



## Challenges and Prospects of Young Women Entrepreneurs in Rural Bangladesh: A Study on Socio-Cultural Perspective

Md. Roni Mridha<sup>1</sup>, Sadia Sultana Sara<sup>2</sup>, Md. Monir Hossain<sup>3</sup>, Md. Mahfuzul Haque<sup>4</sup>, Nurul Islam<sup>5</sup>

<sup>1</sup>Lecturer, Institute of social welfare and research (ISWR), University of Dhaka, Dhaka 1205

<https://orcid.org/0009-0007-0880-2146>

<sup>2</sup>Officer, Entrepreneurship Development, UCEP, Dhaka, Bangladesh

<sup>3</sup>Lecturer, Faculty of Arts and Social Sciences (FASS), American International University-Bangladesh

<sup>4</sup>Entrepreneurship Development Expert & CEO, Talent Development Initiative (TDI)

<sup>5</sup>MRSC Coordinator, BRAC Migration Programme, BRAC

**Corresponding Author: Md. Roni Mridha**

**ABSTRACT:** This study aims to explore the socio-cultural factors influencing young women entrepreneurs in rural Bangladesh, with a focus on uncovering both challenges and opportunities. The study seeks to create insights that align with national women and youth welfare strategies, offering actionable solutions to foster sustainable entrepreneurship. The primary objective of this study is to investigate the challenges faced by rural young women entrepreneurs, as well as to assess their socio-demographic status, the sources and impact of challenges, and potential opportunities. Specifically, the study examines the socio-cultural elements, supportive actors, and experiences of women entrepreneurs in rural areas, ultimately proposing policy recommendations for promoting sustainable entrepreneurship. Employing a mixed-method approach, the research integrates a survey of 500 participants from 10 villages and 20 in-depth case studies, ensuring both a broad and nuanced understanding of the issues at hand. The data reveals that 61% of respondents are married, with 42% having completed higher studies. Key challenges identified include family culture (81.6%), community values (67.4%), financial policies (90.8%), and family demotivation (91.2%) at the initial stage. Additional challenges include negative community attitudes (86.8%), security concerns (81.6%), male-dominated business environments, and limited financial support from family and institutions. Despite these barriers, the study uncovers promising prospects for women entrepreneurs, particularly in crafts and home-based industries (81.6% potential), tailoring and garment making (85.8%), and handicrafts production (81%). These sectors are seen as highly viable due to skill availability, cultural relevance, and export potential. The beauty and wellness industry are also emerging as a growing opportunity, with 81% rating it as a promising field. Supportive actors include government bodies, NGOs, microfinance institutions, and the private sector. The study concludes by urging these stakeholders, alongside development partners, to focus on addressing socio-cultural barriers to empower young women entrepreneurs in rural Bangladesh.

**KEY WORDS:** challenges, prospects, potentiality, young, women, entrepreneurship.

### 1. STUDY BACKGROUND, OBJECTIVES AND RATIONALITY

Entrepreneurship has long been recognized as a driving force for social and economic development across the globe (Audretsch, 2012). In Bangladesh, rural areas have historically faced limited economic opportunities, particularly for women (Rahman et al., 2020). However, recent advancements in technology, access to education, and women-centered social welfare policies have opened up new possibilities for young women to engage in entrepreneurship, primarily in small businesses (Sultana & Akter, 2021). Despite these emerging opportunities, young women in rural Bangladesh encounter significant challenges in establishing and sustaining their businesses.

Key challenges stem from entrenched family culture and religious sentiments prevalent in rural communities (Karim & Shamsuzzaman, 2019). Rural Bangladesh remains deeply influenced by patriarchal values, which often discourage women from pursuing entrepreneurial ventures (Begum, 2017). Families frequently withhold emotional and financial support, further constraining women's business aspirations (Hossain & Islam, 2023; Mridha et al., 2024). Traditional gender roles impose additional burdens, as women are expected to prioritize household responsibilities over professional endeavors, leaving them with limited time to manage their enterprises (Akter et al., 2022). Concerns about social security and fears of harassment or exploitation in public spaces also deter many from venturing into entrepreneurship (Chowdhury & Nazneen, 2020).

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Furthermore, societal criticism and a lack of financial support both from families and institutional mechanisms pose substantial barriers (Kabeer, 2020). In a male-dominated society, entrepreneurship is often regarded as a male domain, and religious misinterpretations frequently limit women's participation in economic activities (Alam et al., 2011). These factors collectively create a challenging environment for young women entrepreneurs, hindering their ability to realize their full potential (Sarker & Bose, 2023). On the other hand, social media make wider window for women in SMEs in Bangladesh (Mridha et al., 2024).

Nonetheless, the entrepreneurial landscape holds immense potential. Many young women in rural areas now have access to the internet, smartphones, and higher education, equipping them with knowledge and tools to explore entrepreneurial ventures (Hasan & Hossain, 2021). Social media platforms have become instrumental for marketing and networking, enabling women to reach broader audiences with minimal resources (Akhter, 2018). Government policies promoting women's empowerment and social awareness campaigns on women's rights are also contributing positively to this evolving landscape (Rahman et al., 2023).

The main objective of this study is to investigate the challenges and prospects of young women entrepreneurs in rural Bangladesh. Specifically, it aims to examine the socio-demographic status of rural women entrepreneurs, identify the sources and impacts of challenges they face, and explore their entrepreneurial potential. Additionally, the study seeks to uncover related socio-cultural factors, supportive actors, and the lived experiences of young women entrepreneurs in rural communities, ultimately proposing actionable policy recommendations for sustainable entrepreneurial development.

The justification for this study lies in its potential to align women's entrepreneurship with broader youth and women welfare strategies (Hossain & Khatun, 2020). By identifying root causes of challenges and proposing realistic solutions, this research contributes to ongoing efforts to create a supportive environment for young women entrepreneurs. Its findings will provide valuable insights for policymakers and institutions, positioning women's entrepreneurship as a pivotal tool for rural development in Bangladesh.

### **METHODOLOGY**

#### ***Research Design***

This study employs a mixed-method approach, combining both quantitative and qualitative research techniques to gain a comprehensive understanding of the challenges and prospects of young women entrepreneurs in rural Bangladesh from a socio-cultural perspective. By integrating a sample survey and case study, the study aims to capture both the broad trends and in-depth insights into the entrepreneurial experiences of young women in rural areas.

#### ***Study Area and Sample Selection***

The study has conducted across 10 villages, from 5 district then thana of Bangladesh that has been selected purposively. This selection ensures a diverse representation of rural areas, capturing regional variations in socio-cultural and economic conditions. A total of 500 young women entrepreneurs, or aspiring entrepreneurs, were surveyed across these 10 villages, ensuring a broad base for quantitative analysis.

In addition to the survey, 20 detailed case studies were conducted through face-to-face interviews to gather deeper insights into the individual experiences, challenges, and opportunities faced by young women in rural entrepreneurship. These case studies were chosen purposively to highlight a range of entrepreneurial experiences and challenges, providing qualitative richness to the research findings.

#### ***Data Collection Tools and Techniques***

To collect data, a combination of structured questionnaires and in-depth interview guides was used. The structured questionnaire was designed for the survey of 500 respondents and consisted of closed-ended and Likert scale questions, aimed at gathering quantitative data on socio-cultural challenges, family and financial support, business prospects, and the role of technology and education in entrepreneurship.

For the qualitative case studies, an interview guide with open-ended questions was developed. The face-to-face interviews were conducted to allow the respondents to share their experiences, personal stories, and challenges in detail. This approach provided a more nuanced understanding of the socio-cultural factors that shape the entrepreneurial landscape for rural women in Bangladesh.

#### ***Sampling Method***

A purposive sampling method was employed to select the respondents for both the survey and case studies. This method ensured that the participants were young women who were either currently involved in entrepreneurial activities or had shown significant interest in starting a business. This approach allowed the study to focus specifically on the target group most relevant to the research objectives.

#### ***Data Analysis***

Quantitative data collected from the survey was analyzed using SPSS software. Descriptive statistics such as frequencies, percentages, means, and standard deviations were used to summarize the data, while cross-tabulations were employed to explore relationships between variables. Results were presented using tables and figures for better visualization and interpretation.

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The qualitative data from the case studies was analyzed thematically, identifying key themes, patterns, and insights related to the socio-cultural challenges and prospects of young women entrepreneurs. This qualitative analysis enriched the quantitative findings by providing deeper context and personal perspectives on the issues at hand.

### Presentation of Data

The results of the study are presented using tables, charts, and figures to visually represent the data and make it accessible for interpretation. The integration of qualitative insights from case studies, alongside the statistical analysis of survey data, offers a holistic understanding of the challenges and opportunities for young women entrepreneurs in rural Bangladesh.

By employing a mixed-method approach, the study captures both the breadth and depth of experiences, providing robust insights into the socio-cultural dimensions of women’s entrepreneurship in rural Bangladesh.

**Table 01: Summarized Methodology of this Study**

Approaches	Methods	Sample Size	Data Collection Techniques	Data Collection Tools	Data Sources	Analysis Application
Quantitative	Sample Survey	500	Face to face interview and observation	Structural Interview Schedule	Both Primary and Secondary	SPSS and MS Excel Worksheet
Qualitative	Case Study	20	Face to face interview and observation	Interview Guideline (Open-ended)		Study Object Based Analysis
<b>Study Location:</b> Faridpur, Khulna, Natore, Cumilla and Barisal						
<b>Sampling Techniques:</b> Purposive						
<b>Population:</b> All Young Entrepreneurs of study Location						
<b>Respondents:</b> Young Women Age from 18-32						

## 2. LITERATURE REVIEW

Sultana et al. (2021) explored the socio-cultural barriers faced by rural women entrepreneurs in Bangladesh, highlighting the lack of family support, financial constraints, and societal criticism as key obstacles. The study pointed out that patriarchal values and gender-biased cultural norms still dominate rural areas, making it difficult for women to engage in entrepreneurial activities. Rahman and Akter (2022) focused on the transformative role of education and technology in rural women’s entrepreneurship in Bangladesh. Their study revealed that access to smartphones, the internet, and higher education is helping rural women break traditional gender barriers and pursue entrepreneurial ventures. Hasan and Jahan (2023) investigated the financial difficulties that rural women face when starting or expanding their businesses in Bangladesh. The study found that both formal and informal financial institutions are hesitant to lend money to women entrepreneurs due to societal perceptions of risk and a lack of collateral. Women entrepreneurs often rely on personal savings or informal loans from family, which limits the scale of their operations and growth potential. The researchers recommended that microfinance institutions and government policies be more inclusive of women entrepreneurs in rural settings. Khatun (2021) explored how concerns about social security and harassment affect rural women entrepreneurs in Bangladesh. Her study found that women often feel unsafe when engaging in business activities outside the home due to inadequate social protection mechanisms. Fear of harassment and exploitation discourages many women from pursuing entrepreneurial ventures or expanding their existing businesses. Khatun suggested that increasing women’s social security would encourage greater participation in the rural entrepreneurial ecosystem. Alam et al. (2023) analyzed the impact of government policies on rural women’s entrepreneurship in Bangladesh. They found that recent policy updates, including financial incentives, training programs, and women’s welfare schemes, have begun to provide better opportunities for rural women. Ahmed and Chowdhury (2022) examined how male-dominated cultural norms and religious misinterpretations restrict women’s entrepreneurial activities in rural Bangladesh. Their study showed that local religious leaders and community norms often discourage women from working outside the home, viewing entrepreneurship as inappropriate for women. However, the authors also noted a growing awareness among younger generations, thanks to education and exposure to media, which is slowly shifting these perceptions.

## 3. STUDY FINDINGS AND DISCUSSION

### 4.1 Socio-Demographic Information

This section presents the study's findings based on socio-demographic data from 500 respondents, focusing on age, religion, marital status, and educational attainment. Descriptive statistics, including frequencies, percentages, mean, and median, were used to analyze the data, while correlation analysis explored relationships between age, marital status, and education levels.

The age distribution shows that most respondents (44%) are between 26-30 years, with a mean age of 25.83 and a median of 26 years, indicating that women in their mid-twenties are the most engaged in entrepreneurship in rural Bangladesh. Regarding religious status, 92.4% of respondents are Muslim, with the remaining 7.6% being Hindu, reflecting the region's religious demographics.

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Marital status data show that 61.4% of respondents are married, highlighting that married women are more likely to engage in entrepreneurship. A positive correlation exists between age and marital status, with older respondents, particularly in the 26-30 age group, more likely to be married. No data was found on divorced or separated women.

In terms of education, 42% of respondents completed higher studies, with a strong correlation observed between educational attainment and entrepreneurial activity, indicating that higher education supports entrepreneurial engagement.

### 4.2 Sources, Nature and Impact of Challenges to Women Entrepreneurs

Women entrepreneurs in rural Bangladesh face multifaceted challenges rooted in socio-cultural, economic, and institutional barriers. These challenges stem from limited family and financial support, gender bias in a male-dominated society, and misinterpretation of religious norms. Such obstacles hinder their entrepreneurial potential, despite opportunities arising from access to education, technology, and government welfare policies.

Chart 01: Source of Challenges to Women Entrepreneurs

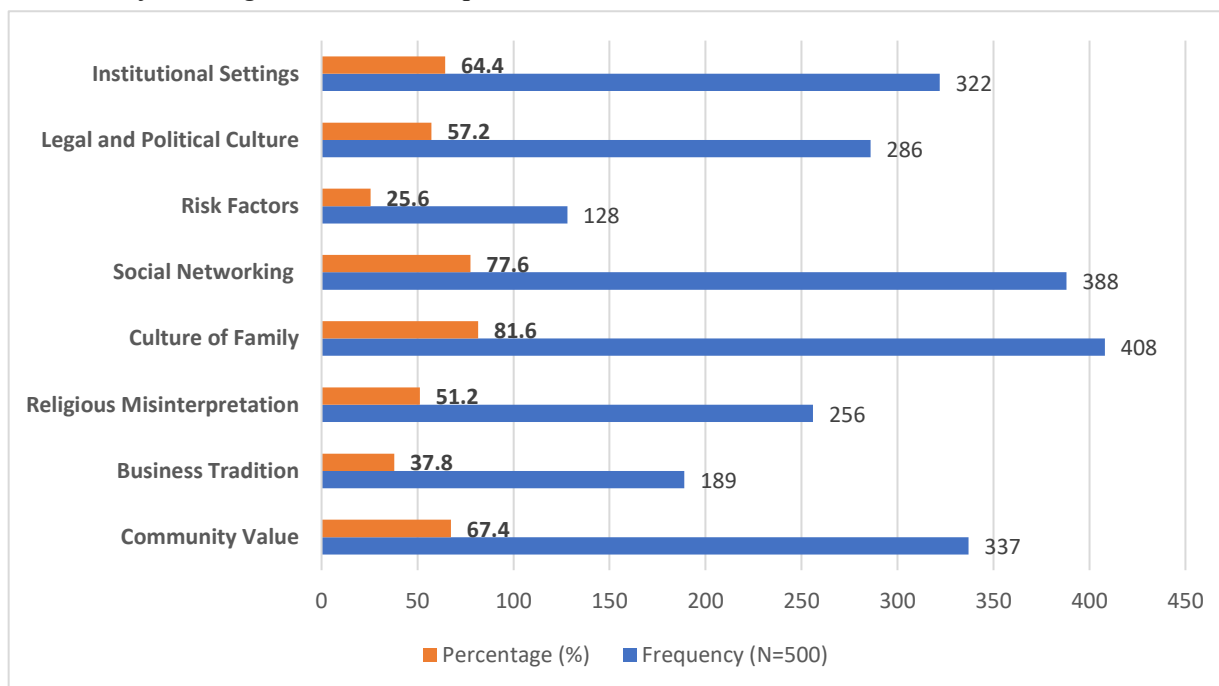


Chart 01 displays an analysis of the "Sources of Challenge" faced by respondents, with data collected from a sample size of 500 individuals. The sources of challenges are listed alongside their respective frequencies and percentages, indicating how prevalent each source is among the respondents. The total number of responses includes multiple selections, meaning that respondents could choose more than one source of challenge. Here's a breakdown and analysis of each category:

#### **Community Value**

337 respondents identified community value as a challenge. This represents 67.4% of the total sample, indicating that a majority of respondents find issues related to community values challenging. This could imply that societal or community expectations pose difficulties for individuals or businesses in adapting or thriving.

#### **Local Business Tradition**

37.8% of respondents face challenges due to local business traditions. This suggests that long-standing business practices or norms are problematic for a significant portion of individuals, though it is less of a challenge compared to other factors like family culture or social networking.

#### **Religious Misinterpretation**

256 respondents out of 500 talked about some matter and religious aspect as major challenges in running business in village areas that also indicate 51.2% of the sample identifies religious misinterpretation as a challenge. This could refer to issues where religious beliefs or their misinterpretation create conflicts or challenges, either in a personal or business context.

#### **Culture of Family**

81.6% (408 respondents) found family culture to be a significant challenge. This is the most prevalent challenge in the data, suggesting that family expectations, traditions, or dynamics pose considerable difficulties in various aspects of life.

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**Social Networking**

77.6% of respondents report challenges related to social networking. This reflects the significant role those social connections, both online and offline, play in creating hurdles for individuals, potentially due to pressure, expectations, or the complexities of maintaining relationships.

**Risk Factors**

25.6% of the sample sees risk factors as a challenge. This is the least common source of challenge, which could refer to financial, personal, or external risks that are less frequently encountered but still important for a quarter of the respondents.

**Legal and Political Systems**

57.2% face challenges from legal and political systems. This indicates that more than half of the respondents see the legal and political environment as an obstacle, potentially due to regulations, policies, or governmental factors that complicate business or personal life.

**Institutional Settings**

322 respondents that consist 64.4% report difficulties stemming from institutional settings. This could refer to challenges within organizational structures, workplaces, or public institutions that impact the respondents.

The chart data reveals that culture of family (81.6%) and social networking (77.6%) are the most significant challenges faced by respondents. These results suggest that interpersonal dynamics, both within families and within social circles, are critical sources of difficulty. On the other hand, risk factors (25.6%) are the least frequently cited, indicating that while risks are present, they do not pose as widespread or pressing a challenge as family or social-related factors.

Community value (67.4%) and institutional settings (64.4%) also appear as major sources of challenge, showing that societal norms and organizational structures can create substantial hurdles for many people. Similarly, religious misinterpretation (51.2%) and legal and political culture (57.2%) suggest that these areas also play a significant role in shaping the difficulties faced by individuals.

In summary, the chart shows a broad range of challenges, with family, social, and community factors being the most prominent, while business traditions and risk factors are relatively less problematic. This suggests that personal and social dynamics weigh heavily on the respondents, influencing their experiences more than external risk factors or business norms.

**Table 02: Nature and Impact of Challenges to Women Entrepreneurs**

Nature of Challenges	F	%	Level Impact of Challenges to Women Entrepreneurs								N
			Very high=4		High=3		Low=2		Very Low=1		
			F	%	F	%	F	%	F	%	
Negative Attitude of Community	434	86.8	226	52.1	133	30.6	32	7.4	43	9.9	434
Character Blaming	186	37.2	45	24.2	128	68.8	7	3.8	6	3.2	186
Male Dominated Business	258	51.6	43	16.7	186	72.1	27	10.5	2	0.8	258
Superstitions and Orthodox	230	46	56	24.3	123	53.5	23	10.0	28	12.2	230
Time Balancing	385	77	245	63.6	20	5.2	44	11.4	76	19.7	385
Family Initial Demotivation	456	91.2	366	80.3	44	9.6	22	4.8	24	5.3	456
Family and Relatives Continuous Demotivation	287	57.4	23	8.0	12	4.2	120	41.8	132	46.0	287
Communication and Transportation Problems	390	78	67	17.2	56	14.4	213	54.6	54	13.8	390
Risk of Loss/Profit	344	68.8	286	83.1	45	13.1	8	2.3	5	1.5	344
Security Concern	408	81.6	118	28.9	263	64.5	20	4.9	7	1.7	408
GOs Policy and Plan	222	44.4	28	12.6	68	30.6	122	55.0	4	1.8	222
Legal Barriers	122	24.4	23	18.9	34	27.9	54	44.3	11	9.0	122
Political Instability	253	50.6	24	9.5	45	17.8	90	35.6	94	37.2	253
Training Facilities Problem	404	80.8	33	8.2	236	58.4	93	23.0	42	10.4	404

<b>Policy of Financial Institution</b>	454	90.8	329	72.5	87	19.2	38	8.4	0	0.0	454
<b>Less Family Financial Support</b>	386	77.2	102	26.4	245	63.5	34	8.8	5	1.3	386
<b>F= Frequency, %= Percentage, 4= Very High, 3= High, 2= Low, 1= Very Low, N= Total</b>											

This table presents data on various nature of challenges faced by individuals, with their frequency (F) and percentage (%) values based on a sample size of 500. The table categorizes the types of challenges and highlights the prevalence of each one among respondents. Below is a summary and analysis of the data:

**Family Initial Demotivation (91.2%)** and **Policy of Financial Institution (90.8%)** are the most significant challenges. This suggests that family discouragement at the outset and unfavorable financial policies are nearly universal obstacles for individuals.

**Negative Attitude of Community (86.8%)** and **Security Concerns (81.6%)** are also prominent issues. This reflects how societal attitudes and safety concerns are major hurdles, with over 80% of respondents facing these challenges.

**Communication and Transportation Problems (78%)**, **Time Balancing (77%)**, and **Less Family Financial Support (77.2%)** indicate that logistical and personal issues are widespread challenges, affecting three-quarters or more of the sample.

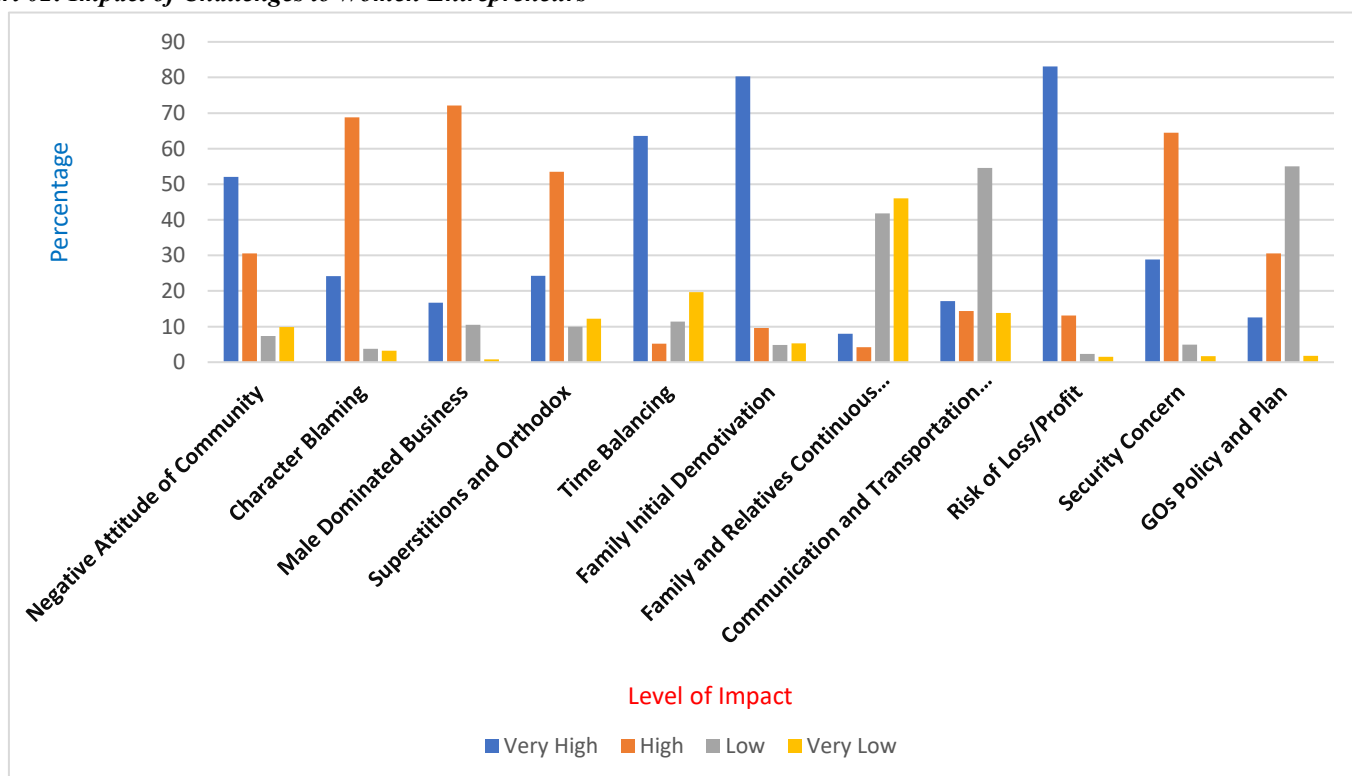
**Training Facilities Problem (80.8%)** shows that access to training is a significant issue, likely limiting individuals' opportunities for skill development. **Risk of Loss/Profit (68.8%)** and **Male Dominated Business (51.6%)** suggest that financial uncertainties and gender-related challenges in business are common, though less so compared to family or societal factors.

**Political Instability (50.6%)** and **Superstitions and Orthodox Beliefs (46%)** highlight external societal and cultural factors as challenges for about half of the respondents.

**Character Blaming (37.2%)**, **GOs Policy and Plan (44.4%)**, and **Legal Barriers (24.4%)** are relatively less frequent but still notable. These issues, while impactful, affect a smaller proportion of respondents compared to family or financial challenges.

The data suggests that **family-related challenges**, such as demotivation and lack of financial support, along with **community attitudes** and **financial policies**, are the most pressing obstacles faced by individuals. **Logistical concerns**, including transportation, communication, and security, also feature prominently. In contrast, challenges like **legal barriers** and **character blaming**, though present, affect fewer respondents. The widespread issues with **training facilities** and the **male-dominated business environment** point to systemic gaps in support and inclusivity, especially for marginalized groups. Overall, the challenges identified are diverse, ranging from familial and societal pressures to logistical and institutional hurdles, with the most prevalent ones related to personal and financial discouragement.

**Chart 02: Impact of Challenges to Women Entrepreneurs**



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Table 02 along with Chart 02 also presents the level of impact of various challenges faced by rural women entrepreneurs, categorized into four levels: Very High (4), High (3), Low (2), and Very Low (1). These challenges include issues like negative community attitudes, male-dominated business environments, and financial constraints. For each challenge, the number of respondents (Frequency, F) and their corresponding percentages are provided, alongside the total sample size (N) for each category.

A significant portion of respondents (52%) reported that the negative attitude of the community has a "Very High" impact on their entrepreneurial efforts, while only 7% rated it as a "Low" impact. This suggests that community attitudes are a major challenge for most women entrepreneurs, with only a small minority perceiving it as a minor issue. Another major challenge is the male-dominated nature of business, with 72% of respondents considering this a "High" impact issue, and only 1% viewing it as having a "Very Low" impact. The dominance of males in the business world acts as a significant barrier for most women entrepreneurs.

Superstitions and orthodox beliefs also have a high impact, with 54% rating this as a substantial challenge in their lives. Time management is a critical issue, as 64% of respondents felt that balancing time had a "Very High" impact on their entrepreneurial journey. Initial discouragement from family is another severe challenge, with 80% of respondents rating family demotivation as having a "Very High" impact, while only 5% felt it had a "Very Low" impact.

The risk of loss and uncertain profits poses a major concern, as 83% of respondents rated it as a "Very High" impact challenge, with only 2% seeing it as a minor issue. Finally, security is a significant concern for village women entrepreneurs, with 65% rating it as a "High" impact challenge. These barriers demonstrate the considerable difficulties women face in entrepreneurship.

### Mean and Median Calculation:

The mean value is calculated as the weighted average of each challenge's impact level, and the median will show the middle value of the distribution. The following calculation demonstrate the mean and median for a few key challenges and then provide a correlation and short analysis.

Mean and Median Calculation Approach and 2 Examples

For each challenge, the mean can be calculated as:

$$\text{Mean} = \frac{(F_{\text{Very High}} \times 4) + (F_{\text{High}} \times 3) + (F_{\text{Low}} \times 2) + (F_{\text{Very Low}} \times 1)}{N}$$

For the median, this study observed the cumulative frequencies to find the middle point.

#### *Negative Attitude of Community (N = 434)*

$$\begin{aligned} \text{Mean Calculation} &= \frac{\{(226 \times 4) + (133 \times 3) + (32 \times 2) + (43 \times 1)\}}{434} \\ &= \frac{\{904 + 399 + 64 + 43\}}{434} \\ &= 1410/434 \\ &= 3.25 \end{aligned}$$

**Median Calculation:** The median falls between the "Very High" and "High" categories, as more than half of the responses (226 + 133 = 359) fall in these categories. So, the median is 4 (Very High).

#### *Risk of Loss/Profit (344)*

$$\begin{aligned} \text{Mean Calculation} &= \frac{\{(286 \times 4) + (45 \times 3) + (8 \times 2) + (5 \times 1)\}}{344} \\ &= \frac{\{1144 + 135 + 16 + 5\}}{344} \\ &= 1300/344 \\ &= 3.78 \end{aligned}$$

**Median Calculation:** To find the median, we need to locate the middle value. Since there are 344 total respondents, the median will be between the 172nd and 173rd value when arranged in order.

**Very High (286 respondents):** This category already covers more than half of the respondents (172 and 173 fall in this range). Thus, the **median** is in the "Very High" category, which corresponds to **4 points**.

Short Analysis of Impact Levels:

**High Impact Challenges:** The challenges with the highest average impact include **Family Initial Demotivation (Mean = 3.65)**, **Risk of Loss/Profit (Mean = 3.77)**, and **Policy of Financial Institution (Mean = 3.65)**. These challenges scored very high and high for the majority of respondents, indicating that family-related and financial constraints are the most critical issues for rural women entrepreneurs.

**Moderate Impact Challenges:** Challenges such as **Negative Attitude of Community (Mean = 3.25)** and **Security Concern (Mean = 3.20)** also have substantial impacts but with slightly more variation in responses. These issues seem to affect a broad portion of the population but are less uniformly critical compared to family and financial challenges.

**Lower Impact Challenges:** Challenges like **GOs Policy and Plan (Mean = 2.54)**, **Political Instability (Mean = 2.28)**, and **Training Facilities Problem (Mean = 2.65)** show more varied responses, with a notable number of respondents marking them as low or very low impact.

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There is a strong correlation between challenges related to **family support** and **financial constraints**, which suggests that the two are interlinked. Family demotivation often translates into financial hardship, as indicated by the high impact ratings for both. Similarly, **policy-related challenges** also show a strong correlation with financial issues, emphasizing the role of institutional barriers in exacerbating financial struggles.

**In fine**, The analysis suggests that the primary challenges for rural women entrepreneurs are **family-related demotivation** and **financial policies**, which create significant barriers to entrepreneurship. **Negative attitudes from the community** and **security concerns** also play a considerable role, though they are secondary to family and financial issues. The data shows that improving family support systems and easing financial and policy-related restrictions would be the most impactful ways to support rural women entrepreneurs.

### 3.3 Prospects of Young Women Entrepreneurs in Rural Bangladesh

The prospects for young women entrepreneurs in rural Bangladesh are expanding, thanks to various social, economic, and technological changes. Despite the challenges they face, there are numerous areas of opportunity for them to explore. Some potential area of women entrepreneurs in rural Bangladesh has shown in flowing table with it analysis.

**Table 03: Potential Areas for Young Women Entrepreneurs**

Potential Areas	Level of Potentiality			
	Very Good=3	Good=2	Not Good=1	N (Total)
<b>Agriculture and Agri-business</b>				
Agricultural Innovation	143	234	123	500
Agro-Processing	234	122	144	500
Dairy and Livestock Farming	346	78	76	500
Handicrafts and Traditional Products	405	56	39	500
Handloom and Weaving	388	76	36	500
Crafts and Home-based Industries	408	56	36	500
<b>E-commerce and Digital Platforms</b>				
Online Businesses	256	88	156	500
Freelancing and Digital Skills	145	134	221	500
Digital Training and Services	56	148	296	500
Mobile Based Solution	140	202	158	500
<b>Micro and Cottage Industries</b>				
Food Processing and Catering	344	102	54	500
Tailoring and Garment Making	429	71	0	500
Beauty and Wellness Industry	406	67	27	500
<b>Service Sector Businesses</b>				
Education and Coaching Centers	127	122	251	500
Health Services	56	34	410	500
Social Work	34	31	435	500
Social Enterprises	34	66	400	500
Event Management	238	125	137	500
<b>Tourism and Hospitality</b>				
Eco-tourism and Homestays	190	145	165	500
Local Craft and Food Tourism	390	97	13	500
Tour Event	122	176	202	500

The table shows data on the **level of potentiality** of various business sectors for women entrepreneurs in rural areas, categorized into three groups: **Very Good (3)**, **Good (2)**, and **Not Good (1)**, with a total of 500 responses for each category. Below is an analysis of the highest and lowest values in terms of potential areas:

The findings of this study indicate that 81.6% of young women entrepreneurs rated "Crafts and Home-based Industries" as having "Very Good" potential, making it the highest-rated category in the dataset. This suggests a strong perception of opportunity in this



sector among rural women entrepreneurs. Similarly, 85.8% of respondents identified "Tailoring and Garment Making" as having "Very Good" potential, highlighting it as another significant area for entrepreneurial growth. Additionally, 81% of respondents viewed the production of handicrafts as a highly viable option, citing the abundance of skills, cultural relevance, and export potential. The beauty and wellness industry also emerged as a promising field, with 81% of respondents rating it "Very Good." This reflects the growing demand for personal grooming services in rural areas, further expanding opportunities for women entrepreneurs in this sector.

**Crafts, tailoring, and local tourism** are seen as the most viable opportunities for rural women entrepreneurs, with very high ratings in terms of potential. These sectors are deeply rooted in traditional skills and cultural relevance, making them easily accessible and sustainable for rural women.

On the other hand, **social work, health services, and digital sectors** are perceived to have limited potential. This could reflect infrastructural barriers, capital limitations, and lower digital literacy levels in rural Bangladesh. **Service sector businesses**, particularly in health and social work, need significant investment and policy support to enhance their potential for women entrepreneurs in rural areas.

#### **4.3.1 Supportive Actors**

In the context of young women entrepreneurs in rural Bangladesh, supportive actors play a crucial role in realizing their potential and ensuring their entrepreneurial success. These supportive actors provide the necessary resources, guidance, and infrastructure to foster the growth of women-led enterprises. This study found some key supportive actors who is playing vital role and making various opportunity regarding this field and building national economy with women empowerment.

##### **1. Government Bodies and Agencies**

The government's role is very essential in promoting sectors like agriculture, handicrafts, and tourism, where rural women can thrive. Programs like microfinance schemes and vocational training can boost potentiality in sectors like tailoring, garment making, and food processing. Training center like Technical Teaching College (TTC) or Department of Social Services is operating women friendly training trade for village women with transportation and accommodation facilities that create a huge opportunity to women in access business.

In this regard one case said-

*"The government's agricultural loan allowed me to invest in modern farming techniques. Without that support, expanding my dairy business would have been impossible."*

— **Rina Begum**, Dairy Farmer and Entrepreneur.

Another case of this study said,

*"With the link of uncle who work at Department of Social Service, I participated a training on tailoring provided by Department of Social Service. I took 6 months of skill development training in this trade. Then I open a small tailoring shop beside my house. Now in my shop 3 more young girl work and I got very good amount of order."*

**Sadia Akter**, Rupali Tailoring Shop Owner

##### **2. Non-Governmental Organizations (NGOs)**

In areas like crafts, home-based industries, and micro-cottage industries, NGOs can help develop skills, provide market linkages, and offer financial literacy programs to ensure sustainable growth. This sector can open the potentiality in stating home based business of women in village setting. About this aspect one case of this study said-

*"I had the ideas, but it was the training provided by the NGO that helped me turn them into a proper business. Their guidance in financial literacy and business management has been a game changer."*

— **Salma Khatun**, Handicrafts Business Owner.

##### **3. Microfinance Institutions (MFIs)**

MFIs can provide support with enabling them to scale their businesses and improve their standard of living. MFIs can also drive growth in e-commerce by offering financial products for digital businesses.

##### **4. Social Enterprises**

Social enterprises are creating sustainable business models that empower rural women by giving them access to global markets and sustainable income streams.

##### **5. Private Sector and Corporate Entities**

Sectors like eco-tourism, local food tourism, and e-commerce are getting benefit from private sector partnerships. Large corporations can integrate rural women into their supply chains for products like handicrafts or agri-products, giving them greater market visibility but more attention need in this sector for making this actor more active.

## **6. Digital Platforms and Tech Companies**

Digital platforms and technology companies are essential in providing access to online marketplaces, digital payment systems, and e-commerce solutions. They also offer training in digital skills and support for freelancing and remote work. E-commerce, freelancing, and digital platforms are emerging as key potential sectors for rural women entrepreneurs. Women in rural area are starting their own business and selling their product by showing it live in social media like Facebook. Women also getting training from online or learn by watching video from YouTube. Cloth, fast food, ornaments, bags and home-made food selling is major trending business in rural area in recent time. About this issue Fariha opine-

*"I am very much habituated in watching women cloth name 3 peace. Usually, I liked to watch this cloth form some online page in Facebook. The page owner or some model demonstrate their product and I ordered some. By this time this idea also came in my mind and I started this online business. Now 3 women working under my direction and my page follower is 102K."*

**Fariha Akter**, Owner of Bahari Dress (Online Page)

## **7. Family and Community Networks**

With family support, rural women can pursue opportunities in sectors like tailoring, beauty and wellness, and food processing. Strong community networks also facilitate collective businesses like crafts and home-based industries. Now a days family and community people in village area are very aware and respecting women. Religious leader in village area also playing vital role in speaking right and proper religious rules about women entrepreneurship. About this issue Shamima and Rokeya Said,

*"At first, my family was unsure about my tailoring business, but after receiving support from microfinance and seeing the results, they became my biggest supporters. Now my husband helps with deliveries, and my daughters help with orders."*

— **Shamima Begum**, Tailoring and Garment Entrepreneur.

*"Thanks to the local community leaders, my business got recognized. They connected me with government schemes and local fairs where I could showcase my work. Their support was crucial in building trust and credibility."*

— **Rokeya Khatun**, Home-made Cake for Birthday (Online Page Owner)

## **5. STUDY RECOMMENDATIONS**

Based on the findings of the study "*Challenges and Prospects of Young Women Entrepreneurs in Rural Bangladesh: A Socio-Cultural Perspective*," the following policy recommendations are proposed to address the key challenges and enhance the prospects of young women entrepreneurs in rural areas:

### **5.1 Enhance Access to Financial Support**

- **Revise financial policies:** The policies of financial institutions mainly banks should be revised to provide more favorable terms for women entrepreneurs. This includes offering lower interest rates, withdrawal mortgage system, and simplified loan procedures for rural women entrepreneurs.
- **Increase microfinance support:** Strengthen partnerships with microfinance institutions (MFIs) to provide tailored financial products that cater to the needs of young women in rural areas, ensuring they have access to startup capital and working capital.
- **Expand government financial programs:** The government should expand its financial inclusion programs targeting women entrepreneurs through department of social service, Ministry of Youth or concern authorities.

### **5.2 Strengthen Family and Community Support Systems**

- **Conduct awareness campaigns:** Initiate nationwide awareness campaigns that target rural communities to change negative societal attitudes towards women entrepreneurs.
- **Involve community leaders:** Engage local leaders, religious figures, and other influencers in programs that encourage supportive community attitudes towards women entrepreneurs, reducing community-level resistance and character blaming.
- **Develop family-oriented programs:** Implement programs that involve families in entrepreneurship training to mitigate initial family demotivation and enhance ongoing support for women entrepreneurs.

### **5.3 Provide Tailored Training and Capacity-Building Programs**

- **Entrepreneurship training:** Develop and expand entrepreneurship training programs tailored specifically to rural women, focusing on business management, financial literacy, market analysis, and risk management. TTC can play vital role in this regards.
- **Skill development in key sectors:** Offer targeted skill development programs in high-potential industries such as crafts, tailoring, handicrafts production, and the beauty and wellness sector.

- **Digital literacy and e-commerce training:** Integrate digital literacy into the training programs, equipping women entrepreneurs with skills in online marketing and e-commerce to expand their businesses beyond local markets.

#### **5.4 Improve Infrastructure and Security**

- **Enhance transportation and communication:** The government and local authorities should improve rural infrastructure, including transportation and communication systems, to enable better market access for rural women entrepreneurs.
- **Strengthen security measures:** Address security concerns by implementing safety measures, particularly in regions where women entrepreneurs are vulnerable to risks. Local law enforcement agencies should collaborate with women's groups to create safer environments for women entrepreneurs.

#### **5.5 Promote Public-Private Partnerships and Collaborative Support**

- **Collaborate with the private sector:** Foster partnerships between government, NGOs, and private sector entities to create a more supportive ecosystem for rural women entrepreneurs. Corporate entities can be incentivized to invest in women-led businesses, provide mentorship, and offer market access.
- **Leverage NGO support:** NGOs should be encouraged to continue playing an active role in offering support, including mentorship, business incubation, and access to resources for women entrepreneurs.
- **Create women entrepreneur networks:** Facilitate the creation of local and national networks of women entrepreneurs to provide peer support, share resources, and advocate for common interests.

#### **5.6 Develop Gender-Sensitive Legal and Policy Frameworks**

- **Review legal barriers:** The government should review and reform legal barriers that limit women's business activities, such as property rights, inheritance laws, and business registration processes.
- **Gender-responsive policy formulation:** Ensure that all policies related to entrepreneurship, especially in rural areas, are gender-sensitive and take into account the unique challenges faced by women. This includes integrating entrepreneurship development into broader women and youth welfare strategies.

By addressing these key areas, policymakers and stakeholders can create a more conducive environment for young women entrepreneurs in rural Bangladesh, fostering sustainable entrepreneurship and empowering women to contribute more effectively to the economy.

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