



All About Patriarchal Segregation of Work Regarding Family? Women Business-Owners in Bangladesh

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Abstract

This research critically analyses patriarchal practices of male family members in terms of social relationships in businesses of women. The extant literature, which seeks to explore the negative influences of the family on women's entrepreneurship, mostly revolves around the impact of patriarchal segregation of work on businesses. As such, it concentrates almost exclusively on the aspect of material gains through domestic responsibilities and childcare of women at the household sphere. This feminist study takes the debate forward with novel insights on how menfolk of the family dominate, oppress and exploit women by directly getting involved in small businesses of women in a highly patriarchal developing nation, Bangladesh. From the interviews of the women business-owners, it is established that businesses of some women are adversely affected by male relatives' social practices that are not tied to the domestic modes of production. Thus, the article significantly contributes to the understanding on gender subordination in women's entrepreneurship from the narrow concentration on material gains of male family members to a more nuanced view of social practices.

Keywords Women's entrepreneurship · Women business-owners · Gender subordination · Patriarchy · Patriarchal segregation of work · Family · Developing nations

Introduction

Since the early 1990s, the influence of gender upon women's entrepreneurship has received much scholarly attention (Marlow et al. 2009). Specifically, considering the family as the major source of patriarchy (Bradley 2012), several studies (Kuratko and Hodgetts 1992; Mattis 2004; Parker 2009; McGowan et al. 2012) explore and explain the adverse impact of traditional familial responsibilities on businesses of women. According to the patriarchal segregation of work, women have to perform domestic responsibilities and child-rearing roles (Bradley 2012). For such social expectations, they confront impediments in initiating and operating their ventures, for instance, the time constraint for carrying out business activities (Ahl 2006, 2015). Thus, patriarchal practices of male family members regarding women's

businesses are evident through emphasising on maintaining their domestic activities.

Nonetheless, by concentrating almost solely on the sexual division of labour, the literature tends to ignore investigating into the ethical concern regarding perverse attitudes of male family members in businesses of women. It is yet to know whether male relatives have any negative interference directly in women's businesses irrespective of their concern regarding the societal expectation of homemaking roles. More specifically, a potential question can be posed concerning whether menfolk of the family dominate them or behave oppressively concerning business activities of women. Furthermore, although male relatives' material gains through domestic modes of production are addressed in the literature (Kuratko and Hodgetts 1992; Mattis 2004; Parker 2009; McGowan et al. 2012; Vincent 2016; Arraiz 2018), it remains underexplored whether they access to any financial benefit from women's small businesses through oppression or exploitation. While it has already been well established that patriarchy exerts negative influences on women business-owners (Ahl 2015), it is yet to know how it is reproduced in terms of social practices within the context of small businesses.

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The aim of the research is to explore whether or how patriarchal social practices of male family members influence the activities of small businesses of women. More specifically, employing the theoretical concept of patriarchy (Walby 1990, 2002), the article is to investigate the social system of domination, oppression and exploitation of women business-owners by male relatives. It seeks to extend the view on the influence of hierarchical social relationships of the family on women's businesses beyond the widely recognised issue of the sexual division of labour. The issue is examined within the context of finance as it is an important aspect not only for businesses (Zhang 2015) but also for exploring patriarchal relationships (Naher 2005). In order to unveil social practices, the study is conducted on a South Asian developing country, Bangladesh, considering its gender and finance related issues. In this country, there remain wide-spread patriarchal social structures and practices¹ (Khatun 2020). Against this background, by considering the extensive operations of micro-credit programmes, the government is supporting women with debt finance for their small businesses with a notion to empower them (Bangladesh Bank 2014).

In response to the research aim, this paper is structured as follow. First, it explains patriarchal practices of the family regarding businesses of women in different contexts and brings to the fore the conspicuous gap of understanding concerning this issue. By explaining the methodological underpinnings, this feminist research provides novel insights on the domination, oppression and exploitation of male family members in relation to business activities of Bangladeshi women. Building upon the empirical evidence, there is a critical discussion on how the dynamics of social relationships within the family negatively influence businesses of women. Thus, by bringing to light the issue of social practices, it remarkably contributes to the prevailing knowledge of patriarchal practices of male family members in small businesses, beyond the issue of sexual division of labour. In general, it extends the understanding on gender subordination concerning women in small businesses of an Asian developing nation whereas the extant literature is almost exclusively concentrated on developed economies (Fielden and Davidson 2005; Acs et al. 2011). Finally, by mentioning the future research avenues in this important area, the paper draws its concluding marks.

¹ As per Human Development Report (2015) of the United Nations, in a 'Gender Inequality Index', Bangladesh has ranked 142 out of 188 countries.

Theoretical Background

Women Business-Owners and Patriarchal Practices

It is contended that gender is a binary hierarchy whilst masculinity assigns femininity an inferior position (Knights and Kerfoot 2004). It is widely recognised that the binary hierarchy governs social relations of men and women by subordinating femininity (Bruni et al. 2004). Patriarchy is employed in an indispensable manner to elucidate gendered relations (Pollert 1996; Walby 2006). The theoretical concept of patriarchy is considered as 'a system of social structures and practices' whereby 'men dominate, oppress and exploit women' (Walby 1990:20). It is not essentially determined by biological ascriptions (Walby 1990). It denotes an indiscernible cultural condition (Butler 1990) whereby men are regarded as a natural as well as the legitimate figure of authority with the power and privilege (Simpson and Lewis 2005). Patriarchal practices of men are, thus, not limited to gains from the sexual division of labour of women but extended to social relationships in terms of domination, oppression and exploitation.

The extant literature on women's entrepreneurship also reflects and reinforces the secondary position of women (Ahl 2004; Jennings and Brush 2013). Considering it as a wide area of debate, this paper is focused on private patriarchy, a relatively private realm of women, whilst they are mostly subjugated in the family (Bradley 2012). It is important to note that despite women business-owners' noteworthy contributions to the economy (Bruin et al. 2006), the primary responsibility is considered to perform the homemaking roles (Ahl 2006). It has already been established that domestic responsibilities and child-rearing activities of women have a significant adverse impact on their businesses (Ahl 2004; McGowan et al. 2012; Arraiz 2018). The discussion on women's entrepreneurship literature converges around material gains of male family members, tied to the marital and maternal roles of women.

Reflecting upon the extant literature, this study strongly argues that the research on gender subordination concerning the negative role of the family on women business-owners is at the rudimentary level. This statement is aligned with the view of Hartsock (2004); it is contended that the patriarchal segregation of labour is the starting point of the debate concerning gender subordination as it concentrates fundamentally on material gains, ignoring the issue of social relations. The existing scholarship on women's entrepreneurship concerning the adverse impact of the family is anchored predominantly on the materialistic perspective; it simply emphasises on complying with societal norms (i.e. the expectation to perform traditional familial responsibilities by women) that results in negative consequences in businesses.

It is under-researched whether or how male family members interfere in women's business activities at an individual level, delineating their personal social relationships. In other words, how male family members directly dominate, oppress or exploit women into their diversified business activities is underexplored. Put simply, although studies have addressed private patriarchy in terms of material gains concerning women business-owners, little is known regarding how the hierarchical social relationships in the family are maintained in businesses.

Women Business-owners and Patriarchy in Different Contexts

It has already been contended that, given the differences in different contexts, findings of the developed nations cannot be readily applied to other areas of the world (Luo et al. 2018). Whereas the extant literature on women's entrepreneurship is largely concentrated on two developed economic contexts, the US and Europe (Ahl 2006; Fielden and Davidson 2005), a highly patriarchal context of a developing nation can provide an opportunity to take the debate on gender subordination forward. As such, it can advance the understanding by investigating into negative influences of male relatives beyond the aspect of domestic responsibilities and child-rearing. It is argued that the patriarchal practices in developing countries can lead to very dissimilar experiences for women business-owners compared to those of developed countries (Al-Dajani and Marlow 2010). In a highly patriarchal society of a developing nation, the power of men is not simply attributed as breadwinners on the basis of the economic explanation (Civettini and Glass 2008). The comprehension of the powerful and privileged position of men is rooted in society, culture and religion (ibid). Consequently, studying in such a context can reveal patriarchal practices of male relatives directly in businesses due to their socially and culturally embedded roles in the family.

Nevertheless, based on a South Asian context, it has been contended that the acute gender inequalities are hidden in such a way that those cannot be easily identified and comprehended (Sen 2003). For instance, with reference to rural India, a study demonstrates (Sen 1989) that many women are deeply concerned about their family welfare without having a proper perception concerning their personal interest whilst this attitude helps in sustaining traditional gender inequalities. The historical evidence supports that, within the family, often the severe inequalities sustain by women's acceptance of the legitimacy of hierarchical social orders and by making deprived women as allies (Sen 1990). Besides, the less extreme expression of gender inequalities is confounded by the existing 'attitudinal fog' (Sen 2003, p. 319). While hierarchical gender relationships in the family are so deeply rooted in the life

of women in these contexts, it requires providing visibility of the patriarchal social relationships of women regarding their businesses in these underexplored parts of the world.

It is worth noting that studies on patriarchal developing economies are almost solely concentrated on micro-credit (Woodworth 2000; Amin et al. 2003; Mahjabeen 2008; Mair and Marti 2009; Naher 2010; Bruhn and Love 2010; Banerjee and Jackson 2017). While studying on these poor, almost illiterate women in the micro-level firms in rural areas (Naher 2005), the middle-class, comparatively educated women in small businesses of urban sites are largely overlooked. It requires to recognise the diversity among women of these areas and to study the underexplored cohort of women in small businesses. The extremely limited studies on small businesses of developing nations (Amine and Staub 2009), however, revolve around the issue of the negative impact of household chores in businesses that align with the established way of thoughts of the Western developed nations and tend to ignore social practices of male family members with regard to women's ventures.

To address the previously unasked questions concerning women's social relationships with the menfolk of the family in their ventures, this study concentrates on a patriarchal developing country, Bangladesh where there is a growing number of women in small businesses (Chowdhury 2017). Feminist standpoint research has been conducted for exploring the important but overlooked issue of patriarchal social practices of the under-researched context. As feminist standpoint theory offers an opportunity to women in explaining social realities based on their own experiences (Bowden and Mummery 2009), and it emphasises the experiences of women due to their subordinated position in society (Ahl 2004), this stance can reveal the patriarchal social relations of the underexplored cohort of women of Bangladesh in an appropriate way. Employing patriarchy as a theoretical concept (Walby 1990, 2002), this feminist study investigates into how male family members dominate, oppress and exploit women in small businesses in order to extend the understanding on the hierarchical social relationships.

Women Business-Owners, Patriarchal Practices and Debt Finance

To explore and establish patriarchal social practices of menfolk of the family, this study concentrates on finance. The reason is that it is not only a major concern in entrepreneurship (Zhang 2015) but also a crucial and critical issue for scrutinising private patriarchal relationships considering the way males gain property or funds from

and through women (Hossain and Sumon 2013; Naher 2005). The violence against women is well-researched by enquiring into how men gain funds from women within the family (such as dowry²) (Bloch and Rao 2002; Hossain and Sumon 2013; Srinivasan and Bedi 2007) or through women beyond the family, for instance, funds obtained from the micro-credit programmes at the initial phase of businesses in developing economies (Naher 2005).

Nonetheless, the case of bank loans for small businesses, particularly in terms of social relationships, is yet to explore. The process of debt finance further offers the platform to explore patriarchal practices concerning decision making for the loans application or carrying out the procedure, and, consequently, it facilitates to unveil social practices of male relatives directly in businesses of women. In so doing, in contrast to the initial stage, the growth stage of businesses is particularly significant because by this time, apparently, women have already proved their capability of operating businesses through challenging their stereotypical roles and expectations in society. At this stage, male family members' financial gains and, in general, their active domination or oppression related to business activities can demonstrate the patriarchal roles in a more nuanced manner. Therefore, investigating the social relationships of the family in the experiences of accessing debt finance for the growth stage of small businesses of women is a worthy line of inquiry.

It is important to note that studies on developed nations have not paid proper attention to the family concerning women business-owners in accessing bank loans; even the homebound responsibilities of women are overlooked in the debt financing scholarship. The literature on debt finance is almost resolutely concentrated on gender discrimination by banks (Cavalluzzo et al. 2002; Coleman 2000; Fischer et al. 1993; Hisrich and Brush 1983; Mirchandani 1999; Orser and Foster 1994; Shaw et al. 2001; Wu and Chua 2012). The limited studies on bank loans in developing economies (Bardasi et al. 2011; Tlaiss 2013) also focus on gender discrimination of bank officers. Nonetheless, Ahmad and Naimat (2011) draw attention to the adverse impact of domestic responsibilities and childcare on the bank lending process and trace the interference of husbands concerning decision-making of accessing loans. In brief, there is a dearth of research on whether or how patriarchal social practices of the family is articulated in the experiences of women in accessing bank loans.

To address this knowledge gap, the financial context of Bangladesh is important to consider. In this country, there is an effective operation of the micro-finance programme

(Bangladesh Bank 2014). With a notion to empower middle-class women, Government is providing special funding assistance to them for their small businesses. In response to this step, Bangladesh witnesses a remarkable increase in bank loans disbursement for women, engaged in small businesses (ibid). Against this background, the paper explores social relationships within the family of women business-owners in the highly patriarchal context of Bangladesh to provide nuanced insights on patriarchal practices in businesses, beyond the narrow concentration on the sexual division of labour.

Research Methodology

Methodology

Given the gender perspective of this study, we have conducted feminist standpoint research. Feminist standpoint offers a platform to women in order to articulate their experiences (Campbell 2004). With the expression of their own 'concrete experiences' of women (Collins 1990, p. 209), a study can unveil the ignored and unnoticed aspects of social order (Buzzanell 2003). By providing voices of women business-owners (Frisby et al. 2009), this feminist research conducts an enquiry into male family members' social relationships through direct patriarchal practices in businesses, beyond the well-recognised issue of sexual division of labour. Moreover, women in different areas are oppressed in a dissimilar manner, and, hence, each oppressed group possesses its 'distinct insights' regarding 'the larger social order' where the oppression is prevalent (Harding 2004, p. 9). In line with this logic, a feminist methodology is particularly important for this research on the comparatively underexplored geographic area to explore the issues of social justice and fairness.

In this feminist research, to properly transmit the voices of women (Olesen 1994), a qualitative method has been adopted because it is deemed as an appropriate one for disclosing and comprehending experiences of women (Depner 1981). The method is particularly important here. The reason is that, while the adverse effect of patriarchy is well recognised (Walby 1990), we know little concerning how it is articulated in the case of women in small businesses. It is already established that, in the familial context of Bangladesh, women confront a high level of patriarchal practices (Bayes and Hossain 2013; Begum 2005). The influence of male family members is traced to exceed even the household sphere; it is reflected through the professional women's obligation to have the permission of male family members in undertaking different job responsibilities (Ahmed and Islam 2008). The scenario suggests a persistent need to enquire whether and how male relatives dominate or oppress

² Through dowry, husbands or in-laws accumulate cash or valuable properties from women's natal family in many countries, for example, India and Bangladesh.

self-employed women by getting involved in their businesses. Furthermore, in general, husbands of many women are found to hold control over money (Kibria 1995; Chowdhury 2009). The earnings of some professional women are also easily accessed by their husbands (Chowdhury 2009). Accordingly, a potential question is posed for women business-owners concerning the extent to which they have the independence to employ bank loans for their businesses. Given the complexities in the familial context, this qualitative study takes an opportunity to explore the ethical concern regarding patriarchal social relationships that are articulated through the intensity and intricacy of the social phenomena (Myers 2009; Strauss and Corbin 1990) of women business-owners' access to debt finance.

Sample Selection and Data Generation

The selection of research participants was conducted to explore social practices of male family members concerning the activities of small businesses of women within the context of debt finance in a patriarchal developing country. Purposive sampling was employed for the study to ensure the respondents' specific characteristics (Lincoln and Guba 1985). Certain criteria were considered in the context of Bangladesh to select and recruit participants:

- The women were sole-proprietors and founders of the concerned businesses. Aligned with the definition of small businesses, offered by Carland et al. (1984), I considered those as sole-proprietors who legally owned and operated their individual businesses. The nature of ownership is important to scrutinise as, in the case of family businesses or co-preneurships and transferred ownerships, the influence of male family members on financing businesses might be difficult to isolate.
- All women were married and lived with their unit or joint family. These issues were essential to explore the direct patriarchal roles of male family members, particularly husbands.
- Those women business-owners, who were continuing with the funds of the bank at the growth stage of businesses, were considered to analyse their experiences of accessing debt finance. All of them applied for the bank loans within two years prior to the interviews. This issue was important to consider in maintaining the consistency across their experiences.

At first, a commercial bank was selected to identify and recruit women business-owners. The bank was in a prominent position in disbursing specially designed loans for women business-owners in Bangladesh. A special scheme of the central bank of the country supports certain commercial banks in disbursing the particular loans. These loans

were offered without any collateral and at a comparatively lower interest rate (around 10% compared to 15% or more for the conventional loans). To provide a wider scope of the research, the women, with comparatively large loans for small businesses (generally, more than Tk. 2,500,000), were considered whilst the procedure of accessing loans was same for both males and females. A list of women business-owners was collected from the bank to conduct this study. From that list, a total of 21 women business-owners were selected; most of them (18) acquired loans from the special scheme of the central bank.³

To generate data, I employed the semi-structured interview that is considered as the principle means for feminist researchers to have an active involvement of respondents in reflecting their lives (Graham 1984). For the proper communication, interviews were conducted in Bangla, the native language of both the participants and the author, who conducted the interviews. All these face to face interviews were voice recorded and transcribed verbatim. It is important to note that after the literal translation, the interviews were presented in a manner that could make sense in spoken English (Pilnick and Zayts 2016). In the case of grammatical omissions or lack of proper meaning of the referred issues, I clarified the sentences by inserting words in square brackets within the interviews (Bryman 2016). For checking the accuracy of the translation, initially, the common way of back translation of interviews (Brislin 1980) was conducted by a professional translator. The back-translated copies of two interviews were compared with the original interviews. The output indicates the precision of the entire translated data. Nonetheless, considering the limitation of back translation (for example, non-existence of equivalent words or expression of the source language in other languages), there was also a consultation with an expert, specialised in linguistic skills in order to maintain the standard of translation (Nes et al. 2010).

It is worth noting that although 21 interviews were undertaken, 12 women business-owners were found to be the subject of domination, oppression or exploitation by male family members. In addition, one respondent (Fahmina) provided her general view on the patriarchal social relationships of male family members concerning businesses of women. Accordingly, to explore patriarchal social relations regarding businesses, these 13 respondents were taken into consideration for this research. Nevertheless, there were two women (Rini and Amrin) who faced problems due to the lack of support from their male relatives in accessing the loans. As their experiences were not directly aligned with the research aim, they were not considered for this study. The rest of the

³ To maintain confidentiality, pseudonyms of the respondents are employed throughout the paper.

Table 1 Business and demography related information of the respondents

SI no	Name of woman business-owners ^a	Age of women	Type of businesses
1	Zafrin	50–55	Boutique and Tailoring
2	Mariana	35–40	Boutique and Tailoring
3	Sheeta	40–45	Boutique and Tailoring (Embroidery Factory)
4	Maliha	40–45	Boutique and Tailoring
5	Roushan	35–40	Boutique and Tailoring
6	Lisa	30–35	Boutique and Tailoring
7	Shahina	50–55	Dress and Handicraft Products (Manufacturing and selling in the outlet)
8	Masuma	25–30	Trading (Retailing curtains, bed-covers etc.)
9	Nurunnahar	35–40	Trading (Retailing accessories etc.)
10	Lopa	35–40	Trading (Retailing shoes)
11	Rizia	25–30	Beauty Parlour
12	Papia	45–50	Beauty Parlour
13	Fahmina	50–55	Boutique and Tailoring
14	Zohora	50–55	Boutique and Tailoring
15	Nahid	30–35	Boutique and Tailoring
16	Fiza	30–35	Boutique and Tailoring
17	Amrin	60–65	Boutique and Tailoring
18	Barna	50–55	Trading (Retailing curtains, bed-covers etc.)
19	Shahnaz	35–40	Trading (Retailing dress, toiletries, accessories etc.)
20	Nasima	25–30	Grocery Shop
21	Rini	45–50	Manufacturing Grounded Spice

^aFor the purpose of confidentiality pseudonyms of the respondents are used. The first 13 respondents were considered for this study, although these 21 women business-owners were interviewed. Besides, the first three women took larger amount of loans with collateral

respondents did not report any patriarchal social practices of the male relatives in the bank-lending process. As a point of caution, it does not suggest that homemaking roles did not have any influence on businesses of these women. Table 1 presents the respondents of this study.

Data Analysis

Following the thematic analysis of Braun and Clarke (2006), I developed themes through an iterative process. At first, the important aspect regarding the familiarity of data (Gehman et al. Forthcoming) was accomplished with my heavy involvement in data due to the transcribing and translating process. In order to generate codes, I took into account the recommendations of Ryan and Bernard (2003), for example, repetitions as well as the emphasis on resemblances and differences across the transcripts. The second-order theoretical level was developed by simultaneously considering the terms of the respondents and the abstract issues (Gioia et al.

2012) related to patriarchy. Themes were then reviewed and refined for the coherence and internal consistency (Braun and Clarke 2006). It is worth noting that during the data analysis, the interpretation of some quotes was checked with some respondents and few scholars of Bangladesh and the Western context.

To develop the aggregate dimensions, I considered the theoretical concept of patriarchy, offered by Walby (1990; also 2002). The reason is that the concept considers the social structures and practices rather than biological determinations. As a result, the emphasis is not exclusively on the sexual division of labour but social relationships (Walby 1990, 2002). Employing this theoretical perspective, three aggregate dimensions were identified that were aligned with three core aspects of patriarchy—Domination, Oppression and Exploitation (Walby 1990, 2002). The first two themes reveal the dominating and oppressing roles of male family members, particularly husbands, concerning the loan accessing process of the women business-owners. As the

lack of sense of exploitation is an issue for certain contexts (Sen 1989), the theme, exploitation, is critically investigated within the women business-owners' narrative accounts concerning the experiences of accessing debt finance. These three themes explore and analyse patriarchal approaches of male family members in women's businesses whilst concentrating fundamentally on social relationships within the familial context rather than the well-rehearsed issue of material gains through domestic modes of production.

Findings

From the findings of this study, patriarchal social practices of domination, oppression and exploitation (Walby 1990) of male family members are unveiled in the experiences of women business-owners in accessing debt finance in Bangladesh. It has been contended that the severe and vicious manifestation of gender inequality is not easily unveiled with immediate observation (Sen 2003). The study discloses social practices of menfolk of the family that are generally unquestionably deemed normal or obvious in this developing context, and, makes clear that those practices are the issues of a high level of patriarchy. Whereas the existing studies on self-employment concerning private patriarchy (Ahl 2004; Amine and Staub 2009; Kuratko and Hodgetts 1992; Mattis 2004; Budig 2006; McGowan et al. 2012; Vincent 2016) are concentrated almost entirely on the impact of domestic modes of production, this research significantly advances the debate by bringing to light the obscured but salient patriarchal social relationships in small businesses.

Domination of Male Family Members

In the extant literature (Ahl 2004; Amine and Staub 2009; Budig 2006; Mattis 2004; McGowan et al. 2012), the domination of male family members is traced in terms of the influence on decision making regarding certain business activities of women. For example, the schedule of business work or the type of ventures is broadly determined by the adjustment with women's roles as domestic actors. In exploring the patriarchal social practices, this research brings to the fore further ethical concerns. It uncovers that the authoritative roles of male family members regarding the small businesses were not simply based on the emphasis on maintaining the roles of wives and mothers of the women business-owners; the hierarchical social relations were reflected through the domination concerning business activities.

In the highly patriarchal context of Bangladesh, many women business-owners were found to be dominated by husbands while deciding upon accessing bank loans. In the case of Mariana, she required the explicit consent

of the husband to apply for a loan for her own business: "... I shall take a loan from the bank. For each of these issues, the consent from my husband was needed." The term 'needed' in the expression of Mariana clearly marks that she was obliged to have the husband's 'consent' for each step of the loans application process. It is important to note that many women seek help from their husbands to deal with different patriarchal problems while applying for debt finance in Bangladesh (Jaim 2020). Whereas these women voluntarily invite their husbands to get involved in their businesses to seek their assistance, the case of Mariana unveils a different view. The quotes underscore that Mariana had no choice but to have the consent of her husband regarding accessing loans. In other words, the authoritative role of the husband is reflected in the comments of Mariana.

After showing the interest in a bank loan, the husband assessed Marina's competency and then permitted her to decide: 'He observed that – 'no, I can do everything.' [Then the husband said:] 'If you feel that it will be good to take it [the loan], if you can continue it, then there is no problem.'" It is worth noting that Mariana operated diversified businesses for around 20 years. Despite her wealth of experiences, the husband exercised authority over her business. The husband let her to decide upon accessing the loan, only after he felt confident with Mariana's performance. In this regard, the husband's evaluation regarding the loan accessing ability was based on her business expertise but not on the execution of her domestic role. Whereas the extant literature on women in small businesses is generally focused on husbands' patriarchal practices within the domestic sphere through the expectation of performing familial responsibilities, this case demonstrates how a husband can enter into the business as a seemingly legitimate authority, beyond the household boundary. The husband's dominating practice, irrespective of the material gains, explicitly provides a unique insight into the hierarchical social relationship within the context of small businesses.

While the previous example demonstrates the domination directly in particular business activities, the overall dominating attitude of husbands in the life of women was also revealed to encroach into their loan accessing experiences. As a point of clarification, this overall dominating approach of the husband is not explicitly entwined with the demand of meeting the caregiving role of women but is related to their unauthorised power exercise on women's everyday issues. For example, in Bangladesh, it has already been established that husbands control over the property of women (Chowdhury 2009). While collateral is a prerequisite in the case of applying for large loans, this study enquires into employing property for the loans application process of small businesses. Regarding this issue, Fahmina expressed her general view on how the micro-level, everyday practices

of domination in the private realm eventually place constraint concerning the eligibility of accessing bank loans:

A woman in great hardship, after taking care of the family, being rebuked by the husband, putting up with all the problems with the mother-in-law, may somehow gather capital or property. But the husband becomes the master, the sole decision-maker of that property. She [the woman] doesn't have any power or control over it. She can't fully control it. (Fahmina).

Oppression of Male Family Members

The extant literature discusses the patriarchal approach of male family members through the expectation or demand of maintaining women's business issues around the rhythms of traditional family activities, and, hence, the oppressing roles are deemed indirect. Nonetheless, this research advances the debate by unveiling a few cases regarding the oppressive activities or behaviour of male family members that intrude into women's businesses irrespective of the issue of household chores.

The oppression of extended family members can be cited as an example. In the extended familial context, oppression, embedded in the personal life of some women, eventually caused impediments for gaining access to debt finance. For a few respondents, the natal family played an important negative role in terms of the inheritance related issue. Although Muslim women are entitled to inherit a property in the absence of her father, in Bangladesh, it is customary to waive their rights for their brothers (Kibria 1995; Kabeer 1999). In many cases, Bangladeshi women are pressurised to waive their land rights (*ibid*). Fahmina clarified this issue regarding the constraint of utilising the asset as the collateral for a bank loan:

After getting married, the day a woman leaves her father's house, that's the end of the relationship with her father's property. Brothers will never let her get it. After the death of the father, brothers will say, 'she can't get it.' [...] So, a woman has nothing to provide as collateral. She has no capital. (Fahmina).

The comments of Fahmina underscores that, in this society, after the marriage, when a woman leaves the father's house, she practically leaves the right on her father's property. The scenario is comparatively barefaced after the death of her father. The quote – “Brothers will never let her get it” clearly articulates the brothers' firm position so that the woman will not be able to acquire her legally entitled property. The comments reinforce what is known from the literature concerning the overall oppression in the social life of women in terms of the deprivation of father's property (Kibria 1995; Kabeer 1999; Zaman 1999). With reference to this issue,

Fahmina brings to light how the scenario places women in a disadvantageous position in acquiring property. The widely practiced oppressing role of male family members (Kibria 1995; Kabeer 1999) results in the lack of collateral for which women cannot apply for a large amount of bank loan. Thus, it highlights that oppression, in relation to businesses, is not simply restricted in terms of emphasising on performing traditional familial responsibilities of women at home.

Exploitation of Male Family Members

Studies on women business-owners of developed countries (Coleman 2000; Fraser 2005; Orser and Foster 1994) concentrate on sanctioning loans, ignoring the issue of funds utilisation. Shedding light on this aspect of utilisation is particularly important in Bangladesh. The tradition of the country is not in favour of the economic autonomy of women (Kibria 1995). From the literature on micro-credit of this country (Naher 2005), it is evident that male relatives consume loans by oppressing women with physical assault or the threat of divorce. The finding leads to enquire into such social practices when women access debt finance for their small businesses. This study demonstrates that there is no evidence of coercion by male family members for accessing loans of the women business-owners. Nonetheless, the approach of being a legitimate authority of husbands in consuming funds of women's businesses hints at a form of exploitation, a fundamental issue of patriarchy (Walby 2002).

This research reveals that after receiving loans, some women provided the entire amount or a part of the bank loans to their husbands without being pressurised to do so. In that highly patriarchal context, husbands of some women acted as the assumed beneficiary who duly possessed the external funds of their wives. For example, Masuma shared the loan with the husband for his business. Furthermore, Rizia provided the entire loan to her husband. For that reason, Rizia placed a false requirement in the loan application for her beauty parlour: “They [bank officers] came to see [the parlour]. I told them – ‘these are the chairs-tables for the parlour. I shall change these. I will purchase chairs, tables.’” Nevertheless, she used the loan for a different purpose: “I specially took the loan as Eid⁴ was coming. I need to buy goods for the cloth shop. You know what I mean.” The cloth business was a comparatively new one that Rizia initiated with her own money as she claimed: “Completely with my own money.” It is worth noting that the husband operated the cloth business as if it were his own venture. In sum, Rizia's

⁴ Eid is a Muslim religious event, and, it is the largest festival in Bangladesh (Hasan 2015).

husband was the ultimate beneficiary of the entire loan, that was received for the parlour, whilst no coercion was evident.

These examples highlight that husbands of many women business-owners can be actively and directly involved in the businesses in terms of financial aspects. Some women were employed as unpaid debt collectors for their husbands, but they were not forced to do so. This scenario mirrors the well-recognised issue of the roles of housewives. In society, women accept husbands as the legitimate authority of the beneficiary of their housebound work (Bennholdt-Thomsen 1984). In a similar vein, some women business-owners considered their husbands as the ultimate and legitimate beneficiary concerning the earnings of the external funds. The way the women passed the loans from their small businesses without any coercion indicates a form of exploitation.

The case of Maliha more precisely explains the notion of providing loans to the husband. While continuing a loan, Maliha applied for another one. The purpose of the next loan was to provide the entire amount of the fund to her husband. She clearly declared the issue:

But I will not take a loan for my business. If we ever take it, it will be for my husband. This is what I tried last time. I tried to take the loan with my property in the name of my business. Then I would give it to my husband. It was the plan. (Maliha).

Finally, Maliha could not secure the loan. However, it is important to note that, from the interview, it was not evident that the husband forced her to take such a decision of mortgaging out her own property to have the loan for his business. When she was asked about the reason for her such an intention, Maliha expressed the advantage of taking a loan in her name:

If he [the husband] would take [the loan], in fact, he would have to provide a higher amount of interest. Isn't the interest rate much lower for women? That's why, I tried for it [accessing another loan] in my name. (Maliha).

From her response, the question regarding the interest rate indicates Maliha's unequivocal choice of accessing the loan in her name for the welfare of the family. As Maliha was required to pay less amount of money as interest compared to that of her husband, she preferred to take the loan from the special loans package of the women business-owners. The comments suggest that, although the loan would be invested on her husband's business instead of her firm, the family would be overall benefitted from paying less amount of interest. Thus, rather than her personal interest, the family-oriented welfare approach was reflected in the comments of Maliha.

The example of Maliha reinforces what is known from the literature (Das and Nicholas, 1981) concerning the women

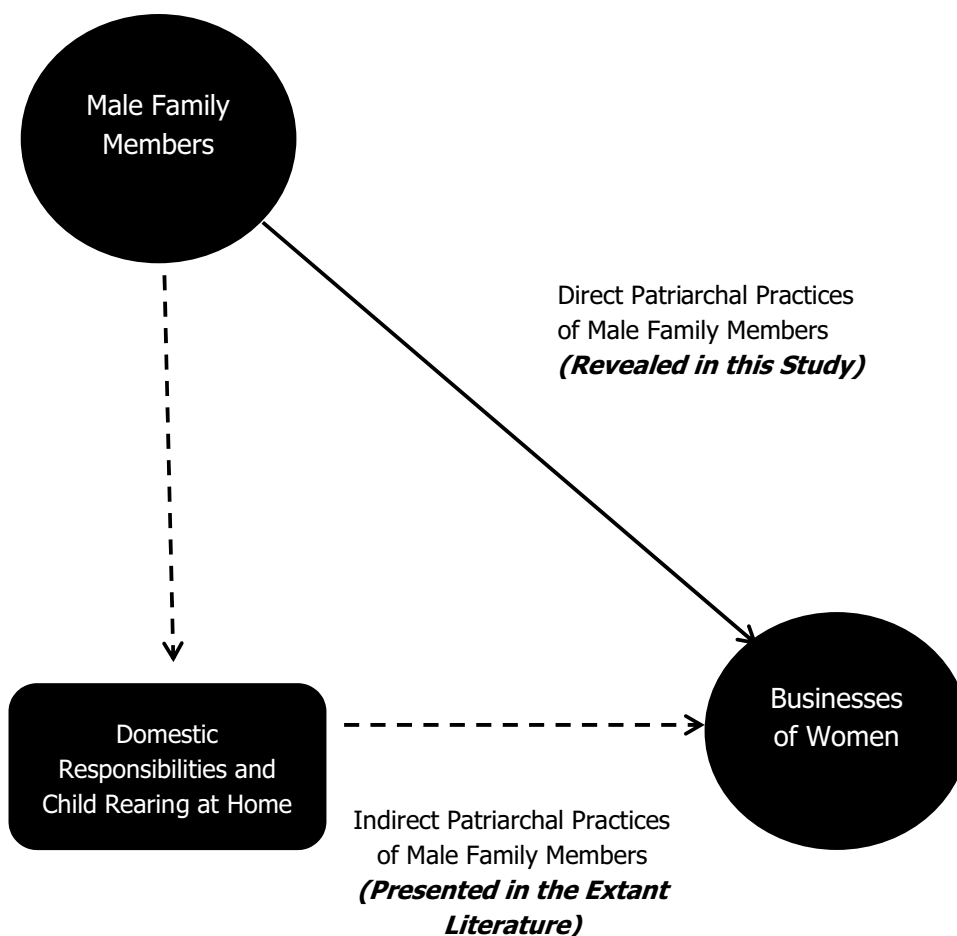
in the neighbouring country, India. Often typical women of that rural society cannot comprehend the question regarding the personal welfare, and, in the case of responding to the question, they generally answer based on their understanding of the overall welfare of the family (ibid). According to Sen (1989, p. 69), the case of these Indian women can be translated as 'exploitation'; the hierarchical gender relationships are generally maintained by making deprived women as allies. Similarly, in Bangladesh, whereas the special bank loans were designed to support women business-owners and were offered only to them, the loans were not invested in the ventures of some women for their empowerment; the husbands gained the funds on the grounds of the family welfare. In light of the explanation of Sen (1989), it appears that some women of Bangladesh were exploited within the context of small businesses.

Discussion

Framing with the theoretical concept of patriarchy (Walby 1990, 2002), this article explores the ethical concerns regarding social practices through 'domination', 'oppression' and 'exploitation' of women by male family members in their small businesses in a highly patriarchal society. This paper demonstrates that, in Bangladesh, where men dictate the everyday activities of women in controlling their lives, the authoritative voice of male relatives in women's small businesses reinforces the dominating role as a natural one. The oppression of male family members is articulated in the experiences of women. For example, the male relatives' overall oppressing activities on women's life also had an enduring effect on their businesses that results in negative influences on the debt finance process. Furthermore, this research indicates husbands' exploitation regarding financial benefits from small businesses. Drawing the evidence together, there are several implications in terms of the theory.

The research advances the understanding on how patriarchy is directly articulated in the small businesses of women in a developing economy. The concentration on marital and maternal roles of women concerning to their businesses in the previous studies (Ahl 2004; Amine and Staub 2009; Budig 2006; Kuratko and Hodgetts 1992; Mattis 2004; Parker 2009; McGowan et al. 2012; Vincent 2016; Arraiz 2018) tends to reflect indirect roles of men because the patriarchal practices in businesses are channeled through the impact of the domestic modes of production at home (mapped in Fig. 1). As such, the existing literature explains the role of male relatives as a passive one whilst both men and women are merely complying with the patriarchal segregation of work and this response to the societal expectation leaves an adverse effect on businesses of

Fig. 1 Direct patriarchal practices of male family members in businesses of women



women. Nonetheless, in analysing women's experiences of accessing debt finance, this study identifies how husbands directly played patriarchal roles by having the involvement in business activities that were not contested by the domestic duties of the women. The overall patriarchal practices of husbands or other male family members in the personal lives of women also had negative influences on their small businesses. In other words, the domination, oppression and exploitation of menfolk of the family shaped women business-owners' experiences of bank loans access. Hence, the ethical issues regarding the patriarchal roles of male relatives are not only transferred from home to businesses in terms of domestic modes of production but can be directly and actively applied in their small businesses.

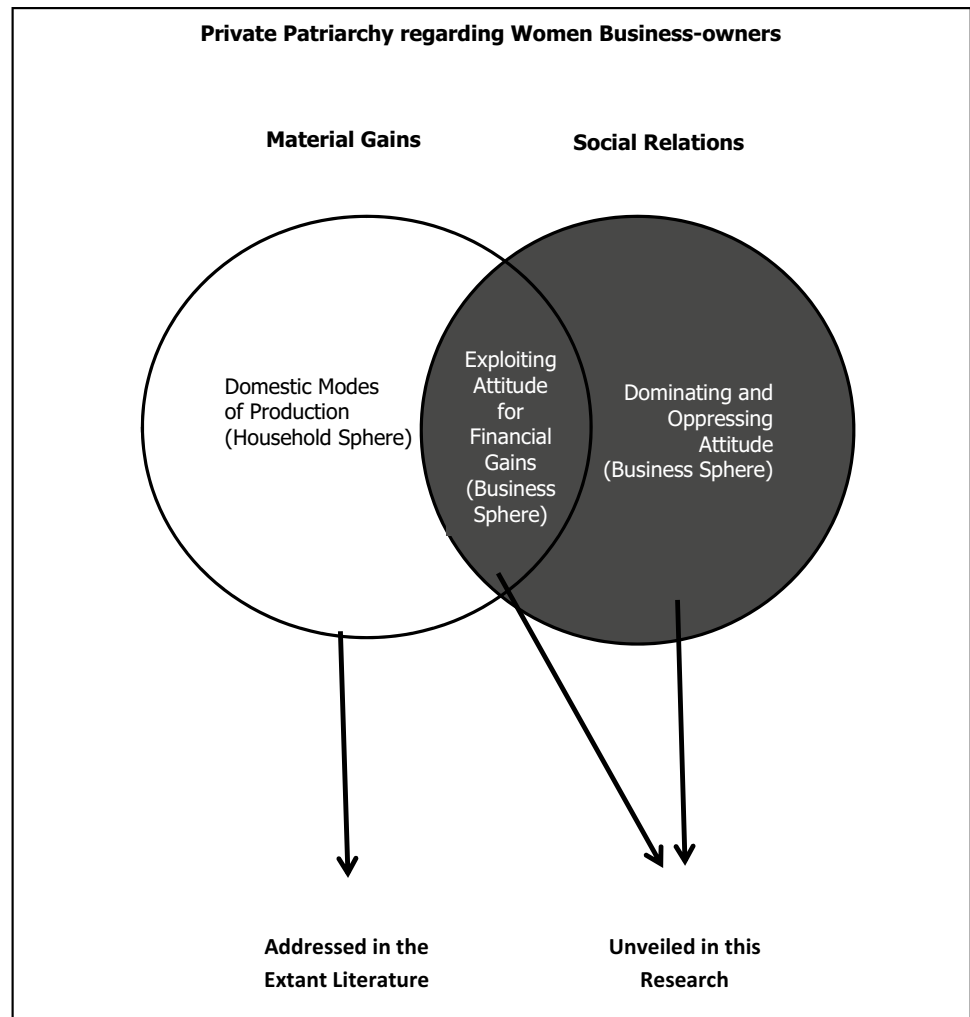
Thus, this direct and active roles of male family members, which are not related to the interest of material benefits with the gendered role of women at home, explain the patriarchal social practices of male family members concerning businesses. Exploring such social relationships is particularly important for the entrepreneurship scholarship. This article criticises that, by concentrating almost solely and narrowly on the patriarchal segregation of work, studies tend to consider only material gains of men, ignoring 'perverse

inversions of more humane social relations' (Hartsock 2004, p. 36) in entrepreneurship research. This study substantially contributes to the understanding on private patriarchy within the context of small businesses in relation to the diversity, intricacy and complexity of social relations of women with menfolk of the family. It extends the moral issues on patriarchal social relations from material gains in relation to domestic modes of production (Fig. 2 illustrates the issue).

As a point of clarification, while enquiring into the negative social practices of male family members concerning women's businesses, this research discovers one specific form of material gains of some husbands. The article provides distinct insights concerning the financial benefits of some husbands from bank loans within the context of small businesses. In so doing, it remarkably adds to the prevailing materialistic perspective of small businesses by addressing beyond the issue of the sexual division of labour.

It is also important to notice that the extant literature on women business-owners tends to restrict the discussion on gender subordination by the family within the domestic sphere. This study brings to light that the social structure, in which menfolk of the family are natural as well as a legitimate authority to exercise power over women, is also

Fig. 2 Patriarchal practices (material gains and social relations) of male family members in small businesses of women



prevalent in their business arena. As such, the article clearly establishes that patriarchal roles of male family members transcend the family sphere to small businesses of women. It also reveals that the social relations in the family are maintained in such a way that women cannot escape from the subservience positions while operating their own small businesses.

By unveiling the indispensable patriarchal social relationships concerning many women's businesses, the study further enriches the understanding of Sen's (2003) arguments on the hidden form of acute nature of gender inequalities in the South Asian regions within the context of entrepreneurship. Simultaneously, the research generates important empirical contributions. While in this context, the severe gender inequalities are concealed or disguised (ibid), the existing literature overlooks this pressing aspects of patriarchy by almost solely concentrating on domestic modes of production. By establishing the patriarchal social relationships in businesses of women, this study, thus, substantially contributes to the prevailing knowledge regarding this part

of the world. Moreover, whereas it is challenging to identify and explain the severe gender inequalities in this area (ibid), this study potentially contributes to the existing understanding by providing visibility of the overlooked gender subordination in women's entrepreneurship of this highly patriarchal developing context.

Furthermore, the research extends the understanding on exploitation in the South Asian context (Sen 1989). As far as the issue of exploitation is concerned, whereas the family welfare over the personal interest has been explained with reference to the poor class Indian rural women (ibid), this study reveals that the similar patriarchal problem exists for some middle-class women in the urban area of Bangladesh. Thus, the empirical evidence of this study extends the prevailing understanding on exploitation. In general, the research generates empirical contributions by unveiling patriarchal issues for the middle class, comparatively educated women in small businesses whereas there is a proliferation of research (Mair and Marti 2009; Bruhn and Love 2010; Banerjee and Jackson 2017) on poor class, almost

illiterate women engaged in micro-credit in developing nations.

However, by concentrating on this central issue of social relationships of the family regarding women's businesses, this paper further contributes to the specific theoretical area of debt financing. The prevailing literature on developed nations almost exclusively concentrate on whether and how banks discriminate women business-owners (Cavalluzzo and Cavalluzzo 1998; Cavalluzzo et al. 2002; Coleman 2000; Fraser 2005; Orser and Foster 1994; Wu and Chua 2012) or whether other factors are determining the differential responses of bank officers (Belcourt et al. 1991; Fischer et al. 1993; Hisrich and Brush 1983; Mirchandani 1999; Shaw et al. 2001; Marlow and Patton 2005). In other words, the literature is confined to bank and women business-owners centric view. It rarely (for instance, the study of Ahmad (2011) and Jaim (2020) based on developing nations) raises any question regarding the role of the family in this process. Against this background, this paper potentially extends the view by establishing that gender subordination is not limited to the issue in relation to banks. In a developing nation, it is also deeply rooted in the familial context whilst male family members actively and directly get involved in the process of bank loans. The paper provides unique insights on patriarchal social practices in terms of domination, oppression and exploitation of male family members in the bank lending process. Thus, it contributes to the understanding on debt financing from the bank-centric view to a broader perspective, i.e. related to the family.

In brief, the research significantly advances the understanding on the ethical concerns regarding gender subordination in women's entrepreneurship of an underexplored region of a South-Asian developing nation. As a point of clarification, the study does not suggest that patriarchal social practices are entirely absent in the developed context. Nonetheless, the highly patriarchal context of the developing nation provides the opportunity to interrogate into this issue. Consequently, it significantly moves the debate on gender subordination in women's entrepreneurship forward from the material gains centric view of developed nations to a much advanced level of understanding on patriarchal practices through social relations in developing nations.

Conclusion

By exploring patriarchy in terms of social relations of male family members in business activities of women, the novel contribution of this feminist research is to move forward the understanding on gender subordination in entrepreneurship from its starting point of the debate that is predominantly concentrated on the sexual division of labour. Framing with the theoretical concept of patriarchy, based

on social structures and practices (Walby 1990, 2002), the critical analysis of the empirical evidence demonstrates the way the male family members dominate, oppress and exploit many women business-owners by directly and actively getting involved in the firms. The gender subordination was permeated in such a way that the hierarchical social relationships within the family were naturally reproduced in the businesses of women beyond the boundary of their household sphere. The paper provides unique insights in the women entrepreneurship by unveiling the intricacy, complexity and nuance of social practices of menfolk of the family in businesses. Consequently, it clearly establishes that for women business-owners, the patriarchal practices of male family members are *not all about* the patriarchal segregation of labour.

By inquiring into social relationships, instead of the recurring topic of material gains in women's entrepreneurship, this feminist research provides an initial conceptual platform to conduct future studies to significantly advance the prevailing knowledge. However, the limitation of this study is that it is concentrated on the capital of the country and, hence, the exploration on women in small businesses in other cities of the country might yield different insights. Building upon the understanding of this study, the research question can be also explored in other developing economies or even in the Western developed countries to discover the nature, complexity and diversity of patriarchal social structures in the family concerning women's ventures. Moreover, the study reveals that some women were not subject to patriarchal social practices of male relatives. These women business-owners warrant investigation to generate valuable insights on the ways of dealing with gender inequality concerning male family members in a highly patriarchal context. It is also worth noting that, whilst Bangladesh Government is delivering funds with a notion to empower women business-owners (Bangladesh Bank 2014), this study discovers and demonstrates that some husbands considered this initiative as a platform to exploit women. Hence, future researchers need to critically assess the patriarchal practices with the ethos of the development initiative. Whilst the adverse effect of domestic modes of production on women's businesses has already been established, this feminist study strongly recommends the future researchers to explore the nuance of social relations within the family to comprehend businesses in more human terms.

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Compliance with Ethical Standards

Conflict of interest The author declares that she has no conflict of interest.

Ethical Approval The study complies the ethical standards. The ethical approval was formally received from The University of Nottingham, The UK (where the research was conducted).

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