

Women Micro-Entrepreneurs in Bangladesh: Socio-Economic Aspects and Factors Affecting Their Development

MS. NASIMA*
NAZNIN ALAM**

ABSTRACT

This paper is dealing with women's entrepreneurial activities according to socio-economic aspects and the factors affecting their developments. Here, micro-entrepreneurship is focused mainly. Women micro-entrepreneurs are now holding a large number of enterprises creating employment, fastening the speed of economic growth and making social empowerment. In spite of the significant role-played, their position in many areas of Bangladesh leaves much to be desired. This study aims to provide a micro-level perspective of different challenges faced by women micro-entrepreneurs in the Bangladeshi socio-economic context and their future prospects. The study adopted a self-administered questionnaires and interviews with women micro-entrepreneurs engaged in diverse sectors. The findings show that Bangladeshi women micro-entrepreneurs face an unfavorable business environment that is characterized by various challenges ranging from low technical, administrative and government support, lack of scope of professional development and bad interpersonal relationship. The findings also highlight the socio-economic characteristics such as age, marital status, educational status and starting age of business. We have found that married and above 25 years women are more likely to be micro-entrepreneurs. They do not get proper training but the government is being more positive in this regard, as they can get the loan easily. Hence, with family as well as government support they are becoming empowered day by day

Key words: Micro-entrepreneur, Women, Empowerment, Socio-economic aspects, Factors.

* Lecturer, Department of Business Administration, Stamford University Bangladesh, 51, Siddeswari Road, Dhaka-1217, Bangladesh

** Lecturer, Department of Business Administration, Stamford University Bangladesh, 51, Siddeswari Road, Dhaka-1217, Bangladesh

1. INTRODUCTION

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 business women 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. The growing involvement of women in entrepreneurial activities in the last few decades has added a new dimension in the socio-economic structure of Bangladesh and today, women entrepreneurs are directly contributing to our national economy. As for example, BWCCI's (Bangladesh Women Chamber of Commerce and Industry) Founder President Ms. Selima Ahmad is an ideal for women entrepreneurs and she urged all women to take part in all kinds of economic activities more proactively and successfully. Bibi Rasel is a role model cum famous entrepreneur for her brand "Bibiyana" which has now become an internationally recognized brand of dress and jewelry with accessories.

Women entrepreneurship development is one of the crucial issues of contemporary development agenda in many developing countries. Women entrepreneur can be defined as a person who has alone or with one or two more partners started or inherited a business eager to take financial, administrative, social risks and responsibilities, and participating day-to-day management activities (UNDP, 2004). Another way, women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an institution owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Micro entrepreneurs are the owners of small businesses that have fewer than five employees and have startup costs of less than \$35,000 and annual revenue of less than \$100,000. Examples of micro entrepreneurs are

owners of bakeries, beauty parlors, childcare facilities, repair shops, arts and crafts shops, painting businesses, contracting businesses, family-owned shops, small-scale restaurants, and small-inventory trading businesses (Gordon, 2006). Women involvement in various entrepreneurial activities has empowered them in social, economic and cultural fields. The power of and access to taking decisions has increased for women within as well as outside of the family (Nawaz, 2009). In Bangladesh, women constitute about half of total population. The smooth development cannot be attained by passing women participation in economic mainstreams. Realizing the importance, government of Bangladesh has distinctly provided some guidelines to strengthening women entrepreneurship development in the National Action Plan (NAP). It is noticeable that the Millennium Development Goal (MDG), the goal three (3) has proposed to promote gender equality and empower women in respect to education, employment and political empowerment. With the combined efforts of government and non-government organization (NGOs), rural women's come forward to set up micro and small enterprises such as dairy raising, poultry rearing, petty business, handicrafts, daily hawker and so on. It is well recognized that women involvement in micro-enterprises depends on personal, socio-cultural and economic factors of a particular society. The gender discrimination that often prevails in most of the societies has greater influence on women's entrepreneurship development.

For women's position in society, entrepreneurship is important and for economic development of a country. It opens up new avenues for creating employment opportunities for women and men. It is matter of great encouragement that, a good number of women are contributing in the economic progress of Bangladesh making them involved in medium and small enterprises. In this process, policy-related factors and institutional factors played a vital role. Government agencies provide policy, legal and financial supports taking active support from non-state actors. Specially, NGOs have been working in Bangladesh from 1980s to create viable social environment for business women. For example, micro-credit program of 'Grameen Bank' has contributed significantly by creating a large number of women micro-entrepreneurs in rural areas of Bangladesh. Though more women are now involved in economic activities than past, women constitute less than 10 percent of the country's total business entrepreneurs. Women do business in masculine society where they encounter policy related problems, and they do not get proper supports from

concerned institutions because of corruptions and lack of information. It is assumed that combined initiatives of Government and non-government institutes will be successful in encountering the challenges of business women in Bangladesh.

2. LITERATURE REVIEW

In many countries, women micro-entrepreneurs have been recognized as an important source of economic growth. In spite of that, their potential has not been realized in many countries especially in Bangladesh yet. Bangladeshi women micro-entrepreneurs experience gender divide and continue to face a number of challenges because of patriarchal practices that situate women in a subordinate position to men (Drinkwater 2005). Socio-cultural traditions play a large role in determining who becomes an entrepreneur to many women (OECD 2012, Renuka 2001). In a developing country like Bangladesh, a woman is kind of furniture. They have no right to say what they will do for their future. Their futures totally depend on their male counterparts. It was a very bad practice in past, parents did not want to make their daughters educated. However, the tradition is changing now. In present days, parents want to see their daughters educated. Now the situation is that the daughters take more care to the parents than the sons.

The greatest example of women micro-entrepreneurs can be found in “The Grameen Bank” created by the Nobel Peace winner Muhammad. Yunus. Many Bangladeshi women had become micro-entrepreneurs for this organization. In addition, access to equal opportunities between men and women are often hampered by socio-traditional constraints, religion, as well as the never-ending household chores and responsibilities to which women are bound (Mba 1982, Lincoln 2012). Women entrepreneurs in Bangladesh face unique societal issues (BWCCI 2008). Consequently, women’s micro-entrepreneurial capacity would go a long way by developing their ability to identify and capitalize different opportunities and empower them economically and socially (Shane 2003). It is important to explore the nature of women micro-entrepreneurship within the Bangladeshi context. The rationale for this study is important from the fact that social structure, family and work within this context vary widely to those witnessed in Western countries (Allen and Truman 1993; Hisrich and Ozturk 1999).

Various studies have shown that women entrepreneurs face several challenges in their business operations. Many challenges reported for American

women micro-entrepreneurs are common to those faced by Bangladeshi women entrepreneurs (Parikh, 1987). There is a wider social impact of women entrepreneurial activity not only to the women themselves but also to the wider environment in which they operate (UNIDO 2001). According to Aderemi, Ilori, Siyanbola, Adegbite, and Abereijo; women own and operate around one-third of all businesses in the formal sector, and they represent the majority of businesses in the informal sector (Aderemi et al. 2008).

Different studies show that women's engagement in micro-entrepreneurial activities is due to low levels of employment and for socio-cultural ideology of Bangladesh, which prevent women from obtaining work. Entrepreneurial activities make women more independent and allow them effectively balance their role as wives and mothers (Lincoln 2012). Women's contribution is said to span across various economic spheres, which also extends the wider process of social transformation (Welter et al. 2006, Kantor 1999). The business environment for women reflects a complex and disadvantaged status of women in the society. Women's micro-entrepreneurial activities are considered vital in both economic and social activities in any country. The study aims to discuss an understanding of women's micro-entrepreneurial practices in a challenging context and in assisting policy makers in addressing specific needs of women in the present socio-economic condition of Bangladesh.

3. OBJECTIVES OF THE STUDY

The objectives of this study are-

- (1) To discuss about the socio-economic characteristics of women micro-entrepreneurs.
- (2) To shed light on the factors affecting their development.
- (3) To give some policy suggestions for further development of women micro-entrepreneurs.

4. METHODOLOGY, DATA AND LIMITATIONS

The method adopted in this study included a self-administered questionnaire. Fifty women micro-entrepreneurs engaged in diverse sectors in Dhaka took part. The method of data collection adopted gave the researcher the added advantage of observing the women entrepreneurs deal with clients, suppliers and employees while the questionnaires were beginning answered. The questionnaire involved different demographic characteristics of the respondents such as age, level of

education, experience and added by some business related questions, which had to be answered from a five point Likert scale. Likert scale is such measurement where the questions have same options to answer. Here the answers were strongly disagree, disagree, neutral, agree and strongly agree. The respondent had to answer one out of five options. The result obtained from the questionnaire survey was analyzed using SPSS 17.0. Due to the exploratory nature of this study, data analysis, charts and interpretation were carried out with descriptive statistical analysis. Descriptive statistics and Pie charts were based mainly on percentage value. The documentation is done by using Microsoft Word 2007.

The questionnaires are filled up by using the statements of fifty women micro-entrepreneurs in Dhaka city using some trained personnel. Some of them have beauty parlors, some have handicraft business, some own fashion house etc. The variables are age, marital status, education, length of service in years, starting age of business, initial capital of starting a business, sources of fund, origin of present enterprise and cause of starting own business. For “technical support” the variables are service tools are available, suppliers of raw materials are abundant, and lack of skilled labors. For “professional development”, those are skill can be developed through training; training centers are abundant, easy to avail foreign training, and scopes of training centers are wide and more realistic. For “government and administrative support”, the variables are government training, and government loan. For “interpersonal relationship and administrative support”, those are public relationship, SME authority service, office staff service, and third party consultative service. The details of the variables are given in annexure.

Like other empirical studies, this study is not without its limitations. Our sample consisted of 50 women micro-entrepreneurs only in Dhaka city. The study can be strengthened by increasing the sample size as the data analysis results and findings may vary substantially when the sample size is increased or decreased. As only, few women micro-entrepreneurs in Dhaka city may not represent the whole picture of women’s micro-entrepreneurial practices in Bangladesh. More respondents’ involvement would create a more diffused results and findings. Lastly, lack of sufficient time and money in-depth study could not be done.

5. RESULTS AND ANALYSIS

The full results are given in the Appendix section. The corresponding analysis is given in the main text here. There are a number of interesting empirical prudence on SES (Socio-economic status) of the women micro-entrepreneurs. They relate to age, marital and educational level :

Socio-Economic Status:

- (i) For variable 1(i.e. age) in Table 1, we can see that among 50 women, 11 are 25 to 30 years old, 27 women are 30 to 35 years old and 12 are above 35 years. We can see women aged 30 to 35 years are more likely to be micro-entrepreneurs.
- (ii) For variable 2(i.e. marital status), 12 unmarried women are micro-entrepreneurs among 50 women, but 38 married women are micro-entrepreneurs. We can see married women are more likely to be micro-entrepreneurs.
- (iii) In Table 1 for variable 3 (education-level completers) we can see that, 4 women micro-entrepreneurs have primary education, 8 have secondary education, 12 women are graduate and 26 (the highest) are postgraduate. Hence, it can be predicted that qualified women are more likely to be micro-entrepreneurs.

TABLE 1
FREQUENCY DISTRIBUTION OF SOCIO-ECONOMIC STATUS

Variables		Frequency	Percent	
1.	Age	25-30	11	22.0
		30-35	27	54.0
		above 35	12	24.0
2.	Marital status	unmarried	12	24.0
		married	38	76.0
3.	Education-level Completers	primary	4	8.0
		secondary	8	16.0
		graduate	12	24.0
		postgraduate	26	52.0

Source: Own Survey, 2013

Factors Affecting Women's Business

There are a number of factors affecting women's entrepreneurship such as business length or duration, age when business got started, initial capital and so no. The study reveals important empirical estimates on these variables. They are:

- (i) For length of business in Table 2, of the women micro-entrepreneurs is less than 5 years for 19 women, 5 to 10 years for 19 women, 8 years for 8 women and above 15 years is for the rest.
- (ii) From Table 2, starting age of business for 19 women micro-entrepreneurs is less than 25 years and the rest as well as the highest 31 women are 25 years and above. Therefore, we can see that more than 25 years old women are more likely to work as an entrepreneur.
- (iii) In Table 2 for variable 3 (i.e., initial capital) it can be said that maximum (34) women are more likely to start a business an initial capital of less 1 lac Taka. Rest of the women (16) likes to start their business with 1 to 5 lac Taka. Therefore, we can say maximum women would like to start their business with less than 1 lac Taka.
- (iv) From Table 2 we see, 27 women started working by themselves, 11 women are funded by family or relatives, and the rest 12 women got loan. Hence, women micro-entrepreneurs are more likely to work by themselves.
- (v) In Table 2, origin of present enterprise for 31 women is self created, 15 women have inherited family business and the rest 4 women bought a new business. Therefore, women are more likely work by themselves.
- (vi) From Table 2 for variable 6 (i.e., cause of starting business) we can see that, 12 women started their own business for profit/making money, 18 women did not want to work for others, 12 women had family crisis and 8 women faced social crisis. The most women want to be self-dependent.

TABLE 2
FREQUENCY DISTRIBUTION OF FACTORS AFFECTING WOMEN'S
BUSINESS

Variables		Frequency	Percent	
1.	Length of business (years)	less than 5	19	38.0
		5 to 10	19	38.0
		10 to 15	8	16.0
		above 15	4	8.0
2.	Starting age of business (years)	less than 25	19	38.0
		25 and above	31	62.0
3.	Initial capital of starting a business (in lac Taka)	less than 1	34	68.0
		1 to 5	16	32.0
4.	Sources of fund	self	27	54.0
		family or relatives	11	22.0
		loan	12	24.0
5.	Origin of present enterprise	self created	31	62.0
		inherited family business	15	30.0
		a bought business	4	8.0
6.	Cause of starting own business	profit/making money	12	24.0
		did not want to work for others	18	36.0
		family crisis	12	24.0
		social crisis	8	16.0

Source: Own Survey, 2013

Factors Affecting Women's Development

From the survey carried out from the study, the researchers could derive source insights on the factors determining women's development. These determinant relate to technical support, professional development, government support and so on. The empirical evidence on these are given below:

- (i) In Table 3 as for technical support, in the first statement "service tools are available" no women strongly disagree, 8 disagree, 11 women are neutral, 27 (the highest) agree and the rest 4 women strongly agree. Most of them are agreed in this fact. In the second statement "suppliers

of raw materials are abundant” no women strongly disagree/ strongly agree, 4 disagree, 11 women are neutral, and the rest 35 (the highest) agree. Most of them are agreed in this fact. In the third statement “lack of skilled labors” 7 women strongly disagree, 16 disagree, no women are neutral, 11 agree and the rest 16 (the highest) women strongly agree. In this fact, many of them agree strongly and many of them disagree. That means, sometimes women micro-entrepreneurs get technical support like tools and materials easily and sometimes they have to face problems. Most of them have lacking in skills.

- (ii) As for professional development, the first statement “skill can be developed through training” says, 8 women disagree, 10 are neutral, 16 women agree and 16 women strongly agree. In the second statement, “training centers are abundant,” says, 22 women strongly disagree, 16 disagree, 4 women agree and 8 women strongly agree. According to the third statement, “easy to avail foreign training,” says, 34 women strongly disagree and 16 disagree. Hence, majority of the women says it is not easy for them to avail foreign training. In the fourth statement, “scopes of training centers are wide and more realistic,” says, 15 women strongly disagree, 31 disagree and 4 women agree. Maximum women micro-entrepreneurs believe that training can be got easily but it is tough to get foreign training whereas scopes for training are not many.
- (iii) As for government and administrative support the first statement “government training” says, 4 women strongly disagree, 28 disagree, 7 are neutral and 11 women agree. According to the second statement “government loan”, 8 women disagree, 11 are neutral, 27 women agree and 4 strongly agree. Most of the women micro-entrepreneurs are agreed to the fact that they get government loan if they need. They do not get proper foreign training but loan is available for their purpose.
- (iv) As for interpersonal relationship and administrative support, the first statement “public relationship”, says, 7 women strongly disagree, 4 are neutral, 27 women agree and 12 women strongly agree. Most of the women are satisfied with the public relationship. In the second statement, “banking service”, 8 women disagree, 30 agree and 12 women strongly agree. Here, maximum women are satisfied with banking service. According to the third statement, “SME authority

service”, 8 women disagree, 8 are neutral, 30 agree and 4 strongly agree. Hence, majority of the women says it is easy for them to get SME authority service. In the fourth statement, “office stuff service”, 4 women strongly disagree, 8 disagree, 8 are neutral, 23 women agree and 7 strongly agree. According to the fifth statement, “third party consultative service”, 4 women strongly disagree, 8 disagree, 23 women are neutral and 15 agree. Hence, majority of the women have nothing to say about third party consultative service. Hence, most of the women micro-entrepreneurs are agreed to the facts in this regard.

TABLE 3

FREQUENCY DISTRIBUTION (OF FIVE OPINION-OPTIONS) OF FACTORS AFFECTING WOMEN’S DEVELOPMENT

Variable		Frequency	Percent	
1.a	Technical Support: service tools are available	strongly disagree	0	0.0
		disagree	8	16.0
		neutral	11	22.0
		agree	27	54.0
		strongly agree	4	8.0
1.b	Technical Support: suppliers of raw materials are abundant	strongly disagree	0	0.0
		disagree	4	8.0
		neutral	11	22.0
		agree	35	70.0
		strongly agree	0	0.0
1.c	Technical Support: lack of skilled labors	strongly disagree	7	14.0
		disagree	16	32.0
		neutral	0	0.0
		agree	11	22.0
		strongly agree	16	32.0
2.a	Professional Development: skill can be developed through training	strongly disagree	0	0.0
		disagree	8	16.0
		neutral	10	20.0
		agree	16	32.0
		strongly agree	16	32.0

TABLE 3 Cont.

Variable			Frequency	Percent
2.b	Professional Development: training centers are abundant	strongly disagree	22	44.0
		disagree	16	32.0
		neutral	0	0.0
		agree	4	8.0
		strongly agree	8	16.0
2.c	Professional Development: easy to avail foreign training	strongly disagree	34	68.0
		disagree	16	32.0
		neutral	0	0.0
		agree	0	0.0
		strongly agree	0	0.0
2.d	Professional Development: scope of training centers are wide and more realistic	strongly disagree	15	30.0
		disagree	31	62.0
		neutral	0	0.0
		agree	4	8.0
		strongly agree	0	0.0
3.a	Government and Administrative Support: government training	strongly disagree	4	8.0
		disagree	28	56.0
		neutral	7	14.0
		agree	11	22.0
		strongly agree	0	0.0
3.b	Government and Administrative Support: government loan	strongly disagree	0	0.0
		disagree	8	16.0
		neutral	11	22.0
		agree	27	54.0
		strongly agree	4	8.0
4.a	Interpersonal Relationship and Administrative Support: public relationship	strongly disagree	7	14.0
		disagree	0	0.0
		neutral	4	8.0
		agree	27	54.0
		strongly agree	12	24.0
4.b	Interpersonal Relationship and Administrative Support: banking service	strongly disagree	0	0.0
		disagree	8	16.0
		neutral	0	0.0
		agree	30	60.0
		strongly agree	12	24.0

TABLE 3 Cont.

Variable		Frequency	Percent	
4.c	Interpersonal Relationship and Administrative Support: SME authority service	strongly disagree	0	0.0
		disagree	8	16.0
		neutral	8	16.0
		agree	30	60.0
		strongly agree	4	8.0
4.d	Interpersonal Relationship and Administrative Support: office staff service	strongly disagree	4	8.0
		disagree	8	16.0
		neutral	8	16.0
		agree	23	46.0
		strongly agree	7	14.0
4.e	Interpersonal Relationship and Administrative Support: third party consultative service	strongly disagree	4	8.0
		disagree	8	16.0
		neutral	23	46.0
		agree	15	30.0
		strongly agree	0	0.0

6. CONCLUSION

From overall analysis, we can see that, 30-35 aged women as well as married women are more likely to have their own business or job. Qualified women get more chance to be a micro-entrepreneur. The length of business is 10 years or less for maximum women micro-entrepreneurs. Starting age of business is 25 plus for maximum women. Initial capital for starting a business is less than 1 lac taka for most of them. Self-funding is very much common for women micro-entrepreneurs. They did not want to work for others, so started their own business. As for “technical support”, the most women agree to the facts that service tools are available and raw materials are abundant. They agree that there is lack of skilled labors, but some of them think that it can be solved. For “professional development”, they agreed that skill can be developed through training. Most women agree to the fact that, foreign training is not available. As for “government and administrative support”, women cannot get the government training properly but they can get the government loan timely according to the data. As for “interpersonal relationship and administrative support”, women have proper public relationship, banking service, SME authority service and office staff service. According to our survey, this is the general scenario of women micro-entrepreneurs in the capital of Bangladesh, Dhaka.

7. RECOMMENDATIONS

The obstacles of women micro-entrepreneurs in Bangladesh identified are family-oriented mentality of women, government's unfriendly attitudes, lack of market information and marketing strategies, unavailability of business development services, unavailability of loans at lower interest rates and lack of opportunities for women to develop skills in business management. The literacy rate of women in Bangladesh is found at low level compared to male. Many women are ignorant of new technologies or unskilled in their use, and often unable to gain the necessary training. Vocational training should be extended for women entrepreneurs that enable them to understand the production process and production management. Skill development should be done through polytechnics and industrial training. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. In some context, it is very difficult to get loan because many financial institutions put high interest rate. The government agencies could help to reduce interest rate, easy access to loan, and guarantor free loan for women micro-entrepreneurs and should provide legal assistance include transparent regulation for getting trade license, SME loan etc. as well as other processes. Commerce Ministry should create one stop service. Compared to men, women lack encouragement and motivation from others from their family as well as from society. Therefore, it is very necessary and important for new women entrepreneurs to get support and inspiration from other successful women entrepreneurs and from family in this regard.

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ANNEXURE

Value Labels of Variables:

The first variable "age" is labeled as 1 = 25-30 years, 2 = 30-35 years, and 3 = above 35 years. The second variable "marital status" is labeled as 1 = unmarried, and 2 = married. The third variable "education" is labeled as 1 = primary, 2 = secondary, 3 = graduate, and 4 = postgraduate. The fourth variable "length of service in years" is labeled as 1 = less than 5 years, 2 = 5 to 10 years, 3 = 10 to 15 years, and 4 = above 15 years. The fifth variable "starting age of business" is labeled as 1 = less than 25 years, and 2 = 25 years and above. The sixth variable "initial capital of starting a business" is labeled as 1 = less than tk 1 lac, and 2 = tk 1 to 5 lac. The seventh variable "sources of fund" is labeled as 1 = self, 2 = family or relatives, and 3 = loan. The eighth variable "origin of present enterprise" is labeled as 1 = self created, 2 = inherited family business, and 3 = a bought business. The ninth variable "cause of starting own business" is labeled as 1 = profit/making money, 2 = did not want to work for others, 3 = family crisis, and 3 = social crisis.

The tenth to twelfth variables are based on "technical support". The thirteenth to sixteenth variables are based on "professional development". The seventeenth and eighteenth variables are based on "government and administrative support". The rest five variables are based on "interpersonal relationship and administrative support". Tenth to twenty third variables are labeled as 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. All of these variables represent the prospects and challenges of women micro-entrepreneurs.