

Empowerment of Women through Entrepreneurship Development in Dhaka City of Bangladesh

Sonia Nusrin, Md. Sekender Ali, S M Masudur Rahman Mitoo, Shamim Ahmed & Md. Saiful Islam

Abstract:

Bangladesh is a developing country with abundant human resources, with women accounting for just over half of the population. They offer an important opportunity for economic and social growth. Women's presence in some kind of economic activity is a supplement to their family's income; it does not relieve them of their responsibilities at home. Women's civil rights are now characterized by economic empowerment, with entrepreneurship serving as the ultimate form of empowerment. The ultimate goal of this research was to identify several specific characteristics of women entrepreneurs, as well as the degree to which women entrepreneurs are empowered, and to investigate the relationship between each of these selected characteristics and their empowerment. The research area was Dhaka city, and data was gathered using an interview schedule from 104 women entrepreneurs who were divided into three groups: boutique and handicrafts, foods and catering, and beauty parlors in Dhaka city. Data was compiled from July 25th to August 24th, 2019. In order to quantify the variables, scales were developed. Lower middle empowerment was held by less than half of the women (49.1%), upper middle empowerment by 47.1 percent, and medium empowerment by 3.8 percent. The relationship between each of the women's chosen characteristics and their empowerment was determined using Pearson Product Moment correlation. Annual family income, organizational engagement, training experience, awareness of family management, family co-operation, and participation in the household decision-making phase of the women all demonstrated a strong significant relationship with their empowerment among the selected characteristics. Age, education, family size, and cosmopolitanism of the women, on the other hand, had little bearing on their empowerment.

Keywords: Empowerment, Women, Entrepreneurship Development, Dhaka City.

About Author (s)



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Sonia Nusrin, Department of Development and Poverty Studies, Sher-e-Bangla Agricultural University, Dhaka, Bangladesh.

Md. Sekender Ali, Department of Agricultural Extension and Information System, Sher-e-Bangla Agricultural University, Dhaka, Bangladesh.

S M Masudur Rahman Mitoo, Department of Agricultural Botany, Sher-e-Bangla Agricultural University, Dhaka, Bangladesh.

Shamim Ahmed, Department of Philosophy, Jahangirnagar University, Dhaka, Bangladesh.

Md. Saiful Islam (corresponding author), Department of Agricultural Extension and Information System, Sher-e-Bangla Agricultural University, Dhaka, Bangladesh.
Email: mdsaiful.sumon52@gmail.com

INTRODUCTION

In a developing world like Bangladesh, women's entrepreneurial growth and empowerment are both high on the socioeconomic development agenda. However, as opposed to men entrepreneurs, women entrepreneurs in Bangladesh lag behind in terms of economic engagement, empowerment, and leadership (MIWE, 2019 and Ahmed et al., 2017). Female entrepreneurs are emerging as key players in the national economy, according to research (Bianchi et al., 2016). Female entrepreneurs are the fastest growing form of entrepreneurship globally, and they have piqued the interest of many academics in recent years. According to new research, women will contribute significantly to entrepreneurial activity (Noguera et al., 2013) and economic growth (Kelley et al., 2017 and Hechevarria et al., 2019) in terms of generating new employment and rising GDP (Ayogo and Agu, 2015), with beneficial effects on poverty reduction and social exclusion (Rae, 2015). However, the number of women who want to start their own business is smaller than that of men (Elam et al., 2019). According to research, about 7% of Bangladesh's overall business establishments are owned and led by women (BEC, 2013), which is insignificant when compared to the country's female population. This lack of female participation, leadership, and education is a clear void that must be filled for the country's long-term economic growth. It is important to do more studies on women's empowerment and leadership, as well as to recognize its efficacy (Chassero et al., 2014).

Bangladesh is a developing country with abundant human resources, with women accounting for just over half of the population. The rest of them are disadvantaged, malnourished, illiterate, and impoverished. They have an unfair legal standing in terms of certain essential rights, as well as a lower status in terms of traditional traditions and practices (Huq, 2003). Furthermore, there are insufficient job prospects for women. While, more recently, the value of women in the economy and their need to participate in economic growth initiatives has been recognized. Women's advancement is often mentioned as a key goal of international development programs, and several donor organizations now include it in their development plans (Schuler et al., 2010). As a result of the lack of job opportunities, women's entrepreneurship growth paves the way for rapid economic development and empowerment. It is clear that entrepreneurship growth and empowerment are mutually beneficial. Participating in different development programs is essential for women's empowerment. In other words, women's participation in numerous entrepreneurial practices has given them greater physical, economic, and cultural strength. Women's influence and right to make decisions has increased in Bangladesh, both within and outside the family (Nawaz, 2009).

Many national and international attempts are made to encourage the growth of entrepreneurship. With entrepreneurship growth, government and private sector investments have generally accelerated women's income-generating activities in both urban and rural areas (Bhuiyan and Abdullah, 2007). According to the United Nations (UN), a woman is empowered if she possesses five characteristics: a sense of self-worth, the right to make and determine choices, the right to have access to opportunities and resources, the right to control her own lives both within and outside the home, and the ability to influence the direction of social change in order to create a more just social and economic order. In today's dynamic world, women will inspire themselves in a variety of ways. Women's entrepreneurship is seen as an important tool for economic growth and empowerment of women (Nachimuthu and Gunatharan, 2012). The study's ultimate goal is to evaluate women's economic contributions and inclusion in subsistence practices in order to improve their empowerment. Below are the study's basic objectives:

- 1.1 To determine some selected characteristics of the women entrepreneurs;
- 1.2 To determine extent of empowerment of women entrepreneurs;
- 1.3 To explore the relationship between each of the selected characteristics of the women entrepreneur with their empowerment.

LITERATURE REVIEW

Women's entrepreneurship is the mechanism by which a woman starts a company, gathers all necessary money, takes chances, faces obstacles, employs others, and runs the business independently. Women account for about one-third of all entrepreneurs worldwide. Females used to run small enterprises to augment their profits until the twentieth century. They were also attempting to escape starvation or replace money lost due to the death of a relative. Individuals who have product or service inventions to transform them into a working enterprise are referred to as entrepreneurs. Previously, this word was only used to refer to males. Women only became more interested in the business world as the notion of women in business became more acceptable to the general public. However, this would not rule out the possibility of female entrepreneurs prior to that point. In both developed and developing countries, entrepreneurship has been recognised as one of the most significant determinants of industrial development. Despite its economic impact, the rise of female entrepreneurship is a relatively recent development around the world (MIDAS, 2009). According to BWCCI (2008), women's economic advancement is an unavoidable aspect of the growth debate. The institutionalization of a sustainable development mechanism would be impossible if women were excluded from the conventional development program. However, several aspects influence entrepreneurship's growth and progress. People tend to take chances and be nervous at times, and someone might want to try something different. People develop themselves as professional leaders by revealing themselves as entrepreneurs. Scholars identified a few factors that inspire people to become entrepreneurs, including overcoming obstacles, emphasizing moral conviction, identifying creativity (Schumpeter, 1934), talent and leadership, focusing on high accomplishment, emphasizing social status withdrawal, and identifying business gap-filling as the primary factors of entrepreneurship. An entrepreneurial mindset is influenced by the entrepreneur's ambition, the aspirations of others, compulsions to act, and the entrepreneur's own desires. Human capital and entrepreneurial growth have a good relationship. Mitchell (2004) discovered that women entrepreneurs are guided by a need to provide support for their families as well as their personal circumstances. Women entrepreneurs are guided by a need to be financially and otherwise self-sufficient.

An entrepreneur is a person who starts and runs a business or economic operation. Thus, entrepreneurship refers to a society's general practice of establishing new businesses (Begum, 1993). An entrepreneur, according to the International Labor Organization (ILO), is a person who possesses a set of characteristics that include self-assurance, goal-orientedness, risk-taking, leadership, originality, and a focus on the future. Many that invent, mimic, or adapt a business practice are referred to as female entrepreneurs. Given that entrepreneurship is the set of practices that an entrepreneur engages in, it may be argued that becoming an entrepreneur comes first. In either case, the above entrepreneurial concepts emphasize risk-taking, innovation, and resource management. A society can not continue to squander almost half of its human capital on gender discrimination. As a result of the government's growing understanding, national policies have been implemented to aid in the growth of women in all fields, especially economic activities, with a particular emphasis on entrepreneurship creation. Entrepreneurship has become a common career choice among Bangladeshi women at all levels of society. The reason for this interest differs according to

social groups. Women's entrepreneurship growth is a difficult phenomenon in Bangladesh, according to Rahman (2009), because women are economically and socially behind men (Rahman and Hossain, 1999). Developing nations, according to Jesselyn (2004), could also harness the potential of female entrepreneurs. The desire to transform thoughts into reality is referred to as entrepreneurship.

METHODOLOGY

Study Area

Dhaka was chosen as the study area because it is home to the majority of prominent female entrepreneurs. Data collection from any segment of the population is time intensive and costly. As a result, a sample size of 104 was calculated, with 34 entrepreneurs from the boutique and handicrafts industry, 35 from the food industry, and the remaining 35 from the parlor industry. For this data set, unintentional sampling was used.

Data Collecting Instruments

An interview plan (questionnaire) was developed with the goals in mind in order to gather accurate and credible data from the respondent woman entrepreneurs. To gather data, simple and straightforward questions were asked, as well as various scales. The aim of both open and closed form questions was to gather information.

Data Collecting Procedure

The data was gathered by personal interviews conducted by the researcher. Any effort was made to build rapport with the respondent so that they would feel at ease and at ease answering the questions on the schedule. The respondents were given the necessary information about the study's intent, and their responses were carefully collected. If a respondent had trouble interpreting a topic, extra precaution was taken to assist her in understanding it. In terms of data analysis, the researcher had no major issues. From July 25th to August 24th, 2019, data was collected for 30 days. The information gathered was compiled, tabulated, and examined. Where necessary, qualitative data was translated into quantitative form using appropriate scoring.

Independent variables and their measurement techniques

On the basis of argument, the age of a respondent woman was calculated by counting the actual years from her birth to the time of interview. It was calculated using real years. Every year of one's age was given a score of one (1). Education was described as a woman's ability to read and write, as well as formal education earned up to a certain level. A respondent's education was assessed based on the lessons she had taken in a formal educational institution. For one year of good education, a grade of one was assigned. The total number of individuals in a respondent's family was used to determine the family size. Family members included the family head as well as other dependents such as husband/wife, children, and others who lived and ate together. Each member of the family received a unit score of one. A respondent's annual family income was calculated using the cumulative yearly earnings from various sources (business, service, etc.) collected by the respondent and other family members. The average family annual income of each respondent was calculated by adding the earnings of each respondent and other members of his or her family from various sources during the previous year. For 1000 tk, a score of 1 (one) was allocated. The essence of a respondent's membership in various organisations was used to assess her organizational presence. This was determined by a respondent's involvement with an organisation. For no involvement, ordinary member, administrative member, and executive officers, different weights were allocated as 0, 1, 2, and 3. A respondent's organizational engagement was

calculated by combining her points from all of the social organizations. On the basis of her visits to the six chosen sites outside of her own social structure, a cosmopoliteness score was calculated for each respondent individual to assess her degree of cosmopoliteness. Every respondent's score was calculated by applying her responses to all of the things based on her frequency of visit, with a score of 0 for not at all, seldom, sometimes, often, and regularly, and a score of 1, 2, 3, and 4 for not at all, sometimes, sometimes, frequently, and regularly, respectively. The cumulative number of days a respondent spent in various training programs organized by various agencies was used to determine training exposure. For each day of training attended, a score of one (1) was given. The researcher asked each respondent ten questions to assess their knowledge of family management. Each query received a two-point rating. For a right answer, she could receive a score of 2, for an incorrect or no answer, she could receive a score of 0, and for a partially correct answer, she could receive a partial score. A woman's family co-operation refers to the level of support she receives from her family members when making a decision. The level of cooperation by each family member was shown for each respondent. The co-operation score was computed as 0, 1, 2, and 3 for no, low, medium, and high family member cooperation, respectively. A respondent woman's family co-operation scores were calculated by adding her scores to all of her family members. A four-point assessment system was used to assess decision-making performance. The respondents were asked to show how involved they were in making decisions on 12 different aspects of family life. The four alternative responses to each statement were scored as follows: 3, 2, 1, and 0 for high, medium, low, and no interest in household decision-making. A respondent's level of involvement in household decision-making was calculated by including all 12 family relations products.

Dependent variable and their measurement techniques

The study's main predictor was women's liberation. A four-point assessment scale was used to assess it. On the basis of her thirteen separate empowerment products, a women empowerment score was calculated for each respondent woman to assess her level of empowerment. Each respondent's score was calculated by combining her responses to all of the items based on her frequency of empowerment, with a score of 0 for no empowerment, 1 for low empowerment, 2 for medium empowerment, and 3 for high empowerment. As a result, a respondent's level of women empowerment could range from 0 to 39, with 0 suggesting no women empowerment and 39 indicating the highest level of women empowerment.

Statistical analysis

The information gathered from the respondents was processed and translated in line with the study's goals. The statistical research was done with the SPSS (Statistical Package for Social Sciences) computer software, version 20. Whenever possible, statistical methods such as a number, range, mean, and standard deviation were used to describe the variables. Pearson Product Moment Correlation research was used to investigate the relationship between each of the factors and their empowerment. The five percent (0.05) degree of significance was used to dismiss every null hypothesis in the study. The null hypothesis was dismissed if the measured value of (r) was equal to or greater than the designated degree of significance (p), and it was inferred that the concerned variable had a positive association with empowerment. The null hypothesis could not be dismissed if the measured value of (r) was lower at the designated degree of importance (p). As a result, no relationship between the variables and empowerment was found.

RESULTS AND DISCUSSION

For this study, ten characteristics of women were chosen. Separate Tables are given for easy reference when providing categorizations, explaining, and analyzing findings for each of the characteristics in this chapter.

Table 1. The salient features of the selected characteristics of the women

Characteristics	Measuring Unit	Categories	Percent	Rang	Mean	S D
Age	Years	Young aged (up to 35) Middle aged (36-50) Old (>50)	46.2 48 5.8	20-65	37.40	8.85
Education	Year of schooling	Illiterate (0-0.5) Primary level (1-5) Secondary level (6-10) Above secondary level (>10)	26.9 14.5 36.5 22.1	00-16	6.77	4.82
Family size	Member	Small family size (2-4) Medium family size (5-7) Large family size (above 7)	63.5 33.6 2.9	2-9	4.29	1.31
Annual family income	('000' tk)	Low income (up to 100) Medium income (101-250) High income (above 250)	23.1 56.7 20.2	40-525	186.32	107.89
Organizational participation	Score	No participation (0) Low (1-7) Medium (8-14) High (above 14)	34.6 43.3 16.3 5.8	0-22	4.57	5.02
Cosmopoliteness	Score	Low (6-8) Medium (9-16) High (>16)	12.5 75.9 11.6	6-22	11.81	3.18
Training exposure	Days	No training (0) Low training (1-4) Medium training (above 4)	5.8 36.5 57.7	11-35	4.94	1.86
Knowledge on family management	Score	Low (8-10) Medium (11-15) High (above 15)	34.6 60.6 4.8	8-18	12.09	2.49
Family co-operation	Score	Low (2-4) Medium (5-8) High (above 8)	21.2 69.2 9.6	2-10	6.02	1.73
Participation in household decision making process	Score	Low (8-12) Medium (13-24) High (above 24)	11.5 64.4 24.1	8-33	19.54	6.05

(Source: Field survey, 2019)

Table 1 shows that the majority of the women were middle aged (48%) while 46.2 percent were young and 5.8% were old. We found that the majority of the women had a secondary standard of education (36.5%), while 26.9% were illiterate. Around 22.1 percent of the women had completed high school, while 14.4 percent had completed primary school. Nasreen et al. (2013) found a similar finding, with the largest number of respondents having

finished secondary school. Also the table shows that the majority of respondents (63.5%) thought they belonged to a small family, led by medium (33.6%) and big families (33.6%). (2.9 percent). The average family size (4.29) was smaller than the national average of 4.44, according to the data (BBS, 2019). In his study, Akter (2000) discovered related results. Moreover we notice that the majority of respondents (56.7 percent) had a medium annual income, while 23.1 percent had a moderate annual income and 20.2 percent had a high annual income. Also, table 1 shows that the majority of women (43.3%) have low organizational participation, while 34.6 percent have no organizational participation, 16.3 percent have medium organizational participation, and 5.8% have strong organizational participation. Our study results indicate that the largest proportion of respondents (75.9%) had medium cosmopoliteness, while 12.5 percent and 11.6 percent had low and medium cosmopoliteness, respectively. Afroz (2013) found a similar finding, with the majority of respondents being of mild cosmopoliteness. Table 1 shows that women with medium training make up the largest group (57.7%), led by women with limited training (36.5%) and women with no training (5.7%). Table 1 shows that the medium level information group has the largest percentage of respondents (60.6%), followed by the low knowledge group (34.6%), and the high-level knowledge group (34.6%). (4.8 percent). We also found that the majority of women (69.2%) fall into the medium cooperation category, led by 21.2 percent in the low cooperation category, and 9.6 percent in the high cooperation category. As a result, it was discovered that the vast majority of respondent women (90.4%) had low to medium family cooperation. Table 1 shows that the majority of women (64.4%) were in the medium participation category, with 24.1 percent in the high participation category and 11.5 percent in the low participation category. In the city or town, women's participation in household decision-making has increased. As a result, both women and men should be mindful of the significance of women's involvement in decision-making.

Empowerment of women

Women's empowerment scores ranged from 10 to 24, with an average of 18.29 and a standard deviation of 2.79, out of a potential range of 0-33. Women's empowerment was divided into three groups based on their observed score: "low empowerment (up to 13), lower middle empowerment (14-18), and upper middle empowerment (above 18)." Table 2 shows how the respondents were distributed according to their level of empowerment.

Table 2. Distribution of the respondents according to their empowerment

Categories (Scores)	Women		Mean	SD
	Number	Percent		
Low empowerment (up to 13)	4	3.8	18.29	2.79
Lower Middle empowerment (14-18)	51	49.1		
Upper middle empowerment (above 18)	49	47.1		
Total	104	100		

(Source: Field survey, 2019)

Table 2, indicates that the majority (49.1%) of the women belonged to lower middle empowerment category followed by 47.1% as upper middle empowerment and 3.8% as low empowerment category. Data also indicates that a total 96.2 % of respondent had lower middle to upper middle empowerment. Empowerment of women in household decision making process is increased in the city or town. So, women and men both should be aware to the importance of women empowerment.

Relationship between selected characteristics of the respondents and their empowerment

Pearson Product Moment correlation was used to investigate the associations between some of the chosen traits of women and their empowerment. Annual family income, organizational engagement, preparation experience, awareness of family management, family co-operation, and participation in the household decision-making process all had important beneficial relationships with women's empowerment, according to this correlation test. Age, education, family size, and cosmopolitanism have had minor positive effects on women's empowerment. Table 3 summarizes the effects of the Co-efficient of Correlation, which indicates the relationship between each of the women's chosen characteristics and their empowerment.

Table 3. Co-efficient of correlation showing relationship between selected characteristics of the women and their empowerment

Focus variable	Explanatory Variables	Computed value "r"	Tabulated value of "r"	
			at 0.05 level	at 0.01 level
Empowerment of women	Age	0.111 ^{NS}	0.192	0.251
	Education	0.112 ^{NS}		
	Family size	0.106 ^{NS}		
	Annual family income	0.236*		
	Organizational participation	0.331**		
	Cosmopolitanism	0.150 ^{NS}		
	Training exposure	0.269**		
	Knowledge on family management	0.420**		
	Family co-operation	0.253**		
	Participation in household decision making process	0.297**		

^{NS}Not significant; *Significant at 0.05 level of probability and **Significant at 0.01 level of probability; (Source: Field survey, 2019)

Based on the results, it was determined that farmers' annual family income had a substantial positive association with women's empowerment. It means that the higher the annual family salary, the greater the women's empowerment. They became aware of the advantages of empowerment. As a result, a moderate annual family income had a significant association with women's empowerment. The above results led to the conclusion that corporate engagement had a strong positive association with women's empowerment. As a result, it is possible to conclude that the greater the organizational involvement, the greater the mobilization of rural women. Women can make better decisions with the aid of organizational engagement. It encourages women to behave in the best interests of themselves.

Based on the results, it was hypothesized that women's contribution to training had a major association with rural women's empowerment. The results revealed that women's experience of family management had a significant positive association with rural women's empowerment. Based on the results, it can be concluded that having more experience improved a woman's ability to mitigate problems of women's empowerment in Dhaka. Individuals become logical and conscious of similar fields as a result of their knowledge. It improves women's skills in a shorter period of time than most methods of reducing restrictions. As a result, knowledge has a significant beneficial association with women's

empowerment. Based on the results, it was determined that farmer family cooperation had a major positive association with women's empowerment. As a result, it may be said that the greater the family cooperation, the greater the women's empowerment. Women become more dynamic, imaginative, and aware of agricultural issues as a result of family collaboration. Since he gains a lot by visiting various places and meeting new people. Women's inclusion in family decision-making had a significant positive association with their empowerment, according to the results. Based on the results, it can be concluded that a woman had more power than a male. Participation in household decision-making expanded women's abilities to mitigate problems of empowerment in Dhaka district. Individuals become logical and conscious of similar fields as a result of their knowledge. It improves women's skills in a shorter period of time than most methods of reducing restrictions. As a result, knowledge has a significant beneficial association with women's empowerment.

CONCLUSIONS AND RECOMMENDATIONS

The following are the conclusions reached based on the results of this research and their rational explanation in light of other important factors:

Women empowerment entrepreneurs have been present in the research field to varying degrees. Lower middle empowerment was 49.1%, upper middle empowerment was 47.1 percent, and low empowerment by entrepreneurship was 3.8 percent. As a result, it is possible to infer that women in the research region had a low to moderate degree of empowerment. As a result, it is possible to infer that women with low organizational involvement have lower levels of empowerment, while women with higher organizational participation have higher levels of empowerment. The majority of the women (94.2 percent) had moderate to minimal training exposure, with a very good positive significant association between training exposure and empowerment. As a result, it is possible to infer that increasing women's training experience continues to increase their degree of empowerment. The majority of the women (95.2 percent) had medium to low knowledge of family management, and there was a very good positive meaningful association between women's knowledge of family management and their empowerment. As a result, it's possible to infer that women with more experience of family management were more empowered in the study field. The majority of the women (90.4 percent) had low to medium family cooperation, with a strong substantial association between family cooperation and empowerment. As a result, it's possible to infer that women with more family cooperation are more empowered. The majority of women (88.5%) participated in household decision-making at a medium to high level, and there was a strong substantial association between women's involvement in household decision-making and their empowerment. As a result, it is possible to infer that as women's inclusion in family decision-making processes increases, so does their level of empowerment. The majority of the women (79.8%) had a moderate to low annual family income, and there was a very strong positive important association between annual family income and empowerment. As a result, it is possible to assume that as women's annual family income rises, so does their rate of empowerment.

Recommendations

The following are recommendations focused on the study's results and conclusions: The majority of the women (96.2%) had lower middle to upper middle empowerment. Many of the women in the study were engaged in a kind of entrepreneurship. However, their level of empowerment was insufficient. As a result, it could be suggested that the required steps be taken to improve empowerment in the research sector. As a result, it could be suggested that GOs and other non-governmental organizations (NGOs) create more organizations to raise women's awareness of empowerment. The women's contribution to training had a huge

positive impact on their empowerment. As a result, it is possible that increasing women's training experience would increase their empowerment. Their empowerment was significantly correlated with their knowledge of family management. As a result, it could be suggested that more organisation work for teaching and preparing women be done, as this would promote women's empowerment. Women's advancement has a major beneficial interaction with their family cooperation. As a result, it could be suggested that other family members, as well as other friends, expand their interaction with women in order to increase their empowerment and awareness of women's empowerment. As a result, the government should take the requisite measures to strengthen women's family relationships by reducing tension. Women's participation in the decision-making process in the home had a significant positive impact on their empowerment. As a result, it could be suggested that the government and non-governmental organizations (NGOs) offer credit and that other parties raise their income in order to improve their attitudes toward empowerment. Their empowerment was linked to their annual family income in a substantial way. As a result, it could be suggested that the government and non-governmental organizations (NGOs) offer credit and that other parties raise their revenue in order to increase their empowerment.

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