

Analysis of Women Economic Empowerment through SME Entrepreneurship and Barriers to Sustainability: Case Example of Bangladesh

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Abstract

The rise of women entrepreneurship in Bangladesh has been impressive, with women making significant contributions to both household income and the country's GDP. Small and medium enterprises (SMEs) play a vital role in boosting Bangladesh's economic development, where women make up half of the population. Historically, women in Bangladesh faced great physical and emotional trauma during the early years of national development, causing many to retreat into their homes. However, the introduction of micro-credit systems, access to small loans, and technological advancements have empowered women to step outside and participate in economic activities. As a result, many women have entered the SME sector, aiming to improve their societal status while supporting their families. SMEs generally require low investment and have a high success rate, making them an accessible pathway for women to become entrepreneurs. Through this sector, women not only gain personal independence but also create employment for others, inspiring more women to engage in economic activities. These women entrepreneurs have become role models for others. Nevertheless, barrier such as limited access to funding, lack of education and training, insufficient marketing skills, family responsibilities, restrictive social norms, poor infrastructure, lack of information, and limited mobility hinder their sustainability in the sector. To overcome these barriers, strong support from both public and private sectors, along with effective government initiatives is essential.

Keywords

Economic Empowerment, Women Entrepreneurship, SME Sector, Barriers, Sustainability

1. Introduction and Overview

1.1 Introduction

Bangladesh, a developing country with a large population, has witnessed significant economic progress over the years, and a major contributing factor to this progress is the development of women entrepreneurship. Women make up about half of the country's population, and their increasing involvement in economic activities has helped reduce gender inequality, fostering greater societal change.

Women tend to start small and medium-sized enterprises (SMEs) due to the relatively low capital required, which they can typically manage through their personal savings or family support. Running an SME presents fewer challenges compared to larger enterprises, making it a more accessible option for women. Furthermore, many women benefit from micro-credit and entrepreneurship loans provided by NGOs, which offer crucial financial support for business startups.

The increasing number of women entrepreneurs in the SME sector over the years highlights the need for research into the factors driving women's participation in this sector and how this sector has developed in Bangladesh. This growth underscores the importance of understanding the underlying triggers and challenges that women face in the business environment.

1.2 Objectives

The objectives of the study are as follows:

- 1) To provide a past and present scenario of women entrepreneurship in Bangladesh.
- 2) To illustrate the process of development of women entrepreneurship through SMEs.
- 3) To identify the barriers women-entrepreneurs face in the SME sector to sustain themselves in this sector.

1.3 Methodology

This study adopted a qualitative research approach to explore the dynamics of women entrepreneurship in the Small and Medium Enterprises (SME) sector in Bangladesh. The qualitative approach was chosen because it allows for in-depth

understanding of the complex issues women face in entrepreneurship, including socio-cultural barriers, access to finance, and the impact of government policies on their participation in the SME sector.

1.3.1 Data Collection

The research primarily relied on secondary data, which provided a broad view of the topic under investigation. The sources of secondary data included:

Government Reports and Publications: Documents published by various government agencies, such as the Ministry of Women and Children Affairs, Bangladesh Bank, and the Ministry of Industry. These reports provided statistical data, policy updates, and analyses of the SME sector's contribution to the economy and women's involvement in it.

NGO and Research Organization Reports: Reports from NGOs, such as BRAC, Grameen Bank, and other microfinance institutions, that play a significant role in promoting women entrepreneurship through microcredit and entrepreneurship training. Additionally, publications from research organizations focused on gender equality, women's empowerment, and SME development were used to understand the challenges and opportunities in the sector.

Press and Media Articles: Media articles, news reports, and feature stories from reputable national and international news outlets provided real-time information on the achievements and struggles of women entrepreneurs in Bangladesh. This helped identify key trends and public perception regarding women in business.

Case Studies: To supplement secondary data, the study included primary data through interviews with women entrepreneurs in Bangladesh. These interviews were conducted with a diverse group of women from various industries within the SME sector, providing real-life examples and personal experiences. The women were selected based on their active participation in the SME sector and their willingness to share their entrepreneurial journeys.

The interviews were semi-structured, allowing the researchers to explore key topics such as:

- Motivations behind starting their businesses.
- Challenges faced in terms of financing, marketing, and social barriers.
- Impact of government policies, micro-credit access, and training programs.
- Work-life balance and societal perceptions.
- Strategies for overcoming obstacles in a male-dominated business environment.

The case studies collected from these interviews were integrated into the study to provide qualitative insights into the lived experiences of women entrepreneurs, offering a nuanced understanding of the factors that drive or hinder their success in the SME sector.

1.3.2 Data Analysis

The data from secondary sources were reviewed and analyzed for patterns, trends, and correlations. This analysis focused on identifying the key barriers to women's participation in the SME sector, the role of microfinance, and the socio-cultural and institutional factors influencing women's entrepreneurship.

For the interview data, a thematic analysis approach was used. The interviews were transcribed, and the researchers coded the responses into key themes and categories. This allowed for a comprehensive understanding of the challenges and opportunities that women entrepreneurs face. Themes such as financial access, education and training, family support, market barriers, and gender discrimination were identified and analyzed.

1.3.3 Ethical Considerations

Ethical standards were maintained throughout the research process. All participants in the interviews were informed of the purpose of the study and assured of their confidentiality. Consent was obtained from all participants before conducting the interviews, and their identities were protected by using pseudonyms in the presentation of the data.

1.4 Limitations of study

- The most important constraint was the limitation of time.
- Inaccessibility of data was another limitation of the study.
- Necessary papers or reports were also not available to read.
- Due to privacy concerns, women entrepreneurs did not want to share their experience and business-related information broadly during the interview.

2. Literature Review

The term "entrepreneur" is derived from the French verb *entreprendre*, meaning "to undertake"[1]. Kirzner (1997) defines the entrepreneur as a decision-maker within a specific cultural context [2], while Schumpeter (1911) identifies five conditions that characterize entrepreneurship: new goods, new production methods, new markets, new sources of materials, and new organizations [3]. SMEs in Bangladesh face challenges due to the lack of a national quality policy and inadequate support systems, which hinder their ability to maintain product quality in both domestic and international markets [4].

Numerous studies have explored the development of microenterprises and women entrepreneurship. Das (2000) identifies three key factors influencing entrepreneurship: antecedent influences (household and genetic factors affecting motivation, skills, and knowledge), the "incubator organization" (the nature of the organization where the entrepreneur works), and socio-economic factors (such as economic conditions, access to venture capital, and role models) [5]. These challenges are prevalent not only in Western countries but also in many South and East Asian nations. The literature on women entrepreneurs in developing countries has highlighted three key aspects: "chance," "forced," and "created" [6-8]

SMEs are the backbone of the Bangladeshi economy, with over 90% of industrial enterprises in the country classified as small and medium-sized [9]. A survey revealed that nearly 90% of small business failures in Bangladesh were due to management deficiencies [10]. Moreover, 60-65% of SMEs are located outside metropolitan areas, which is central to the government's strategy for reducing regional inequality. These enterprises tend to require minimal land and electricity, making them ideal for rural areas [11].

A woman entrepreneur is defined as one who, alone or with partners, starts or inherits a business and is ready to take on the financial, administrative, and social risks and responsibilities of managing it [12]. From the 1990s onward, Bangladesh has increasingly focused on women entrepreneurship [13]. This not only provides economic freedom for women but also generates income and employment opportunities [14]. However, as Haque and Itohara (2009) argue, women entrepreneurship development in Bangladesh is challenging due to the socio-economic gap between men and women [15].

Women entrepreneurs have made substantial improvements in their living conditions and have gained respect both within their families and society [16]. According to the BBS report (2009), women's access to land, credit, and other property has improved, signifying greater access to loans compared to other assets [17]. The family environment plays a crucial role in fostering entrepreneurship, with the occupation of spouses and the support of family and friends being important factors [18]. Studies show that the ages of women entrepreneurs in Bangladesh vary from less than 20 years to over 60 years [19].

Women in urban areas are involved in various small and medium enterprises, such as handicrafts, fashion houses, beauty parlors, home textiles, food businesses, cooperatives, and ICT ventures. In rural areas, women are self-employed in both agricultural and non-agricultural sectors, engaging in activities like cropping, livestock and poultry rearing, fish farming, tool making, food processing, and tailoring [20]. A survey by the SME Foundation revealed that 4.98% of women entrepreneurs in the SME sector are graduates, and 4.44% hold a Master's degree, although many women entrepreneurs come from less educated backgrounds and pursue entrepreneurship as a means to earn an income when other opportunities are unavailable [21]. Women in less developed countries face greater barriers to formal economic participation compared to those in developed countries [22].

Women entrepreneurs in Bangladesh are hindered by several factors, such as lack of mobility, low literacy levels, and societal attitudes towards women [23]. Another significant challenge is work-family conflict, which results from the pressures of balancing family responsibilities with work, leading to role strain and interference [24]. Access to marketing information is also a major issue, as many women entrepreneurs lack knowledge about domestic and export markets [14]. Most women entrepreneurs focus on local markets, with only a few involved in export-import activities [25].

Access to finance remains the greatest barrier for women entrepreneurs in Bangladesh. According to the International Finance Corporation's 2016 study, banks and non-bank financial institutions in Bangladesh met the credit needs of only about 40% of SMEs run by women [26]. Rahman (2010) notes that various barriers, such as a lack of vocational and technical training, hinder women's entrepreneurial potential [27]. Awwal (2006) emphasizes the importance of education policies, poverty eradication programs, and training courses for women's entrepreneurial development [28].

Fisher (1999) highlights the importance of communication skills for women entrepreneurs, noting that many women are better than their male counterparts at articulating their ideas and expressing themselves verbally [29]. Women today are different from previous generations, seeking social and economic independence and being willing to take risks to achieve it [30]. Despite the efforts of Bangladesh's central bank to boost SME credit disbursement, nearly half of private commercial banks performed poorly, with 13 banks disbursing less than 5% of their loan portfolios to SMEs [31].

SMEs in Bangladesh are diverse and typically operate in sectors such as food, textiles, and light engineering, with food and textile units accounting for over 60% of registered SMEs [32]. Studies have shown that SMEs in Bangladesh have undergone significant structural changes to adapt to market demands and technological advancements, with the government playing a critical role in facilitating the growth of these enterprises by removing market and policy obstacles and providing promotional support [33].

3. Financing SMEs

Access to financing is one of the greatest challenges women face when starting a business. A study by Bakht and Basher (2015) shows that 68.6% of small enterprises and 44.7% of medium enterprises identify financing as a major constraint, citing high interest rates and collateral requirements as significant barriers [33]. While some women use their own savings or family support to start businesses, many rely on government banks or NGOs for loans. Historically, women had limited access to loans without collateral, and many were unaware of loan opportunities. However, over

time, awareness has grown, and now many women can access loans at low interest rates, sometimes without collateral. Education has played a crucial role in changing the financing landscape for women entrepreneurs. Studies show that women entrepreneurs now have an average schooling of 12 years, compared to the past when 90% had below secondary school education [34]. This improvement in education has enabled women to better navigate financing processes. Additionally, Bangladesh Bank has taken proactive steps to improve credit access, mandating that banks provide loans to women entrepreneurs as part of financial inclusion programs, including offering loans at favorable terms for rural development.

Government programs such as micro-credit, vocational training, and targeted lending schemes have also facilitated access to finance. Institutions like BASIC Bank, PKSf, and various commercial banks have provided loans with lower interest rates, with some banks offering collateral-free loans for women entrepreneurs. Despite these efforts, challenges such as communication gaps between lenders and borrowers, high-interest rates, and limited availability of financial institutions in rural areas persist. Moreover, a significant amount of these loans is still dependent on male family members' approval, further hindering women's financial independence. The table below illustrates the sector-wise SME financing by banks and NBFIs:

The table provides a detailed breakdown of sector-wise financing for Small and Medium

Table 1. SME Financing by Banks and NBFIs

Name of Banks/NBFIs	2011			2012			2013		
	% to Service Sector	% to Trading Sector	% to Mfg. Sector	% to Service Sector	% to Trading Sector	% to Mfg. Sector	% to Service Sector	% to Trading Sector	% to Mfg. Sector
SOB	3.94	60.67	35.39	1.79	60.86	37.35	3.38	82.30	14.32
SB	2.41	52.21	45.37	4.29	57.71	38.00	6.04	43.02	50.94
FCB	15.00	48.59	36.41	9.44	49.71	40.85	12.68	42.89	44.43
PCB	6.56	68.82	24.61	4.96	64.81	30.23	4.95	67.46	27.57
Total Banks	6.35	66.87	26.78	4.84	63.85	31.31	5.02	66.95	28.03
NBFIs	25.67	43.70	30.63	21.79	42.68	35.53	22.13	44.67	33.20
Total Banks & NBFIs	6.94	66.16	26.90	5.20	63.40	31.40	5.39	66.46	28.14

Source: SME & Special Programmes Department, Bangladesh Bank. (2010). Small and medium enterprise (SME) credit policies & programmes. Retrieved from the Bangladesh Bank website: www.bangladesh-bank.org

Enterprises (SMEs) by banks and non-bank financial institutions (NBFIs) in Bangladesh across three years: 2011, 2012, and 2013. The financing is categorized into three sectors: Service, Trading, and Manufacturing.

In 2011, the Trading sector received the highest share of financing, with 66.16% of total SME financing directed towards it, followed by the Manufacturing sector at 26.90%, and the Service sector receiving only 6.94%. Among the banks, Private Commercial Banks (PCBs) contributed the most to the trading sector, while NBFIs provided significant financing to the manufacturing sector.

In 2012, the share of financing for the Trading sector remained high at 63.85%, with the Manufacturing sector increasing to 31.31%. The Service sector continued to receive the smallest portion, with 5.02% of total financing. Both NBFIs and PCBs increased their financing towards the manufacturing sector, while FCBs and PCBs maintained their contributions towards the trading sector.

By 2013, the Trading sector saw a noticeable rise in financing, reaching 66.46%, while the Manufacturing sector and Service sector received 28.14% and 5.39%, respectively. The NBFIs continued to play a dominant role in financing the manufacturing sector, while PCBs increased their financing to the trading sector. Overall, the Trading sector consistently received the highest share of SME financing across all years, with NBFIs and PCBs contributing significantly to its growth. The Manufacturing sector saw gradual improvement in financing, although it remained second in terms of total share. The Service sector remained the least financed, though it showed a slight increase in 2012 before dropping again in 2013.

In addition to regular financing by banks and NBFIs to SMEs, Bangladesh Bank's refinance schemes for medium to long-term finances to enterprises through banks and NBFIs against their disbursed SME credit are going on. Presently, Bangladesh Bank, with the help of government and different development partners, is operating five refinance schemes in the SME sectors; those are refinance scheme for Agro Product-Processing Industries in Rural Areas,

Bangladesh Bank Fund, Bangladesh Bank Women Entrepreneurs Fund, New Entrepreneurs Fund, and Islamic Shariah Based Fund. The overall status of the funding detail has been presented in the Table below:

Table 2. Overall Status of Refinance Schemes in SME Sectors

Ye ar	Refinance Scheme	Total Amount Disbursed (in Taka)	Amount for SMEs (in Taka)	Number of Enterprises Financed	Key Supporting Institutions
20 10	Agro Product Processing	10 billion Taka	2 billion Taka	1200	Bangladesh Bank, Commercial Banks
20 11	Small & Medium Enterprise Fund	8 billion Taka	3.5 billion Taka	2100	BASIC Bank, NBFIs
20 12	New Entrepreneurs Fund	12 billion Taka	4 billion Taka	1800	Bangladesh Bank, Private Banks
20 13	Women Entrepreneurs Fund	15 billion Taka	5 billion Taka	2500	Sonali Bank, NBFIs, Grameen Bank

Source: Bangladesh Bank Website

The table outlines Bangladesh Bank's refinance schemes for medium to long-term financing provided to small and medium enterprises (SMEs) from 2010 to 2013. Over the years, the bank implemented various schemes to support SMEs, with a focus on sectors like agriculture, women entrepreneurship, and new business ventures. In 2010, the Agro Product Processing scheme disbursed a total of 10 billion Taka, with 2 billion Taka allocated specifically for SMEs, financing approximately 1,200 enterprises through commercial banks and Bangladesh Bank. In 2011, the Small & Medium Enterprise Fund saw a slightly lower disbursement of 8 billion Taka, with 3.5 billion Taka supporting SMEs and financing 2,100 enterprises via BASIC Bank and non-bank financial institutions (NBFIs).

In 2012, the New Entrepreneurs Fund allocated 12 billion Taka, with 4 billion Taka going to SMEs, funding around 1,800 enterprises through Bangladesh Bank and private banks. Finally, in 2013, the Women Entrepreneurs Fund was introduced, providing 15 billion Taka, with 5 billion Taka targeted at women-led businesses, financing approximately 2,500 enterprises through institutions like Sonali Bank, NBFIs, and Grameen Bank.

There are many barriers that women face while collecting funds for their business. Sociocultural barrier is the most common problem for women entrepreneurs. In our country, people do not encourage women who want to have independent economic activities. Also, many banks and financial institutions do not want to lend money to women entrepreneurs. Some bank officials think that the capacity of women entrepreneurs is not well-developed, and in fact, they do not consider them as real entrepreneurs [35]. Microcredit often places women in a vulnerable position, as in many cases, male family members control the loan funds, leaving women without authority over the money they borrow [36]. Additionally, many women lack trade licenses, which prevents them from accessing loans. The high interest rates and collateral requirements also deter women from seeking financial support. Furthermore, the limited presence of financial institutions in rural areas exacerbates the problem, making it difficult for women in these regions to secure credit for starting new businesses. The communication gap between lenders and borrowers, as well as practices such as bribery or speed money transactions, also present significant barriers to women entrepreneurs in obtaining loans.

4. Utilization of Loan and Development of Women Entrepreneurship

The current population of Bangladesh is 164.7 million. Half of its population is female. Only 16% of women are self-employed out of 66% self-employed citizens [20]. According to the 2010 labor force survey (LFS), the labor force of Bangladesh was estimated at 54.1 million, more than 16 million being women. There are not enough employment opportunities for women. Over the last few decades, women have been participating in entrepreneurial activities, especially in the SME sector. Engaged in business increases women's power, and they have built a strong place in society. Women are more focused on Small and medium-sized enterprises because it is easier than a broad business.

Previously, women have limited number of scopes in the SME sector. That time, most of the women were engaged in parlor, mushroom business, poultry or making handloom shares such as jamdani, silk, muslin, etc., or sital pati business. Because women think that in these sectors, they have more comparative advantage than men. But now they are engaged in almost every type of business. Micro and Small Enterprises are owned and operated by the poor women of our country particularly in rural areas. They take loans from different financial institutions and still contribute in the GDP of the country.

After managing loan, a new entrepreneur is looking for a place to start the production or work if they do not have any land or store of their own. The owners do not want to rent to a woman when they know that she is going to start a new business here. Also, sometimes they demand a high rate for renting. When a woman in rural area want to market their product, they need the help of another person. Because most of them do not have any clear idea about product marketing. Sometime they take help from many entrepreneur organizations also.

A study conducted by "Bangladesh Women Chamber of Commerce" and Industry with "The Center for International Private Enterprise" reveals that most of the women (69.4%) are involved in handicraft, and the second small and medium-sized enterprise is based on garments or home textiles.

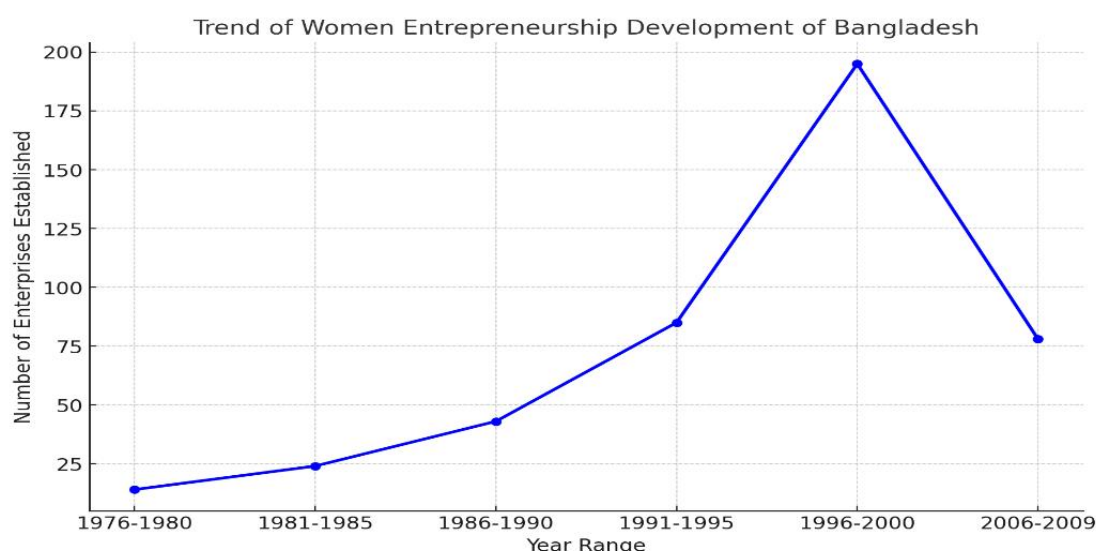
Table 3. Sector-wise women entrepreneurs' distribution in the SME distribution

Name of the sectors	% enterprises
Garments/Home textile	16.1
Printing	1.6
Handicraft	69.4
Agro based	3.2
Parlor	4.8
Food	3.2
Others	1.6
Total	100

Source: Building Women in Business: A Situation Analysis of Women Entrepreneurs in Bangladesh, Published in February 2008

The table illustrates the sector-wise distribution of women entrepreneurs within the Small and Medium Enterprise (SME) sector. A significant majority, 69.4%, of women-led businesses are concentrated in the Handicraft sector, making it the most prominent industry for women entrepreneurs. The Garments/Home Textile sector follows with 16.1%, while Parlor businesses represent 4.8%. The Agro-based and Food sectors each account for 3.2% of women-led enterprises. Additionally, Printing and Other sectors each contribute 1.6%. This data highlights the dominance of handicrafts in women entrepreneurship, with textiles and beauty-related businesses also playing important roles in driving women's participation in the SME sector.

The development of women entrepreneurship started after the independence of the country in 1971. Before that, women were only engaged in household activities and childcare. They did not even think about starting any economic activities out of their house. Because of the decline of socio-economic condition, women are breaking the traditional norm and starting to take part in many development activities. Involvement of women entrepreneurs in Small and Cottage industries is increasing day by day [37]. Between 1976- 1980, there were 14 enterprises, 24 enterprises were established 1981-1985, 43 enterprises were established Between 1986 - 1990, 85 enterprises During 1991 - 95, 195 enterprises were established. Between 1996 and 2000, 78 enterprises. Between 2006 and 2009 [38]. The graph below illustrates the Trend of Women Entrepreneurship Development of Bangladesh:

**Figure 1.** Trend of Women Entrepreneurship Development of Bangladesh

The graph illustrates the trend of women entrepreneurship development in Bangladesh from 1976 to 2009, showing the number of women-led enterprises established in different periods. In the early years (1976-1980), the number of women-led enterprises was relatively low, with only 14 enterprises in 1976. From 1981-1990, there was steady growth, with 43 enterprises established by 1990, indicating a growing awareness and involvement of women in entrepreneurship. The 1990s saw a more significant rise, reaching 195 enterprises by 1996-2000, suggesting a surge in women's

participation in the SME sector during this period. However, there was a decline in 2006-2009, with only 78 enterprises, possibly due to economic or policy factors impacting women-led businesses. The Industrial Policy of 2010 encourages the participation of women in SMEs by providing financial help to them through public-private partnership. Besides, to ensure the participation of women in the development process of the country and to enhance their capacities to establish and run SMEs, several initiatives have been highlighted in the Gender Action Plan of 2008 – 2012 of the government. Furthermore, considering SMEs as an engine of growth and development, the government pursued SME policy since 2005. The figure illustrates the GDP (in crores TK) and growth rate of GDP (%) of Industry (Manufacturing) and MSE (Manufacturing) of Bangladesh at current prices:

Fiscal Year	GDP of Bangladesh		GDP of Industry (Manufacturing)			GDP of MSE (Manufacturing)			
	GDP(in crores TK)	Growth Rate (%)	GDP (in crores TK)	Growth Rate (%)	Share (%) in GDP	GDP (in crores TK)	Growth Rate (%)	Share (%) in GDP	Share (%) in 'GDP of Industry (Manufacturing)'
2002-03	300580	10.02*	45813	9.59*	15.24	13435	10.04*	4.47	29.33
2003-04	332973	10.78	51527	12.47	15.47	15163	12.86	4.55	29.43
2004-05	370707	11.33	58795	14.11	15.68	17260	13.83	4.66	29.36
2005-06	415728	12.14	68923	17.23	15.58	19949	15.58	4.80	28.94
2006-07	472477	13.65	81178	17.78	17.18	23490	17.75	4.97	28.94
2007-08	545822	15.52	93901	15.67	17.20	27142	15.55	4.97	28.90
2008-09	614795	12.64	106445	13.36	17.31	30835	13.61	5.02	28.97
2009-10	694324	12.94	120108	12.84	17.30	35209	14.19	5.07	29.31
2010-11	796704	14.75	135551	12.86	17.01	38430	9.15	4.82	28.35
2011-12**	914784	14.82	156590	15.52	17.12	43965	14.40	4.81	28.08

Source: Bangladesh Economic Review 2002-03 to 2011-12.

Figure 2. GDP (in crores TK) and growth rate of GDP (%) of Industry (Manufacturing) and MSE (Manufacturing) of Bangladesh at current prices

As per the figure, in 2001-02, GDP of Bangladesh, GDP of Industry (manufacturing), and GDP of Medium and Small Enterprises (MSEs Manufacturing) were 273201, 41805, and 12209 crores, respectively. In 2011-12, GDP of Bangladesh, GDP of Industry (manufacturing), and GDP of Medium and Small Enterprises (MSEs Manufacturing) became 914784, 156590, and 43965 crores, respectively. SME plays a vital role in the creation of employment, economic growth, regional and local development, and social cohesion. The contribution of the manufacturing sector is the highest to GDP. In FY2015-16, the contribution of the manufacturing sector to GDP was 21.01% which increased to 21.74% in FY2016-17. The volume and growth performance of the manufacturing sector from FY2008-09 to FY2016-17 is shown in the table below.

Table 4. Volume and Growth Rate of Manufacturing Sector

Type of Industry	(At constant prices of 2005-06)					(In Crore Tk.)				
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	
Small and Cottage	18525.3 (7.30)	20039.5 (8.17)	21176.0 (5.67)	22569.1 (6.58)	24557.9 (8.81)	26113.1 (6.33)	28342.6 (8.54)	30909.4 (9.06)	33945.8 (9.82)	
Medium-Large	74933.6 (6.54)	79631.4 (6.27)	88475.3 (11.11)	97998.3 (10.76)	108436.2 (10.65)	118540.3 (9.32)	131225.4 (10.70)	147313.5 (12.26)	163819.5 (11.20)	
Total	93458.9 (6.69)	99670.9 (6.65)	109651.4 (10.01)	120567.4 (9.96)	132994.1 (10.31)	144653.4 (8.77)	159568.0 (10.31)	178222.8 (11.69)	197765.3 (10.97)	

Source: Bangladesh economic review 2017, Ministry of finance

In rural areas, women start their business with a small amount of loan. Women are engaged in many kinds of tasks like Gardening, poultry, cattle rearing, agricultural activities, Bamboo and cane products, Nokshi Katha, handlooms, Sharee, etc. Rural households depend on bamboo in many ways, like house construction, handicrafts and utility items, and agricultural implements. Bamboo-based cottage industries provided employment opportunities for all age groups of people in Bangladesh [39]. Various kinds of handicrafts like flower pots, lamp stands, painted curtains, fans, brooms, containers, umbrella handles, vanity bags, etc., are made from bamboo culms, splits, and strips.

Cane is another common natural resource of our country. For the rural people, it is easier to collect cane. In our country, 57% of cane furniture enterprises are small, 36% are medium, and 7% are large. The average investment, production, and profit range around Tk. 2,80,000, Tk. 2, 21,916 and Tk. 22,500 respectively per enterprise [40]. Women in the rural area are engaged in making various kinds of products like chairs, tables, sofa sets, dining tables, moras, beds, baskets, lamp stands, swing sets, etc., by using cane. These cane products are exportable, and every year a huge number of cane items are sent abroad. In 1999-2000, about Tk 258.9 million was earned from exporting cane-made items. This sector is a good source of income and employment creation. Bamboo and cane goods cover the largest sub-sector of handicrafts, which employed about 135,000 persons in 2000 (BSCIC).

Nakshi Katha is another important source of income for rural women in our country. Previously, women made this for their use or their family or relatives. But with time, the demand for Nakshi Katha is increasing around the country and even abroad. Now, women of rural areas are producing Nakshi Katha commercially. So, they can add some amount of money to their family expenditure, and also, they can save some. The rural women tell their story of sadness, joy, and future dreams through a Nakshi Katha. Many women who were previously doing anything rather than household work are now making Nakshi Katha for selling. Usually, it takes 2 or 3 months to complete a medium-sized Nakshi Katha, which they can sell at Tk. 5000 [41].

Small and medium-sized enterprises in crops, fisheries, and livestock play an important role in ensuring growth and development. The current contribution of livestock sub-sector to overall GDP is about 2.73% which is 17.15% of agricultural GDP. The export earnings from leather and leather goods are 4.31% of the total export [42]. There were about 79847 dairy farms operated by SMEs in FY2009-2010, a great majority of which were small [43]. The smallholder dairy production in Bangladesh, through its economic contributions, shares 18.6% of the animal farming gross domestic product (GDP), which shares 2.41% of the national GDP. (Huque 2014). Poultry farming is another main source of income for rural women in our country. Most of the rural women are directly or indirectly involved with poultry farming. With income generation, it gives some waste that can be used for gardening or cultivation.

5. Barriers Faced by Women Entrepreneurs to Sustain in the SME Sector

The number of women entrepreneurs in the SME sector is very low because they face many barriers when starting or managing a business. Several factors influence the sustainability of women's entrepreneurship in the SME sector. The main factors are discussed below:

Access to Fund: In our country, women do not get the proper access to finance when they want to start a new business. Also, women do not have sufficient savings that they can use for investment, as women are always discouraged from working outside the home. Insufficient initial capital is one of the main problems for women entrepreneurs in Bangladesh [14]. Women face much discrimination when they go for a loan and get a very small amount of loan.

Bank officials do not want to talk with the women when they go to ask about the loan. In South Asia, women are virtually invisible to formal financial institutions- they get paid less than 10% of commercial credits [8]. Sometimes women are also discouraged when they plan to get a loan from the bank, and then they go for informal saving groups for funds. The interest rate is also high in the bank for business loans. So, when some women open a new business with their own money, they aren't able to expand their business because they don't have sufficient money.

Lack of education and training: Lack of knowledge or education is another obstacle for women's entrepreneurship development. In our country, the unequal access to education prevents women from getting the basic knowledge. In rural areas, people think that females do not need education and their duty is only to take care of children and do household work.

A survey revealed that 76.3 percent of the rural entrepreneurs had no education at all, of which nearly 17 percent could neither read nor write, and the other 59.3 percent were only able to put their signature. 72 percent of the respondents strongly agree, 20 percent agree that lack of knowledge is a major problem, while 4 percent remained indifferent [44]. In Bangladesh, there is insufficient opportunity for both managerial and entrepreneurial training. Most of the women are poor and uneducated in rural areas. So, they do not have a basic idea about how to manage a business and the workers in the right way. Also, skill development programs are not sufficient in our country for women.

Many women do not join the training program as there is no separate facility for them. For processing, manufacturing, livestock, and fisheries, training is essential. Training facilities is only available in urban areas, but in rural areas, women rarely get training facilities.

Marketing of products: Inability to market the product is another challenge for women entrepreneurs. Present and future success of a product depends on marketing activities. But in our country the women entrepreneur do not have any well-planned marketing strategy. Also they do not have proper marketing knowledge and skills. As a result, they have failed to introduce and promote their product in the market.

Family responsibility and restrictions: In our country people think that women alone do household work and will take care of elder and children. As a result, they get little time to get training for improving their skill and knowledge. This added much mental pressure and physical stress. As a result, they can't able to do managerial work, planning and organize properly.

In the rural area women are restricted to go outside also restricted to use their wealth for business purpose. Women in rural area need the permission of husband or the male person of the family if they want to go somewhere. So, they can't think to go anyplace alone for get training or marketing their product. So, the development of women entrepreneurship slows down because of these restrictions.

Inadequate Infrastructure: Another problem that women face for running their business is lack of infrastructure. In rural areas or even the sub-urban area lack of the supply of gas, electricity, and water. Because of insufficient power supply and gas, the rural entrepreneurs suffer highly. Also, the communication system and highways have not improved that much. So, these lack in infrastructure hinders the growth of rural enterprises.

Women entrepreneurs do not get loans because banks or NGOs think that they won't get the money in time. According to a report, unplanned road, air, or other physical transportation and communication systems, unorganized supportive government policy, trade and commerce regulation, etc., are the main constraints for infrastructure development, which would assist rural female entrepreneurs in Bangladesh [45].

Lack of Information: To operate a business, access to proper information is important. Nowadays in every house in a rural area has a radio or television. They use it for entertainment or sometimes for getting news. But only these sources are not sufficient for getting the information. Few women in the rural area have heard about the internet or use it. Literacy rate is also very low in those areas. So, women depend on their friends, neighbor, or experienced people to get the needed information.

Lack of mobility: Most of the women do not get the chance to know about the opportunity outside their village. They rarely go outside their area or the place where they live. As a result, they do not have any idea where they can find SME related information and entrepreneurial training facilities. So, they can't develop their business.

6. Opportunities to Operate SME

There is a positive contribution of women-operated SMEs in our country. Along with the household work, women now participate in many economic activities. Though there are many obstacles that women face in running a business, there are also some factors that enable women to start or run their businesses. Without these opportunities, it will be difficult for them to do something on their own. The details are given below:

Primary Education: Education plays a vital role in the development process. People who have the education and higher knowledge will find it easier to adjust, with the development of technology, compared to their less educated [46]. In Bangladesh, the government made primary education compulsory and free in public institutions for all citizens. Also, there are many incentives for female students to attend the school. Education is important for opening the mind and improving thinking ability. As the number of girls' students increases in the school, they are more concerned about their rights, and they want to be more independent. So, the entrepreneurial activities by women have increased in our country.

Micro-credit system: Micro-credit is a small amount of loan that is given to poor people without any collateral. Micro-credit program was started in Bangladesh in the last few years. When micro-credit was not available, the women faced difficulties running an enterprise because they hardly got loans without collateral. Many government and non-government organizations in our country provide loans to women entrepreneurs. Because of micro-credit, it is easier for women to implement their idea. The purpose of this micro credit program is to give loans to poor people for self-employment that generates income, allows them to care for themselves and their family members [47]. So, micro-credit is one of the important factors for women entrepreneurship development.

Vocational education and training: Vocational education and training is another way that helps women to start a new business. If a women have vocational education and training, then she has become more creative and her thinking power has developed. Also, she has better entrepreneurial qualities like risk-taking, motivation, self-confidence, need for independence, originality, taking initiative, etc. In our country government has about 64 institutes all over the country. Ahsania Mission offers vocational training through six institutes, of which two are for rural people. This program consists of Technical and vocational skills training, Life-skills training, Employment support service, Market linkage support for self-employment, social mobilization to increase social acceptability of trade skills, Training resource development, Networking, and partnership development.

Mobile Banking: Mobile banking system is another important factor that helps women to develop small and medium-sized entrepreneurship. It is helpful for women entrepreneurs who live not only in rural areas but also in urban areas. Mobile banking makes any financial transaction easier for women. They can get any financial services directly to their home without coming to the bank or financial organization. So, their cost becomes reduced as they do not need any transportation. Also, because of mobile banking, women can receive their payment and pay any charges from home. As a result, they can manage their business from their home and give more time to their children and family.

SME Fair: SME foundation and many other non-governmental organizations have arranged a fair for small and medium-sized entrepreneurs. In those fairs, the women entrepreneurs got the opportunity to bring their product to the people. This type of fair helps women to develop their business. Women who have no idea about marketing their product got the chance to do this. Also, they got the chance to meet with other entrepreneurs at a fair. So, they can share the idea and plans with each other. Which motivates them to run their business and do better in the future.

7. Conclusion

Women entrepreneurship in Bangladesh, particularly within the Small and Medium Enterprises (SME) sector, has significantly contributed to the country's economic development, gender equality, and societal progress. This study highlighted the growing involvement of women in entrepreneurship and the key factors that have facilitated their entry into the SME sector. These factors include access to microcredit, government policies, and the growing acceptance of women in economic activities, especially in a traditionally male-dominated environment.

Despite these advancements, the study identifies several barriers that hinder the sustainability of women-led businesses in the SME sector. Issues such as limited access to finance, lack of education and training, inadequate infrastructure, and socio-cultural constraints continue to impede women entrepreneurs. Furthermore, the challenges of balancing family responsibilities and limited mobility further restrict women's ability to scale their businesses and reach wider markets.

Nonetheless, the study emphasizes that women entrepreneurs are resilient and continue to thrive despite these obstacles. With continued support from government initiatives, NGOs, and financial institutions, these women have the potential to overcome these challenges and expand their businesses. The micro-credit system, vocational training, and mobile banking have been pivotal in empowering women entrepreneurs, providing them with the tools and resources to succeed.

Looking forward, further steps must be taken to address the barriers women face in accessing capital, education, and market opportunities. Encouraging policy reforms, better access to infrastructure, and tailored financial products for women entrepreneurs will be instrumental in fostering a more inclusive and sustainable business environment for women in Bangladesh. Moreover, the continuous development of women entrepreneurship will not only contribute to economic growth but also to social transformation, empowering women and providing them with a voice in their communities.

In conclusion, while the journey of women entrepreneurs in Bangladesh has seen remarkable progress, it is essential to recognize the persistent challenges they face and to provide ongoing support to ensure the continued growth and sustainability of women-led SMEs. The empowerment of women through entrepreneurship is a key driver for long-term development, and concerted efforts from all sectors of society will be required to unlock the full potential of women in the SME sector.

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Appendix: Case Studies

Case Studies-1

Ritu Rani, 48 years old, currently resides in Dhaka with her husband, two daughters, and two sons. Originally from a village in Chittagong, she moved to Dhaka 25 years ago. She married at the age of 13, while still in class seven, and had to stop her education after class nine to take care of her children and family. No one in her in-laws' family encouraged her to continue her studies.

While living in the village, Ritu's husband brought home a sewing machine from Dhaka, which sparked her interest in learning to make clothes. Initially, she made garments for herself and her children. Over time, she realized that sewing could be a potential source of income, and decided to start making clothes for others.

Investment: Ritu began her business with just 6,000 taka, which she managed from her savings. At first, she was unaware of any loans or organizations that could support women entrepreneurs. However, later she received a loan from an NGO, which helped her further invest in her business. Today, she owns her shop.

Income: In 1995, Ritu's average monthly income was only 5,000 taka. However, her income has significantly increased over the years, with her current monthly earnings ranging between 15,000 to 20,000 taka. She mentions that her income peaks during festivals like Eid and Puja.

Employment: Initially, Ritu ran her business alone, but now she employs four girls and is willing to hire more. Her elder daughter also helps her in her free time.

Contribution to Family: From the outset, Ritu's business has supported her family. Her husband's income was insufficient to meet their needs, so she used her earnings to cover her children's education expenses. Her eldest son is now a government employee, and the others are still pursuing their studies.

Future Plans: Ritu aspires to expand her business by opening a larger shop and diversifying her product range. However, she faces common challenges, including a lack of capital and limited access to current trends and learning opportunities, which hinder her growth plans.

Case Studies-2

Sharmin Begum, a 27-year-old woman from Mymensingh, moved to Dhaka with her family during her childhood. At the age of 14, she got married but did not continue her education. After a few years, her husband left for the Middle East and did not return. During this time, Sharmin also lost her father and became the eldest child in her family, taking on the responsibility of supporting her household.

To support her family, Sharmin decided to learn parlour work and trained at a local parlour near her home. Upon completing her training, she opened her parlour in 2008. She also re-enrolled in school and completed her S.S.C.

To start her business, Sharmin faced financial challenges as she had no one to provide funds. After seeking loans from various NGOs and banks, she successfully secured a loan of 4 lakh taka at a low interest rate. Her monthly income from the parlour is around 20,000 to 30,000 taka, although she sometimes faces losses in her business.

Initially, Sharmin employed two girls, but now she has five employees at her parlour. Their salaries range from 4,000 to 12,000 taka per month.

However, Sharmin faces significant **social barriers** in running her business. People often question her decision to run a business instead of focusing on marriage, which causes her stress.

Looking toward the future, Sharmin plans to expand her parlour business by opening more branches both within and outside Dhaka. She also intends to open a training centre where girls can learn parlour work and handicraft making.

Sharmin's **contribution to her family** is substantial, as she spends the majority of her income on supporting her family, while saving a small portion for herself. Her entrepreneurial journey highlights her resilience and determination to overcome both personal and societal challenges.

Case Studies-3

Asma Akter, a 32-year-old woman from Cumilla, comes from an affluent family and holds a master's degree in English literature. After working as a primary school teacher for eight years, she left her job following the birth of her second child. A few months later, Asma decided to start her own business and chose to sell homemade pickles, as many people praised her cooking skills. Within a short period, her pickles became popular in her local area.

She started her business with a small investment provided by her husband, though she couldn't recall the exact amount. After earning a profit, she repaid her husband's money. Asma's income fluctuates each month, depending on the number of orders she receives. On average, she earns between 8,000 to 19,000 Taka in profit every month.

Initially, Asma managed the entire business by herself, from making the pickles to packaging them. However, as demand increased, she hired two girls to help with production and packaging. She also employed a delivery person to handle home deliveries.

Despite receiving full support from her immediate family, some relatives and neighbors criticized her decision to start a business, believing that, given her affluent background and high education, she didn't need to pursue such an endeavor. Nevertheless, Asma ignored the criticism and continued her business. At present, Asma has no specific plans for the future expansion of her business.