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BBA



# Women Entrepreneurs in Dhaka: some barriers to success



**PROJECT REPORT**  
ON  
**“Women Entrepreneur”**



**(BUS-498)**

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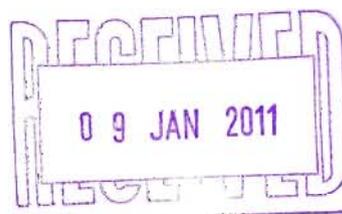
*PROJECT*

**Date of Submission**

**19<sup>TH</sup> DECEMBER, 2010**



**East West University**



## Letter of Authorization

East West University

19<sup>th</sup> April, 2010

Student

Project Work (BUS 498)

Department of Business Administration

East West University

Dear Student,

As per the requirement of BUS 498, will you please undertake a research for the project you have to prepare questionnaire and made a report on the basis of the questionnaire.

Please submit the report by the deadline.

Feel free to call on me if I can be assistance.

Sincerely,

**M sayeed Alam**

Assistant Professor

BUS-498 (Project Work)

## Letter of Transmittal

December 19, 2010

M.Sayeed Alam  
Assistant Professor  
Department of Business Administration  
East West University.



Subject: **Submission of Project Report**

Dear Sir,

I have the honor to submit this project report on "**Women entrepreneur**".

Working for this project paper has been a great learning experience for me. I sincerely believe that this would help me in the long run and also enrich my managerial capabilities. I am grateful for your valuable advices and humble cooperation.

I tried my best to go deep into the matters and make full use of my capabilities in making the study reflective of the actual scenario and meet your expectations, though, there may be some mistakes and shortcomings. I hope that you will be considerate about the mistakes and guide me for future perfection. For any of your further queries I would be at your disposal at your convenience.

Thanking You,

Yours sincerely,

Fatema Binte Mansur

Fatema Binte Mansur

2006-1-10-114

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## Executive summary

Over the past two decades, norms segregating and protecting women have been breaking down. However, it is also apparent that female economic participation has in fact, marginalized women mainly because the activities involved in many areas does not provide women complete control over production, in land ownership or in income earned. In regular cases, the initiatives in this regard have transferred women from the core production activities to marginal ones, such as handicraft, handloom, or home-based industries than the more sophisticated productions involving modern technology, which are usually controlled by the male entrepreneurs. Women are not being able to play a controlling role in the mainstream production where the male power has remained intact. No dent is easily created in patriarchy and the patriarchal value system of the society where women have been forced to enter and is involved marginally, being pushed increasingly into problematic situations. Their work load has increased manifold as they have to do both the domestic work and the income earning ones also.

The changing role of women shows that over the last two decades, there has been a steady upward trend in the participation of women in economic activities in developing countries as Bangladesh. Despite the problem of serious under-enumeration of women's involvement in economic activities in a sex segregated society as ours, the potential of women's economic contribution is now well recognized.



## **Origin:**

The effort of preparing the report originated from the necessity to fulfill the requirements of BUS-498. With the permission and support of my project coordinator M. Sayeed Alam the intention of the study encompassed to discover and explain the women entrepreneur.

## **Objectives:**

The general purpose of the study is to identifying whether people give more preferences to women entrepreneur. In defining the limits of this study, we defined the study areas to be addressed.

## **Methodology:**

I have used different types of research methods. One of the methods is interview method. In the interview method, I have interviewed the women worker. I have also done some research on secondary data from books, magazine , internet and different related case study.

## **Limitation:**

The limitations to do this research were mainly the time constraints and lack of expertise. The research was conducted under the set up of basic research, which was done for academic purposes. So there might not be adequate level of professionalism, which might be required at the corporate level.

But still it is expected that, this report will give the very best possible outcomes with all existing limitations. A number of field researches will be conducted. An extensive level of secondary research has already been done.

Moreover, the sample size was not big enough to find the clear picture about women entrepreneur.

## Primary data (interviews)

For this research I mainly focused on primary data, means I conducted face to face interview to know our variables perception. Here our variable means students. So we mainly used the technique called focused group interview.

## Focused group interviews

Before conducting our survey I focus on from which group we will conduct survey. I have talked with some shopkeeper of many shopping centre of Dhaka city and also I talked with some women of Dhaka city.

## Discussion outline

**Orientation issue:** Before collecting the data from a respondent I had to convince the respondent by briefing thoroughly explained my research purpose, I had to inform them what type of information I want from them. I started with the respondent with a general approach. For example one of my initial question was like Are you in job before start your business? What types of customer your product?

**Content issue (asking the questions about the main topic):** After making my initial contact with the respondent we asked them our some other questions which are specifically related with our research. The issues were covered in this section during the interview are given as follows:

- **Without family support any women can start any business?**
- **Without experience it is difficult to start any business for women?**
- **How you get access to international market?**

**Closing issue:** Our closing was simple. We just made summarization of our discussions and the result. Finally we thanked them for their interaction with us, for their valuable time

and their effort to answer our questions and we also made them inform if we need any further information we would like to have a another interview.

## **Secondary resource:**

We mainly used our book as a secondary resource. We take some notes from the internet.

## **Research Design:**

**Qualitative research:** To define the problem and research objectives I had a basic exploratory research. This type of research leads us to know about the people perception about women entrepreneur in dhaka.

**Quantitative research:** The purpose of this quantitative research is to know the barriers to success about women entrepreneur. The main technique I used here is the Survey technique along with personal interview with business women. After collecting data from our respondents we conducted a detailed analysis of the outcome using statistical software like SPSS.

**Research type:** I have decided to go for Descriptive Research because I decided to do the research on specific target segments means only business women. And the main target was to understand the people perception

**Survey research methodology:** The most common way of collecting data is to make a survey. Survey is a method of collecting primary data in which information is gathered by communicating with a representative sample of people using a questionnaire. To gather the quantitative data we choose survey technique among other techniques. For this survey we pick the target location like some Boutique house, Food shop, Beauty parlor. The survey was conducted based on some questions in questionnaire format.

**OBJECTIVE OF USING THE QUESTIONNAIRE:** The whole report is based mostly on primary information, based on which the questionnaire had been designed to collect relevant information. The survey method had been selected as the research tool for following reasons.

- I. Convenience:** Questionnaire design is a simpler and easier way to collect responses and conduct the survey, so it was convenient for us to use this tool.
- II. Time efficiency:** We had time constraints, and getting questionnaires filled up by the respondents was also time-consuming, so making short format questionnaire saved our time.
- III. Cost efficiency:** We found that this method was relatively cheaper as we only needed to print a copy and then make copies of it and then distribute them to the respondents.
- IV. Physical availability:** Here we could see the persons who were responding to our questionnaire, so we could easily perceive their condition where they were appropriate for being our respondent or not.
- V. Less possibility of getting wrong information:** Here if the respondent did not understand any meaning of the questionnaire, then we could easily make them understand. So there was less possibility of making mistake

## Sample Design:

### Target population:

People aging from 20-29 years or above.

### Sample frame

Our targets are from Boutique shop, Food shop, Beauty parlor. So their educational backgrounds are as follows:

- School
- SSC
- HSC

- Graduate
- Diploma

**Sample size:** 23 people

**Sample area:** Boutique shop, Food shop, Beauty parlor around Dhaka city.

**Sample unit:** Business women

### **Other variable measured:**

**Attitude components:** Respondent attitude differs from person to person. Through the survey questionnaire we wanted to find out women perception. Through this research we would be able to have some kind of understanding on the business women perception.



## Introduction

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. Women from all classes of Bangladesh want to stand up before everyone in their own right and not as someone's daughter or wife. Women can be a very caring homemaker, but at the same time she can prove to be a highly skilled Entrepreneur, an efficient employee, an administrator if they choose to be. Realizing that the advancement of women cannot be prevented patriarchal society is changing its attitude toward women. There has been a gradual change in how people behave with working women. In the work place and at home people are now welcoming women. A complete scenario of Women Entrepreneurship in Bangladesh. Women entrepreneurs constitute less than 10% of the total business entrepreneurs in Bangladesh whereas women in advanced market economies own more than 25% of all businesses. It is heartening to note that despite many barriers, a new women's entrepreneur class has arisen in the country taking on the challenge to work in a male-dominated, competitive and complex economic and business environment. Not only have their entrepreneurship improved their living conditions and earned more respect in the family and the society, but they are also contributing to business and export growth, supplies, employment generation, productivity and skills development of the country. A recent United Nations report concluded that economic development is closely related to the advancement of women. "In countries where women have advanced, the economy has usually been steady. By contrast, in countries where women have been restricted, the economy has been stagnant." Women's entrepreneurship is not an easy task. "Becoming an entrepreneur is an evolution of encountering, assessing, and reacting to a series of experiences, situations, and events produced by political, economic, social and cultural changes." Given the complexities in the social environment and administrative structure, women's entrepreneurship in Bangladesh is more challenging. Many social and operational constraints continue to restrict women from starting and running economic enterprises. Apart from the family and social barriers against the mobility of women, the operational barriers such as lack of access to capital, lack of training facilities for skills development, lack of business services, lack of business data, complex banking procedures and collateral requirements, etc .continue to critically limit their progress.

Entrepreneurship is the driving force to bring about excellence in production, market innovation; Entrepreneurship is the driving force to bring about excellence in production, market innovation, human resources and skills development, social mobility, and changes in the attitude of people. Development of women's entrepreneurship offers excellent opportunities for development of one half of the population and for overall socio-economic progress of the country. Women's entrepreneurship indeed can bolster economic autonomy of women, promote gender balance and ultimately can lead to participation of women in broader decision making processes of the country.

Women have now become aware of their socio-economic rights and have ventured to avail the opportunities initiated for them. Rural Bangladesh is now a changed scenario for the

women who have gathered courage to break barriers and enter the off-house working force as entrepreneurs and workers - a situation not accepted by the society in the past. The urban areas have greater opportunities for business development but the areas where women lack assistance is in the access to credit, provision of skill training, and market facilities.

### **Reason of Becoming Woman Entrepreneur**

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.

Women Entrepreneurship In last two decades over the past two decades, norms segregating and protecting women have been breaking down. However, it is also apparent that female economic participation has in fact, marginalized women mainly because the activities involved in many areas does not provide women complete control over production, in land ownership or in income earned. In regular cases, the initiatives in this regard have transferred women from the core production activities to marginal ones, such as handicraft, handloom, or home-based industries than the more sophisticated productions involving modern technology, which are usually controlled by the male entrepreneurs. Women are not being able to play a controlling role in the mainstream production where the male power has remained intact. No dent is easily created in patriarchy and the patriarchal value system of the society where women have been forced to enter and is involved marginally, being pushed increasingly into problematic situations. Their work load has increased manifold as they have to do both the domestic work and the income earning ones also. The changing role of women shows that over the last two decades, there has been a steady upward trend in the participation of women in economic activities in developing countries as Bangladesh.

### **Recent realization on Women Entrepreneurship**

Despite the problem of serious under-enumeration of women's involvement in economic activities in a sex segregated society as ours, the potential of women's economic contribution is now well recognized. Greater participation of women in remunerative work is improving their living conditions and bargaining positions in the households and wider

community. It is often the case that most of women's labor in economic activities basically saves expenditure for the household, but women are not considered income earners, as the output of their labor is not always marketed by themselves.

The distinct groups of women participation in economic activities outside the homestead are:

- (a) Women in rich and moderate male-headed households.
- (b) Women in middle and low-income male headed households, and
- (c) Women in households headed by females.

The importance of women's entrepreneurship development focuses on women's development in general and their participation in income generating activities in particular, while it deserves a special consideration in rational development planning on two counts.

First, leaving the women, who comprise about half the total population, outside the purview of development, no nation can achieve any significant degree of success. It would be like working half strength compared to nations where women make full participation.

Secondly, women's participation in gainful labor is expected to reduce fertility, a common development goal of most developing countries, particularly so for ours.

**Women Entrepreneurship in rural areas** Women entrepreneurship in the rural industries is a new arena for investigation in the socio-economic environment of Bangladesh. In view of the need to bring the rural womenfolk in the development stream of the country, both the Government, the NGOs and other related agencies have provided ample opportunities to promote entrepreneurial skill among women. Income-generating activities, credit facilities, skill training, market opportunities have all combined to pave the way for the emergence of entrepreneurial development among women in rural Bangladesh.

Women Entrepreneur most likely participating in the following entrepreneurial activities

(1) **Self-Employed:** These women have acquired on their 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 urban areas in comparison to rural areas where greater opportunities lie with the income generating activities of NGOs, which provide credit.

(2) **Enterprise Ownership:** These women, are the Owner/operators of existing micro-enterprises, and have proven 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.

(3) **Manufacturing:** Women's traditional skill enables 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.

(4) **Family Trade:** Many women are involved in the family trades, hereditarily performed through generations and the skill is traditionally kept within the family. Women in such activities 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 are helped by family members including males.

(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. 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, but there 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 operations.

**(8) Traders, Contractors, Order Suppliers, and Business Executives:** These new occupations have been mastered by the women even though they have to compete with the men. Though the women have to face tough competitions in these areas, it is remarkable to observe that they have proved themselves efficient in their dealings along with men and have succeeded in their endeavors.

**(9) Medium and large Industry Owners:** Women have become owners of medium and large industrial units either through inheritance or through private initiative. Many educated women are now the proud owners of shipping companies, tea gardens, trading centers, and advertisement firms.

**(10) Women as exporters have ventured 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, Basketry, Mat making, Manufacture of Coir products. 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, Honey Making, Screen print & Batik, Embroidery, Dressmaking. Tailoring, Puffed Rice Making, Food production (packed or retail sale of dry food), Food Processing, Wood craft & Furniture, Molasses making, Biri (indigenous cigarette made with special leaves) production, Milk production units, dairy and milk products, Dyeing and printing, Book Binding, Confectionery, Urea Molasses Block (cattle feed) etc., Nursery and Horticulture production. Besides these have grown the Agro - based industries and occupations in the rural areas such as: Paddy husking by "dheki, oil production by "ghani" (indigenous oil processor), jute processing, pisci-culture, fishing, fish drying, and fish processing which are continued with old techniques. Kitchen gardening, poultry rearing (sale of eggs, poultry, chicks), goat and sheep rearing, cattle fattening are common agro-based occupations. Biri (indigenous cigarette made with special leaves) production, bookbinding, production of urea Molasses Block (cattle feed) etc, nursery and horticulture production are being taken up now due to good profits. Service industries and occupations: Restaurants, (production of snacks, meals, tea, and confectionery) and Tailoring are now familiar professions both in the urban and the rural areas. Home-based shop-keeping is familiar in the rural areas. Non-Farm Activities: Cane product and jute carpet making, pigeon rearing for sale, petty trade especially with home-based shops, pond lease for fish cultivation and marketing, flower growing for sale to flower shops in the urban areas, fan and cap making. Small shop keeping, photocopy services, boutique shops, home-based garments making, painting and making of greeting cards, paper-bag making & selling, selling of old tyres, fish and vegetable vending, soap vending, rice cake (pitha) making, road-side food selling shops are some of the urban non-farm activities observed Innovative Products and New Areas: With the introduction of new technology, development of innovative ideas or

even demand for new products, a variety of new areas have developed for women's entrepreneurship growth. These include, artificial flower making, production of straw caps and hats for export, printing of stationery and cards, vegetable dye products for dyeing and printing, Patch-work quilt making, cotton spinning from waste garments, stuffed toys, decorative costume jewellery, manufacture of imitation jewellery. Women have also ventured for artificial pond preparation for shrimp culture, women's pisci-culture project for both domestic and export marketing. The distinct groups of women and their participation in off-house activities are, (a) Women in affluent and moderate male-headed households, (b) Women in middle and low-income male headed households, and (c) Women in households headed by females.

**Types:** Women Entrepreneurs in the non-formal sector are usually involved in manufacturing, agricultural activities and service oriented activities. In the rural areas, the Majority of the entrepreneurs were members of the NGOs and other grassroots organizations, who had started income through these three types of activities from the loans received. These women were self- employed and worked as (1) Skilled artisans or self-employed producers; (2) Women traders or Vendors; Whole-sale Suppliers; (4) Women as partners in Business; (5) Women as share-holder in Business; (6) Women in Family Trade Enterprises; (7) Women as Shop owners; (8) Women as Employers of production units.

**Training:** Women had received training through NGO activity participation. However, it was found that they usually preferred to use their indigenous skill for employment. The Successful women entrepreneurs held different views when they demanded skill and business management training to expand or introduce new business activities.

### **Types of Enterprises:**

The types of enterprises operated by women found were of the following categories: (1) Traditional ;(2) Non-tradition; (3) Household or Family Trade; (4) Labour Intensive; (5) Export oriented; (6) Industries with modern technology. Market Areas: The domestic market for non-formal products represents the classical free market structure. It is highly competitive with freedom of entry and exit. Women, especially in the rural areas, had problems of access to market facilities but some did manage to sell in the local market place, to neighborhood house-holds, to buyers and traders at the house, to order suppliers and the middlemen. They also purchased from producers and sold through markets. The international and the export market areas have been penetrated through international fair participation. Women in the urban areas have greater opportunities for marketing

**Income:** Experience gained through years helps women earn higher incomes. The reason for the majority of women in cottage and micro enterprises, earning inadequate monthly income, is likely to be the lack of skill required for running of enterprises and the low level of marketable skills of women as a result of their limited access to education and training facilities. Larger units have greater income which varies according to the business involved.

## Reflection of success of Women Entrepreneur

The success of the women entrepreneurs have been reflected in their socio-economic developments.

1. The economic solvency and changes in the homestead and the enterprise, speak of their untiring efforts and the urge for a better life. Similar are the social and socio psychological changes where even the gain in the courage to talk with people regarding business or any trade and the knowledge to distinguish between good and bad investments and transactions, are great achievements.
2. The nature of changes due to success in business has been observed economically both at the homestead and also within the enterprises or the workplaces.
3. Socially and psychologically, the individual qualitative changes are the most effective for it helps the individual to develop herself through her own initiative and perseverance.
4. Participation in decision making in family matters and also matters of social importance, removal of social seclusion or the religious sanctions against working women and also decrease in social discrimination against these working women are some of the fruitful achievements.
5. Her increase in income is also an increase in the family income, and it provides the family members to have access to a better life-style, including education and better health for the children.
6. Modernization of the work-place, introduction of new technology for increased production, increase of workers, along with the increase in the purchasing power upgrades her status both socially and economically.

Women entrepreneurs should be provided special facilities to develop their enterprises. These include: (1) Development Banks with separate advisory service cell for women; (2) Separate counters in counters in commercial banks for women; (3) Arrangement of exclusive fairs to promote products manufactured by small & cottage based units; (4) Fixed quota of stalls for women entrepreneurs at export fairs; (5) Special market facilities both in the domestic and the international arena. Government resources are limited. Infrastructure development and other broad sectors of economy demand and consume major share of the national development budget. It is thus sometimes said that poverty alleviation goal receives more palliatives than substance. In face of things as they stand, both the GOs and the private sector have a major responsibility to promote entrepreneurship development for women. Without that the advancement of women will remain a far cry.

## Limitation:

Limitations exist 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's 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 "mastans"(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 "purdah"(seclusion) often find it hard to visit banks, purchase their inputs or raw materials or market their product in public settings where they would have to deal with men. Rural women do not generally own physical assets that can be used as collateral for loans, as assets are usually in the names of their male relatives. They are generally poor and lacking in both education and self-confidence. They are perpetually in debt to money-lenders or to wholesale suppliers who create serious problems, thus losing much of their meager earning in paying exorbitant weekly interest charges. They often suffer the indignities of sexual harassment, being jostled away from prime selling spots. Sometimes their movements are restricted due to security reasons. Women have no legal knowledge or help in protecting their industries and often fall victims to illegal threats or criminal offences.



**Conclusion:**

Government and private sector interventions have generally accelerated income generating activities of women both in the urban and rural areas with entrepreneurship development. The ways in which women are involved in this sector in the rural areas are through selling labour (wage labour), engaging in trading activities (self-employment) and operating small industrial productions (enterprise owners). Working as labour may give them temporary employment but it does not improve their conditions or promote their advancement. Scope of trading activities especially in the rural areas, in view of extensive poverty and the large number of people who need to engage in income earning activities, is limited. Engaging in production or rural industrial activities seems to be the most viable avenue for which the women should be assisted to take up.

Non-government organizations have equally joined hands with the government efforts for economic salvation and provided various forms of opportunities for women to help them earn their living paving the way for greater entrepreneurship development. Women have now become aware of their socio-economic rights and have ventured to avail the opportunities initiated for them. Rural Bangladesh is now a changed scenario for the women who have gathered courage to break barriers and enter the off-house working force as entrepreneurs and workers - a situation not appropriate for women or accepted by the society in the past. The urban areas have greater opportunities for business development but the areas where women lack assistance is in the access to credit, provision of skill training, and market facilities.

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