

Role of women entrepreneurship on achieving sustainable development goals (SDGs) in Bangladesh

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Abstract

In recent years, the rise of women entrepreneurs and their participation in the growth of the national economy is crucial for a developing country like Bangladesh. Since women are nearly half of the total human resource in Bangladesh, it is obvious that their participation in the financial sector can make a huge difference in the economic expansion of the country. Nowadays, women have become much sincere than before regarding their lives and rights. Therefore, the number of women entrepreneurs has been increased remarkably during the last couple of decades. Women have now started to contribute to the economic growth by their distinctive jobs. They have altered their typical roles of housewives into a substantial business figure having enough ability and enthusiasm to run a business alone and to face any of its threats in order to make a profit out of it. These women are also taking several practical training and specialized degrees to keep pace with the market need. Therefore, they are thriving rapidly as successful entrepreneurs and discovering new opportunities of economic participation. Considering the aforementioned information, the purpose of the study is to seek the motivational factors that encourage women to become entrepreneurs and to explore how their entrepreneurship skill can contribute to the SDGs. The study has been conducted by using convenience sampling technique on 203 women entrepreneurs of different districts of Bangladesh. Through factor analysis, the study has found several factors that lead women to be entrepreneurs and the major challenges faced by them in Bangladesh. The paper provides better insight about how women entrepreneurs are contributing significantly to achieve SDGs.

Introduction

In recent years, women entrepreneurship or access of women to the business world is the most rapidly growing economic phenomenon in developing nations like Bangladesh. As a part of national development initiatives, these countries are highlighting enormously the issue of women involvement as entrepreneur and giving emphasis on the continuous increase of it. Today, it is evident that the contribution of women entrepreneurs' is significant to nation's economic development, employment generation, abating gender discrimination, poverty reduction and increasing women empowerment. On the other hand, recently, sustainability becomes more imperative in the economic development process. The UN finally granted 17 Sustainable Development Goals (SDGs) in September 2015.

Bangladesh is moving rapidly towards achieving middle-income nation status by 2021. The country needs a per capita income of US\$ 3500. During the period of 2008 to 2018, a noteworthy success is achieved in Bangladesh on the aspects of female and children development initiatives, particularly employment generation and empowerment and decision making of women. At present, Bangladesh has appeared as a leading example for other developing nations. These achievements in

the socio-economic sectors have fostered the scope of achieving sustainable development goals particularly in reducing gender inequality. In order to achieve gender equality for women empowerment in line with the targets set in the United Nations Sustainable Development Goals (SDG), active participation of women in the development process is needed.

A woman entrepreneur is a woman who initiates or inherits a business, alone or with groups, and is ready to undertake all kinds of responsibilities and risks associated with entrepreneurial activities such as financial, administrative and social. Women entrepreneurship in Bangladesh is a daunting trend as women fall behind economically and socially. The major obstacles for being a woman entrepreneur in our country are illiteracy, lack of awareness, inequality, deprivation, lack of capital and financial support, and non-cooperation from the male partners etc. In total of 6.35% labor force participations, only 2% women are engaged in labor force. In Bangladesh, women's per capita income is just US\$ 2500. The scope of education for women is noticeably less than male.

Bangladesh cannot achieve its long-term development goal without a meaningful and active participation of women who are the half of the total population, a dynamic and sustainable economy is not possible. The government has taken necessary initiatives in national policies to facilitate women entrepreneurship development.

The growing human population of Bangladesh entails the shield of country's resources which can be achieved through smooth relations between people and economic activities. So, they should break social stigma to join economic activities as well as ensure gender equality. So, Government should stimulate women participation as entrepreneur to achieve macro-economic objectives as well as SDGs. It could be expected that further initiatives will pave the way to the emergence and development of women entrepreneurs in Bangladesh in an ideal way.

Literature Review

Costanza, Hrund and Angela (2003) suggested that women entrepreneurship boosts a nation's economic growth and creates employment opportunities. Many studies suggested the interrelation between women entrepreneurship and women empowerment. Empowerment is a process of transition from a state of powerlessness to a state of relative control over one's life, destiny, and environment. This transition can manifest itself in an improvement in the perceived ability to control, as well as in an improvement in the actual ability to control (Sadan, 1997).

According to Nimalathasan (2010), entrepreneurship can make women more personally and economically empowered. According to Nawaz (2009), women entrepreneurship and women empowerment are complementary to each other. Women entrepreneurs tend to be more empowered in social, economic and cultural fields. Women involvement in entrepreneurial activities has increased their influence and exposure to decision making both within and outside the family.

Adki (2014) perceives women entrepreneurship as a very crucial factor for achieving sustainable economic growth, social development and women empowerment. Women entrepreneurs endure inequality & skepticism of the society (Jahanshahi & Pitamber, 2010). Study suggests that, elimination of disparities from legal, social, educational, financial and other sectors will alleviate the gender gap for women entrepreneur. This can eventually assistance in achieving Sustainable Development Goal (SDG 5) that addresses all forms of discrimination against women and girls (Meunier, Krylova & Ramalho, 2017).

Many studies have tried to investigate the factors that affect women entrepreneurs. According to Nilufer (2001), socio-cultural factors in developing countries instigate women's decision to become an entrepreneur. A study by Hossain, Siddique & Jamil (2018) concluded that economical, psychological, knowledge and skills, family, and legal & administrative factors, notably affect women involvement as entrepreneur in Bangladesh. Another study by Aktaruddin (1999) revealed that freedom of work and desire for higher social status significantly induce women to involve in entrepreneurship. The study also identified lack of entrepreneurial skills, inadequate startup finance, gender inequalities, inadequate information, lack of self-confidence, dilemma of balancing between

family and entrepreneurial activities, and anxieties about societal acceptance as major challenges encountered by women entrepreneurs. Naslima & Alam (2014) indicated low literacy rate of women, ignorance of new technology, inadequate training, insufficient government support are the key issues confronted by women entrepreneurs.

A lot of studies attempted to find the factors that inspired women to get involved in entrepreneurial activities, but no endeavor has been done to investigate these factors from Bangladesh perspectives. The present study examines the factors that motivate women to be entrepreneur from the social and cultural perspective of Bangladesh. Besides, it also tries to decipher why and how women entrepreneurship is significant in achieving Sustainable Development Goals (SDGs) especially the Goal 5. No previous study has been done to explore the contribution of Bangladeshi women in attaining the goals of SDGs.

Objectives of the study

Objectives of the study are:

1. To determine the factors that motivating women to become entrepreneurs.
2. To identify how women entrepreneurship supports in achieving Sustainable Development Goals (SDGs)

Conceptual Framework

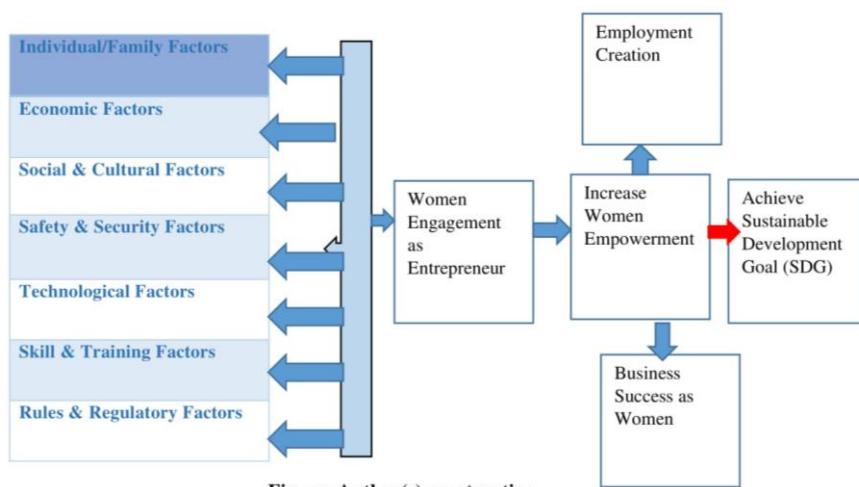


Figure: Author(s) construction

Individual Factors

Family is a big obstacle for a woman to be a successful entrepreneur. Most of the women face difficulties due to their personal issues (family support, dual role, time management, travelling). It has been recognized that family support is important factor behind the success of women entrepreneurs. In the study, different respondents shared different views. Entrepreneurial activities and involvement in business improve their living standard, women can contribute their income for family purpose, and again women who received training can maintain and perform well in their business. Therefore, each factor has individual effect on their involvement.

Economic Factors

Economic factors are the factors that affect the business as well as entire economy. Economic issues, particularly economic liberty is significantly influenced entrepreneurial decision. Access to finance is the major stimulate for women to become entrepreneur. Inadequate access to credit creates enormous restraints for women that influence their engagement as entrepreneur reversely. Due to lack of appropriate knowledge, skills, trainings, networking and experiences, women are often unable to produce and market their product. Women have often not been exposed to the

international market, and therefore, lack knowledge about what is internationally acceptable. (UNECE, 2004).

Social & Cultural Factors

Variables that arise from culture, environment, community, family, organization, society, government, state, media, technology, religion, ideology, language, mobility, communication are considered as social factors. It influences individual's attitude and actions in a certain way. Gender inequality is one of the vital issues that affected women involvement as entrepreneur in society. Gender discrimination in entrepreneurial activities is a common phenomenon that constraints women to be a successful entrepreneur. Women are affected by socio-cultural complexities to involve in entrepreneurial activities (Nilufer, 2001).

Security Factors

Security factor mostly refers to the protection from aggressive forces. It is very difficult for women to be entrepreneur without any securities. Conflict, unfavorable business environments (legal and regulatory) etc. hinder women involvement in business.

Technological Factors

Technological factors are being used for evaluating available changes with respect to technological capabilities. Technological factors have great impact on entrepreneurial decision. Now a days, the success of business mostly depends on technological factors than previous. In modern society, social networking (Facebook) and modern financial support (mobile banking) are popular technological tools for successful business. In a high rivalry marketplace, women must compete with male who have immense experience and capability to adopt the technological integration and apply in their business. Therefore, it is very difficult for the women to race with them. By acquiring adequate knowledge and development training women can develop them as expertise.

Skills & Training Factors

Factors that related to knowledge, training, education etc. are treated as skill factors. Knowledge, skills, training and experience have great impact on women entrepreneurial decision. Women have less knowledge of how to deal with the governmental bureaucracy, fewer enterprise contacts and less bargaining power, all of which further limit entrepreneurship development (Mahbub, 2000). Knowledge proficiency, expertise and strong networking are essential to enter a new market. With appropriate training and experiences women can easily get involved in the entrepreneurial activities.

Rules & Regulatory Factors

Government policies, business policies, license, administration, production and sales services rules and regulations have great impact on women participation as entrepreneur in entrepreneurial activities. Women involvement as entrepreneur is also affected by Government grants, subsidy etc. Women's insufficient access to information limits their knowledgeable input into policymaking. Majority of women have little access to policymakers (UNECE, 2004). Accessible and flexible rules and regulations for women for being entrepreneur can increase their participations in the market.

Methodology of the Study

Sample & Instrument

In this study we have used both quantitative and qualitative approach. For quantitative approach along with descriptive statistics, inferential statistical techniques such as, Factor Analysis and Correlation Analysis are used to analyze the data. For qualitative approaches, it employs Focus Group Discussion (FGD). The rationale for choosing the focus group discussion to generate data should first be explained. The achievement of SDGs is a new challenge for Bangladesh as it comes into action from January 1, 2016. Sustainable development is a holistic approach to ensuring the well-being of the community's people. On the other hand, women empowerment through

entrepreneurship is a prospective sector because entrepreneurs not only create employment for themselves but also create jobs for others. So, it reduces gender inequality as well as poverty. Empowerment of women is also necessary for the betterment of society, holding the hands of innovation and economic development. The correlation between women entrepreneurship and SDGs should be discussed first. FGD allows the participants to make comments, provide valuable insights and interact with other and rethink the issues. The present study focused on the topic of goal 5 and tries to prove women entrepreneurship as a tool to achieve the goals. As the topic is pliable to all, the discussants are free to participate. The discussion may pave the way to assess the role of women entrepreneurship to achieve some specific goals.

Primary data is collected through personal interview from 203 respondents. The survey has been conducted among the women entrepreneurs with the assistance of BBA students of Daffodil International University from January 2019 to May 2019.

By using SPSS 16.0, collected data from questionnaires have been analyzed by using various statistical tools.

Design of FGD

The present study organizes five groups comprising ten members in each. The members are selected by both random and convenient basis. All the respondents are women who are involved in various business. Facebook as a social media helps to find out them. In five groups, there are nine members who are physically absent, but they join with Viber. In the five group twelve entrepreneurs are from outside Dhaka. These FGD of five group are conducted from March to May of 2019.

Results and Discussions

Quantitative Analysis

Demographic, Business Related and Other Profile

From table 1, it is said that out of total women around 29% is in age group 25-30 and only 6.4% have age more than 40. We can see unmarried women are more unlikely to be entrepreneurs. Table also shows that qualified women are more involved as entrepreneurs. Maximum percentage of income is between 30k and 45k.

Table 1: Frequency distribution of socio-economic status

Age (years)	Below 25	16.3
	25- 30	29.1
	30 - 35	33
	35 - 40	15.3
	40+	6.4
Marital status	Single	10.3
	Married	89.7
Level of education	Primary	12.3
	Secondary	27.1
	Graduation	44.3
	Post-Graduation	16.3
Income (per month)	<15k	3.4
	15k-30k	23.6
	30k-45k	29.2
	45k-60k	19.1
	60k-75k	17.7
	>75k	6.9

From table 2 from our respondents, majority of the women are doing clothing business and second most popular business is cosmetics business. 43.8% use internet as their marketing tool for business. Around 85% said that current business is their 1st business.

Table 2: Frequency distribution of business-related information

Business type	Cosmetics	36
	Dress	40.9
	Healthcare	2
	Homemade food	4.4
	Home appliance	6.9
	Others	9.9
Marketing tools	Family & friend's network	37.4
	Internet	43.8
	Direct marketing	18.7
Business type	Yes	84.7
	No	15.3

Other than demographic and business-related information. Almost 17% get good family support as their success factors. On the other hand, women face some challenges when they try to become an entrepreneur. In this study, most of the respondents (17.7%) realized that they need more business support (Table 3). Women business owners face the dual responsibilities of growing a business and raising a family.

Table 3

		Percent
Challenges	No problems encountered	4.4
	Social barrier	9.4
	Difficulty in raising start-up business	9.9
	Lack of information	10.3
	Difficulty in finding right contacts	5.9
	Limited access to business support	17.7
	Limited access to funding	16.7
	Lack of entrepreneurial skills	15.8
	Lack of language skills for foreign markets	3.9
Success Factors	Difficult to combine family and work life	5.9
	Good family support	16.7
	Appropriate qualification	22.7
	Self-determination and will power	10.3
	Own inner drive	15.8
	Vast social network	21.2
	Got right opportunity at the right time	4.9
	Satisfactory government support	8.4

Reliability & validity Test

According to Sekaran (2000), the reliability test is conducted for ensuring the consistency or stability of the items. The measurement of reliability showed through Cronbach's Alpha (α). The result of reliability test from this research indicated that the Cronbach's alpha coefficient is .851 which is acceptable.

Validity is how far we calculate the right thing or not in the questionnaire that used the data collection tool. The KMO "represents the ratio of the squared correlation between variables to the squared partial correlation between variables" (Field, 2009). Factor analysis was suitable for the study because the value of KMO in the present study is 0.772 (between 0.5 and 1.0). The result of Bartlett's Test of sphericity showed that the value of Approx. Chi-Square is 3.554E3 that is large

enough and the value of Sig is 0.000 (which is less than 0.05) in which indicated that the data are suitable for data analysis.

Factor Analysis

In this study, only the first six factors will be retained. From the output of communalities almost 90% of the variance in "never faced unfavorable legal and regulatory environments" is accounted for, while 77.5% of the variance in "Mobility" is accounted.

Based on thumbs of rule, this study retained in six factors that explaining 72.9% variation of entrepreneurship of woman. In other words, six factors are explaining for 24 variables. In Scree plot (figure 1 in Appendix) for this study, there is a visible elbow or breakpoint downward after six factors. Table 2 represents the rotated factor loadings under varimax rotation. The idea of rotation is to reduce the number factors on which the variables under investigation have high loadings. All factors are revealed that owes 0.5 or more factor loadings. These factors can be used as variables for further analysis.

Table 4: Rotated Factor loadings

Factors	Variable	Factor1	Factor2	Factor3	Factor4	Factor5	Factor6
Individual Factor	Family assistance	.604	.068	.055	.282	.128	.435
	Business improve quality of family life	.146	.661	.110	.314	.262	.097
	Specific budget for the enterprise	-.110	.225	.226	.297	.630	.181
	Sometimes business income used for family needs	.458	-.087	-.331	.218	-.309	-.526
	Received business training to start, maintain and/or improve my business	.435	.356	-.010	.550	.244	.229
Economic Factor	Access to loan and finance	.048	.759	.244	.091	.308	.142
	Access to markets	.041	.135	-.035	-.137	.854	-.161
	Access to information and networks	.191	-.063	.171	.730	-.041	-.072
Social Factor	Positive attitude of society	.880	.102	.127	-.002	.075	-.035
	Desire for social interaction	.768	.118	.100	.302	.043	.095
	Not affected by gender inequality	.654	-.122	.480	-.016	.011	.020
	Mobility	.196	.390	.226	.528	.360	-.352
Security Factor	Peace area have influenced to become women entrepreneur	-.082	.560	.206	.524	-.005	.284
	Never faced unfavorable legal and regulatory environments	.926	.059	.172	.049	-.004	.001
	Tax levied on the business is reasonable	.115	.228	.136	.156	.435	-.707
Technological factors	Social networking (Facebook, Instagram)	.049	.250	.655	.372	-.028	-.039
	Modern financial support (mobile banking)	.234	.185	.661	.005	.328	-.166
Acquired skill and training	Business related studies	.282	.159	.183	.097	-.013	.715
	Unable to find another job	.659	.572	-.014	.161	.071	.014
	Entrepreneurship can be taught, or at least encouraged by entrepreneurship education	.141	.802	.070	-.214	.037	-.289
	Access to networks of advice and assistance was there	.143	.301	.761	.048	-.107	.196
	Government bodies support	.324	-.195	.690	.210	.215	.256
	Proper training about the pertinent business	.446	.219	.059	.336	.436	-.217
Rules and regulatory factors	The business registration procedure is very easy	.923	.086	.123	.042	-.063	-.036

Source: Developed for this research

The factor loading of all items are above 0.5, which verified the convergent validity of the data.

Factor 1 represents highest factor loadings out of 6 factors that explain 32.095 percent variation. Out of 24 variables, it coincides seven variables- family support (0.604), positive attitude of society (0.880), demanding job for woman (0.768), not affected by gender inequality (0.654), never witnessed with unfavorable legal and regulatory environments (0.926), unable to search another job (0.659) & easy access for registration (0.923).

Factor 2 holds 45.605 percent variation whereas it consists of five variables-improving quality of life (0.661), accessing financial support through loan and finance (0.759), peace area have influenced to women entrepreneurs (0.560), unable to search another job (0.572) and need of entrepreneurship education (.802). These all high loadings indicate for support from finance or training.

Factor 3 coincides four variables- Social networking (.655), Modern financial support (.661), attached with various network (.761) and support from Government bodies (.690).

Factor 4 also accords four variables like business training, access to information and networks, mobility and peaceful working environment.

Looking at the table above, we can see that specific budget and easy access to market are substantially loaded on Factor (Component) 5. Finally, last factor concurs one variable named business related studies .715.

Pearson Correlation Coefficient Analysis

Pearson correlation coefficient analysis result has been represented in Table 1 in appendix. From the result, most variables show positive correlations. The highest r value of the Pearson correlation is 0.933, which represents the significance correlation between "easy business registration procedure" and "favorable legal and regulatory environments". There is a significant positive correlation between dependent variable "role on SDG" and independent variable "improved quality of life due to business". Other positive correlation between "role on SDG" and "gender equality".

Qualitative analysis

Content Analysis and Findings of the Study

Gender equality which is considered as an influencing factor of women empowerment. It also occurs on the basis of race, culture, politics, nation and economic situation differently.

Although at the individual level, men and women are subject to gender discrimination, discrimination against women has become a global problem. Therefore, achieving sustainable development is dependent on ensuring women's empowerment for equality and promoting gender equality. And women entrepreneurship is the way to make women economically empowered. Economic involvement of women and their ownership and control of productive resources stimulate growth, help overcome inequality, reduce disparities, and increase the food, education, and attendance of children at school. So, an improved livelihood for women will come through their active and true participation in entrepreneurship.

According to BBS, LFS, 2016, only around 12 percent has emerged as entrepreneurs. According to Bangladesh Labour Force Survey 2017 conducted by Bangladesh Bureau of Statistics (BBS), women represent almost half of the population but labor force participation rate for women is only 36.3% (Ministry of Finance, 2018). Women constitute only above 10% of the total number of entrepreneurs in the country (Ministry of Finance, 2017). An estimated 0.43 million women entrepreneurs own and operate businesses accounting for 5.9 percent of the total entrepreneurs in the country (Economic Census, 2013).

The 2010 HDR introduced the Gender Inequality Index (GII), which reflects gender-based inequalities in three dimensions -reproductive health, empowerment, and economic activity. Bangladesh has a GII value of 0.542, ranking it 134 out of 160 countries in the 2017 index.

Women entrepreneurship is a prospect to achieve the goal 'gender equality'. As various scope can be created, several principles should be embedded in all strategic plans, infrastructural projects can be undertaken, more businesses can be started, so women will become economically empowered

and gender equality will foster. In this regard, the groups are asked how this goal (gender equality) can be achieved by 2030 involving more women in business. The opinions are summarized in the following table.

Table 5: Opinions and Tentative Results from FGD

Group No.	Opinions	Tentative Results
1	Engage at least one member of a poor family in Entrepreneurship	Creating assets and economic empowerment of poor families. Poverty alleviation
2	Favorable environment	Boosting up of women involvement as entrepreneur.
3	Emphasis upon training.	Skill development and practical learning.
4	Mentorship framework needs to be developed for entrepreneurs	They can get appropriate guideline to become an entrepreneur
5	More social safety nets should be provided to all areas of the country.	Women involvement as entrepreneur at national level.
6.	Equal opportunity for men and women	Encourage women to become entrepreneur and increase economic empowerment of women.

The discussants suggest that improved livelihood for women will come through their active and true participation in entrepreneurship. Because entrepreneurship is such way that entrepreneurs not only create employment for themselves but also create jobs for others. In this way unemployed women get employment as well as gain economic empowerment. Involvement of women in business can assist to reduce gender inequality, to improve women's decision-making capacity as well as economic empowerment. As the gender inequality rate is high in rural areas, the suggestions are helpful for rural areas. The discussants also emphasize women's training on pertinent business. Again, there is challenge of poor people or women stay outside the capital. Focus should be given not only urban areas women but also rural women. Women entrepreneurship is the way of women empowerment which will reduce gender inequality and help to achieve goal no 5 of SDGs. During the FGDs, women have mentioned that if they can work hard and get supports from her family particularly from husband for their work, they become more successful in their endeavor. So, entrepreneurial ability (by developing and managing a business) will assist to achieve women's economic independence, to increase economic empowerment, to reduce gender discrimination, to resolve poverty by building assets and to enhance the well-being of both women and their families.

Conclusion

The purpose of this investigation was to identify the factors affecting women's involvement as entrepreneurs. Women's entrepreneurship is not just a source of income, but also a way to achieve SDGs through ensuring gender equality. There are several factors that are important tools to motivate women as entrepreneurs. These are strong family support, positive social attitude, less gender discrimination, adequate training, government support, favourable legal and regulatory environments, good social networking, easy registration procedures, proper financial and loan support and easy access to market etc. On the other hand, social barrier, lack of information, limited access to business support, limited access to funding, lack of entrepreneurial skills are the major challenges faced by women when they decide to become entrepreneur. Enhanced women's wellbeing would come from their successful and sincere participation in entrepreneurship. It will also pave a pathway to achieve SDGs by ensuring gender equality and women empowerment.

Limitations of the Study

There are few limitations in our study. First, participants did not respond properly. Some illiterate and less educated women are found as entrepreneur, but they were not quite able to understand the depth our questionnaire and could not participate in group discussion spontaneously. The study covers short area in Bangladesh due to time constraints, therefore rural area coverage was important. In this study, a few factors are emphasized which will help to create

more women entrepreneurs, but still many factors are involved with this phenomenon which are not considered in the study.

Recommendations

1. Women's empowerment principles should be implemented in all strategic plans for achieving the SDGs.
2. A mentorship framework needs to be developed for young entrepreneurs.
3. Digitization of business process and use of technologies should be ensured for women.
4. Flexible funding and sponsorship opportunities should be provided for women entrepreneurs.
5. Investment should be done in linking innovative products to the mass market for ensuring sustainability.
6. Additional emphasis should be given on special and vocational training of women. More entrepreneurship institutes and training center should be established for this purpose.

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Appendix: Table 1: Pearson correlation coefficient

	FA	QFL	BUD	BT	LAF	ACM	I&N	PAS	DSI	NGI	Mo	PA	L&R	SN	FS	std	Job	Edu	Net	Gov	Reg	RSDG
FA PC	1																					
QFL PC	.321**	1																				
BUD PC	.167*	.368**	1																			
BT PC	.546**	.478**	.366**	1																		
LAF PC	.169*	.612**	.421**	.436**	1																	
ACM PC	.008	.244**	.359**	.173*	.305**	1																
I&N PC	.227**	.271**	.081	.383**	.109	.003	1															
PAS PC	.541**	.208**	.021	.422**	.141*	.085	.192**	1														
DSI PC	.607**	.266**	.164*	.561**	.137	.003	.242**	.647**	1													
NGI PC	.432**	.088	.065	.288**	.107	-.018	.172*	.541**	.565**	1												
Mo PC	.224**	.508**	.443**	.433**	.448**	.350**	.453**	.287**	.364**	.107	1											
PA PC	.243**	.459**	.393**	.497**	.536**	-.101	.185**	.042	.301**	.003	.412**	1										
L&R PC	.549**	.201**	-.025	.427**	.128	.033	.275**	.849**	.730**	.572**	.324**	.020	1									
SN PC	.229**	.327**	.245**	.384**	.297**	.000	.266**	.188**	.255**	.255**	.342**	.402**	.144*	1								
FS PC	.124	.338**	.246**	.222**	.403**	.267**	.157*	.351**	.282**	.404**	.395**	.262**	.334**	.442**	1							
Std PC	.413**	.207**	.162*	.338**	.264**	-.038	.130	.205**	.315**	.205**	.002	.321**	.319**	.184**	.093	1						
job PC	.415**	.539**	.133	.607**	.576**	.162*	.290**	.635**	.532**	.339**	.443**	.287**	.649**	.187**	.291**	.284**	1					
Edu PC	.009	.421**	.164*	.209**	.484**	.252**	-.101	.207**	.179*	.054	.345**	.189**	.152*	.257**	.197**	-.034	.454**	1				
Net PC	.302**	.302**	.251**	.150*	.381**	-.041	.229**	.215**	.230**	.418**	.329**	.353**	.323**	.470**	.379**	.409**	.229**	.246**	1			
Gov PC	.336**	.165*	.331**	.304**	.223**	.057	.299**	.333**	.357**	.526**	.235**	.138	.418**	.478**	.451**	.375**	.247**	-.166*	.479**	1		
Reg PC	.498**	.209**	-.092	.410**	.124	-.007	.263**	.841**	.689**	.566**	.285**	.023	.933**	.145*	.298**	.287**	.636**	.181**	.255**	.358**	1	
RSDG PC	.003	.235**	.348**	.232**	.322**	.200**	-.248**	-.013	.093	.391	.538	.068	-.042	.028	-.061	.069	.153*	.214**	.055	.023	-.023	1

Note: ** Correlation is significant at the 0.01 level (2-tailed), * Correlation is significant at the 0.05

FA- Family assistance, QFL - Business improve quality of family life, BUD- Specific budget for the enterprise, BT- Received business training to start, maintain and/or improve my business, LAF- access to loan and finance, ACM- access to markets, I&N- access to information and networks, PAS- Positive attitude of society, DSI- Desire for social interaction, NGI- Not affected by gender inequality, Mo- Mobility, PA-Peace area have influenced to women entrepreneurs, L&R- never faced unfavorable legal and regulatory environments, SN- Social networking, FS- Modern financial support, Std- business related study, Job- could not find another job, Edu- entrepreneurship can be taught, or at least encouraged by entrepreneurship education, Net- access to networks of advice and assistance was there, Gov-Government bodies support, Reg-easy business registration process, RSDG- Role in SDG