



Problems and Opportunities of Women Entrepreneurship in Char Areas of Bangladesh

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Authors' contributions

This work was carried out in collaboration among all authors. Author MAM designed the study, wrote the protocol and wrote the first draft of the manuscript. Author MAJ managed the literature searches and organized the first draft of the manuscript. Author RS performed the statistical analysis of the study. All authors read and approved the final manuscript.

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ABSTRACT

The study was conducted to have an overview of the existing condition of women entrepreneurs in climate vulnerable char area in line with their problems and prospects. The analysis was based on primary data collected through personal interviews spread over a period of three months in four districts namely Bogura, Sirajgong, Ghaibandha and Rangpur of Bangladesh which have a significant area of char land. A set of questionnaires were prepared to conduct the field survey. The results revealed that women entrepreneurship in char area is an important tool to improve livelihood, empowerment and economic independency of many women. Indeed, women in char areas are engaged in different types of enterprises of which some are agro-based (poultry and cattle rearing, seed business and organic fertilizer business) and some are nonfarm based (boutique house, handicrafts, grocery and tailoring). Fertile and virgin soil with isolation distance is the most common opportunity for agricultural seed business in char areas. Huge cattle population in char areas is another organic manure business in chars. Most of the cases showed that women entrepreneurs selected their enterprises with what they were familiar and started their business with own savings followed by borrowing money from parents or husband or relatives. The study clearly indicated that lack of capital; communication and transportation are still the main problem of

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women entrepreneurs in char area. The other major problems include absence of marketing facilities, lack of chances for skill development training and different family issues. Family conflict and negative attitude of society also important barrier to start up a business. Another common barrier faced by the women entrepreneurs is balancing time between the enterprise and the family duty or responsibilities. This study conveys the message that if the char land women are provided with appropriate training, motivation and need-based financial and related assistance, they will enter into the entrepreneurial occupation in a large number and will prove their worth to contribute to the economy of Bangladesh. Both the government organizations and private sector should contribute to promote entrepreneurship development for women in the char area of Bangladesh where a great opportunity is waiting.

Keywords: Char area; women entrepreneurs; enterprise; problems; potentials.

1. INTRODUCTION

Entrepreneurship is recognized as the engine of growth in economies worldwide. Over the past 20 years female owned businesses grew dramatically in number, revenues and employment. For example, in Norway and Canada nearly 60-65 per cent of the new businesses were started by females [1,2,3]. Females are increasingly turning to entrepreneurship as a way of coping with the "glass ceiling" that seems to prevent them from reaching to management levels in organizations [4]. Others find out that entrepreneurship provides them with greater satisfaction and flexibility [1,5]. This phenomenal trend also has been seen in many Asian countries such as China, Indonesia, Singapore, and India [7]. In case of Bangladesh, it is a densely populated country with limited resources and higher social stratification. Indeed, the urban areas of Bangladesh have better prospects for business growth expansion while rural areas lag behind. Nearly half of the populations of Bangladesh are women. Since few women participate in the mainstream of economic activities therefore, there is the enormous potentiality of the women participation in the economy of Bangladesh. For instance, only 16% of women are self-employed out of 66% self-employed citizen (based on entrepreneurship status). Encouragingly, there is a rising of a new class in rural Bangladesh, they are the women entrepreneurs who have accepted the challenges of life and have emerged as leaders in the socio-economic development, thus earning for themselves and for their families and contributing towards the socio-political upliftment of women. Consequently, entrepreneurship has become an important profession among women in both rural and urban areas of Bangladesh. Women in urban areas are engaged in different small and medium business enterprises e.g. handicrafts, fashion

house, parlor, home textile, food, cooperatives, chain shops, ICT even to large business to some extent. Rural areas are being self-employed through the agricultural and nonagricultural sector, as entrepreneurs. These activities are cropping, rearing livestock and poultry, fish farming, nursery and tree planting, tool making, handcrafting, food processing, tailoring, rice processing, etc. But it is not so easy to operate these businesses as they are engulfed with numerous problems that act as barriers to the growth and expansion of women entrepreneurship. Especially for char land area, it is more challenging to be women entrepreneurs. Generally, char areas have been created along the bed or basin of the big rivers. Simply, the riverine sand and silt landmasses known as char in Bengali. The chars are situated in rural North West Bangladesh, where values and beliefs remain traditional. On an average, 5% of Bangladeshi population as well as 6.5 million people live on the chars covering almost 5% of the total land area of the country and miserably it is narrowed as 7200 square kilometer. Women in char areas are more vulnerable to climate change and socio-economic shocks and experience high degree of poverty on a regular basis. People living on the climate vulnerable chars are often poor or extreme-poor, with male household members generally relying on day labour, which is unpredictable and not well paid. Patriarchal societal and cultural norms are prevalent at char areas and these impacts on women's development, their status in society and their empowerment. Char land women are mainly involved in agricultural activities at home as well as at crop field and few of them involved in different enterprises.

A woman's role is typically the homemaker and caregiver, which are viewed as less important and are less well-respected than the conventional male role of supporting the family

financially. If women do carry out work that is paid, it is often very low-paid agricultural work. Due to these prevailing roles, on the whole, char women in Bangladesh are less educated. They also have: less control over family finances; less influence over decision-making and; less knowledge about and access to opportunities. As a result women end up under-valued with a low status in the home and in their community. However, Asset Transfer Project (ATP) of Char Livelihood Programme (CLP) along with livestock management, social development training and skills development sponsored by DFID help char women with an enabling environment for them to develop economically. CLP conducted some initial field visits and provide awareness training to beneficiaries to understand the importance of having an independent income through entrepreneurship. After those interventions some char women grown as entrepreneurs. Actually, recently entrepreneurship has become an important profession among the women of Bangladesh at various levels of the society, both in the urban and the rural areas. The reason for the interest varies according to the different classes of the society where women of the poorer sections of the society, especially of the rural areas, have been forced into off-house income through entrepreneurship for economic solvency; the women of the middle class families, who have always lived restricted lives, have today, ventured into entrepreneurship as a challenge and an adventure into a new world of economic activity [7]. On the other hand, many women have taken up entrepreneurship and become businesswomen not necessarily to earn and survive and raise the living standards, but to form their careers and become professionals in order to establish their rights through the development of a sector and thereby contribute towards the progress of the society and the nation [8]. However, the entry of female into business is a recent development trend in the orthodox, traditional socio-cultural society. Though the exact statistics is difficult to get, 30 years ago, the share of business set up and operated by female members was only less than 1% which is lower than the numbers observed in the advanced world [9].

Everyone wants to achieve in their business. Sometimes, it may not be possible to somebody. But, many times, it might not be possible to women. Even though climate vulnerable chars women with a hardship of living want to achieve more, they could not perform well in entrepreneurship in Bangladesh. Those days,

char women were illustrate and have a willing to take such an initiative as an entrepreneur. Still, they are lacking in some significant aspects and areas. Thus, they could not shine in entrepreneurship. That's why; the study was conducted to have an overview of the existing condition of women entrepreneurs in climate vulnerable char area in line with their problems and prospects.

1.1 Objectives of the Study

The main objective of the study is to identify the major problems and opportunities of women entrepreneurship in Bangladesh.

1. To assess the factors determining the women entrepreneurship in char area.
2. To identify the problems those are being faced by the women entrepreneurs in char areas.
3. To study the opportunities remains for women entrepreneurs in char area.

2. METHODOLOGY

Exploratory and descriptive research has been adopted to conduct the present research. The analysis was based on primary data collected through personal interviews spread over a period of three months. The study was conducted during the research period. Number of total sample was (60) sixty which 15 from each *upazila* (sub-district). Samples were taken from 04 *upazilas* of 04 districts namely Bogura, Sirajgong, Ghaibandha and Rangpur. A set of questionnaire was prepared to conduct the field survey. The questionnaire consisted of both closed and open-ended questions which had the following dimensions:

- Demographic profile of the respondents
- Factors determining the women entrepreneurship in char area
- Problems faced by women entrepreneurs
- Opportunities of entrepreneurship development in char area

2.1 Data Analysis and Interpretation

Data were subject to statistical analysis such as descriptive statistics and frequency distribution. This part presents the collected data in the form of tables and charts to reveal the various aspects of the respondents.

3. RESULTS AND DISCUSSIONS

3.1 Demographic Status of the Respondents

Table 1 clearly indicates that the majority of women entrepreneurs (55.00%) belonged to the age group of 31-40 years. Anna [10], Nigam [11], Mishra and Bal [12], Prasad and Rao [13] and Bhatia et. al. [14] are also in support to the above findings i.e. maximum women entrepreneur were in the age-group of 30-40 years. Most of the responded char land women (43.33%) had primary education followed by secondary education (30.00%) and 21.67% have no formal education and only 5% above secondary level. Marital status wise figures clearly showed that 63.33% of sampled women entrepreneurs were married. Studies by Nigam [11]; Kapoor [15]; Prasad and Rao [13]; Ganesan [16] and Vyas and Swamy [17] are also in support to the above findings that most of the women entrepreneurs were married. Maximum women entrepreneurs (65%) have membership of social organization at the time of investigation.

3.2 Family Characteristics of Women Entrepreneurs

Table 2 clearly depicts the family characteristics of women entrepreneurs that majority of women belonged to nuclear (55%) type family, belongs to the medium-sized (56.67%) family and family occupation were agriculture (51.67%).

3.3 Enterprise Related Characteristics of Women Entrepreneurs

Table 3 show that maximum had selected this entrepreneurial activity because to add family income (51.67%) followed by secure financial freedom and security (18.33%). The majority of entrepreneurs (96.67%) had their enterprise at their home, had individual hold on their enterprise (100%). Maximum enterprises (58.33%) were 5-10 years old having training because of the CLP's interventions. Sources of initial capital for most of the women entrepreneurs (43.33%) were self-savings. Most of the women entrepreneurs (53.33%) had no employee followed by 21.67% entrepreneurs were employing 1 to 4 workers and 51.67 per cent entrepreneurs were generating income from the enterprise below 4000 taka per month. The majority of the entrepreneurs 88.33 percent have no experience before the establishment of the enterprise.

From Table 4 it is found that, a substantial number of the char women (58.34%) is engaged in agro-based enterprise of cattle rearing (25.00) and seed business (16.67%) followed by off farm (41.67%) enterprise like tailoring (13.33)%, Grocery and tea stall (10%) followed by handicrafts (8.33%) and boutiques and embroidery (6.67%).

3.4 Problems Faced by the Char Women before Entrepreneurs

The women entrepreneurs commonly face many obstacles before starting an enterprise. During focus group discussion sessions 10 different common obstacles they faced were listed which are as follows:

1. Cultural values related problem
2. Lack access to finance
3. Discrimination from the society
4. Afraid of failure
5. Inferior educational background
6. Lack of training and entrepreneurial training
7. Lack access to communication network and transportation in char
8. Lack of market and marketing channel
9. Combining raising a home and enterprise
10. Lack access to technologies

Respondents were also asked to rank problems faced by them before starting enterprise. The represented rating scale was 5= very large extent, 4= large extent, 3=Moderate, 2= low extent, 1= least extent and 0= Not applicable.

Entrepreneurship was once considered a man's domain in char areas, but the tide has shifted. Although more women are becoming entrepreneurs in char areas after CLP's interventions, they often face a set of challenges not typically shared by their male counterparts. Some of the key challenges faced by the women entrepreneurs with its mean values are presented in Fig. 1. The survey respondents were asked to rate the importance of ten identified problems they faced before starting an enterprise. The mean score were calculated and ranked in ascending order of importance as shown in Fig. 1. According to the Fig. 1, the mean score were calculated and ranked in descending order of importance as shown.

1. Cultural values related problem
2. Lack access to finance
3. Discrimination from the society

4. Lack access to communication network and transportation in char

This is dominant in the char area like other disadvantage parts of Bangladesh setting where the man is believed to be the bread winner of the family, leaving the woman to just domestic chores. If the woman is seen doing some sort of work, she is believed to be taking the position of the head of the family. Access to marketing information is another great problem of women entrepreneurs. They do not know how to get access to domestic as well as export market. Even they do not have knowledge of using market promotion activities.

3.5 Problems Faced by the Char Women after Entrepreneurs

The women entrepreneurs commonly face many obstacles after starting an enterprise. During focus group discussion sessions 12 different common obstacles they faced were listed which are as follows:

1. Lack of capital
2. Communication and transportation of char land
3. Access to market facilities
4. Limited mobility
5. Social Barriers
6. Low risk bearing capacity
7. Exploitation by middle men
8. Lack of confidence
9. High production cost
10. Limited managerial ability
11. Lack of training and entrepreneurial training.

12. Inferior educational background.

The survey respondents were asked to rate the importance of twelve identified problems they faced being an entrepreneur. The mean score were calculated and ranked in ascending order of importance as shown in Fig. 2. The mean score were calculated and ranked in descending order of importance as shown.

1. Lack of capital
2. Less access to communication network and transportation
3. Access to market facilities
4. Lack of training and entrepreneurial training
5. Social barriers

3.6 Overall Problems Faced by Women Entrepreneurs in Char Area

3.6.1 Cultural values

This is dominant in the char area like other disadvantage parts of Bangladesh setting where the man is believed to be the bread winner of the family, leaving the woman to just domestic chores. If the woman is seen doing some sort of work, she is believed to be taking the position of the head of the family.

3.6.2 Lack of access to finance

Another major challenge women entrepreneur in char areas face is not able to access enough capital to start up their enterprise and continuing the business. Most banks and investors have no

Table 1. Personal characteristics of women entrepreneurs

N=60				
SL. No.	Variables	Categories	Frequency	Percentages
1	Age Years	25-30	18	30.00
		31-40	33	55.00
		above 40	09	15.00
2	Marital status	Unmarried	10	16.67
		Married	38	63.33
		Widow	5	8.33
		Divorced	9	15.00
3	Education	No formal education	13	21.67
		Primary	26	43.33
		Secondary	18	30.00
		Above Secondary	3	5.00
4	Social participation	Not member/ office bearer	21	35.00
		Member of social organization	39	65.00
		Office bearer	0	0.00

Table 2. Family characteristics of women entrepreneurs

N=60				
SL. No.	Variables	Categories	Frequency	Percentages
1	Type of family	Nuclear	33	55.00
		Joint	27	45.00
2	Size of family	Small (up to 4)	8	13.33
		Medium (5-8)	34	56.67
		Large (Above 8)	18	30.00
3	Family occupation	Day Labor	7	11.67
		Agriculture	31	51.67
		Business	9	15.00
		Service	1	1.67
		Others	19	31.67

branches in char areas so that the women don't get capitals to start up a business, some of them having branches but they don't give this because of their lack of trust in them to pay back as the char dweller are mostly poor. The way out of this is to try and get collateral credit facilities that anyone can get loan to start and continue their business.

3.6.3 Discrimination from the society

Most people still have the mentality that a woman should not be allowed to take some certain business in the society. They believe those business are meant for men and a woman cannot be fully competent in it. But this believe is actually not true, because there women who have even done far better than men in some certain areas. The solution to this challenge is that the woman should keep at what they are doing and do let people's talk make you weak. When you have made your grounds in that business, then the things been said by the society will now turn in favor of the women. In this regards some awareness program would be taken by government and NGOs.

3.6.4 Access to marketing information and network and transportation in char area

Activities of women entrepreneurship are not easily included in trade, industry or business involvement. Access to marketing information is a problem of women entrepreneurs in char areas. They do not know how to get access to local as well as domestic market. Even they do not have knowledge of using market promotion activities. There are rarely any women-majority or women-only networks where a woman can achieve self-reliance, participate and attempt to make improvement. The majority of these existing networks in char are controlled by men

and sometimes not mostly welcoming to women, whereas men expect lots of things together in one time of observing women's performance. Majority of the women entrepreneurs are usually involved in setting up smaller extent of enterprises having difficulty to acknowledge information (Sinha, 2005). Insufficient infrastructure or lack of infrastructure acts as a hurdle. Roads for communication and transportation are almost poor in quality. During dry season boat and horse cradle is the main transportation in sandbar char areas but during rainy season boat is only the transport in those area. People of char area walk kilometer after kilometer on foot. The supply of electricity, power and gas are not available in char areas. Small scale solar power is only the source of light and energy. So improved transportation infrastructure is essential for development of women entrepreneurship in char areas. In this connection poor infrastructure have an effect on village women's capacity to develop their enterprises [18].

3.6.5 Inferior educational background

Lack of knowledge among the women entrepreneurs is another barrier in char areas. Most of them have no education some of the have primary education and only few of them have over class eight or SSC level. Knowledge about business enterprise, business management, environment, entrepreneurship, economics and policy are important in today's business. Lack of knowledge in these disciplines acts as a major obstacle to women entrepreneurship in char areas. In this connection Islam and Aktaruzzaman (2001) in another survey revealed that 76.3 per cent of the rural entrepreneurs had no education at all, of which nearly 17 per cent could neither read nor write and the other 59.3 per cent were only able

to put on their signature. The best thing for an ambitious woman to do is to try and get skills and be determined to make it in life.

3.6.6 Lack of training

In Bangladesh, most of the rural women are uneducated, poor and lack sufficient arrangement to protect them from insecurity and illiteracy. According to Rahman [18], different barriers are also created by the surrounding society to the development of their potentiality (like knowledge and skills) through training both vocationally and technically. Another study (USAID, 2011) has revealed that female entrepreneurs are repeatedly mistreated and given fewer opportunities by the male community to build up their entrepreneurial skills to run their enterprises smoothly in rural areas in Bangladesh. Further study by the MIDAS (2009) reveals that female entrepreneurs cannot make transition to enterprise business without providing the essential blend of education, training and social security and social awareness. Studies prove that less than 13% of the enterprise development program trainees are women in Bangladesh (Sinha, 2005). Another research (Sinha (2005) confirm that among the seven countries in South Asia, the percentage of females enrolled in secondary vocational education in Bangladesh is the second lowest position. Women entrepreneurs of Bangladesh as well as char areas are a backward position because of lack of training. For processing, manufacturing, livestock and fisheries activities entrepreneurial training is essential. But such training facility is available in urban areas. Lack of necessary training, lack of experience severely affects the efficiency of the char women entrepreneurs. It negatively affects the opening of a new business segment. Opportunity for entrepreneurial training has increased significantly. But such opportunities are extended mainly to urban areas. Supporting this Hossain and Miah (2000) argues that it is evident that unless the women entrepreneurs can also be offered sufficient training facilities so as to utilize the available resource at the optimum level enjoying a certain volume of credit is not enough. Islam and Aktaruzzaman (2001) conducted a research on the problems of rural women entrepreneurs in Bangladesh and they discovered from his research that only 8 per cent rural women entrepreneurs have necessary training relating to their business. On the hand 92 per cent

entrepreneurs have no training related to their job at all. In consistent with lack of education and training, most of the rural women entrepreneurs have lack of experience in their business. This is the existing culture in our society that the poor women of our society are the victims of deprivation. Owing to our social and cultural norms women do not get adequate training opportunities.

3.6.7 Access to marketing facility

Access to marketing facility is another barrier to women entrepreneurship development in char areas of Bangladesh. Products and services produced by women entrepreneurs under micro, small and medium enterprise (SMEs) needs to be marketed. Access to marketing facility and markets is affected by some essential aspects, such as expert experience, conception and acquaintance. Sinha (2005) discusses that due to inability of exchange to the market commodities women entrepreneurs in char areas frequently face troublesome difficulties in running their small and medium enterprises (SMEs). Further Rahman [18] argues that even though many of them have good skills in marketing and mediator capability occasionally they are not able to make any contract with local and international markets because of some social restrictions and violence. When launching business enterprises, unfamiliarity with the outside world hampers rural women entrepreneurs in entering into contracts with a range of agencies.

3.6.8 Afraid of failure

Failure and success are part of life, before a person can be successful; you have to have experienced failure. One has to build confidence and encourage oneself in order to be able to achieve success in any business.

3.6.9 Combining raising a home and a business

Having to raise your children and also maintain your business is a very challenging task. As we all know women are the backbone of the home, so you have to find a way to balance up being with your family and also managing your business. These are the challenges female entrepreneurs face and for those just intending to start or have started their businesses should take note of these challenges and be prepared to face them.

Table 3. Enterprise related characteristics to women entrepreneurs

N=60				
SL. No.	Variables	Categories	Frequency	Percentages
1	Factors that motivating women to enter into business	To add to family income	31	51.67
		To secure financial freedom & security	11	18.33
		To become self-dependent professionally	1	1.67
		Inspiration from family & friends	3	5.00
		Achieve self-employment and avoid unemployment	1	1.67
		Interest and having practical experiences	4	6.67
		Pass leisure time	2	3.33
		Due to husband/ father being same line	3	5.00
		Creativity	2	3.33
		Others	2	3.33
		2	Location of enterprise	Home
Outside home	2			3.33
3	Type of enterprise	Individual	60	100.00
		Partnership	0	0.00
4	Year of establishment (Year)	less than 5	21	35.00
		5 to 10	35	58.33
		10 to 15	4	6.67
		above 15	0	0.00
5.	Employment creation (Number)	Self/ No employee	32	53.33
		01- 04 Person	13	21.67
		05-08 Person	9	15.00
		09 to above	6	10.00
6.	Initial capital of starting a business (in thousand Taka)	less than 5000	12	20.00
		5100-10000	32	53.33
		10001 to 50000	9	15.00
		Above 50001	7	11.67
7	Sources of fund	Self	26	43.33
		Family or relatives	19	31.67
		Loan	6	10.00
		Self and loan joint	9	15.00
8	Origin of present enterprise	Self created	19	31.67
		Project intervention	36	60.00
		Inherited family	3	5.00
		Others	2	3.33
9	Cause of starting own business	Profit/making money	10	16.67
		Did not want to work for others	3	5.00
		Family crisis	9	15.00
		Social crisis	2	3.33
		Project intervention	36	60.00
10	Management of the business	Self	32	53.33
		Husband & Entrepreneur	8	13.33
		Person Employed	12	20.00
		All Jointly	8	13.33
11	Experience before the establishment of the enterprise	No experience	53	88.33
		experienced	7	11.67
12	Training on	Having training	36	60.00

N=60				
SL. No.	Variables	Categories	Frequency	Percentages
	enterprise	No training	24	40.00
13	Income from enterprise (per month)	Below 4000	31	51.67
		4000-8000	22	36.67
		8001-15000	4	6.67
		15001-20000	2	3.33
		Above	1	1.67

Table 4. Sector-wise business participation by women entrepreneur in char area of Bangladesh

SL. No.	Sector	Frequency	% of Enterprise
1	Farm based/ agro based	-	-
a	Poultry rearing	6	10.00
b	Cattle rearing	15	25.00
c	Seed business	10	16.67
d	Organic fertilizer business	4	6.67
Total		35	58.34
2	Off farm based	-	-
a	Boutique House	4	6.67
b	Handicrafts	5	8.33
c	Grocery and tea stall	6	10.00
d	Tailoring	8	13.33
e	Beauty Parlor	1	1.67
f.	Others (Mobile mechanics)	1	1.67
Total		25	41.67

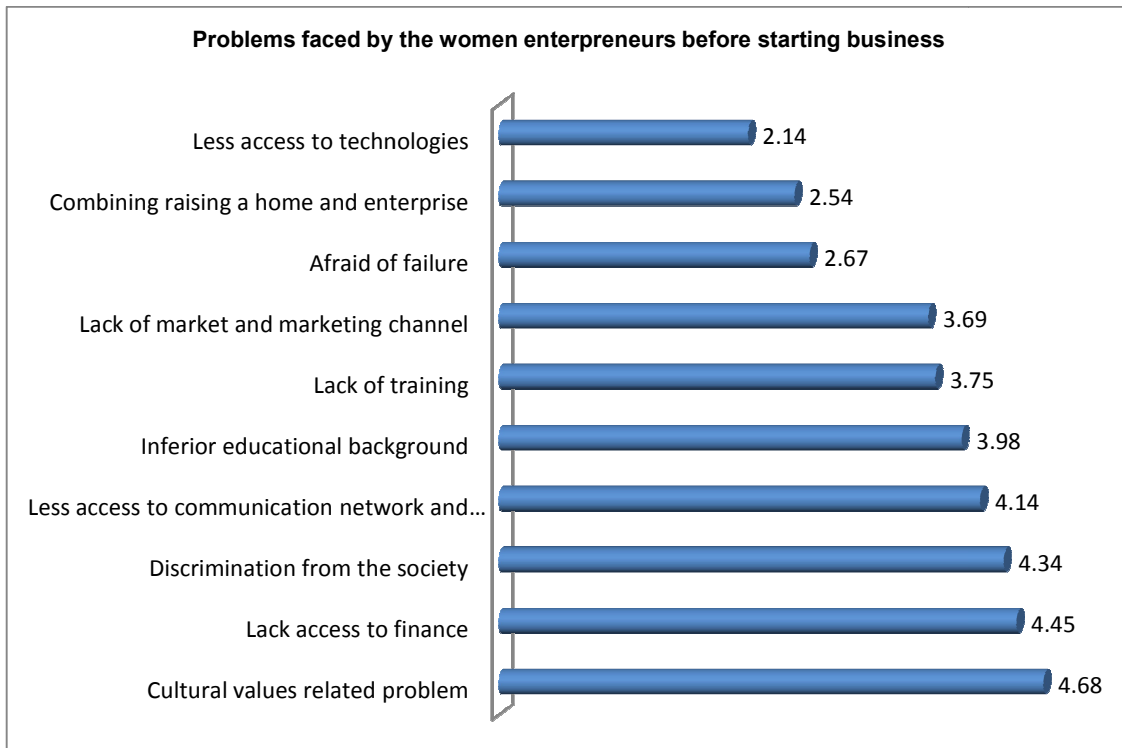


Fig. 1. Problems faced by the women entrepreneurs before starting enterprise in char area

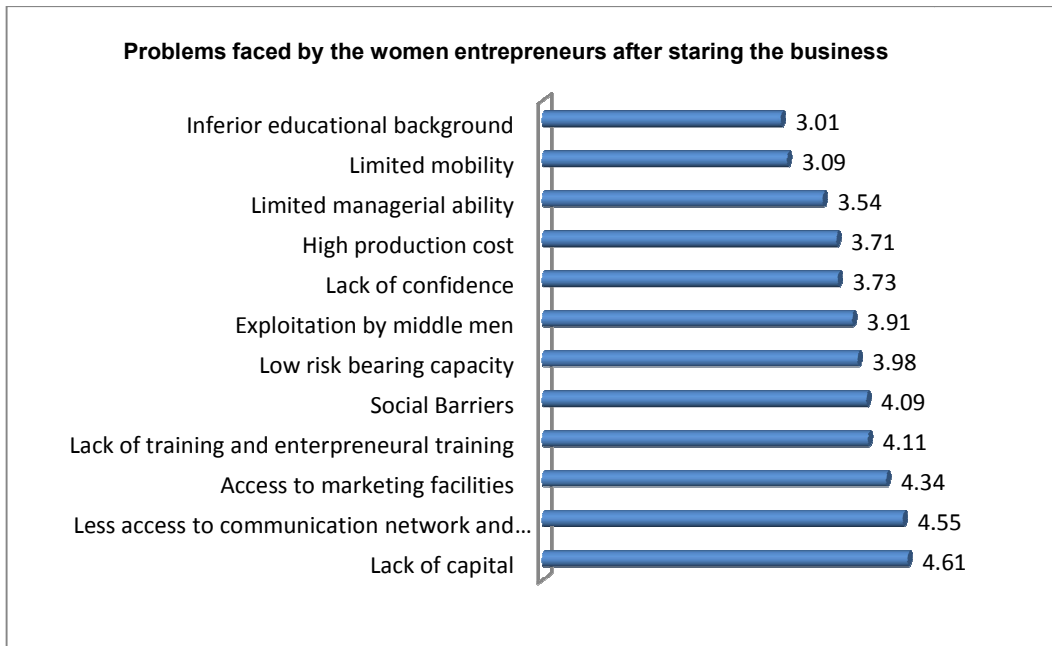


Fig. 2. Problems faced by the women entrepreneurs after starting enterprise in char area

3.6.10 Lack access to technology

Women entrepreneurs in char areas usually use local technologies to manufacture goods and provide services. But to compete with the international products available in the local market these are not productive enough to fulfill market demand, produce quality products. As a consequence, Women entrepreneurs are losing their income due to poor technical know-how. In a study, it is apparently true that women get less access to technological innovation than men due to lack of self-confidence and also lack of utilization of modern technologies. Further Rahman [18] adds that they have to deal with low quality products and production, inadequate marketing channels to distribute their products, lower investment or capital and low income over and over again. Unavailability of modern technological facilities internet, e-commerce, e-trade, e-banking, mobile, telephone, and so on recurrently hampers the progress of rural women's entrepreneurship [19,20].

3.7 Opportunities for Women Entrepreneurship in Char Areas in Bangladesh

Some opportunities of women entrepreneurship in char areas was identified during FGD and from Key informant interview which are listed below:

- Fertile and virgins soil with isolation distance is the most common opportunity for seed business in char areas.
- Vermicomposting and selling
- Nursery business
- Huge cattle population in char areas may boost the organic manure business in chars
- Goat and dairy cow rearing
- Cow fattening
- Poultry and duck rearing
- Near about 2.5 million hard working women are the potentials sources for creating enterprise in char area of Bangladesh.
- Raw materials for food and agro processing is available in char areas in Bangladesh
- Small mini garment
- Huge leisure time of the char women is the sources of initiating off farm activities.
- Low wages manpower is also an opportunity to boosting enterprise.

4. CONCLUSION AND RECOMMENDATIONS

This study conveys the message that if the women are provided with appropriate training and need-based financial and related assistance,

they will enter into the entrepreneurial occupation in a large number and will prove their worth to contribute to the economy of Bangladesh. Both the government organizations and private sector have a major responsibility to promote entrepreneurship development for women in char areas. Without their interventions the advancement of women and women entrepreneurship cannot be achieved in Char areas of Bangladesh.

CONSENT

As per international standard or university standard, respondents' written consent has been collected and preserved by the authors.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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