

Prospects & Problems of Women Entrepreneurs:
A study of Dhaka City

A Dissertation
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Submitted to the BRAC Development Institute, **BRAC University**
In Partial fulfillment of the requirement for the degree of **Master of**
Development Studies

December, 2008

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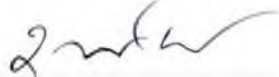
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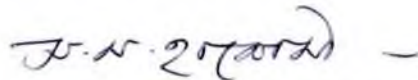


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Acknowledgement:

I would like to express my sincere gratitude and appreciation to the following people who helped and inspired me to complete this thesis:

Dr. M.A Hakim, my supervisor and General Manager of Palli Karma Sohayok Foundation (PKSF) for his support, encouragement and guidance during the period of my study.

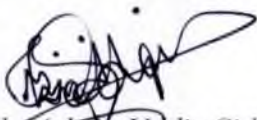
Dr. Ferdous Jahan, Coordinator of Master of Development Studies Program, BRAC Development Institute, BRAC University for her valuable support, suggestions and comments regarding the study.

Dr. Syed M Hashemi, Director of BRAC Development Institute, BRAC University for his cooperation during the dissertation.

Finally I am thankful to my parents and friends who have supported me in my research work.

Declaration

Except where duly acknowledged, I certify that this thesis is my own work under the supervision of **Dr. M.A. Hakim** of the Department of Development Studies, BRAC Development Studies (BDI), BRAC University, Dhaka.



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Abstract:

Md. Mohsin Uddin Siddique, BRAC University, November 2008. Prospects & Problems of Women Entrepreneurs: A study of Dhaka City

Major supervisor: M.A. Hakim, Ph.D.

The study was conducted to have an overview of the existing condition of women entrepreneurs in Dhaka city in line with their problems and prospects. It was also conducted to come up with recommendations and suggestions to address existing problems to promote a gender-friendly business environment. The analysis was based on primary data collected through personal interviews spread over a period of six months. Number of total sample is (84) eighty four. Samples were taken from 15 Thanas of Dhaka city. A set of questionnaire was prepared to conduct the field survey. The questionnaire consisted of 6 sections: both closed and open-ended questions were included.

Women entrepreneurship in Bangladesh is more than just income generation. It is about working to build a more prosperous country, to lift the many millions of Bangladesh people out of poverty. It is about achieving economic independence and women's empowerment. And it is about striving for emancipation of women's gender roles, to create a better future for generations of women to come. The study finds that women are engaged in different types of enterprises. Most of the cases show that women entrepreneurs selected their enterprises with what they were familiar. The study clearly indicates that lack of capital is still the main problem. The other major problems include absence of marketing facilities and proper sales centers. Another common barrier faced by the women entrepreneurs is balancing time between the enterprise and the family. Others constants are machinery, equipment, technology and power supply.

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. Without their interventions the advancement of women and women entrepreneurship cannot be achieved.

Table of Contents

SL

Page

1. Introduction	1
2. Research Objective	2
3. Rational of the Study	2
4. Literature Review	3
4. Methodology	10
4.1 Selection of the Study	10
4.2 Sampling Design	10
4.3 The Questionnaire	10
4.4 Methods of Data Collection	10
4.5 Analysis & interpretation of Data	11
4.6 Limitation of the Study	11
5. Definitions & Classifications	12
5.1 Micro Enterprises	12
5.2 Small Enterprises	12
5.3 Medium Enterprises	12
5.4 Large Enterprises	12
5.5 Women in SMEs	12
6. Supporting Organization for Women entrepreneurship Development	14
7. Government Policy for women Entrepreneurship Development	15
8. Organizations involved in Entrepreneurship Development Program	15
9. Professional Association	16
10. Demographic Characteristics of the respondent	16
11. Causes of Migration of the Respondent	17
12. District of Origin 7 Migration Period if the respondent	17
13. Present Enterprise of the respondent	18
14. Assistance for Enterprise	18
15. Past occupation of the respondent	19
16. Reason for the start enterprise	19
17. Motivating factors to enter into business	20
18. Occupation background of fathers & husbands	20
19. Training & Working Experience	22
20. Expenditure for getting trade license	22
21. Reasons behind not having trade license	23
22. Problems faced by the women entrepreneurs due to having trade license	24
23. Family members Cooperation	24
24. Present Investment in Enterprise	25
25. Satisfaction level about human resources	26
26. Access to Institutional Credit Facilities	27
27. Accounting & book-keeping	28
28. Tax & VAT	29
29. Access to IT	29
30. Target Market & Target Customer	30
31. Institutional support for product development	31

SL**Page**

32. Percentage distribution of Women Entre. by the Head of Household	31
33. Type of quality required for an Entrepreneur	32
34. Problems faced by Women Entrepreneurs	34
35. Registration & Legal obligation	34
36. Financial problem	35
37. Marketing	35
38. Raw Materials	36
39. Price	36
40. Labor	36
41. Equipment	36
42. Political Problem	36
43. Family problem	36
44. Social problem	37
45. Transportation problem	37
46. Lack of Technological knowledge	37
47. Other problems	37
48. Prospects of Women Entrepreneurs	38
49 Future Plan about your (respondents') Enterprise	38
50. Self Employed	39
51. Enterprise Ownership	39
52. Manufacturing	39
53. Family Trade	39
54. Agricultural Activities	40
55. Sub-Contracting	40
56. Partners in Business/Share holders/ Directors in Family Business	40
57. Women as Exporters	40
58. Conclusion	41
59. Recommendation	42
60. Reference	44
61. Appendix	

Introduction:

Bangladesh is a resource limited and overpopulated country where society is highly stratified, services and opportunities are determined by gender, class and location. However, women make nearly half of the population, which means huge potential to be utilized for socio-economic development of the country. In recent years, the developing countries of the world including Bangladesh have been focusing attention on the most disadvantaged group in the society – the women. Realization has gradually dawned on all concerned that a society cannot afford to waste half of its human resources by discrimination on grounds of sex. This increasing awareness on the part of the government has led to the adoption of national policies to facilitate a development process involving women in all spheres particularly in economic activities focusing especially on entrepreneurship development. The overwhelming majority of women in Bangladesh are not only poor, but also caught between two vastly different worlds ---the world determined by culture and tradition that confines their activities inside family homesteads, where they are regarded more as a commodity necessary only for bearing and rearing children and the world shaped by increasing landlessness and poverty that focus them outside into various economic activities for survival. Thus the female members, constituting half the country's population, are lagging far behind their male counterparts in all spheres of life. Entrepreneurship today 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, due to poverty, 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 this profession as a challenge and an adventure into a new world of economic activity. 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.

Research Objective:

The overall objective of the study is to have an overview of the existing situation of women entrepreneurs in Dhaka city in line with their problems and prospects. The study also aimed at exploring recommendations and suggestions to address existing problems to promote a gender-friendly business environment. Considering the overall objective, the study selected the following focal issues as thematic areas of this research initiative:

- Socio-demographic profile of women entrepreneurs
- Regulatory procedures including tax, VAT and company registration
- Training and capacity buildings, human resources
- Access to finance including the implementation status of the Bangladesh Bank circular
- Business management including business planning, accounting and bookkeeping, etc
- Product and design development, marketing and business promotion
- Social perspective of women entrepreneurs
- Conditions and position of women entrepreneurs in family life including their economic contribution to the family
- Prospect of the women entrepreneur.

Rationale of the Study:

Bangladesh faces massive problems of poverty and unemployment. These problems are particularly acute for women. Disadvantaged people are easily trapped in a cycle of poverty. Those without land and little or no education or income face tougher obstacles in finding adequate employment, bringing up healthy families, and weathering economic downturns. Women, lacking in social position and legal rights and traditionally earning less than half the wage rate of men, are particularly vulnerable. A society cannot make progress by neglecting or discriminating against half of its population on the gender ground. The economy, development-and democracy of a country depend on the participation of both the sexes. It is encouraging to note that now there is a growing awareness on the part of the government and others of this important fact. There is also a consensus that the best way to achieve women's liberation is through economic independence,

which can be achieved by increased participation of women in economic activity and entrepreneurship.

Literature Review

This study examines the characteristics of business startups of women, the reasons for their starting businesses are marketability of ideas, recognition of market opportunities, and the desire for business, and their problems and prospects especially of the women entrepreneurs of Dhaka City. The study is mainly done by questionnaire survey to find the required information.

The literature review reveals that in recent years, the developing countries of the world including Bangladesh have been focusing attention on the most disadvantaged group in the society and that is women. Though the majority of the working women in our country still have not been able to impose a controlling authority in mainstream production, a new class has come up, the women entrepreneurs, who have accepted the challenges of life and have emerged as leaders in the socio-economic development. They are earning for themselves and for their families as well as contributing towards the socio-political upliftment of the women. (*FBCCI, Journal, Volume 2, Issue 5-6, September-October 2001*).

As far as prospects of women entrepreneurs is concern, women have achieved good prospect in the industry, especially the small and cottage and micro home-based sectors (*Professor Masuda M. Rashid Chowdhury*). Their present involvement in manufacturing and in the recent trends of their involvement in construction activities in growing numbers is likely to continue. Women have emerged as exporter and their control of export oriented industries, are promising areas for enhanced female participation and employment. In recent years, both the government and the private sector interventions such as the NGOs and the other grassroots association have provided women with various facilities to enable them to earn their livelihood and upgrade their conditions, enabling them to gather courage and enough strength to be able to compete with men, especially in the business and employment arena inaccessible to women in the past. The credit supports are provided by

various Banks, Government Organizations, Non- Government Organizations, Micro-finance Institutions and other Credit Co-operatives. Following are the prospective areas where women have been found to participate:

1. Self-Employed: These women have acquired their own, especially from parents, relatives or friends, the skills and capacities to operate enterprise. Some have under-gone training and apprenticeship or worked as skilled laborers and obtained enough knowledge to start their own business.
2. Enterprise Ownership: These women are the owners/operators of the existing micro-enterprises, and have proven management and technical skill in self employment. This is the popular structure in the urban areas, where market availability helps the women to develop their trade. Many women working as skilled laborers have ventured to start their own business.
3. Manufacturing: Women's traditional skill enable them to take up manufacturing in areas where raw material for the products is easily available. Women in these activities employ workers as skilled, non-skilled, permanent or as seasonal workers.
4. Family Trade: Many women are involved in the family trades, hereditarily performed through generations and the skill is traditionally kept within the family. Manufacturing handicrafts or pottery, involved food preparation, weaving etc., some of the activities in this structure.
5. Agricultural activities: The rural women participate more in the agricultural sector, especially in operating vegetable gardens, horticulture production, nursery or even rice husking, and preparation of varied rice products.
6. Sub-Contracting: This new system of generating income in the non-formal sector is providing opportunities for women through a negotiable procedure obtaining orders for products from either exporters, producers, whole sellers and middlemen. Though the income is not very high but exists less risks regarding payment.
7. Partners in Business/ Share holders/ Directors in family business enterprises: Many of the women have become partners or share holders in larger business firms and industrial units. Some have entered the family industrial or business operation.

8. Traders, Contractors, Order Suppliers, Business Executives: these new occupations have been mastered by the women even though they have to compete with the men.
9. Medium and large industry owner: Women have become owners of medium and large industrial units either through inheritance or through private initiative.
10. Women as exporters have ventured into exports directly by themselves or through other exporters.

As far as problem is concern for women entrepreneurs, limitations exists in the form of economic problems and social hazards. Since women are new in certain aspects of entrepreneurship, they face constraints in many ways, causing hindrances to their regular activities. Male middlemen suppliers, contractors and exporters dominate the industry and take advantage of women isolation in the home and lack of access to credit, supplies and knowledge about the economy of their work. Women are handicapped in the current centralized wholesale market set-up controlled by men. Women, due to their physical stature often encounter “mastan” (hoodlooms) rowdy males, whom they find hard to tackle and are stressed to pay money on demand. Women entrepreneurs are often cheated by their male partners in trade through unscrupulous means which may turn hazardous when apt to encounter. Home-based workers lack access to inputs and services like credit, input supplies, markets and new technology that could increase their productivity. Women observing “pardha” (seclusion) often find it hard to visit banks, purchase their inputs or raw materials, or market their products in market settings where they would have to deal with men. Inadequacy of capital is still the main problem and where available the high interest rates discourage investment. Moreover, non-availability of efficient or skilled labor, absence of marketing facilities for women and the absence of proper sales centre are some of the major obstacles to smooth transactions in the business. Besides, products are sometimes put up for sale on credit basis creating problems in the collection of the sale money. Due to lack of storing facilities and space, the women entrepreneurs suffer serious problems through damage or theft of the products. The prices of the products are often kept low because of competition. Other problems arise when the buyer does not provide the actual price or the whole-seller takes goods on credit. Middlemen create problems with regard to low payment. Lack of implements and

machinery, existing competition faced due to expansion of production, difficulty in the procurement of raw materials, problems of sales collection, problems increased by middlemen, constraints in transportation and marketing are existing problems for business. Besides, lack of management and production skill, lack of healthy workplace environment and especially lack of training facilities are some of the major constraints which should be overcome for steady functioning of the business. Due to lack of market facilities women do not get the proper prices of the products, which are under priced by the customers or wholesalers who order the price. (*FBCCI, Journal, Volume 2, Issue 5-6, September-October 2001 by Professor Masuda M. Rashid Chowdhury*)

According to British Aid Management Office study (the British High Commission in Dhaka), business in Bangladesh face “constant and unvaried constraints” including lack of funds, lack of information and business skills, poor infra-structure, and regulatory and policy difficulties (*The Daily Star, 30 May 1997*).

Entrepreneurship development refers to training and other support services incorporated within a structured program designed to assist individuals and groups interested in becoming entrepreneurs and starting small businesses. (*Seed Working Paper No. 14, Series on women's Entrepreneurship Development and Gender in Enterprises- WEDGE, Jobs, Sender and Small Enterprises in Bangladesh: Factor Affecting Women Entrepreneurs in Small and Cottage Industries in Bangladesh by Nilufer Ahmed Karim*) According to Nilufer Ahmed Karim following are the obstacles to the growth and development of women entrepreneurship:

1. National industrial policy has yet to recognize entrepreneurship development as an industrialization strategy. In general, current policy places under emphasis on the setting up of enterprises rather than on entrepreneurship itself. The human factor has received least attention in the promotion industries.
2. Government policy statements emphasize the role of women in development activities, but what is missing are well-designed programs to motivate women to enter entrepreneurial activities on a greater scale.
3. Too many potential female entrepreneurs remain unaware of government facilities, support and incentives.

4. Since women are relative newcomers to entrepreneurship, they need special attention if they are to establish a foothold. So far, no entrepreneurship development program, in the real sense of the term, addresses the special needs of women.
5. Because of their relatively low literacy rates, women in general are less skilled than men as entrepreneur.
6. Traditionally, women tend to go into general education instead of technical, skills oriented programs. Lack of technical knowledge impedes women's entry into technologically sophisticated activities with potential for better productivity and increased profitability.
7. Unfavorable cultural practices and social inhibitions militate against the development of women entrepreneurship. For women, work outside the household is disparaged and discouraged.
8. Many women are heavily involved in household and child-bearing activities, and consequently they lack the time to conduct successful business activities. Little has been done to introduce various forms of technology that reduces the drudgery of household work.
9. Women have little access to either institutional or non-institutional credit facilities for their fixed or working capital requirements. These attitudes restrict the access of independent female entrepreneurs to credit.
10. The demand from the banks for collateral is another impediment to getting the loan.
11. Complicated and lengthy procedures and high transaction costs discourage borrowing from banks.
12. High administrative and handling costs make commercial banks generally reluctant to grant small loans to entrepreneurs.
13. Interest on bank loans ranges from 12 to 16 per cent, while returns on investment earned by women are relatively low. This also discourages women from seeking loan from the banks.
14. Lack of access to improved technology is a major constraint which hindered the productivity effectively and efficiently.
15. Product marketing has always been a very important issues now for sell the products. Without proper marketing plan it is very difficult to place and sell the products and because of the unavailability of the marketing information

women can not sell their product at the right time on the right place hence losing profits.

Recommendations and proposed interventions:

1. Government promotion and development of women entrepreneurship should be recognized as a key element of industrialization and adopted as a top policy priority.
2. Awareness of business opportunities and support services offered by both government and non-governmental organization should be targeted at women as this can motivate women to enter business.
3. The national machinery for women's development should be up to the mark and must be addressed as a matter of priority.
4. Government should design, monitor and evaluate policies aiming to improve opportunities for employment of women.
5. The Women Entrepreneurship Development Program (WEDP) and other income-generating programs addressing poor rural women are widely regarded as being successful. The experience of income-generating programs, particularly the group based loan guarantee system, which has proved its worth in Bangladesh, could be applied.
6. Credit programs need to be linked with entrepreneurship development training programs.
7. Borrowers should be provided with technical assistance.
8. Lending procedures must be simplified, with minimum documentation formalities.
9. Mechanisms are needed for reducing credit dependency. The accumulation of funds as equity out of profit, for example, might help borrowers to gradually ease their credit burden.
10. Advanced entrepreneurship development training programs (EDP) should start properly for those who operate small enterprises with growth potential as well as talented individuals who want to establish new ventures.
11. Arrange/organize fair, exhibitions, workshops to educate the women entrepreneurs and to give them a proper marketing support of their product.

12. Professional consultancies should make a substantial contribution to entrepreneurship development and enterprise promotion for women.
13. Government should open new and more comprehensive training centers. Try to reduce women's dependence on stereotyped occupations.
14. Women need to be made more aware of the roles and functions of employers' and entrepreneurs' associations, the advantages of membership and of the possibilities of creating women's entrepreneurship associations.
15. Establishment of a separate bank should better address the special needs of female entrepreneurs, with a certain proportion of facilities earmarked for female entrepreneurs. Existing banks, meanwhile, could open separate windows for women clients.

In conclusion we can describe that government and private sector interventions have generally accelerated income generating activities of women both in the urban and rural areas with entrepreneurship development. Both the government organizations and private sectors have a major responsibility to promote entrepreneurship development for women. Without their intervention the advancement of women and women entrepreneurship can not be achieved.

Methodology

Selection of the Study Area

The sample data is collected randomly from different parts of Dhaka and also woman working in different industries.

Sampling Design:

Random Sampling procedure was followed to select the sample. Number of total sample is (84) eighty four. Samples were taken from 15 Thanas of Dhaka city.

The Questionnaire:

A set of questionnaire was prepared to conduct the field survey. The questionnaire has 6 sections. Both close and open ended questions were used. There were questions that required memory recall; however, the proportions of such questions

were a few in order to reduce stress on the respondents. Pre-test the questionnaire before start the full scale study. Pre-testing, few modifications were made to improve its workability.

Methods of data collection:

This study is based on both primary and secondary data. The primary data gathered at the field level through questionnaire survey; some case studies to support the information collection through questioner interview. Data were collected with the help of structured questionnaire. The respondents were interviewed by using questionnaire at their homes/offices. This method is the most appropriate method to get the information as by visiting the respondents it is possible to have the appropriate knowledge about the conditions of the respondents. And the secondary data were collected from literature review as well as study of other published data.

Analysis and interpretation of data:

In order to analyze the collected data and information gathered from the women entrepreneurs, have been interpreted in the form of tables which present the major findings of the research. Percentages of each category were calculated and presented in this report.

Limitation of the Study:

All possible cautions were maintained during the planning of study, selection of methods and techniques, data processing and analysis. In spite of this, the study is not free from limitations. Some limitations related to the study could be cited here as follows:

- Considering the volume of the study, the timeline was limited, particularly for questionnaire survey. Therefore, it was a great challenge for us to reach all respondents within the timeframe. Time limitation created some barriers to collect some qualitative data.

- To get response from women entrepreneurs for all questions was really a great challenges as women entrepreneurs were found to be very busy. As a result, some important information's were missed.
- The Study could not apply random sampling procedures in all stages of respondents' selection due to lack of time and an appropriate sampling frame.
- Some qualitative findings were related to the perception of respondents. These findings may not be representative to predict the overall situation of women entrepreneurs.
- The women entrepreneurs, involved in the large scale of business, were not included in this study; therefore, this study dose not tells anything about their situation.

Definitions and Classifications:

There is no universal definition of SMEs. An ILO survey of 77 countries shows that 74 of them use quantitative classification criteria such as the number of employees or value of plant and machinery. The remaining three countries use only qualitative criteria such as the nature of ownership or relative size compared to other players in the industry. The reported categories of enterprises are: micro enterprises, small enterprises, medium enterprises and large enterprises (ILO, 2003). However the Bangladesh Governmental Industrial Policy of 1999 defines:

Micro Enterprise:

Micro enterprises mainly involve family members or those employing less than 5 persons and having a fixed capital investment of BDT more than 10 thousand but less than 1 million.

Small Enterprises:

Small enterprises are those employing lass than 50 persons and having a fixed capital investment of BDT 100 million.

Medium Enterprises:

Medium enterprises are defined as those employing between 50 and 99 workers and requiring investment between BDT 100 and 300 million.

Large Enterprises:

Medium enterprises is defined to include all industrial enterprises employing 100 or more workers and requiring investment over 300 million BDT.

Women in SMEs:

Women entrepreneurs may be defined as the woman or a group of women who initiate, organize and operate a business or enterprise. In business the entry of women is a relatively new phenomenon. A woman may start her own business due to several reasons. She may not be able to find a job in the market place or she may not be able to work outside her house. Women entrepreneurship in Bangladesh still remains at a preliminary stage. Various organizations and institutions are working for the development of women entrepreneurs both in urban and rural areas. The small and medium enterprise (SME) sector started in the country during the early 1990s. SME is a very prospective sector for women as it is a labor intensive sector requiring low skill. Given the relatively lower skill and technology requirement women are more likely to participate in these enterprises. In Bangladesh, there are approximately 6 million micro, small and medium enterprises (MSMEs), excluding rickshaws. The MSMEs (micro, small and medium scale enterprises) employs more than 31 million people and contributes 25% to the Gross Domestic Product. However, Women's SME participation, excluding micro enterprises, is very small.

Table: Distribution of ownership by gender of owner within SMEs

Particulars	Percent of all SMEs	Avg. no. of workers	Percent of SME Employment
Women	6%	2.3	2%
Men	94%	15.4	96%

Co-ownership by men	1%	7.6	1%
Total	100	5.2	100

Source: L. Daniels, 2003, National Private Sector Survey of Enterprises in Bangladesh, p- 39

Table shows that women have slightly greater concentration in metropolitan SMEs. The report also shows that women tend to be heavily concentrated in manufacturing (clothing, retail sales not in stores, spinning and weaving of textile, livestock and dairy production). Trade and agriculture represent the next two concentrations in the city.

The contribution to GDP by women owned enterprises is illustrated in the following table. A greater proportion of the contribution is from manufacturing enterprises that is 50%, the second being agriculture (18%) and followed by wholesale, retail trade and repairs (15%).

Table: Contribution to GDP by Women owners

	Total contribution to GDP	Percent of total contribution
Agriculture	4,993,707,398	18%
Fishing	942,807,224	3%
Manufacturing	13,973,636,452	50%
Construction	75,379,436	0%
Wholesale, retail trade & repairs	4,227,377,475	15%
Hotels, restaurants	2,370,610,810	8%
Transport, storage & communications	327,717,303	1%
Real estate, renting & Business activities	514,195,648	2%
Education		
Health and social work	338,145,666	1%
other service activities	308,541,981	1%
Total	287111%394	100%

Source: L. Daniels, 2003, National Private Sector Survey of Enterprises in Bangladesh, p- 43

Support originations for Women Entrepreneurship Development:

Many different types of organizations provide either direct or indirect support to women entrepreneurs. The different organizations working with women

entrepreneurs include: NGOs, credit providers, training and technical assistance centers, research institutes and universities, professional organizations, government agencies and private sector organizations.

There are various means through which the government in developed countries has been facilitating their development including by simplifying legal and fiscal frameworks and promoting a framework which supports entrepreneurs, particularly women entrepreneurs in their growth. The government has played a key role in promoting skills training and developing local economic, physical and social infrastructure.

Many NGOs at the local, national and international levels work to support women's entrepreneurship. Local NGOs have emerged as key service providers, being smaller, less bureaucratic and closer to the people. In some cases, large and international NGOs have managed the same effect by decentralizing operations and developing partnership. Besides, local NGOs often have a greater potential to be gender aware since they are closer to their clients; this is particularly true for those targeting women.

Government Policy for Women Entrepreneurship Development:

The Government of Bangladesh gives the importance to develop small and medium enterprises (SMEs) because of their growth potentiality. The Industrial Policy and SME Strategies of 2005 have accorded notable importance to the development of women's entrepreneurship, particularly in the SME sector, with incentives and encouragement for women entrepreneurs, providing pre-investment advice, ensuring the participation of women in policy making and established a special bank for women.

The-US Agency for International Development (USAID) and the Government of Bangladesh, at the end of 2006, planned to launch a new project called Poverty Reduction by Increasing the Competitiveness of Enterprises (PRICE), which is about to implement properly.. The premise of the PRICE project is to improve the integration of SMEs, including women SMEs, within select sectors and help

businesses improve their performance in order to effectively compete in new markets.

Organizations involved in Entrepreneurship Development Program:

Government Organizations

- Bangladesh Small and Cottage Industries Corporation (BSCIC),
- Bangladesh Rural Development Board (BRDB)
- Bangladesh Management Development Institute (BMDI) *
- Directorate of Women Affairs (DWA)
- Development of Youth Development (DYD)
- Bangladesh Manpower Training Bureau (BMTB)

Non-government Organizations

- Micro-Industries Development and Assistance Services (MIDAS)
- Job opportunities and Business Support (JOBS)
- Bangladesh Rural Advancement Committee (BRAC)
- Some NGOs have SMEs Program

Professional Association

Federation of Bangladesh Chamber of Commerce and Industry (FBCCI), Dhaka Chamber of Commerce and Industry (DOCI), Bangladesh Women's Chamber of Commerce and Industry (BWCCI), Chittagong Chamber of Commerce & Industry (CCCI), Sylhet Chamber of Commerce & Industry (SCCI), The National Association of Small and Cottage Industries of Bangladesh (NASCIB) in a limited scale. All these organizations, among others, have been organizing training program for both men and women.

After studying entrepreneur's characteristics it would be worthwhile to examine the profile for the sample enterprises. This chapter reflects the enterprise related details information such as status, age, size, experience, profit etc.

Demographic Characteristics of the respondent:

Marital status of the respondents

Marital	Status of the Respondent	
	Frequency	Percentage
Particulars		
Married	81	96.43
Widow	2	2.38
Unmarried	1	1.19
Total	84	100

Age Structure of the Respondent

Particulars	Frequency	Percentage
21- 25	7	8.33
26-30	23	27.38
31-35	12	14.29
36-40	23	27.38
41-45	11	13.1
46+	8	9.52
Total	84	100

The study shows that most (96.43 percent) of the respondents were married, the age group 26-40 years shows the highest (69.05 percent) concentration and most of them are less educated. It has been found that majority (78.57 percent) of the respondents families are nuclear type, the average family size calculated as 5.1.

Causes of Migration of the respondent:

The reason behind the migration to Dhaka city is mainly economic, 82.35 percent of the respondent have been reported to have migrated due to poverty at place of origin. Only 17.65 percent of the respondents have migrated due to social reasons.

District of Origin & Migration Period of the respondent:

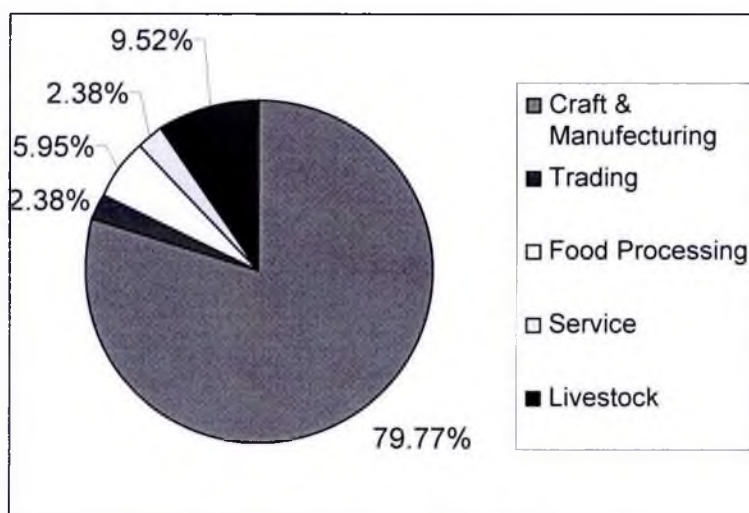
Migrants District of Origin:

Particulars	Frequenc	Percentage
Munshigonj	13	19.12
Badsal	5	7.35
Chandpur	6	8.82
Potuakhali	2	2.94
Pirojpur	1	1.47
Madaripur	3	4.41

Particulars	Frequenc	Percentage
Shariatpur	10	14.71
Faddpur	3	4.41
Noakhali	2	2.94
Narayangonj	3	4.41
Gazipur	3	4.41
Mymensingh	4	5.9
Brahmanbaria	2	2.94
Comilla	1	1.47
Khuha	1	1.47
Kushtia	1	1.47
Bogra	1	1.47
Manikgonj	1	1.47
Sjajgonj	1	1.47
West Bengal	5	7.35
Total	68	100

Present enterprise of the respondent:

According to the survey results, majority of the respondents (79.77 percent) are engaged crafts and manufacture. (Annex: List of Present Enterprise)



Assistance for Enterprise:

Table: Have you get any cooperation or assistance from others

Particulars	Frequency	%
Yes	84	100

No	0	0
Total = 84	84	100

Table: What type of cooperation or assistance you get and from where?

Particulars*	NGO		Relatives		Neighbor	
	Number	Rank	Number	Rank	Number	Rank
Money	84	1	31	1	1	2
Advice	38	2	11	3	5	1
Training	33	3	0	0	0	0
Inspire	24	4	0	0	0	0
Business linkage fair	8	5	0	0	0	0
Hel business activities	0	0	18	2	1	2

*Multiple answers considered

Assistance through capital, information supply and other counseling in the enterprise establishment process is another important aspect. Table 8.10 reveals that significant numbers of the entrepreneur have taken assistance from the NGO's.

Past occupation of respondent:

Before joining the NGO's 29.76 percent of the respondent said did not have any past occupations. About 70.24 percent respondent said they have engaged themselves in different type of activities most of them were wage employment in different activities as a worker. A few of them were self employment in tailoring and trading

Reason for the start Enterprise:

What is the reason behind starting up the enterprise, what things drive them up or which things influence them to start the enterprise has found here.

Table: Reason for the start Enterprise

Reasons*	Number	Rank%
To earn more money	59	1

To become self reliance	31	2
No scope for better job	11	3
To do innovation	6	4
Support to husband	2	5
Husbands' illness	2	5
Total = 84		

* Multiple answers considered

Supplement family income was the primary reason for starting the enterprise. Secondly they mention themselves because they want to be self reliant and that's why create their own enterprises.

Motivating factors to enter into business

The respondents were asked to describe factors that encourage them to enter into business and entrepreneurial activities. The opinions they expressed in response to this question are compiled and given in the following table with relative frequency

Factors that encourage women to enter into business	% ¹⁰	Ranking
Inspiration from family and family had business	29	1
To create self-dependency	24	2
Self inspiration	22	3
Extra income for the family	22	3
For economic freedom	14	4
Self employment	12	5
Inspiration by friends	9	5
To upgrade social status	6	6
Pass leisure time	5	7
Economic development	5	7
Inspiration from some organizations	4	8
No alternative to have a job	3	9
Inspired by training	1	10
To establish women's rights	1	10
Eradicate gender discrimination	1	10
Creating opportunity for others	1	10

and ranking.

Occupational background of Fathers and Husbands:

Table-: Percentage distribution of women entrepreneurs by the occupation of their fathers and husbands

Types	Father %	Husband %
Public Service	15.7	11.7
Private service	19.1	32.6
Business	34.8	43.5
Agriculture	12.4	1.6
Unemployed	2.2	1.6
Retired	15.7	4.8
Total	100	100

It is evident from the table that the occupation of fathers and husbands is one of the determinant factors to inspire or help women to become entrepreneurs. In case of sample under this study, business is the occupation of 34.8% of women entrepreneurs' fathers. In case of husband; business as occupation was found for 43.5%. Among the women entrepreneurs interviewed, the occupation of their father is public service for 15.7%, private service for 18%, agriculture for 12.4%. Only 15.7% of women entrepreneurs' fathers' were found to be retired. On the other hand, the women entrepreneurs in terms of the occupation of their husband were found in the category of public service, private service, business, agriculture, unemployed, retired and students as 14.5%, 30.6%, 43.5%, 1.6%, 1.6%, 4.8% and 3.2% respectively. Under this study, in case of most women entrepreneurs, either their fathers or husbands were found to be involved in business. It can be explained that having family background in business encourages women to be involved in entrepreneurial activities.

Training and Working Experience:

Table: Do you have any training

Particula	Before Start Business		After Start Business	
	Frequency	%	Frequency	%
Yes	7	8.33	79	94.05
No	77	91.67	5	5.95
Total	84	100	84	100

Table: At present from where have you receive training

Name of Training	NGO's	
	Frequency	%
Business Management	79	100
Entrepreneur	3	3.79
Total = 84		

Table: Source of working Experience

Particulars	Frequenc	%
Self	16	19.05
Family member	47	55.95
Neighbor	21	25
Total = 84	84	100

Before start the enterprise most of the respondents had not any institutional training. At present 94.05 percent respondents have skill development training; they received accounting & business management training from NGO's. About 55.95 percent of entrepreneurs reported that they had obtained knowledge from their families.

Expenditure for getting trade license

Expenditure	Name of the trade licensing authority		
	City corporation	Municipality	Union parishad
Mean	2400	1200	Not available
Median	2250	1200	Not available

It is evident from the findings that most of the women entrepreneurs have experiences of informal source of expenditures like bribery in the process of getting trade license. The women entrepreneurs interviewed mentioned that they had to informally pay from 50 to 1200 taka to get trade license from the city corporation. Regarding

informal expenditure, they had better experiences with municipalities. Average expenditure including formal and informal for getting trade license from the City Corporation was found to be BDT 2400 and median was calculated for this category as BDT 2250. In case of Municipality, both mean and median were found to be 1200. It means getting trade license from municipalities is less expensive. It is also mentioned by the respondents that getting trade license from Municipality was less bureaucratic and complication free compare to the services from the city corporation.

Reasons behind not having trade license

The women entrepreneurs, who did not have trade license, were asked to describe the reasons. The opinions they expressed as reasons for not having trade license were as follows:

Opinion	%
Unaware of the necessity of having trade license	37
Aware but not familiar with the process	41
Applied for trade license and the process is going on	3.7
Others	18.3
Total	100

Problems faced by the women entrepreneurs due to not having trade license

Table – Types of problem faced by the women entrepreneurs due to not having trade license

Major Problems	%
Could not get access to bank loan and financial institutions	80
Could not participate in trade fair	75

Could not get membership with the chamber of commerce	60
Missed profitable orders and buyers	45
Could not enter into export-import oriented sectors	35

It is observed from the table that women entrepreneurs faced various problems due to not having trade license. As per responses by women entrepreneurs, for the lack of trade license, 80% of them were refused by banks or financial institutions to give a loan to them, 75% of them could not participate in trade fair. Since, it is mandatory to have trade license for getting membership with the chamber of commerce, 60% of them failed to apply for membership. Another 35% told that they could not enter into export-import business.

Family members Cooperation:

Table: Have you got any cooperation from your family members

Particulars	Frequency	%
Yes	83	98.81
No	1	1.19
Total	84	100

Table: Who co-operate you?

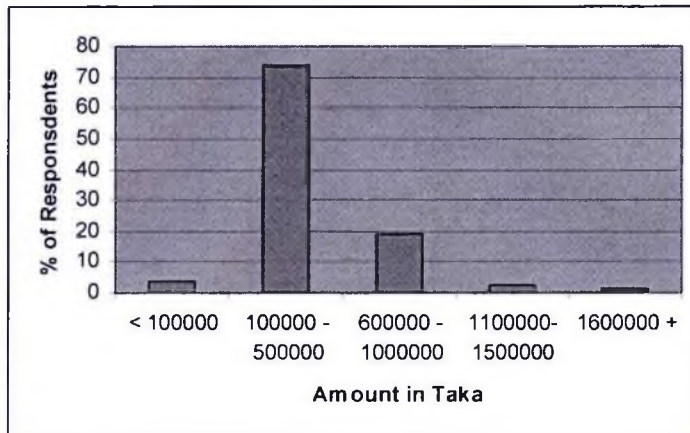
Particulars*	Frequency	%
Husband	67	79.76
Son	28	33.33
Daughter/ Daughter in law	12	14.29
Sister/ Brother	8	9.52
Father/ Mother	5	5.95

* Multiple answers considered

To establish an enterprise, 98.81 per cent of respondent said that they get cooperation from their family. They received the cooperation from their husband, son daughter and others family members. Respondent's who receive support and cooperation from their families is likely to be more successful.

It is observed that at initial stage 85.71 percent respondents enterprises were home based. At present most of the respondent expanded their business's, employed more workers so they need more space and they shift their business outside from the house.

Present Investment in Enterprise:



The study shows that most of the respondents (73.81 percent) invest 1 lac to 5 lac taka in their enterprise. A few numbers of respondents invest above 10 lac taka. The respondents who investment less than 1 lac, their performance is worse due to lack of their management skill and results in a failure to their business.

Table: Do you need more capital for your present enterprise

Particulars	Frequency	%
Yes	81	96.43
No	3	3.57
Total--	84	100

Table: If yes how do you manage it

Particulars	Frequency	%
NGO's	78	96.3
Bank	1	1.23a
Relatives	2	2.47
Total	81	100

Table: Is it possible for you to invest more capital

Particulars	Frequency	% 1
Yes	84	100 1
No	0	0 ~
Total	84	100 ;

Table: How do you invest it?

Particulars	Frequency	%
Increase production	53	63.1
Raw materials	31	36.9
Total	84	100

The Study shows that most of the respondent (96.43 percent) mentioned that they need more capital for their present enterprise; they want to take loan from NGO's and it is possible for them to invest more capital at their present enterprise. Out of total, 63.1 percent respondent said investing more capital increased their production and 36.9 percent respondent said they invest it to purchase raw materials and goods for their enterprise.

Satisfaction Level about human resources

The respondents were asked to express their satisfaction about the availability of skilled human resources and their performance. Among 84 women entrepreneurs, 50% of them expressed that their existing human resources have required skills to run their business effectively. The rest 50% demanded for more skilled and knowledgeable human resources. As per their opinion, lack of skilled human resource is one of the barriers to develop their business. The problems mentioned by the respondents regarding workforces included lack of required skills, lack of proper training, family restriction (in case of female workers), lack of managerial skills, education, dedication and lack of communication skills, etc.

Access to Institutional Credit Facilities:

Among women entrepreneurs interviewed, only 19% told that they received loan from formal financial institutions like banks, leasing companies etc. The rest of them (79%) never received credit from any financial institutions. Regarding loan facilities from

public and private bank, it is observed that only 5 persons out of 84 women entrepreneurs in the sample managed to receive loan from bank, one from public bank and 4 from private commercial banks. This statistic indicates that having access to banks by the women entrepreneurs is still a tough job.

Table-: Percentage distribution of women entrepreneurs by their first impression at bank

Impression	%
Very good	11
Moderate	67
Bad	22
Total	100

Among the respondents, women entrepreneurs visited various banks and financial institutions for a loan but only 5 of 84 managed to get a loan from banks. 84 women entrepreneurs were also asked to express their first impression about bank. Only 11% mentioned that they have very good impression. 67% of them expressed their moderate impression and 22% told they had bad impression while they went for a loan to a bank.

Accounting and Book-keeping:

Table-: Percentage distribution of women entrepreneurs by the status of maintaining accounting and book-keeping

Who supervise your accounts and book-keeping	%	Do you have any accountant to maintain your accounts	%
Me	86	Yes	30
My Husband	9	No	70
Me & My husband	1	Total	100
Other members of the family	1		
Other	3		

Total	100	
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Accounting and bookkeeping is very important to see and maintain the growth of business. Sustainability of business also requires maintaining them properly. It is also closely associated with having access to the facilities of public and private institutions like bank loan, etc. The table shows that only 62% of women entrepreneurs accomplish their accounts related tasks regularly, 36% of them irregular in keeping accounts and bookkeeping. 2% of the total respondents mentioned that they did not regularly maintain their accounts and bookkeeping. Among the women entrepreneurs in the sample, 70% of them do not have any professional accountant to keep their accounts and bookkeeping updated. As a result, 86% of the women entrepreneurs personally maintain their accounts and bookkeeping. Most of them do not have any educational background in accounting or related discipline, even they do not have any training in accounting and bookkeeping. Only 6% of them mentioned that they take help from relatives like husband or other person to maintain accounts

TAX and VAT

Percentage of women entrepreneurs by their situation related to tax and VAT

Do you have tax identification number (TIN)	%
Yes	34
No	66
Total	100

Are you informed of the process of tax and VAT	%
Totally Informed	15
Partially Informed	37
No Idea	48
Total	100

Among the women entrepreneurs interviewed, only 34% have tax identity number, the rest of 66% do not have any tax ID number, although this ID number is very important to have access to various facilities provided by banks and other public institutions. During interview, 48% of the respondents mentioned that they did not have any idea about the process of tax and value added tax (VAT), only 15% of them stated that they are fully informed of the process and another 37% were found to be partially informed of tax and VAT process. Regarding tax assessment and processing, more than two third of the women entrepreneur were found to be unable to assess and process their tax and VAT. Only 29% of them told they get their tax assessment completed on their own.

Access to IT:

In the era of globalization, access to IT is a very vital question, especially for business development. E-commerce has emerged as prime form of business communication and business promotion. From the perspective of access to IT, the situation of women entrepreneurs in Bangladesh seemed to very disappointing. Among 84 women entrepreneurs, only 32% have e-mail address but they did not have regular access to internet facilities. In 68% cases, no one have e-mail account. The women entrepreneurs having e-mail address were asked whether they use e-mail for their business purpose. Only 30% mentioned that they use e-mail and internet for their business promotion. The rest of 69% never use their e-mail for business communication although they have e-mail account and access to internet. Among 68% of women entrepreneurs, who do not have any email account, 30% of them mentioned that they have no idea about e-mail and internet, another 30% mentioned that they were unable to operate internet although they are aware of email and internet. Only 28% said that they have no access to internet. The women entrepreneurs included in the sample, only 20% were found who have computer to use for business. The remaining 80% have no computer at either premises of their enterprise or home. 64% of 64 women entrepreneurs were found to be incapable to operate computer.

Target Market and Target Customer:

Table-: Percentage distribution of women entrepreneurs by their targeted customer or market

Do you produce for any targeted customer	%	Which is your main target market	%
Yes	66	Local market	59
No	34	Regional and district town market	25
Total	100	National market	7
		International market	8
		Other	2
		Total	100

From the concept of modern business, this is very important to have proper idea about targeted customers. Without knowing targeted customers, it is difficult to satisfy them with proper products. Without it, this is also difficult for an entrepreneur to survive in business. In this respect, the study gave special concentration to explore whether the women entrepreneurs consciously produce for specific customers. Among 84 women entrepreneurs, 66% told that they produce for specific customers but 34% do not have clear idea about their customers

Institutional support for product development:

Opportunity of institutional support for product development

Did You go to any private or public institution to develop your product	%	If yes, then did you get any support from them	%
Yes	17	Yes	48
No	83	No	52
Total	100	Total	100

Table- shows that institutional facilities for product development are very limited for women entrepreneurs. Among 84 women entrepreneurs, only 17% told that they went to respective public service providing agencies to receive support for product development. Among them, only 48% received some support. The rest of 52% did not

get any support for product and design development. Among 83% of the respondents, who never went to any public service providing agencies, 53% of them told that they were not familiar with such types of institutions, 7% mentioned that they had no access to those institutions. Only 40% told that they did not feel any necessity to go there. Based on above situation it can be assumed that public service agencies were unable to create demands for their services; even they did not properly disseminate information to women entrepreneurs regarding their services.

Percentage distribution of women entrepreneurs by the Head of Household:

Table: Head of the Household

Head of the Household	%
Husband	46.7
Father	30.5
The respondent	10.5
Brother	3.6
Mother	8.6
Total	100

In terms of the position in family, traditional gender-based stereotyped relationship was highly manifested as only 10.5% of women entrepreneurs in the sample reported that they were head of the family. Excluding this 10.5%, their male counterpart (46.7% by husband, 30.5% by father, 3.8% by brother) headed all households. Only 8.6% women entrepreneurs told that their head of the family is mother. The women entrepreneurs, who mentioned father, brother and mother as the head of households, are primarily unmarried. From the perspective of power and authority, most of the households are still male dominated, despite women's involvement in formal economic activities

Type of quality required for an Entrepreneur:

When asked the question what type of quality is needed to be an entrepreneur, most of the respondents gave more than one answer. Most of the respondents have

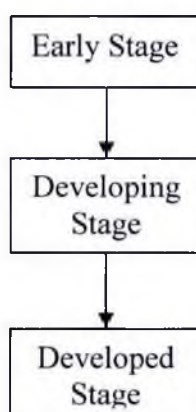
an idea about the quality of an entrepreneur. According to rank present here are the opinions of the respondents about the quality an entrepreneur must have.

Table: Could you describe what type of quality an Entrepreneur must have.

Particulars*	Number	Rank
Risk taker / Brave	76	1
Skill / Knowledge	62	2
Profit oriented/ Market	55	3
Intelligence	50	4
Industrious	46	5
Honest	25	6
Behavior	15	7
New idea	10	8
Total = 84		

* Multiple answers considered

The study shows that before joining the NGO's only 17.86 percent respondent and their husband had same occupation. At present 67.85 percent respondent and their husband perform the same occupation, when the respondent expand their business than they need manpower then their husband change their occupation and join with the respondent. There are three stages of enterprises growth, namely, (1) early stage, (2) developing stage, and (3) developed stage.



2nd stage and 3rd stage they need more support (Training, financial and other resources) to expansion and sustain their enterprise. At the initial stage 89.29 percent had no worker, in this time they start it mainly for self employment to survive. At present 57.15 percent have up to 10 workers, 22.62 percent employed 11 to 20 workers.

The employment size in 4.76 percent cases is 31 to 40 and only in 2.30 percent cases is 41 to 50. They employed skilled and unskilled both women and men worker. The study witnessed that experienced and efficient entrepreneurs were the bigger employers than their counterparts with minimum experience. Observation is that in trading sector mainly grocery shop they had no workers; they perform their business by themselves and in support of family member.

Before they start the business 91.67 percent entrepreneurs had not any institutional training. A few number of entrepreneurs received training from their locals, mainly tailoring and handicraft. At present 94.05 percent entrepreneurs received accounting & business management training and entrepreneurship development training from NGO's. In regards to the entrepreneurs who had utilized the training felt that the training was Useful for developing their business, learn financial management skill, improved quality of product. Various training developed the confidence, initiating a venture and also to run and expand the enterprise smoothly. Training combined with other support can help women to develop successfully as entrepreneurs.

Problems faced by Women Entrepreneurs:

The study paid a lot of attention to investigate the challenges and problems faced by entrepreneurs particularly in Dhaka City. According to the study 94.05 percent entrepreneurs face different types of challenges and 5.95 percent entrepreneur do not face any type of challenge to make their enterprises. What type of challenge faced by the respondent then they mention more than one answers. The challenges are categorized in following ways:

Table: Type of problems

Problems*	Number	Rank
Financial	79	1
Political	64	2
Family problem	12	4
Social	10	5

Others	18	3
Total = 84		-

* Multiple answers considered

Registration and Legal obligation:

In different instances, women face a lot of obstacles at Govt. offices while making or renewing trade licenses, ISO certificate, IRC or such other documents. Complicated taxation rules and non-transparent procedures make it very difficult for women entrepreneurs to handle matters independently.

Financial problem

Inadequacy of capital is the main problem of the women entrepreneurs. Women have limited capital mainly from family savings and for initial capital they have to resort to the relatives and other source. The maximum amount of collateral free project based loan is low and entrepreneurs find it difficult to expand the enterprises, when the requirement is more they face trouble in getting institutional credit. For bank loan, women need to give collateral except in very few cases of projects catering to small needs. But they do not have enough assets to give collateral for bank loan. Some financial institutions are not interested to support women as they are comparatively small borrowers (FGD, during the period of December 2006).

Banks often want to see show rooms or shops before lending this requires capital. Most women start with home based activities and cannot afford the expenses of taking possession of show rooms or shops.

Marketing:

Absence of marketing facilities for women or easy access and the absence of proper sales centre are some of the major obstacles to do business. Women supply their products in markets usually through middle man, they need more capital as often the supply is given on credit and receipt of payment is often

difficult and delayed. Due to shortage of capital women cannot afford to establish showrooms or sale centers and they cannot expand their market for this. Women work in a limited number of sectors such as handicrafts, dress making, parlor etc and this makes competition very high. The dress makers generally have a seasonal business and they have to compete with the imported goods and shops in the local markets.

Local food products particularly fruit based items incur loss because of import of foreign products at a lower duty since the other countries have comparative advantage over food. And as the foreign goods have attractive package; people often tend to purchase foreign goods.

Raw materials:

Women often face problem of price increase of the raw materials they use and have to pay high rate for retail purchase. Due to lack of capital they cannot purchase bulk quantity of raw materials and have to pay high rate for retail prices. Conveyance costs increases due to frequent travel for buying of small quantities of raw material.

Price:

Due to lack of market facilities women do not get the proper prices for their products, which are under priced by the customers or wholesalers who order their products. Other problems arise when the buyer does not provide the actual price or the whole-seller takes goods on credit. Middlemen create problems with regard to low payment.

Labor:

Moreover, non-availability of efficient or skilled labor is another problem.

Equipment:

Lack of improved equipment and machinery, existing competition faced due to expansion of production.

Political Problem

Political unrest like hartal / strike, hindrance brings harm to their business. In that time the entrepreneurs face a problem to produce and sale their goods.

Family problem:

Some entrepreneur's mentions that they also face family problem, they cannot spend much time for their businesses because they are engaged with their household work and take care children. Women are in traditional and skill based business because the household members want that women should be involved in home based businesses which require less mobility or interaction mainly women customers.

Social problem:

Women are handicapped in the current centralized wholesale market set-up controlled by men. The men in business do not welcome women's entrance in the market and they often discourage women. Women entrepreneurs are often cheated by their male partners in trade through unscrupulous means which may turn hazardous when apt to encounter. Women in general lack in both education and self-confidence.

Transportation Problems:

Linkages with the markets and flow of constant supply of product are hampered by the lack of quality transportation problem.

Lack of Technological knowledge:

Technology is changing and women have very little access to new technology and market information. Women normally work within a small geographic area with limited mobility. They often cannot identify the problem of the enterprise.

Other Problems:

Law and order situation poses problems for women's mobility. Another problem is insecure feelings. Sometimes police, mastans create problem to carry their goods. Women have no legal knowledge or help in protecting their industries and often fall victims to illegal threats or criminal offences. As their factory is set up in a rented house, they have to remove their factory as the wish of landowner. It causes a great

harm to their business. Frequent power failures are another important factor which hampers their production in time which ultimately effect on their business market. Home-based enterprises are also charged at a commercial rate for utility without considering the income. Due to lack of storing facilities and space, the women entrepreneurs suffer serious problems through damage or theft of the products. Women suffer from information crisis.

Prospects of Women Entrepreneurs:

Though women entrepreneurs have lots of problems, still there are lots of opportunities also for them to continue. Women get preferential treatment in different official matters, handled with consideration, do better quality controlling and can maintain good customer relation.

Now day's educated women are coming forward to entrepreneurship just after completing their education. This is a very good sign for women empowerment and as well as material development.

Future Plan about your Enterprise:

Table: What is your future plan?

Particulars	Frequency	%
Established mini garments	7	8.33
Established big facto	26	30.95
Prepare new design	10	11.91
Established big showroom	9	10.72
Expansion Business	27	32.14
Big Farm	2	2.38
Training centre	1	1.19
Departmental store	1	1.19
Export the product	1	1.19
Total	84	100

Table: What is the future prospect of our enterprise?

Particulars	Frequency	%
Bright	7	8.33
Very good	35	41.67
Good	42	50
Total	84	100

There are several areas where the women entrepreneurs have good prospect. The areas where the women entrepreneurs can get an easy access are discussed

Self-Employed:

These women have acquired on own, especially from parents, relatives or friends, the skills and capacities to operate enterprises. Some have under-gone training and apprenticeship or worked as skilled laborers and obtained enough knowledge to start their own business. Self-employed women are lesser in Dhaka city in comparison to rural areas where greater opportunities lie with the income generating activities of NGOs, which provide credit. So women can move toward self employment.

Enterprise Ownership:

Women can be the Owner/operators of existing micro-enterprises, prove management and technical skill in self-employment. They often wish to expand, upgrade or diversify their business through employment of family members as apprenticeship especially in the rural areas or engage and hire workers for the production when the business progresses in the urban areas. This is the popular structure in the urban areas, where market availability helps the women to develop their trade. Many women working as skilled laborers have ventured to start their own business.

Manufacturing:

Women's traditional skills enable them to take up manufacturing in areas where raw material for the products is easily available. Women in these activities employ workers as skilled, non-skilled, permanent or as seasonal workers. With the expansion of business and the development of quality products, training in skill, technology, management and marketing becomes essential. So, this is also a good opportunity for them.

Family Trade:

Many women can involved in the family trades, hereditarily performed through generations and the skill is traditionally kept within the family. Women in such activities can have their enterprises or employment based at homesteads. Manufacturing handicrafts or pottery, involved in food preparation, operating individual units of embroidery, tailoring printing, dyeing, weaving, spinning, net making, etc., are some of the activities in this structure. These women will be helped by family members including males.

Agricultural Activities:

The rural women participate more in the agricultural sector, especially in operating vegetable gardens, horticulture production, nursery or even rice husking, and preparation of varied rice products. But the women of Dhaka City can also use this opportunity to build their career.

Sub-Contracting:

This new system of generating income in the non-formal sector is providing opportunities for women through a negotiable procedure obtaining orders for products from either, exporters, producers, whole sellers, and middlemen. Women even get orders from enterprise owners, who produce their supplementary goods through these women during peak market demands and these continuous orders provide the women with a stable income. Though the income is not very high, there exits less risks regarding payment

Partners in Business/ Share holders/ Directors in Family Business Enterprises:

Many of the women can become partners or share holders in larger business firms and industrial units. Some can enter in the family industrial or business operations.

Women as exporters:

Women can venture into exports directly by themselves or through other exporters. Export fairs, international trade fairs, single country fairs and initiative by importers have helped the women to produce quality products for exports. Types of Production Units and Trades include the common small scale production units such as Handicrafts with various types of raw materials, Handloom Weaving & Spinning, Basketary, Mat making,. Fishing Net making, Paddy husking by Dheki, Oil

production by Ghani, Jute production and sale, Jute goods production. Pottery, Cane and bamboo products, Seri culture, Silk Weaving, Screen print & Batik, Embroidery, Dressmaking. Tailoring, Puffed Rice Making, Food production, Food Processing, Biri production, Milk production units, dairy and milk products, Dyeing and printing, Book Binding, Confectionery, Urea Molasses Block (cattle feed) etc., Nursery and Horticulture production.

Conclusion and Recommendation

Conclusion:

Entrepreneurship to women in Bangladesh is more than just income generation. It is about working to build a more prosperous country, to lift the many millions of Bangladesh people out of poverty. It is about achieving economic independence and women's empowerment. And it is about striving for emancipation of women's gender roles, to create a better future for generations of women to come. The rights policy adjustment, their proper implementation, and other necessary initiatives will pave the way for the emergence and development of women-owned small and medium enterprise all over Bangladesh. These actions will not only contribute significantly to the national economy but will economically and socio-culturally empower women, assisting in their gender role liberalization. So, all of us who have a role to play must come forward in this extremely important development and growth process to build the nation that Bangladesh should be. The present study show that most of the entrepreneurs were from young and less educated. They were migrating from different areas. According to the survey results women are found to have engaged themselves in different type of enterprises. Women entrepreneurs selected their enterprises with what they were familiar. Most of the cases show that they were previously worked on others as worker from which they earned their working skill and later on they started their enterprises in those areas only. The study clearly indicates that lack of capital is still the main problem, absence of marketing facilities, absence of proper sales centre are some of the major problem. Another common barrier faced by the women entrepreneurs was balancing time between the enterprise and the family. Others limiting factor was machinery, equipment, technology and power supply. Micro, Small and medium enterprises has a bright future for urban women. This sector can absorb chunk of low skilled and less

educated urban women. If the major barrier in marketing for women entrepreneurs can be removed then the women lead sector can surely add income for the economy.

This study focuses that if the women are provided with appropriate training and need based assistance and make an easy environment they will incrementally enter into the entrepreneurial occupation and will prove their worth through efficiency in operation to contribute to the economy of Bangladesh.

Recommendation:

Based on the present study the following recommendations are put forward for further improvement of the condition of women entrepreneur of Dhaka City.

- Establish a separate cell at the City Corporation local government bodies to deal with women entrepreneurs regarding trade license and company registration
- Create easy access for women entrepreneurs to the local administrative support and public institutions
- The central bank should fix up a target for each bank to provide loan for women SMEs and form a monitoring team to monitor the implementation of its circular
- A comprehensive credit policy should be initiated under the supervision of the central bank in order to create access of women entrepreneurs to finance. This policy must keep a provision of collateral free loan, credit without interest or low rate of interest (maximum 8% interest), loan for long time duration, etc for women entrepreneurs
- Establish a separate bank for the development of women entrepreneurs. Impose an obligation for other banks to maintain a minimum quota for women entrepreneurs in loan disbursement and ensure the implementation of this quota
- Increase research program on women entrepreneurship development and provide financial support by the government to the institutions that are currently involved in research activities on women entrepreneurship development
- All types of new women entrepreneurs should be given a provision of tax-exemption for at least five years

- Include a special provision for women entrepreneurs in the policy and procedures of value added tax (VAT) and keep a provision of VAT exemption for new women entrepreneurs for at least the first five years of their business
 - Increase budgetary allocation to facilitate women entrepreneurs, particularly women entrepreneurs to participate in the national and international trade fair
 - City corporation and Municipalities should have special quota to reserve space for women entrepreneurs in the market run by them
 - Provide special support to women entrepreneurs who are involved in export-oriented activities for promoting marketing of their products
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- The women who live in not well off areas, they have shown that they have the capacity to establish enterprise but during their expansion stage the running capital becomes crucial to continue the enterprises. Therefore, those who are involved in funding support or credit facilities providers have to also pay more attention. Otherwise the potential entrepreneurs may fall.
 - The required amount of credit and its timely disbursement have an important role to continue and expand the enterprise.
 - Timely support of credit facility has to be ensured.
 - The government should realize that the only solution not evicting the urban dwellers but providing them with housing and job opportunities, credit is the best solution for this. So the government should also take initiative to fulfill the credit needs of the poor women entrepreneurs.
 - Collateral requirement of bank should be revisited and procedures should be made simple.
 - All banks should allocate a portion of their loan for women entrepreneurs and should open a separate window for them.
 - Women entrepreneur are mainly involved in traditional job. They cannot take a part in new trades which needs technical knowledge. They should be trained in technical line to develop their technical knowledge so that they can properly build up themselves as an entrepreneur.
 - Lack of management experience of entrepreneur they should be trained on "Entrepreneur Development Training". Proper step should be taken for this purpose.

- Women entrepreneur needs management assistance to improve the administrative capacity and increase productive activity and capacity in quality as well as in volume.

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Appendix

Questionnaire

A survey on the women entrepreneurs of Dhaka City

Name of the Organization:

Date:

1. Personal Information

- 1.1. Name:
- 1.2. Age:
- 1.3. Father/Husband's Name:
- 1.4. Marital Status Married/Unmarried
- 1.5. Educational Qualification: no education / 1 -5 / 6 -10 / SSC / HSC / some other
- 1.6. Information about others in the family

Sl	Name	Age	Relation	Education	Profession
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

- 1.7. Present Address:
- 1.8. Permanent Address
Village: P.S: P.O: Dist:

2. Business Information

- 2.1. What is the type of your current business?
- 2.2. Is it your first business? Y / N
- 2.3. Why you come to business?
- 2.4. Who influenced you to come into business?
- 2.5. What is the reason behind this business?
- 2.6. Have you take any training before starting the business?
- 2.7. Have you got any help from others in the start up of your business? Y / N
- 2.8. Do you have trade license? Y / N
- 2.9. If yes, what is the amount of expenditure for getting trade license?
- 2.10. If no, what are the reasons behind not having trade license?
- 2.11. Have you got any support from your family members in your business? Y / N
- 2.12. If the and is yes, then who?

- 2.13. What is the current amount of your investment in your business? ...
- 2.14. Do you need more capital for your present enterprise? Y / N
- 2.15. If yes how do you manage it?
- 2.16. Is it possible for you to invest more capital?
- 2.17. How do you invest it?
3. Information relating to your family
- 3.1. What is the **Occupational background of Fathers and Husbands?**
- 3.2. **Who** is the Head of Household? Father/Husband/Mother/Brother/You
4. Information relating to the problem faced
- 4.1. Have you faced any problems as a women entrepreneur? Y / N
- 4.2. If yes, then what types?
- 4.3. Have you ever take loans? Y / N
- 4.4. If yes, then from where?
- 4.5. Have you faced any problem from your family? Y / N
- 4.6. If yes, then from whom?
- 4.7. What problems have you faced for not having any trade license?
5. Information regarding accounting, marketing & IT
- 5.1. Do you maintain accounts and book-keeping? Y / N
- 5.2. If yes, who supervise your accounts and book-keeping?
- 5.3. Do you have any accountant to maintain your accounts? Y / N
- 5.4. Do you have tax identification number (TIN)? Y / N
- 5.5. Are you informed of the process of tax and VAT? Fully informed/partially Informed/no idea
- 5.6. Do you have any idea about e-mail and internet? Y / N
- 5.7. If yes, do you have any e-mail account? Y / N
- 5.8. Do you have access to internet? Y / N
- 5.9. Do you have computer in your business premises? Y / N
- 5.10. Do you produce for any targeted customer? Y / N
- 5.11. If yes, which is your main target market?
- 5.12. Did you go to any private or public institution to develop your product? Y / N
- 5.13. If yes, then did you get any support from them? Y / N
6. Information regarding future plan of the business
- 6.1. Do you have future plan? Y / N
- 6.2. What is the future of your business?
- 6.3. What type of help is required to expand your business?
- 6.3. What steps should be taken to improve the situation of the women entrepreneurs?