

Opportunities and Challenges of Women Entrepreneurship in Bangladesh: A Study on the Handloom Industry

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RESEARCH ARTICLE

Abstract

The handloom industry of Bangladesh had a glorious past, but is now facing an unpleasant present and is heading into a murky future due to various factors, including both internal and external factors that initially hindered its progress. This paper aims to explore the opportunities and various challenges faced by women entrepreneurs working in the handloom industry, so that governments and policymakers can take proper initiatives to address this issue. Using a qualitative research approach, ten women entrepreneurs involved in handloom industries in the two districts of Jamalpur and Narsingdi were interviewed. Findings show that women entrepreneurs face various challenges and barriers (e.g., financial, social, financial, and educational), and addressing these barriers is crucial to fostering sustainable growth and success in this sector. Continued support from the government, NGOs, and the private sector is essential to unlock their full potential.

Keywords: Opportunities, Challenges, Women Entrepreneurship, Handloom Industry

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1 INTRODUCTION

Nowadays, women's entrepreneurship has become a significant aspect worldwide in addressing the major development issues faced by women. The Bangladesh government is showing concern to promote empowerment, education, and mitigate gender inequality in order to support the development of women entrepreneurs. Businesses owned by women have been increasing, particularly in sectors like textiles, handicrafts, and services (Hazarika & Goswami, 2018). Since almost half of Bangladesh's population is female, the participation of women in trade and business is crucial to sustaining the economy. In recent years, there has been significant development and growth in women entrepreneurs in Bangladesh. Women constitute approximately 20-25% of the total entrepreneurs in Bangladesh, with a growing trend in recent years. They are predominantly involved in various small and medium-sized enterprises (SMEs), including those in the textile, handicraft, and service sectors (Afsar, 2009). Women entrepreneurs play a crucial role in advancing gender equality. Evidence suggests that they continue to face various challenges. For example, traditionally, women of this context have been involved in informal economic activities, primarily in

agriculture, weaving, and handicrafts, often within their households, but lacked formal recognition as entrepreneurs.

Due to patriarchal culture and social norms, Asian women micro-entrepreneurs face challenges; however, both government and NGOs should take initiatives to respond to challenges by facilitating market entries, implementing policy changes to promote gender equality, providing mobility programs, running awareness campaigns, and providing financial support in Asia (Zhang et al., 2025). The history of women entrepreneurs of Bangladesh is marked by a gradual evolution, influenced by cultural, economic, and social changes. For example, during British colonial rule, some women started to participate in economic activities outside the household, especially in textile and cottage industries; however, societal norms largely confined them to traditional gender roles. Research evidence indicates that women's entrepreneurship has faced challenges and barriers, including financial, social, and structural (Uddin, 2021). These challenges are often interconnected and stem from socio-cultural, economic, institutional, and structural intersecting factors. To address the existing issue, Rahman et al. (2025) suggests taking initiatives to provide skill training, motivation, and access to incubation programs for women entrepreneurs, both at the government and non-government levels, to promote women entrepreneurs.

In this regard, the handloom industry is associated with thousands of women worldwide, who share their emotions of happiness, sadness, and dreams. Nowadays, a huge number of women entrepreneurs are willingly working in the handloom industry. Although women in the country comprise approximately half of the population, working opportunities for women remain limited in this male-dominated society (Hazarika & Goswami, 2018). In this sense, handloom crafts are considered to be a household profession, and women have been working in this field for years. In Bangladesh, women have a glorious past, marked by their achievements in various sectors, particularly in the handloom industry. The native handloom industry is not only deeply rooted in traditional culture but also exhibits growth in handloom products, both domestically and internationally, presenting opportunities. However, having issues accessing finance, having limited marketing knowledge and resources to reach a broader audience, traditional gender roles, and social barriers are the challenges to progress.

Women's participation in trading and business is becoming a blessing for the country's economy. The handloom industry offers women in Bangladesh the opportunity to work from home as entrepreneurs. Furthermore, the majority of weavers are women, and the majority of handloom products are made for women. Although a large number of women entrepreneurs have been working in the handloom industry, the sector faces numerous challenges. The Bangladesh government is implementing new policies to support women entrepreneurs, aiming to adapt to modern trade and business practices. The primary purpose of this paper is to examine the opportunities and challenges faced by women entrepreneurs in the handloom industry, enabling governments and policymakers to take effective initiatives to address these issues.

1.1 Women Entrepreneurship and Women in the Handloom Industry in Bangladesh

Bangladesh is a developing country. It has set its Perspective Plan of Bangladesh 2021-2041, which has two principal underpinning visions: to become a developed country (High-Income Economy), and to achieve zero poverty by 2041 (Ministry of Environment and Forests, 2015). In the long run, entrepreneurship has consistently been recognized as one of the most effective criteria for building a strong economy. Given that a significant proportion of the population is female, the concept of utilizing manpower effectively requires the participation of women in all sectors, including trade and business. Today, women entrepreneurs are thriving in various sectors, achieving great success. Therefore, the government and other organizations working towards empowering women should take necessary initiatives, such as infrastructure development for specific enterprises, access to finances, enterprise-related education, and the establishment of a specific market (Khanum et al., 2022). These steps are crucial for reducing gender inequality and gender discrimination, thereby ensuring the empowerment of women entrepreneurs.

In the handloom industry, women entrepreneurs in Bangladesh get more opportunities to explore their capabilities with ease and comfort. Bangladeshi women entrepreneurs in the handloom industry are in a unique position, where they can leverage their cultural heritage and growing market demand. Although several initiatives undertaken by both governments and NGOs are continually working to help these new entrepreneurs operate more efficiently, they are somehow lagging behind and facing new challenges in this sector. These women entrepreneurs require clear guidelines and reliable channels to easily export their products. Due to overlap and mismanagement, only a few of these entrepreneurs get proper support at the national level. Failures and weaknesses of the women entrepreneurs in the handloom industry frequently go unnoticed due to a massive lack of accurate information and data on them. Women entrepreneurs who have been in contact with various organizations and participated in multiple training programs should be evaluated for their effectiveness.

Additionally, the handloom industry is an integral part of Bangladeshi tradition. It is long past time to support female entrepreneurs in improving the handloom industry (Pande & Arif, 2023). Empowering women entrepreneurs in the handloom industry is crucial for preserving tradition while also introducing new dimensions to it. If proper guidance can be provided to these women entrepreneurs, more women will become inspired. This initiative aims to encourage more women to take the leap and become self-employed. Thus, women's empowerment will be facilitated. Also, the economy's wheel will move faster. The number of women entrepreneurs in the handloom industry is increasing in tandem with the growth of entrepreneurship overall (Islam & Ahmed, 2016). With the emergence of digital and modern technology-based businesses, the competition and challenges in this sector are also increasing.

Evidence shows that Bangladeshi women face challenges due to having limited knowledge of modern technology and business policies required to compete in a global context. There is always a knowledge gap between the government and entrepreneurs. Most of the time, women entrepreneurs are subjected to gender discrimination in the society. Although women are working alongside men and making significant contributions to the economy, their efforts and contributions are often not recognized. Even women must seek permission from their families before starting a business. Additionally, women entrepreneurs often lack the capital to run their businesses, regardless of whether men get more financial support in this area.

1.2 Existing Initiatives for Women Entrepreneurship

Historically, women's entrepreneurship in Bangladesh has been influenced by cultural, economic, and social changes. Historically, women in this context engaged in informal economic activities, primarily in agriculture, weaving, and handicrafts, often within their homes; however, they were not formally recognized as entrepreneurs. During the British colonial period, some women began participating in economic activities; however, they were largely confined to traditional roles due to prevailing gender norms (e.g., child-rearing, cooking, and household management). To create a safe and fair environment for women to start and grow their businesses, the Bangladesh government has implemented several policies and initiatives.

Bangladesh is a developing country. Half of the population of Bangladesh is women. Most of them are illiterate, underprivileged, and poor. According to the Bangladesh Bureau of Statistics (2010), the total labor force of Bangladesh was estimated at approximately 54.1 million, with more than 16 million being women. A lot of programs and services have been implemented by the government of Bangladesh to empower women and improve the situation of women. A lot of programs have been taken by the government so that women can get the opportunity to start business entrepreneurship. The Government of the People's Republic of Bangladesh (2011); Government of the People's Republic of Bangladesh (2019); International Labour Organization (2011) are some of the important steps to promote women entrepreneurship in this context. The 8th Five-Year Plan (2020-2025) of Bangladesh has been enacted with a vision to establish "a country where women and men will get equal opportunities and rights, and women contributors will be recognized as equal to men in economic, social, and political development" (General

Economics Division, 2020). In this context, promoting women's entrepreneurship is crucial for reducing gender discrimination and ensuring gender equality

Further, Bangladesh Bank has initiated the "Women Entrepreneur Fund" to provide soft loans to women-led businesses. Similarly, NGOs such as Grameen Bank, BRAC, World Vision Bangladesh, Uttaran, the Women's Foundation, and others have been working to provide small loans and financial services to women entrepreneurs, creating a supportive environment for them through advocacy, capacity building, and networking opportunities. Over the past decade, gender-responsive budgeting has gained traction in this context (UNWOMEN, 2024). Among the various small-scale entrepreneurship (Ahmed, 2003), handloom weaving stands out as the leading non-agricultural employer after agriculture in Bangladesh (Parvin et al., 2020). Evidence shows that many existing problems in the handloom sector, which women entrepreneurs have faced in their businesses in Bangladesh, include a lack of capital and financial resources, scarcity of raw materials, a lack of knowledge of modern technology, social bias, and others. The Ministry of Industries is trying to reach every woman entrepreneur working in both rural and urban areas. There is an information gap that undermines the government's efforts. A more comprehensive approach is needed to address the significant existing challenges faced by women entrepreneurs in the handloom industry. Tracing the major challenges and overcoming them can be achieved through proper research on this matter. In this regard, this study can contribute to the existing scholarship on the experiences of Bangladeshi women entrepreneurs in the handloom industry.

2 METHODOLOGY

2.1 Research Method

A qualitative research method was chosen for this study, as it aims to explore the experiences of women entrepreneurs in Bangladesh's handloom industry. To examine the experiences of a small number of homogeneous respondents and gain insight into human experiences, a qualitative approach is useful for understanding and promoting positive change through awareness-raising and purposeful action (Creswell, 2018). At the same time, it helped identify the root of the problem and provided an understanding of the opportunities and challenges faced by women entrepreneurs in the handloom industry in Bangladesh.

2.2 Research Design

A qualitative research design was used in this study to gain a deeper understanding of the experiences of women entrepreneurs in the handloom industry. This design enabled the researcher to explore and reach the core issues related to the participants' entrepreneurial experiences and to identify both the opportunities and challenges they encounter in managing handloom enterprises in Bangladesh.

2.3 Respondents of the Study

This study was conducted in selected areas of Jamalpur and Narsingdi, where the handloom industry is situated. The study population consisted of women entrepreneurs who had established handloom enterprises in these areas. A total of ten (10) women entrepreneurs aged between 25 and 50 years participated in the study.

2.4 Scope and Delimitation

This study focused on women entrepreneurs in the handloom industry located in Jamalpur and Narsingdi, Bangladesh. It explored their lived experiences, as well as the opportunities and challenges they face as entrepreneurs in the handloom sector. The study was limited to the specified areas and did not include other industries or regions beyond the handloom enterprises in Jamalpur and Narsingdi.

2.5 Sampling Techniques

The research was conducted using in-depth interviews, where a purposive sampling technique was applied to recruit ten (10) women entrepreneurs aged between 25 and 50 years. This technique was used to ensure that participants possessed relevant experience and could provide meaningful insights into their entrepreneurial journeys in the handloom industry.

2.6 Research Instrument

Data were collected from the participants through in-depth interviews using a semi-structured interview schedule. This instrument allowed for flexibility in gathering comprehensive information on the respondents' lived experiences, as well as the opportunities and challenges they face as entrepreneurs in the handloom industry.

2.7 Statistical Treatment of Data

Data analysis was conducted using a thematic analysis approach. To better understand the emerging themes, data were coded separately for analysis, recognizing that each stood as an independent category despite overlapping with others. Thematic analysis is a widely used method in qualitative research that involves identifying, analyzing, and interpreting patterns or themes within qualitative data. As part of this analytical process, data were coded, categorized, and eventually developed into themes. The six steps outlined by Creswell (2018) were followed: organizing and preparing the data, reading through all the data, coding the data, generating themes or categories, describing and interpreting the themes, and presenting the findings using direct quotations. In analyzing the data, it was first coded and then organized into broader categories to determine primary themes and sub-themes that reflect the experiences of women entrepreneurs in the handloom industry. For example, under the broader theme of opportunities, the data were categorized into social and economic aspects. Under challenges, the data were categorized as lack of a supportive environment, business network barriers, and other related concerns.

2.8 Ethical Considerations

The authors followed the ethical guidelines outlined by Miles and Huberman (1994) to ensure participants' confidentiality and anonymity. The study adhered to standard procedures for protecting the confidentiality of the data provided. Certain identifying characteristics of participants were omitted to ensure privacy and anonymity. To maintain confidentiality and prevent the disclosure of participants' identities, numeric codes were used in place of real names. Participants were selected based on their willingness and availability to take part in the study, and verbal consent was obtained prior to their participation.

3 RESULTS AND DISCUSSION

The principal findings of this study have been presented in the major categories: demographic profile, socio-economic aspects, multiple challenges, and effective opportunities for women entrepreneurs in the handloom industry of Bangladesh. The demographic information provides information about the respondents' age, educational background, and family status. The socio-economic aspects describe the social and economic conditions of the respondents. The challenges and opportunities describe the unexpected events that create difficulties in the path of engaging to entrepreneurship and the opportunities that can be taken into consideration to become successful.

3.1 Socio-Demographic and Economic Conditions Make Them More Vulnerable

Demographic information provides information about the respondents' age, educational background, places of origin, present address, and family status. The findings show that the

majority of the respondents belonged to the age group of 25–35 years, and others were in the group of 35–50 years old. Most of the respondents have a higher secondary certificate, followed by graduation. Two of them have post-graduate degrees too. Marital status shows that many of them are married. Some of the respondents also operate as student entrepreneurs. The majority of the respondents are from middle-class families where both nuclear and extended family structures have been found.

"I am a 35-year-old married woman from a joint family, and my family's education condition is not favorable as we need to live a normal life." (Participant 1)

"I am 30 years old, and I completed my graduation two years ago, but my family conditions are not good because of my joint family because all of them are unemployed." (Participant 3)

"I am 25 years old and also come from a single family; it is difficult to bear continuing my study because of the economic conditions of my family and now I am passing through my conjugal life with husband." (Participant 4)

3.2 Opportunities of Women involving Entrepreneurship in Handloom Industry

Bangladesh is a developing country where women constitute slightly less than half of the population. The majority of them are underprivileged, undernourished, illiterate, and poor. According to the [Bangladesh Bureau of Statistics \(2010\)](#), 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. The acceleration process of economic development is only possible when we provide special facilities to women and take different programs so that women can participate in work outside the home. The government has implemented a lot of programs and services to empower women and improve the situation of women. The government has taken a lot of programs so that women can have opportunities to join different business entrepreneurship. Traditionally, the handloom industry has played a significant role in the economy of rural areas by empowering rural women to use their latent qualities.

The [Government of the People's Republic of Bangladesh \(2011\)](#); [Government of the People's Republic of Bangladesh \(2019\)](#); [International Labour Organization \(2011\)](#) are some of the important steps to promote women entrepreneurship in this context. Bangladesh Bank has initiated "Women Entrepreneur Fund" to provide soft loans to women-led businesses. Similarly, NGOs such as Grameen Bank, BRAC, World Vision Bangladesh, Uttaran, the Women's Foundation, and others have been working and providing women entrepreneurs with access to small loans and financial services, while creating a supportive environment for them through advocacy, capacity building, and networking opportunities. Here, some of the participating women have mentioned some facilities that are effective in encouraging participation in the field of handloom entrepreneurship.

"I have been starting my business science four year ago. At the times of being I have faced some problem but at presents time the government have given low interest loan and incentives programs that have progressed and tremendous success at the field of women participation at hand loom industry." (Participant 1)

"I am so happy at my present situation. It is not possible to me to reach this position if I do not get proper support from the government and others Voluntary organization." (Participant 2)

"In my area, Different non-government organization gives us training, advice and without guarantor free loan that help us and inspires us for starting new business. On the other hand, those organization have also taught us which raw materials we have used in our industry." (Participant 5)

3.3 Social Consequences of Women Entrepreneurship

To become successful in entrepreneurship, everyone needs to be social and accepted by the community. This study shows that all respondents try to maintain social ties. At the very beginning of becoming entrepreneurs, none of them got accepted warmly; rather, most of them had to face teasing and unexpected behavior from others. They were accepted and appreciated when they became self-sufficient, began to earn money, and contributed to the family.

"As a woman, it was difficult for me to start a business, and I have faced lots of problems, such as scorn and pungent behavior from family and others, but when I earned money and contributed to family support, my family members accepted me cordially." (Participant 2)

"It was not easy for me as a woman to start a new business, and I have suffered a lot of problems from my family members and neighbors, but after a few months when I started to earn and extend my business, now I have gotten support from all of my family members." (Participant 6)

"As a married woman, it was not easy to start a new business, and in the beginning of my business, I faced a lot of rude behavior from family and other people, but after a few months, when I expanded my business and got profit from it, I have gotten a lot of support from my family members." (Participant 7)

3.4 Economic Aspects of Women's Entrepreneurship

Any business's financial resources are regarded as very important for its survival life. Findings show that there are two ways in which a lack of funding affects women business owners. First of all, women typically do not have any real estate to pledge as security when applying for loans from outside sources. Consequently, they have limited access to outside sources of funding. Second, because banks believe that women can leave their businesses at any time, they view them as less creditworthy and discourage them from borrowing. Given this circumstance, female business owners are forced to rely on their own funds, if any, and loans from friends and family, which are inevitably small and insignificant. Women's businesses consequently fail due to a lack of funding.

"At the beginning of my business, I have faced an economic crisis because, as a woman, no bank has been willing to give me a loan for starting a business." Sometime, some branch managers tell me, "Who is your loan bondman?" So, I started my business with my own money, which was enough to get me started, and if I had received financial assistance from others, I would have started my business as well." (Participant 1)

"When I remembered my business starting story, I could not keep my rheum. I could not support any of the bank loans because it seems that giving loans to women is not relying on their money." (Participant 4)

3.5 Challenges of Women's Entrepreneurship in Handloom Industry

When starting a firm, women entrepreneurs frequently confront numerous challenges. The notion that entrepreneurship is only for men has changed throughout history. Despite the fact that more women are starting businesses every day, they frequently confront a number of obstacles. From this analysis, we have discovered three common challenges that are the most difficult to overcome: dealing with bureaucracy, finding talent, and obtaining money. In addition to these issues, women frequently encounter a unique set of difficulties not typically experienced by men. Some of these findings are given.

3.5.1 *Lack of assistance creates an unsupportive environment for women entrepreneurs*

Women may also fear or face prejudice or sexual harassment and may be restricted in their ability to travel to make contacts (United Nations Economic Commission for Europe, 2004). Lack of assistance is another significant obstacle for female entrepreneurs. Findings shows that the

majority of respondents did not receive adequate assistance at the outset, and they have not received adequate support from others throughout their lives. In addition, the traditional gender roles can restrict women's mobility and decision-making power, affecting their ability to engage fully in business activities.

"I did not get any financial or assistance from the government; If the government and non-governmental organizations should have more priority in this sector because this business focuses on our culture and tradition compared to others. Hence, I have received proper government assistance, such as security, assistance, and a soft loan, I would be able to start their businesses as soon as possible." (Participant 3)

"I did not get external support from others. I think, an assistant is needed for any type of business, but the lack of assistance in those areas is the main barrier to developing my business." (Participant 5)

"Due to insufficient assistance, I am not properly able to run my business and will require special support and coordination in order to develop my business activities." (Participant 8)

3.5.2 Lack of skill training makes more disadvantage at the sector of women entrepreneur

Women often lack adequate skills and training related to the handloom business entrepreneurship. The limited knowledge and experience they do possess are frequently insufficient, particularly in areas such as marketing, business management, and the use of technology. This skill gap not only restricts their ability to compete in the market but also affects their confidence and motivation to pursue entrepreneurial goals. Consequently, the absence of proper training and knowledge presents significant challenges for women when starting and managing their own businesses.

"I seem to think that lack of women's education is one of the barriers to women entrepreneurs in the handloom sectors in Bangladesh, because most women do not know how to start businesses or what types of training are required for starting them, or else they do not get motivation from successful women entrepreneurs." (Participant 1)

"As an illiterate woman, I faced a lot of problems, and I have no knowledge about how to start the business or what training needs to be provided for proper utilization of resources. Otherwise, I received no encouragement or support from educated women, which causes me a lot of problems in running my business." (Participant 4)

"I have no sufficient knowledge about starting a business and what elements my business needs because of illiteracy. I have also faced a lot of problems because of illiteracy, and I did not receive any support from the other women who are educated and join this business." (Participant 7)

3.5.3 Under-represented in Business Networks Barriers to Women Entrepreneurs Making Networks with Others

The study found that women were under-represented in business networks, which would have helped them establish a network to expand their businesses, find partners and suppliers, forge connections, and do a variety of other things that come very naturally to male entrepreneurs but that women do not participate in. The situation of women in business sectors in the country is miserable. Women cannot collaborate with others for the purpose of making business connections. The majority of people's perceptions of women are that they have no capacity for running businesses because they have no capability for taking risks or proper collaboration with other organizations. Finding a partner for a woman, on the other hand, is extremely difficult because the majority of people have no interest in being a woman's partner. The majority of people believe that women entrepreneurs have no ability to perform given their circumstances.

3.5.4 Lack of confidence has created obstruction for women entrepreneurs to access business

Findings show that many women entrepreneurs struggle with confidence, and often underestimate their skills and the value they can bring to businesses and organizations. They need a lot of support

to gain that confidence and understand the value that they possess. In a patriarchal society like Bangladesh, women are traditionally confined to the home, limiting their exposure to business opportunities and this contributes to their level of confidence and also, making it difficult for many to consider starting businesses outside the home, which remains a significant barrier to women's entrepreneurial participation.

"The majority of women, like me, have no desire to start a business outside of the home because women are confined to the home for long periods of time and they have been taught that the main responsibility of women is giving birth, raising children, and doing household chores." (Participant 6)

"The culture of Indian subcontinent has given us one of its ideologies: that women are less capable for doing work and they have no strength as men for work. As a result, women appear to be imperfect for working outside the home and starting a business." (Participant 2)

"Traditional cultural practices confined themselves to the home and we did not try to overcome those situations because society makes itself infidel to outside work such as business." (Participant 9)

3.5.5 Fewer opportunities to build market access

Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers. Building market access is a problem for all entrepreneurs, but it is particularly difficult for women business owners since they typically have smaller networks and less market access when they first start out.

"It was not easy for a girl to access the business market because our society is still practicing traditional culture." (Participant 4)

"Most businesses in Bangladesh are primarily run by men." As a result, it is not an easy task for any female entrepreneur to enter the market as a business owner. "I have to face a lot of problems, like unsupported behavior and neglected male owners who are performing the same types of business." (Participant 6)

"She has faced a lot of problems when she started her business; basically, she has no network or communication with others who were involved in that business." On the other hand, the main barrier to running businesses as men do in society is a lack of access to women in business sectors." (Participant 2)

3.5.6 Women Entrepreneur Possible to face Strong Competition

Women entrepreneurs lack the organizational infrastructure to spend a lot of money on advertising and canvassing. As a result, they must compete fiercely to advertise their goods against both the organized sector and their male counterparts. Such competition ultimately leads to the closure of female-owned businesses.

"As a female entrepreneur, I did not advertise my product as much as male entrepreneurs did because I did not receive adequate support for advertising my product as male entrepreneurs did." I also faced a lot of strong competition in running my business." (Participant 1)

"I have faced a lot of problems when I advertised my product in the market, and in that time, I have also faced huge competition with male entrepreneurs in different ways." (Participant 3)

3.5.7 Less mobility reduces female entrepreneurs' interest in the business market

Unlike men's, women's mobility in Bangladesh is severely constrained for a number of reasons. Alone woman requesting a room is still seen suspiciously. They give up on the idea of launching

a business because it is a laborious process and because of the officials' demeaning behavior toward women.

"As a female, I could not go to different areas for the purpose of business; on the other hand, working in a confined room with a lot of women for the purpose of business, most people still behave suspiciously in those activities." (Participant 6)

"When I was running my business, I faced a lot of problems, one of which was less mobility and negative attitudes toward me by men. I also faced demeaning behavior by men." (Participant 8)

3.5.8 *The male-dominated society is impeding the advancement of female entrepreneurs*

In Bangladesh, male chauvinism is still prevalent. The Bangladeshi Constitution mentions gender equality. However, in reality, women are viewed as unable or weak in every way. Men have misconceptions about the role, aptitude, and capacity of women. In a nutshell, women are not treated equally to men in Bangladesh's male-dominated society. In consequence, this creates a barrier for women to start their own business.

"We are living in an industrial-based society, but our society still exists in a traditional society. Most people in our society appear to believe that women have less capability than men and less strength than men, and as a result, they do not receive proper respect or facilities toward females." (Participant 4)

"Our society is still a male-dominated society, and all of our decisions and activities are performed by men, which means I do not get equal rights as men do." (Participant 7)

3.5.9 *Low capacity for risk-taking creates an unfavorable environment for creating female entrepreneurs*

Women in Bangladesh enjoy a life of protection. This study demonstrates that they lack economic independence and have less education. All of these factors reduce their capacity to accept the risks associated with operating a business. A crucial requirement of a successful entrepreneur is the ability to take risks. In addition to the aforementioned issues, inadequate infrastructure, a lack of power, high production costs, social attitudes, a lack of need for achievement, and economic limitations prevent women from starting their own businesses.

The business conditions for women are not favorable because inadequate infrastructure, high production costs, and a lack of financial support exist in our country. Otherwise, negative social attitudes are also the main barriers to running a business as a women entrepreneur." (Participant 6)

"The state of running a business as a woman in Bangladesh is not good at all, with many problems such as inadequate infrastructure, high production costs, a lack of support, and negative behavior toward women entrepreneurs." (Participant 7)

4 DISCUSSIONS

The aim of this study is to identify the opportunities and challenges faced by women entrepreneurs in the handloom industry of Bangladesh. The study yielded rich qualitative data and provided insights into the challenges and prospects in order to provide an overview about the current situation of women entrepreneurship in Bangladesh. The profile of the respondents shows that the majority of the respondents belonged to the age group of 25–35 years, and others were in the group of 35–50 years old. Most of the respondents have a higher secondary certificate, followed by graduation, and a very small number of them have complicated post-graduation degrees. Many of the respondents come from middle-class backgrounds. The findings of this study highlight that many women entrepreneurs in the handloom sector face numerous challenges in sustaining their businesses, as the support and encouragement from their families, communities, and the state are crucial for strengthening and expanding their entrepreneurial efforts.

Rural women entrepreneurs can contribute to the economy by creating self-employment opportunities and generating employment for other disadvantaged women. Evidence shows that they face various challenges, including inadequate facilities and a lack of support services from the government. These shortcomings in institutional support result in financial, technical, and promotional difficulties, making women entrepreneurs vulnerable to sustaining their businesses. It is also evident that women struggle to secure soft loans to accelerate their business without any guarantor or 'bondman', and in addition to this, they have to pay a high rate of interest. In this regard, the identified challenges are inadequate capital, sales promotion, getting permission to start a business, gender discrimination, illiteracy and lack of knowledge among women, non-availability of training programs and technical support, and lack of managerial experience. Similar findings were found by [Oridi et al. \(2022\)](#).

It is evident from the current study that the development of women entrepreneurs in the handloom industry in Bangladesh is very challenging and cumbersome as they face challenges to access to financial resources, legal assistance, and technological support for their entrepreneurship to expand and sustain, since they have limited support both from their family as well as from the community ([Hazarika & Goswami, 2018](#)). They have faced systemic, institutional, and structural discrimination and have had limited access to self-employment opportunities, which has significantly impacted their economic independence and professional growth as an entrepreneur. The negative attitude and perception of society toward women entrepreneurs is the most significant challenge faced by women entrepreneurs in rural Bangladesh. Similar results have been found by [Zhang et al. \(2025\)](#), and it is argued that it is hard for rural women entrepreneurs to survive and sustain when they face such challenges to run their business.

Women face unique obstacles in starting and growing their businesses, including a lack of skills or training, limited access to capital or credit, insufficient savings, weak social networks, and restricted choices of industry ([Akanji, 2006](#)). Findings from this study reveal that women entrepreneurs in the handloom industry encounter similar challenges, such as inadequate skill training, limited access to financial resources, lack of savings, and weak support networks. In addition, they often struggle with low self-confidence, restricted mobility, and a fear of taking risks. These are compounded with limited market access and intense competition in the market. These barriers significantly limit their choices and prevent them from expanding or exploring better opportunities to grow their businesses.

This study has argued that the existing challenges can be mitigated by taking initiatives to develop a comprehensive national policy for women entrepreneurs, access to financial resources and capital, and provide skill training, and similar recommendations have been provided by [Hossain et al. \(2021\)](#). In this regard, [Sarker and Yeasmin \(2024\)](#) argued that in poverty alleviation, the growth of women's entrepreneurship can play a significant role if the policymakers pay attention to formulate more appropriate measures to bolster the empowerment of rural women entrepreneurs in poverty alleviation in rural Bangladesh. [Corrêa et al. \(2022\)](#) mentioned that in emerging and developing countries women entrepreneurs face several challenges in creating and running ventures, which can be overcome through policy and practice implications, creating awareness of the preferred strategies [Parahiyanti and Tiwari \(2024\)](#) note that rural women entrepreneurs in Asia face systemic barriers, including limited access to resources, gender discrimination, and patriarchal norms, which hinder their empowerment and sustainable development.

Findings of this study highlight that women who have joined the entrepreneur have faced the problem of a lack of mobility, a lack of skill training, and negative attitudes of society, which create obstacles in their progress. It is not uncommon for women entrepreneurs to encounter difficulties in securing financial resources, legal assistance, and technological support for their entrepreneurship, particularly e-entrepreneurship ([Rahman et al., 2025](#)). It can be argued that skill development and training programs are greatly needed to promote and strengthen women's entrepreneurship in the handloom industry in Bangladesh. Such programs will not only enhance their technical skills but also equip them with essential business knowledge in areas such as marketing, financial management, and product innovation, which ultimately increase productivity and ultimately contribute to the economic development of both their households and the broader

community.

It is evident from this study that the growth of women's entrepreneurship in the handloom industry is hindered by social and cultural barriers, family obligations, childcare responsibilities, dual responsibilities, as well as a hostile administrative environment and policies. It is also evident from this study that the professional development of women is hampered by a lack of mentors and advisors. In this regard, Rakib (2023) argued that the social and cultural obstacles, family obligations, dual responsibilities, hostile administrative environment and policy, and uneven religious and inheritance laws discourage the growth of women entrepreneurship. However, findings revealed that personal qualities such as hard work and perseverance, management skills and marketing skills, support provided by their spouses or family are the main reasons behind the success of the women entrepreneurs.

It is argued that women's entrepreneurship can play a significant role in poverty alleviation if policymakers implement more appropriate measures to ensure the empowerment and active participation of rural women entrepreneurs in the handloom industry through the mobilization of social capital in Bangladesh. A similar argument was made by Sarker and Yeasmin (2024), who emphasized the importance of women's engagement in entrepreneurial endeavors through the mobilization of social capital, creativity, and innovation. It can be concluded that it is unfortunate that the handloom industry, one of the traditional businesses associated with culture, remains a challenging sector for women entrepreneurs, as they face many challenges, including limited internal and external support, which hinders the growth and sustainability of their handloom-based businesses.

5 CONCLUSIONS

There is a need for new, effective policies and action plans to achieve the Sustainable Development Goals (SDGs), particularly in terms of poverty alleviation, gender equality, and sustainable livelihoods, by 2030. The handloom industry significantly contributes to the national income by empowering women entrepreneurs through an integrated industry system, business management, and financial management. This sector provides opportunities for women entrepreneurs to showcase their skills, supported by dedicated knowledge and technological interventions, enabling them to become self-sustaining. The handloom industry is poised to increase production and profitability for sustainable growth. The landscape for women entrepreneurs of Bangladesh in the handloom industry is evolving, with increasing participation and support from various sectors. By integrating SDG-focused policies, investing in training, financial access, and infrastructure, and recognizing the value of traditional crafts, Bangladesh can empower handloom entrepreneurs to become key drivers of sustainable economic and social development.

Rural women entrepreneurs can contribute to the economy by creating self-employment opportunities and generating employment for other disadvantaged women. They face various challenges, including inadequate facilities and unorganized support programs, which add to the difficulties of sustaining themselves as entrepreneurs in the handloom industry. In this regard, the lack of institutional support leads to financial, technical, and promotional challenges, leaving rural women entrepreneurs even more vulnerable and less sustainable. Women entrepreneurs in the handloom industry face significant challenges, including limited access to finance, inadequate training, and societal norms that hinder their progress. Addressing these challenges while capitalizing on opportunities is essential for empowering women in this vital sector. Data-driven policies and targeted interventions are crucial for further empowering women entrepreneurs and enhancing their contributions to the economy.

Overall, women entrepreneurs in the handloom industry in Bangladesh have the potential to make a significant contribution to the economy, given their cultural expertise and growing market opportunities. However, addressing the financial, social, and educational barriers they face is crucial to fostering sustainable growth and success in this sector. Continued support from the government, NGOs, and the private sector will be essential to unlocking their full potential and mobilizing social capital among women entrepreneurs in this sector. In this regard, the mobilization of social capital, creativity, and innovation plays a crucial role in enhancing women's engagement

in entrepreneurial endeavors. This suggests that when women are supported through social networks, community engagement, mutual trust and support, and access to innovative tools or ideas, their ability to start and sustain enterprises in the handloom industry will be significantly strengthened.

It is recommended that the government give this sector more priority because it is intertwined with tradition and culture. It will be a matter of joy if more women are motivated to engage in the handloom industry once the identified existing challenges are resolved with the support of the government and NGOs. This will also be helpful in maintaining tradition. To summarise, it is evident that the situation of women entrepreneurs in the handloom industry in Bangladesh is quite remarkable, reflecting both opportunities and challenges. Despite these advancements, women entrepreneurs in Bangladesh continue to face challenges, including limited access to finance, societal norms, and market barriers. Nonetheless, the landscape for women entrepreneurs has changed dramatically, with growing support from various sectors and a greater acknowledgment of their role in economic development.

6 RECOMMENDATIONS

The handloom textile industry is a significant source of income and employment for many rural workers in Bangladesh. A multifaceted and integrated approach is needed to address the challenges faced by women entrepreneurs in the handloom industry in Bangladesh. To address the existing challenges faced by women entrepreneurs, it is essential for the government to develop and implement a comprehensive plan, policy, and program. In this regard, policies focusing on regulatory and administrative mechanisms, effective monitoring and implementation, capacity development, and the provision of women-friendly services are necessary to address the constraints faced by women entrepreneurs. In Bangladesh, digital finance, such as mobile banking and agent banking, significantly influences women's entrepreneurship in the handloom industry. Strengthening nationwide digital entrepreneurship schemes is a promising strategy to accelerate the growth of women entrepreneurs and reduce their financial challenges. Furthermore, eliminating gender-based financial discrimination, developing comprehensive skill training programs, and expanding mentorship opportunities are essential measures to support women entrepreneurs.

In order to address the existing challenges and foster women's entrepreneurship, this study suggests the following recommendations: ensuring accessibility to financial resources such as credit facilities, grants, subsidies, and affordable interest rates; providing skill-based training programs to enhance entrepreneurs' capacity for business management; initiating leadership development programs related to budgeting, saving, and investment; developing collaborative networking and mentorship platforms to mobilize social capital among women entrepreneurs by providing business guidance, support, and insights to ensure sustainability; advocating for the formulation of gender-responsive policies and programs that promote gender equality; removing bureaucratic complexities and red tape, such as business registration and licensing procedures, to create a conducive environment for women entrepreneurs to establish and grow their enterprises; facilitating access to e-commerce platforms and digital marketing training to help women entrepreneurs reach broader markets; initiating efforts to change negative traditional and gender-stereotyped attitudes toward women; ensuring the availability of childcare facilities, support services, and adequate infrastructural development; and promoting community awareness campaigns that encourage women entrepreneurs while highlighting successful women entrepreneurs as role models through media and community events to inspire others. By undertaking these initiatives, stakeholders can create a more supportive environment for women entrepreneurs in the handloom industry in Bangladesh, ultimately addressing existing challenges and contributing to women's empowerment and overall economic growth.

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