 registered women's associations are directly involved with the foundation. Now, these 180 entrepreneurs have set up 140 stalls in their sales centers countrywide. Disabled and oppressed women entrepreneurs also provided stalls in sale centers (Development Efforts of Women Entrepreneurship). The constitution of Bangladesh mentions the fundamental rights of women. The Constitution of Bangladesh also grants equal rights to women and men in all spheres of public life [Article 28(1) and (3)]. The Constitution gives the state the responsibility to guarantee women's dynamic and expressive participation in all aspects of public life. The government has made laws and has started to make many plans to ensure women's rights. Education for girls up to the H.S.C. level has been made free. Today, women have joined our parliament, administration, businesses, and everywhere else in the country, even if some obstacles still exist in the path of women's empowerment, mostly in the social, cultural, traditional, and religious sectors. The government is working to reduce the risk of child marriage, gender-based violence, human trafficking, and violent radicalism across the country. It also provides shelter services, psychosocial counseling, legal services, job skills training, and job placement support for survivors through different organizations.

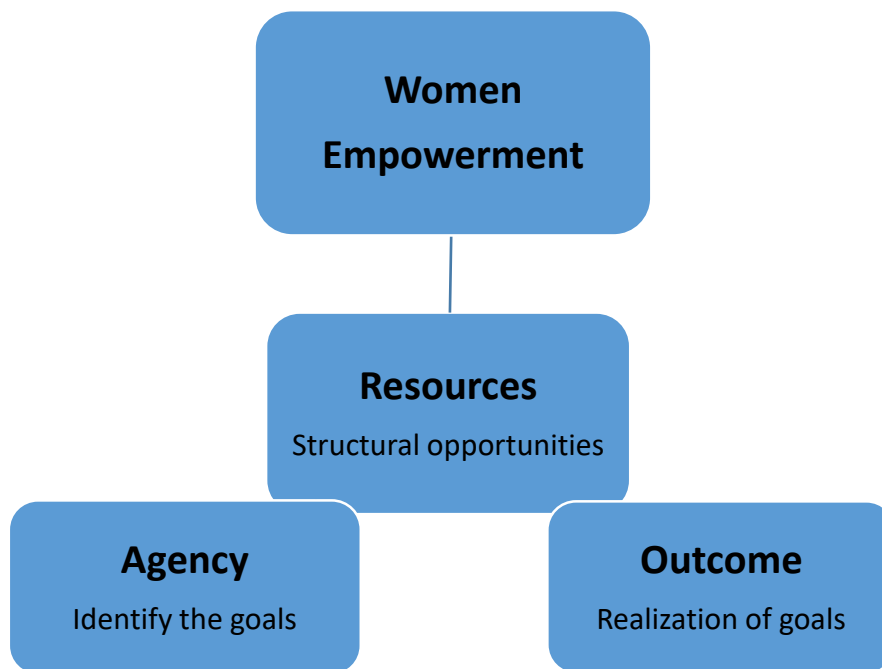


The strategy of empowering women by NGOs and the government

2.3 Theoretical Framework:

Women's empowerment and their development mention increasing the mystical, political, social, educational, gender, or economic assets of individuals and communities of women. After independence, Bangladesh was a country with extensive poverty and a predominantly agrarian socio-economic structure, a Muslim-majority society situated within what Deniz Kandiyoti termed the "belt of classic patriarchy" (Kandiyoti 1988). Women's movement and social action in Bangladesh cannot be known in a particular framework. The characterization of women's movements in Bangladesh can be described as having a different and energetic drive. Feminist activists and women's rights administrations have made their existence felt through their actions in numerous social movements, protests ferocity against women, protests against fundamentalism, and development activities, regardless of their lesser numbers. Gender equality is not only a fundamental human right but also a necessary foundation for a peaceful, wealthy, and justifiable world. Equality is not possible if we cannot make women financially independent. Discourses of economic growth identify the need for women's contribution in different sectors. But there is a need to observe whether women are, in a true sense, achieving economic empowerment and what women belonging to different units of society can expect from this growth. Agency is related to

empowerment, but empowerment is broader (Donald et al. 2017), so the need for resources, which according to Kabeer's (1999) framework are mentioned as preconditions for empowerment, is evident. Naila Kabeer offers an extensively acknowledged conceptualization of empowerment involving change and the capability to make strategic life choices. Kabeer's (2005) framework indicates that gender equality can be effectively achieved through women's empowerment, comprising three categories: Resources, Agency, and Outcome. Empowerment is to simplify the path for women's complete and operative participation in political, economic, social, and cultural life and make them stronger and more self-assured to take control of their activities and lives. It encourages women to claim equality in their relationships with men within their families and society. Naila Kabeer's conceptual model of women's empowerment explained what the word "empowerment" means. According to her, power is all about the right to make choices. Women need the right to make choices about where to live, whom to marry, how many children to have, and freedom of movement. She also talks about the effectiveness of these choices in everyday life. These agencies should have a transformative role in society as resources. All women need to achieve the goal of empowerment by practicing their rights in every sphere of life. Then society will be bound to accept the outcome of it.



Conceptual model of women empowerment by Naila Kabeer

Women's empowerment is a common subject among researchers and development organizations. Women's empowerment means women are increasing their capability to make tactical life choices, which is also a human rights goal (Kabeer, 1999). In Naila Kabeer's conceptual model, resources mean structural opportunity or favorable conditions. In my thesis, Joyeeta Foundation is the resource that creates opportunities for women. Agency means the choice of decision-making, and the entrepreneurs I interviewed also talked about the impact of their decision-making choices on their income. The outcome is the achievements that women make through the combination of resources and agency. Resources and agency will not be positive if the outcome is not fruitful. So to make women powerful and successful in their lives, resources, agency, and outcome of Naila Kabeer's model need to work collectively in their lives. So this model explains that economic empowerment and development for women will happen if they can apply their rights to control, make decisions, and benefit from resources or income, and also when they can accomplish possibilities for the future and develop their economic position and security.

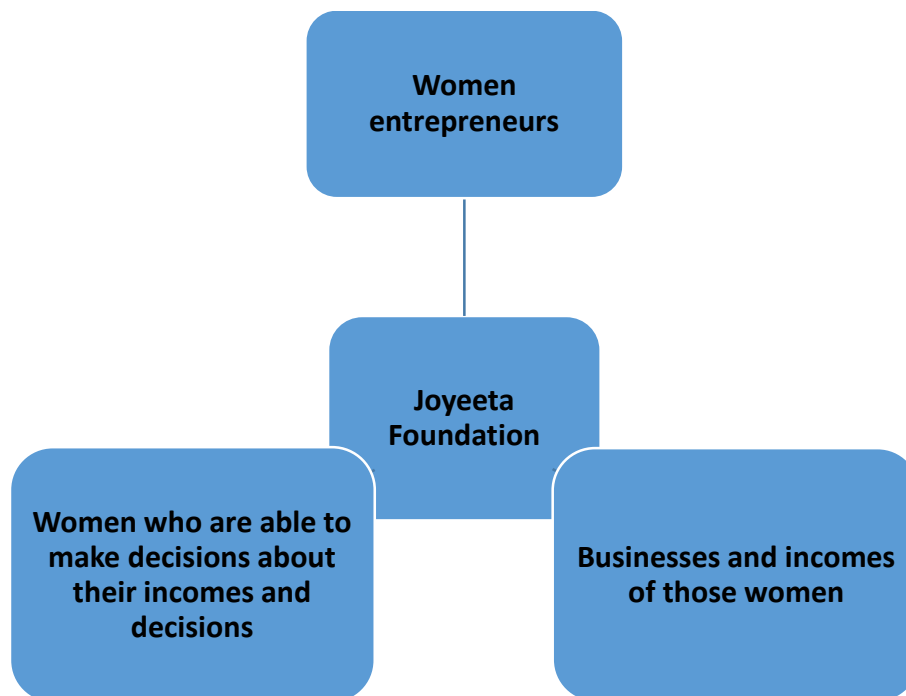
Woman's freedom of flexibility, the government of resources, and contribution in decision-making change over life rotation and increase with age. The result of household wealth on women's empowerment within the different scopes is less authentic and can use a negative influence on certain possibilities like a character in household decision-making and freedom of movement but a positive influence on control over substantial resources (Mahmud, 2012). Importance of women's freedom of speech for themselves is also an avenue of empowerment. It represents a break from an old tradition in which leaders of public society were asked to speak on behalf of women (Nazneen, 2010). SDG5 is a necessary issue in this country. Without instituting gender equality, it is tough to begin the process of empowering women. Though people are trying to create a society without any discrimination, it is not working as a group for all women (Hossain, 2020). The

government industrialized comprehensive partnerships with aid actors, civil society groups, NGOs, and the women's movement, which played a serious role in progressing an appreciative and energetic women's empowerment for national development as a whole and in the distribution of rules about women's rights and plans for understanding them (Hossain, 2020). So the empowerment theory has been well-known in many writings. Though this can be observed as a logical or critical core, there is a settlement that empowerment is a procedure rather than a goal (Carr, 2003; East, 2000; Kabeer, 2005). Besides, its claim is directly related to those who have a shortage of power through relegation, social barring, and gender inequality (GlenMaye, 1998; Townsend, 1999). Women's empowerment writings surround the framework of developing economies and studies of women's entrepreneurship, empowerment, and social capital (Katungi, 2008). But given the partial socio-political and employment rights to meet the needs of women in developing countries, entrepreneurship delivers very few options for income generation and social engagement (Granovetter, 1985). Kontos (2004) claimed that social surroundings and arrangements through entrepreneurship are subjective to advantaged members of society and suggested the reflection of inspiration for entrepreneurship. After reading these researchers' opinions, observing women's empowerment, contextualized entrepreneurial inspirations, and entrepreneurial chances in a developing country like Bangladesh became critical for this research.

Chapter 3

Findings

The vision of the Joyeeta Foundation is to speed up the process of structuring gender equality by empowering women economically. The mission of this foundation is to create a devoted women-friendly marketing network all over the country for women entrepreneurs. It also works to create a value chain from rural to urban, from production to marketing, by involving women entrepreneurs economically in the chain and improving their abilities. After my fieldwork at the Joyeeta Foundation, I got some interesting information from the people who are involved in this organization. It helped me complete the findings section of my thesis with some stimulating data. All interviews were conducted in person. When I went there for interviews, they were preparing for an upcoming event like a fair in the next few days. Therefore, they seem very busy. But somehow they manage to give me the interviews. All the respondents are looking for a better work environment, so they chose a government-accredited organization focusing only on women entrepreneurs to give them a better living standard.



Findings based on Naila Kabeer's conceptual model

3.1 Services of the Joyeeta Foundation:

I interviewed three groups of people. At first, I took the interview of an official so that I could get a clear idea about the services of the Joyeeta Foundation and my upcoming interviews with entrepreneurs. The official who works as a manager in sales center is named Tania Rukshana. She was very busy with her official work but made time for my interview session. I told her that I would not spend much time with her. I had nearly prepared 8–12 formal questions to ask her. Then I thought to ask her more questions from side to side later if she can manage time for me. At first, I asked about herself and her journey with the Joyeeta Foundation. She said her name and position as an official and said,

"I have been working here for almost 2 years as a manager. During this time, I saw women from different parts of the country come here and start their own businesses in Dhaka with the help of this platform."

I started questioning her about what kind of women come here and how they help them. For my thesis, I thought these kinds of information would help me to clarify my findings. She responded,

"The majority of women who come here are from rural areas. We have branches all over the country, and we train women from rural areas. They come here to improve their financial condition because this foundation makes funds to help them financially. In 2021, it distributed incentive package checks among the women entrepreneurs. In 2022, NRBC Bank has signed a Memorandum of Understanding (MoU) with Joyeeta Foundation to provide loans to women entrepreneurs at 5% interest."

When I asked her about their training arrangements, she searched their website and took a look at it. All kinds of training-related information and projects were there. She responded,

"Joyeeta Foundation mainly trained them in fashion designing and boutiques. Women seem very interested in starting their businesses as fashion designers and owning boutique shops. It is the most popular training issue here. It also trained the women in handicrafts, beauty care, daycare, online live services, product development, management of products, recycling, decoration, etc.

Then I asked her what the government was doing for this organization and if women faced any difficulties working there. She replied,

“The Joyeeta Foundation has received TK 400 million from the government in addition to its initial commitment of TK 1000 million. In the 2015-16 financial year, there was a grant of TK 9.8 million in the national budget for the Joyeeta Foundation, and it has been increased to TK 24 million in the 2018-19 financial year. Right now, a cafeteria called Joyeeta, owned and operated only by women entrepreneurs, is located on the grounds of the National Parliament. Joyeeta Foundation has 84 stalls and a cafeteria in Rapa Plaza. It also has an online store.. But it has some problems in spacing and interior decoration, the management of goods, and processing of events. Event managing process is quite slow and we need to organize fair every month s that women entrepreneurs can make profits.”

3.2 Established entrepreneurs:

The manager advised me to count on some entrepreneurs and young girls who are getting training under the Joyeeta Foundation for my interview session. As per her advice, I started looking for those women and found some of them working there. Then I started work by taking interviews with established and potential entrepreneurs, one by one. We talked about entrepreneurship, business, training, and the effect of the Joyeeta Foundation on their lives. The questionnaires asked them if any differences had been made in their incomes so that they could improve food, education, healthcare, and other daily life expenses after joining the Joyeeta Foundation. As my interview was more like a discussion and spontaneous conversation, it became easy for them to share their personal, social, and financial details and experiences with me. All of the successful entrepreneurs I spoke with had already begun their business careers before joining the Joyeeta Foundation. In the beginning, they did not have enough facilities or opportunities to be recognized. They did not earn enough money from their businesses. Thereafter, Joyeeta Foundation gave them the skill and chance to succeed in life and earn more money.

The most interesting duo I found at the beginning of the interview with entrepreneurs was the business-functioning combination of a mother and a daughter. Anjuman Nahar, the established entrepreneur, is the mother of Tahmina Sultana, who is working under her mother in sales and getting training under the Joyeeta Foundation in business development and design. As an established entrepreneur, Anjuman Nahar said she is happy and successful in her business, and at this age, she wants nothing more than this. She also said:

"I was employed in a company as store in charge before starting my business here. I always wish that if I could get this chance before, I could earn more for my family. Now I am getting older every day. So I think it is the good time for retiring from work. For that reason, a few years back, I advised my daughter to get involved with my business. The first time she refused, but after a few days she agreed and started a training course on business development and product management at the Joyeeta Foundation. Now she is working under my direction and earning a good amount of money. I am really proud of her and very hopeful about her success in my business in the future."

I made two charts of the collected data, one for established entrepreneurs and another for potential entrepreneurs, to remember all the information about those women. I thought it would be easy to identify the improvements in their lives after joining the Joyeeta Foundation.

Table 1: Established entrepreneurs of the Joyeeta Foundation

Name	Age	Trained on	Starting year	Monthly income before (BDT)	Monthly income after (BDT)
Anjuman Nahar	66	Product marketing	2012	12000	40000
Farzana Akhtar	36	Fashion designing and handicraft	2014	Not fixed	50000
Ainun Nahar	46	Fashion design and boutiques	2016	20000	50000
Shahana Parvin	46	Fashion designing and beauty care	2016	Not fixed	20000

Tahmina Sultana said that she is satisfied to work under her mother's supervision and is hopeful to write her name on the list of established entrepreneurs by starting her own business soon. She also talked about her satisfaction with her income and her happiness with her freedom. She can provide money for her children along with her husband, which makes her happier than ever. She can take care of her children's education and healthcare with her income, which raises her confidence level.

I was very keen to know about the stories of their beginning. In our society, it is tough for a woman to start something new. Nobody usually supports their aspirations. But some women like to take on challenges. They want to face them to be independent in life. Farzana Akhtar is such a kind of woman. She looked very intelligent to me. She is from Rangpur and completed her graduation and post-graduation from Home Economics College. When I asked about her journey here, she said,

"It was hard for me to choose a career path after completing my graduation." In my college life, I learned how to face challenges and go for what I want. I was very interested in starting my own business at that time with only 5000 TK, but my family did not want me to do that. But I started my business anyway, and now I make more than 50,000 TK per month from it. Sometimes I think how brave and stubborn I was because it was not that easy for me at first, but now I can say that I worked hard and got the best result."

I asked her about the products, workers, and management, and if they exported anything because her business is spreading everywhere, as she mentioned once. Then she added,

"At first I started my business in fashion design with my personal creativity and design. After completing my post-graduation, I learned about the facilities and training activities of the Joyeeta Foundation. I started my basic training in fashion design again to become a certified trainee with this organization. After completing that, I took a "Pronodona Loan" of 4 lakh taka in 2016 and started my journey here. Now I have 2 saleswomen, a live presenter, and 200 workers who are working in Rajshahi, Rangpur, and Jessore. "I also export my products to the USA, Canada, UK, Switzerland, and India."

Some women became entrepreneurs long before the Joyeeta Foundation was recognized. But they wanted to be more experts in their particular area of business and have an authentic platform to run it. Ainun Nahar is a successful entrepreneur who has more than 100 workers in Mymensingh who are working on boutiques and handicrafts. She spoke about her national award-winning moment for her contribution to women's entrepreneurship in Mymensingh. She also talked about the barriers in her life to being a businesswoman. She said,

"At the beginning of my business life, I had to face many problems in my family." My husband never supported me in my decision to work outside. But I am lucky enough to have two beautiful kids who support and inspire me all the time. "They made my professional life easy by maintaining good results in their educational background so that none of my family members can blame me for their failure because I work outside instead of staying at home and taking care of them."

Then I asked her what helped her build this confidence. She said that her children helped her be more confident. She also mentioned,

"I visited many countries in Asia to exhibit my products at different events. Seeing my success, my daughter was very pleased. She graduated from a private university. After she completes her graduation, I suggest that she get admitted into a training course offered by the Joyeeta Foundation

because I believe that knowledge has no boundaries. She agreed, and now she is also receiving training in fashion design here."

After that, I started to find something different. I want to know about a woman who struggled alone and was quite optimistic about gaining more in life. Shahana Parvin is an established entrepreneur, but nowadays she works in a small territory with 50 workers in Dhaka. Among all the entrepreneurs, I found her to be the most talented and, at the same time, an unlucky person. She started her fashion design career at a very early age. She was very natural in it. Her elder sister influenced her to start working in boutiques. After getting married, her husband stopped her studies and did not want her to do any work outside. She could not continue her study that far, but she was stubborn enough to do work outside. When her husband could not make any profits in his business, she got a chance to start her own business. She decided to help her husband financially. Then she knew about the government project named Joyeeta Foundation in her hometown of Tangail and trained from there in fashion design, boutiques, beauty care, and daycare. She said,

"My husband became unemployed, and as a result, I had to look after my family financially. So I started to work with some young girls. After a few years, my husband told me that it did not seem good for him to be unemployed and that he wanted to run my business with me. I agreed and trusted him with all the responsibilities. A few months later, our relationship became devastated because he started to pressurize me not to do any business so that he could dominate the business that I created."

I was very interested to know about her story of struggling and fighting because her story can set an example of success and influence, which is also an important purpose of my thesis. She was

saying everything without any hesitation, which impressed me more. Therefore I continuously ask questions about what next happened to her life. She cited,

"Someday my husband took all the money that I earned from my previous business and got married to another woman." After suffering through this stress, I have to start my own business again. I took a small loan from the fund of the Joyeeta Foundation. They also helped me to get a Pronodona Loan of 4 lakhs taka. In a few days, I was able to expand my business from Dhaka to Savar. Now I also work as a trainer in this organization. I trained women in Barisal, Sylhet, Tangail, Mymensingh, and so on, all over the country. I also visited many Asian countries to exhibit my products and increase the reputation of our homemade products.

3.3 Potential entrepreneurs:

After finishing interviews with established entrepreneurs, I was looking for some potential entrepreneurs and found them in the sale section. Some of them are working in sales while training under the Joyeeta Foundation in their respective fields of work. I asked them about the connection between this work and training. I also asked about the differences between their past and present lives after joining the Joyeeta Foundation. As they were busy with their customers, I had to wait for a few minutes. Then they gave me plenty of time to hear them out. They seemed interested in doing the interview. At first, I collected their personal information so that I could make a chart of it.

Table 2: Potential entrepreneurs of the Joyeeta Foundation

Name	Age	Under training in	Working as	Working experience	Monthly salary before (BDT)	Monthly salary after (BDT)
Tahmina Sultana	36	Business development and product management	Saleswoman	4 years	Not employed	20000
Sumaiya	20	Fashion designing and handicraft	Saleswoman	2 years	4000	8000
Ritu	20	Fashion designing and handicraft	Saleswoman	2 years	4000	8000
Mim	18	Handicraft	Saleswoman	1 year	Not employed	4000

As a potential entrepreneur, Tahmina Sultana is very hopeful about her future. She said,

“When I was new in training, I didn't start working in sales. I saw many young girls as trainees and among them, I was the older one. At that time and age, I wasn't prepared enough for this training. As a married woman, I had to maintain my own family too. But I came here because of my mother's influence. I joined her sales department just before finishing my training in business development and fashion design. So I did not face any problems at that time. Now I dream to be an entrepreneur, formally at the Joyeeta Foundation, and I also want to continue my mother's business in the future.”

I saw many young girls working in the sales department. So I asked them if they are only working here or if they are also getting any training under this organization. I found a few of them who are also getting training at the Joyeeta Foundation while working in the sales department. Then I talked with a young girl named Sumaiya, who is getting her training in fashion design and handicrafts. She is working in sales too. I asked about her life before and after the Joyeeta Foundation, and she replied,

"Most of us come from poor families; therefore, we have to use every moment of our lives to earn money." Though we are getting the training, we also have to manage our time to earn money to support our families financially. Joyeeta Foundation is giving us that time and opportunity to get a job in the sales department of another entrepreneur's business so that we can know the environment and marketing process of this business."

I asked them if they could earn enough money for their family or not. Ritu, who works in sales, is also interested in being an entrepreneur in the future. She is a very good boutique designer. She had worked in sales before somewhere else but could not make enough money for her family. Then she learned about the Joyeeta Foundation and its opportunities for women and started her career there. Now she can afford her demands and assist her mother with other expenses in family.

Most of them are interested in fashion design, but I wanted someone with a different choice. Mim is a very young age girl found in the handicraft section. She likes to work on handicraft products. She is very happy with the career she got at this age and is willing to be an entrepreneur in the future. She wants to have her stall someday.

From these circumstantial findings, it is obvious that all the women who are trained and working as entrepreneurs with the help of the Joyeeta Foundation struggled financially at a young age. From those experiences, they became very motivated and influenced by the given platform of the Joyeeta Foundation to earn their own money. From the beginning to the end, I asked every one of them if there were any challenges they faced before or after these days with this organization or if they have any complaints about this foundation. All the women said that they are very grateful to this organization because it gave them the best opportunity of their life. They didn't face any challenges yet because it has been providing a woman-friendly environment since the beginning where they can do everything easily. But nowadays, they only have one common problem with the interior decoration of the stalls. A few years ago, it was redecorated, but the space became narrow for presenting products to clients. Hence, it also became tough for them to keep their products well. They also want to improve the product management department because it has a history of damaging products at different exhibitions. For that reason, product management training is getting more attention from women. When I asked about their upcoming fair event, some of them told me about event management problems with the authority. They took a long time to create an event and worked very slowly to make it happen. Their business may be more profitable if these events could be made faster. So in my findings, I was able to find out some of these problems, and I expect that the authorities will take the right care of them and fix everything in due time.

Chapter 4

Discussion

Empowerment is the process of increasing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes (World Bank, 2020). Woman's empowerment is a crucial issue for achieving SDGs in Bangladesh. Many obstacles come in women's lives. Social obstacles are the main problem in empowering women. Social rules and regulations have been transformed radically for them. So the implementation of Kabeer's (2005) framework can transform women's life socially and financially to another level. In my thesis, I describe how the Joyeeta Foundation works as a resource for empowering women. This organization is giving women the opportunities to be an entrepreneur and successful in life. When I interviewed women in this organization, all of them were very grateful for getting opportunities and facilities in a women-friendly environment. In big cities like Dhaka, a women-friendly environment for women entrepreneurs is an important issue. Sometimes women are not concerned with income-producing work because of a lack of safety issues. But the Joyeeta Foundation has secured a platform for women entrepreneurs. Agency is another important term that can establish women's rights and also help them to develop socially and economically. Developing and empowering women is the procedure of giving women the capability to live a happy life with respect in society. When they have a clear right of entry to probabilities in a variety of fields such as education, occupation, lifestyle, and social activities surrounded by others then we can say women are empowered. It includes education, mindfulness, literacy, and practice to help them advance in their situation. It also includes decision-making ability, which means the agency in Naila Kabeer's model of women's empowerment. A woman feels impressed and powerful when she can take decisions in her life by herself. I asked several questions to the women from the Joyeeta Foundation about the decision-making choices and if they have the right to spend their own money as part of their demand. All of them ensure me about having the right to their income, and therefore they are known as successful in life. Bangladeshi women usually stay within the limits of a family home, their work and accomplishments limited to domestic work and childcare. On the other side, men work outside, support the family economically, and control wealth. This kind of conventional role divests women from enjoying equal status to men. So efforts should be made to reduce these kinds of social norms. The outcome is the achievements that women have made through the implementation of resources and agency in their lives. Without any achievements

or positive results, resources and agency cannot be enough for empowering women. The process of power increase in every sector and factors stimulated towards target achievements. The contribution of resources and agency in empowering women is huge in all entrepreneurship and management sectors. Resources and agency are the major implements to improve women's status rising among societies and help them to meet all the challenges dominating them in society. I asked women from the Joyeeta Foundation about their achievements. They agreed that, without an outcome, it is not possible to empower women in society. Freedom of choice, freedom of movement, control over income and spending, and control over family and business are their achievements. Their achievements include being entrepreneurs, 39 running businesses, giving jobs to jobless women, and contributing to the country's economy. Generally, five components are important to establish women's empowerment and development in our society. All the women of the Joyeeta Foundation also agreed and connected their lives with certain components to present themselves as successful in life.

- Women's perception of self-worth.
- Their right to have and control their own choices.
- Their right to have access to opportunities and resources.
- Their right to have the power to control their own lives, both inside and outside the home.
- Their capability to influence the path of social change to create more social and economic demand, both nationally and internationally.

In today's changing society, laws and policies need to reflect how families are living while maintaining women's rights. Women in Bangladesh are trying to overcome all of these social, cultural, and religious barriers to improve their position. Women's empowerment will be complete when women have the freedom of choice to make their own decisions. When we can give them the most effective right in deciding what's right for them and what's wrong for them. Education and employment are the main factors that enable women to achieve something good. Leadership character in the political and social fields and sectors to credit can be viewed as empowerment of women in their workstation.

Women empowerment is the likeness of gender equality which is the pioneer to upsetting the country forward, in the direction of the middle-income position, in the direction of comprehensive and sustainable development. The country's economic change has largely been driven by social changes, presented by women empowerment, and providing an infrequent example of an immense development representative under which social change has far outshined economic growth. 40 Moreover, the role of the countrywide financial status has been critical in following sound macroeconomic policies, disaster management, investments in public health and education, corporations with Government and NGOs, and civil society, along with following a reasonably poor growth and social policy plan for the importance of women's empowerment and common activism. Gender equality and women's empowerment are not only development issues but also human rights and social justice questions for a country. The general development of a country is not possible without women's empowerment and development. Indeed, social change is not possible within a short period because it is related to culture. Education and mentality are the areas where change is necessary. The mentality of gender bias should be removed from childhood so that we can make a society without any judgment.

Chapter 5

Conclusion

A woman's apparent interests linked to domesticity may badly affect her empowerment outcomes. (Agarwal 1997; Kabeer 1999; Sen 2006). The pull between family and work and the many other social roles that women play can be seen in how role encounters are experienced regardless of family structure or time spent at work. This conflict was found to be more dominant in proprietors with lower self-esteem or self-worth (Stoner, Hartman, & Arora, 1990). While not openly applying feminist theory, several researchers developed models based on gender-role in socialization and occupational viewpoints.

5.1 Summary of findings:

The purpose of this summary of findings is to observe the work that has already been done and to identify the questions that remain to be discussed. The process must begin with women's entrepreneurship and development. by allowing women to have a voice through the establishment of social networks dedicated to their apprehensions and by inspiring their contributions to social, economic, political, and development studies. Women in entrepreneurship should reflect on leadership and career theories to observe questions of vision and aims for the entrepreneur's future, and also reflect on social learning theory to observe how entrepreneurs learn and qualify them to influence their career and social life together.

The significance of entrepreneurship education was another important finding, proving that different levels of knowledge and skill development training are provided for women by a government organization. The overall research objective is to measure the challenges of women entrepreneurs in this patriarchal society and how they influenced themselves to break all the barriers that came in front of them to work outside. While women entrepreneurs play a progressive role in the economic growth of Bangladesh, some challenges hamper the development of their businesses. All findings have been achieved using the data collected from the field of my thesis, the Joyeeta Foundation, where already recognized and future possible entrepreneurs work together.

5.2 Recommendations:

After a critical analysis of the research data, the following recommendations are hereby made:

- The public sectors and the private sectors have to make a foremost effort to make entrepreneurs more aware of the services available.
- Facilitate potentially innovative women's access through good communication and information networks.
- All loan systems, whether they're from any bank or fund, need to be working positively for their businesses, and the percentage of interest should be low.
- There is a need to raise awareness of the basic human rights of women for their socio-economic development, and it is also important to get the attention of international research organizations to work on different government projects in Bangladesh.

5.3 Limitations:

The study was started to discover the theory of women's entrepreneurship and development in Bangladesh. The study has also sought to determine whether these kinds of initiatives are effective for the development of women in our society or not. But like every other thesis, mine has certain limitations.

- Due to the nature of the research process, the limited use of research questions, and time constraints, I could not collect enough information to describe the entire functioning method outside Dhaka of the Joyeeta Foundation for women.
- Existing and potential policies and programs of other government organizations for women's entrepreneurship should have been explained more.
- The results of the study deliver insufficient evidence about the fund and loan system of the Joyeeta Foundation and how they manage loans with low interest from different banks for women entrepreneurs.
- Proportions and signs about the development of women entrepreneurs, including their education, income control, decision-making power, freedom of movement, and the political and economic condition of this society, should be more thoroughly discussed to know about the actual influence of the Joyeeta Foundation in their lives.

5.4 Further Research:

This research tried to understand the concept of women's entrepreneurship and development on a general basis and observe the efforts started towards empowering women, with special importance to government organizations and their policies. It aims towards understanding the connections between women's entrepreneurship and their development in social and financial life. The field of women's entrepreneurship has come a long way since its development began after the birth of Bangladesh. Women entrepreneurs account for about half of human resources in developing economies (World Bank, 2009). Although women entrepreneurs are likely to be well educated, they often suffer from a lack of business education and training. The study suggests further research on the training process, progress, future strategies, and legal rights guarantee of business for women entrepreneurs by the government organizations and more.

Women are differentiated in nature and personality in their roles as mothers, sisters, wives, professionals, development agents, and more. So, they need opportunities to develop their overall lifestyle and security. Women create half of humanity, even contributing two-thirds of the world's working hours. It is obvious and also observed that a majority of the women joined Joyeeta Foundation's activity for getting involved in the list of income-making groups of persons in their families. But at the same time, they are also aware of their rights in the family and in society. This is what we needed most for the implementation of women's empowerment and development in Bangladesh.

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Appendix-1

Questionnaire:

Established Entrepreneurs:

- 1) What are the challenges you have faced in starting a business here?
- 2) Did you take any loans to start your business here?
- 3) Did you face any family problems at the beginning to start your business here?
- 4) Are you making enough profits to serve your family from this business now?
- 5) Do you see any differences in your social status?
- 6) Can you give your children better facilities to live, like food, housing, education, and healthcare?

Potential Entrepreneurs:

- 1) What is your name?
- 2) How old are you?
- 3) How many members are in your family?
- 4) Are you married?
- 5) Do you have children?
- 6) Are you the sole earner in your family?
- 7) Where did you work before?
- 8) How long have you been working there?
- 9) How did you hear about the Joyeeta Foundation?
- 10) Did you face any kind of the challenges here?
- 11) Did you take any loans from the Joyeeta foundation to start your business?
- 12) Are you trained under this organization and how they trained you?
- 13) What was the range of your monthly income before?
- 14) What is the range of your monthly income now?
- 15) Do you still struggle financially even though you started your business here?
- 16) What kind of changes have you been seeing in your life since getting this platform from the Joyeeta Foundation?

Official/staff:

- 1) What kind of women comes here?
- 2) Why did they come here?
- 3) How does this foundation work to make them skilled?
- 4) What kind of products do they make?
- 5) Does this foundation have enough facilities for women entrepreneurs?
- 6) Is there any suggestion you would like to add for inviting other women to be entrepreneurs under the platform given by the Joyeeta Foundation and have a successful business life?