

WOMEN ENTREPRENEURSHIP DEVELOPMENT THROUGH ICT IN DEVELOPING COUNTRIES: PROBLEMS & PROSPECTS

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Abstract

It is widely known that women's economic empowerment can lead to economic growth. Information communication technologies (ICTs) have been promoted as tools for national development. In this context, women have been promoted themselves as entrepreneurs through connecting more people by using ICT tools effectively. This paper mainly focuses on the role of ICT for women entrepreneurship development in Bangladesh. It also represents different social, cultural barriers women face in using ICTs in their business purposes. To make the study more effective questionnaire method was used. For this study 100 women have been selected from different online business pages and sent them the questionnaire. Among them 20 women entrepreneurs respond the questionnaire which included questions on role of ICT, training on ICT, mostly use of device, monthly income, availability of ICT institutions, access of ICT, barriers of using ICT and so on. It is argued in the study that women are becoming adapt themselves with technology especially in their business purpose and lead to contribute to the country's economy. Lack of awareness, social, cultural structure are the major barriers to bring them as entrepreneurs and change their life.

Keywords: ICT devices, Women entrepreneurs, Barriers, Country's economy, Awareness

Introduction

Women entrepreneurship is a rapidly growing phenomenon in many developing countries including Bangladesh. Women entrepreneurs in Bangladesh account for fewer than 10% of all business owners. In a male dominated society, women involved in various micro, small and medium enterprises facing challenges in competitive and complex economic and business environment. However, they improved their living conditions and earned more respect in the family and the

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society (Rahman,2012). ICTs are emerging as a potent weapon for women in entrepreneurship development, enabling new chances to use ICT instruments for commercial objectives and their involvement in all decision-making processes on an equal footing in all aspects of life (Anitha & Sundharavadivel, 2012).

Gender digital divide (ICT benefit) is one of the issues which limits access of women in ICT in developing countries such as India compared to men and the cost of ICT is still a major obstacle to development (Anitha & Sundharavadivel, 2012; Prasad & Sreedevi, 2007). Furthermore, most of the women do not use the internet and are deprived of the highest benefits of World Wide Web (Suresh, 2011). This has therefore become an important factor for marginalizing women from the country's economic mainstream. There are still differences and inequalities between women and men (Afroze et.al.,2014). Poverty, analphabetism, lack of computer literacy and language obstacles are the key factors limiting access to ICT infrastructure particularly in developing nations (Arrawatia & Meel, 2012). Access to financial institutions is one of the major issues where women do not understand women's loan facilities for women entrepreneurs (Siddique, 2016). More important, because of lack of training opportunities, half of women entrepreneurs cannot manage e-businesses such as internet access, account management, bookkeeping management, and other needed documents (Shamim et.al.,2008).

ICT has played a positive role in women's economic empowerment, employment, online job creation, female entrepreneurs' facilitation, and opportunities for global well-paid jobs etc. (Prasad & Sreedevi, 2007; Nikulin,2016). Davidson (2012) states that mobile phones, computers, and internet access are key tools for women who aspire to be self-sufficient in E-business. Afrah and Fabiha (2017), who considers that it can be an important instrument for women to continue their business and become entrepreneur by using mobile phones, computers, and the internet.

This study will best try to find out how ICT might help women's entrepreneurship development in Bangladesh by using mobile telephone, computer, and the internet. It will also examine the challenges of ICT use in Bangladesh for women entrepreneurs. The result of this study will provide additional knowledge related to their monthly income, strategies and facilities through ICT business which can be used for better policy making related to women's economic empowerment.

Background of the study

In Bangladesh, micro credit programs have been played an important role to promote women entrepreneurship over the past two decades particularly in rural areas.

These initiatives support women to become home-based enterprises. Grameen Bank began its microcredit program in 1976 as a pilot initiative in Bangladesh. In Bangladesh, more than 3000 non-governmental organizations (NGOs), national commercial banks, and specialized financial institutions now offer microcredit. Micro credit is a systematic program in which disadvantaged people, particularly poor rural women, are provided micro loans with no collateral security. Each borrower receives a small loan ranging from Tk.1,000.00 to Tk.10,000.00. This micro credit program's goal is to provide low-income persons with loans for self-employment that creates money and helps them to care for themselves and their families (Afrin, Islam, Ahmed,2010).

To keep with the pace of development, Bangladesh government has taken various steps towards digitalization and ICT projects with special attentions to promote women businesses. The a2i program belongs to prime minister's office with the help of USAID and UNDP pursued strategy that directly benefits to women. It undertook Joyeeta e-platform project where female entrepreneurs can advertise and sell their products all over the country. The government has also grand ambitions to make the country an ICT hub, it would need to promote participation of women in the ICT sector to ensure success. At the moments, the a2i program has collaborated with government, private and development partners to enhance the entrepreneurial and ICT skills of women ('E-government for Women's Empowerment', 2018).

Now a days, women are gradually entering the digital world and becoming entrepreneurs by using ICT tools. Women appear to be particularly interested in internet business because it is convenient and does not demand a big amount of capital or physical locations. E-commerce is unquestionably an area of female empowerment in our society that deserves recognition. People from various walks of life, particularly women, have started Facebook accounts to sell their products on the social networking platform (Kabir,2021). Thousands of women entrepreneurs now run businesses through Facebook and handle hundreds of crores of taka, according to the Women and e-Commerce Forum, a Facebook network that promotes local items.

Aim and Objectives

The main aim of this study is to investigate the role of ICT for women's entrepreneurship development by transforming them as human resources with the modern technology. Following from this aim, the objectives of the study are mentioned below:

1. To understand the role of ICT tools like mobile, computer and internet contribute to the women's entrepreneurship development in Bangladesh,
2. To examine the economic and cultural barriers to access of ICT in Bangladesh and
3. To find some strategies for entrepreneurship development by ICT use.

Methodology

This study employed qualitative approaches using both primary and secondary data. Primary data was collected through an online survey given to women entrepreneurs living in the Dhaka and other districts. I administered a simple online questionnaire using Google forms to respondents; it was sent through email and social media, Instagram, and WhatsApp, starting from May 22, 2021, and ending on June 10, 2021. The link for the online questionnaire was sent to 100 women entrepreneurs email addresses in Dhaka and other districts and to several Messengers, Instagram, and WhatsApp accounts. The questionnaire consisted of 21 questions, 19 close-ended and two open-ended. There was a total of 20 respondents. The majority of respondents had university-level education. Secondary data was primarily obtained from relevant documents such as government reports, academic papers, daily newspaper, and so on. Finally, discussion part tries to make deeply analysis by focusing the factors like location, education, occupation in four issues such as current ICT devices, role of ICT, their skills and training, income from ICT and finally problems and strategies.

Literature Review

This section discusses the previous studies on the role of ICT by using devices for business purposes, gender digital divide, bank loan facilities, training facilities which are used as the theoretical foundation for the analysis.

The role of ICTs in Business

ICT plays an essential role in producing jobs and economic prospects in the modern world through expanding telecommunication. The key ICT facilities used in business and increased economic efficiency by women in Bangladesh and India are mobile, computer and internet (Afrah & Fabiha, 2017; Arivanandan,2013). Even if they keep their household tasks, their economic engagement is steadily

increasing. Vahideh Golzard (2020) states that the internet opportunities have significant impact on the Iranian women by enabling them to successfully manage the online company as well as to correctly keep their houses properly. Unless they learn the skill to use ICT women are not able to benefit from the new technology. Study shows that these women in Nigeria are educated and can utilize the computer as ICT professionals and frees them from poverty (Davidson,2012). Arrawatia & Meel (2011) claims that in India women are less active with the internet since they feel that internet is less important in their day-to-day life and that they are less competent in computers. In another Indian study, the use of ICT by the self-help group (SHG) in the growth of microfinance was largely carried out by the bank's workers, trainers on behalf of them; however, women are getting interested about the usage of internet (Nimbalkar & Berad, 2014). Suresh (2011) notes that there has been a gender digital divide with respect to the usage of ICTs by women compared to men, while the number of internet users in India is increasing. Gender disparities are restricting the benefits and opportunities of ICTs for women and establishing a gender split and excluded women in the mainstream of the economy; therefore, the author suggests that women's participation in ICTs is very vital to boost economic growth (Ahmed, Islam, Hasan & Rahman ,2006).

Afroze, T. et al. (2014) explain that in spite of having lack of resources, some women achieve with hard work, management skills and support from their families. At the same time, there were opportunities with a gradual shift of attitude, a stereotyped social perception, favourable regulatory and governmental regulations, improved education, technical development to promote female entrepreneurs (Islam & Bepari, 2019). In addition, ICT provides opportunities and business knowledge in women's own business and saves time, money, and transportation costs (Afrah and Fabiha, 2017). These difficulties clearly show that women are becoming more economically empowered because of good ICT use. They may now make their own decisions in their lives. According to Morshed and Haque (2015), women entrepreneurs have greater control over finances and household decisions than non-entrepreneurial women.

Challenge for women's ICT business

Women have different hurdles in Bangladesh not only to preserve household responsibilities, but to prevent them from access to infrastructure. Siddique (2016) discussed mainly institutional facilities, like financial access, the lack of awareness of facilities and support services, the lack of institutional support facilities, social capital, gender-based restrictions restricting women's business development.

Although many steps have been implemented in Bangladesh by the government, women are suffering from a lack of government support in the field of taxation, in particular as tax holidays are affecting their success (Ahammad & Huq, 2013). Moreover, the lack of awareness of bank lending sources and interest-free lending are the major hurdles women face in starting up business (Reza, Gazi & Doula, 2014; Rahim, Islam & Bepari, 2019). Most notably, the inadequate technical know-how, the management's experience, the lack of feasibility studies of the companies, and the networking ability of leadership limit the advancement of entrepreneurship among women (Ahammad & Huq, 2013; Reza, Gazi & Doula, 2014). Anitha & Sundharavadivel (2012) find out that in eight Indian cities women make their most of the usage of internet from cyber-cafes, and few from home because of the efficient access and use of ICTs to economic activities in rural areas. Apart from these institutional facilities, women encounter certain social, cultural, and economic concerns including family duties, social restrictions, and the limited financial support for ICT use by family members (Islam & Bepari, 2019; Jorge, 2002).

To start company, women need money. In such instances, most women initially invest in their own resources obtained as informal loans from their husbands and other family members. While few obtain formal loans from banks and nongovernmental organisations (Afroze, Alam, Akther & Jui 2014). The most fundamental impediment is that the women entrepreneurs are in a less favourable position compared with men in terms of having access to, for example, certain facilities for the commercial credit of the formal financial services providers (Siddique, 2016 & Ahammad & Huq, 2013). Moreover, women continue to have difficulty with loans, since bank charges rise to 13% on small and medium-sized enterprises and 10% on businesswomen. In addition, difficult bureaucratic procedures prevent women from being licensed for business (Parvin, Jinrong & Rahman, 2012).

Because of low technological know-how, women have not appropriate knowledge of national and international market information, though they do not have proper training to make the product in line with market requirements (Parvin, Jinrong & Rahman, 2012; Ahammad & Huq, 2013). Jorge (2002) indicates that most underdeveloped countries have limited telecommunications infrastructure and very high expenses. Prasad & Sreedevi (2007) points out that Bangladesh is not able to train women in the use of ICT and business data due to its costly ICT training or lack of an ICT training centre. It is very deceptive that about 10 per cent of total entrepreneurs are women due to the lack of adequate training in Bangladesh, although it is above 25 per cent in developed countries (Reza, Gazi & Doula, 2014). Telecentres in rural areas of India,

supplying internet and computer-based information and training to rural people were established with the support of foreign organisations. Arivanandan (2013) suggests that these information centres, in providing training and other resources, actually function for rural female enterprises.

While learning from the relevant studies, this study attempts to fill the gap by examining the role of ICT tools in business purposes to be economically empowered, the problems they face in doing online business. Number of studies is found to be conducted in E-Governance, Digital Bangladesh, women entrepreneurs, women economic empowerment in Bangladesh but no specific study on role of ICT tools specially Facebook, WhatsApp for business purposes to be entrepreneurs and the problem in using ICTs is undertaken in the context of Bangladesh.

Online Questionnaire Survey

To conduct this study, I have collected 100 women information from online business pages. A semi-questionnaire carrying 21 questions has been developed for data collection. The questionnaire was sent to the 100 women and 20 respondents answered the questions. The questionnaire was mainly divided into three parts, 1) Demographic, 2) Business environments and ICT, and 3) Current Problems and Strategies for ICT Business.

Discriminative Analysis of Respondents

The respondents are mostly women, with an average age of 27 years. About 55% of respondents were between the ages range of 20 and 24 years, 10% of respondents were between the ages of 25 and 29, and 35% of respondents were between the ages of 30–40 years. Table 1 shows the discriminative data of respondents.

Table 1 Discriminative list of respondents

Characteristics	20-24	25-29	30-40	Grand Total
Main Job				
Autonomous institutions	1	0	2	3
Private service holder	0	1	3	4
Student	10	2	1	13
Education				20
Post-graduate	0	1	5	6

Graduate	6	1	0	7
Higher secondary	2	0	2	4
Under-graduate	3	0	0	3
Working Location				20
Faridpur	0	0	1	1
Dhaka	5	2	4	11
Jessore	1	0	0	1
Natore	2	0	0	2
Rajshahi	0	0	1	1
Jamalpur	2	0	0	2
Chandpur	0	0	1	1
Gazipur	1	0	0	1
Marital Status				20
Marriage	2	2	5	9
Single	9	0	2	11
Number of Family with you				20
husband and children	1	2	5	8
Parents	9	0	2	11
Husband	1	0	0	1
Length of own business by ICT	0	0	0	20
less than 3 months	0	0	1	1
3 to 6 months	2	0	1	3
6 months to 1 year	6	0	3	9
1 to 2 years	3	1	0	4
2 to 3 years	0	1	1	2
more than 3 years	0	0	1	1

Source: Based on the survey result

From the personal profile of the respondents, the majority of the respondents are students who work online business. Around 65% of the respondents are students, 20% are private service holder and 15% are doing job in autonomous institutions. Furthermore, it is very noticeable that women have a side business in addition to their main employment, implying that ICT business is not their primary source of income. About 35% are graduate students, 30% are post graduate, 15% are undergraduate while 20% completed higher secondary. Majority of the women transact online business from Dhaka, the capital city, with a percentage of 65 percent. Therefore, the digital divide between urban and rural areas persists.

Among the respondents, 55% of them are single and living with parents while 45% are married and out of which 90% are living with husband and children and just 10% living with husband. Approximately 45% of the respondents launched their own business between 6 months to 1 year, while 5% started their business in less than 3 months. However, only 5% have been in business more than for 3 years.

Business Environments and ICT

The Most used devices for business:

The results of the survey revealed that every respondent uses a gadget in their business. Devices reported by respondents can be divided into three categories: 1) mobile (50%); 2) laptop and mobile (40%), and 3) desktop and mobile (10%). Table 2 shows the types of devices available for each.

Table 2: Types of devices for ICT business

Type of Devices	Educational Qualification					Main Job			
	Post-graduate	Graduate	Under-graduate	Higher secondary	Total	Student	Autonomous institutions	Private service holder	Total
Mobile	2	5	2	1	10	5	3	2	10
Desktop & mobile	1	1	0	0	2	1	0	1	2
Laptop & mobile	3	1	2	2	8	7	0	1	8
Total					20				20

Source: Based on the survey result

As a result of this finding, it is clear that mobile phones are the most popular gadgets among students, accounting for 25% of all usage. This is due to the fact that mobile phones are significantly less expensive than other devices.

The survey’s second highest respondent were a laptop and cell phone. Because a laptop is such a crucial equipment for students’ studies, it is quite simple for them to handle their business using this device.

Training on ICT and the reasons of not taking ICT training

In response to this question, it is very unexpected that 75% of women do not take any ICT training while 15% have taken it once. Simultaneously, 10% attended training for the several time. Among 20 females, 15 females have not taken ICT training for several reasons. The reasons by the respondents can be categorized into six. These are 1) No need, can learn by myself (46%) 2) Can learn by friends (7%) 3) Economic reason (20%) 4) Can learn by family (13%) 5) Family reason (7%) and 6) Expensive if go to the good institution (7%). The number of taking ICT training and the reasons of not taking training each can be seen in Table 3.

Table 3: Training on ICT and the reasons of not taking ICT training

Particulars	Main Job				Education				
	Autonomous institutions	Private service holder	Student	Sub-total	Post-graduate	Graduate	Higher secondary	Under-graduate	Subtotal
ICT Training									
No	3	4	8	15	5	5	3	2	15
One time	0	0	3	3	0	2	0	1	3
Several time	0	0	2	2	1	0	1	0	2
Reason of No Training									
No need, can learn by myself	2	2	3	7	3	1	1	2	7
Can learn by friends	0	0	1	1	0	1	0	0	1
Economic reason	0	1	2	3	0	1	1	1	3
Can learn by family	0	1	1	2	1	0	1	0	2
Family reason	0	0	1	1	0	1	0	0	1
Expensive if go to the good institution	0	0	1	1	0	0	1	0	1
Total				15					15

Source: Based on survey results

For a variety of reasons, 15 of the 20 responders do not participate in any training. According to their responses, the most common explanation is because they believe they can learn it on their own, with a score of 7. They are highly educated; thus, they are already familiar with the use of ICT.

Monthly Income by ICT and besides ICT business:

In response to this question, all the respondents stated that they earn money through ICT business, albeit in little amounts. Among 20 females, 14 female have other sources of income besides ICT business, and some have extremely good salaries. The amount of their income by ICT and besides ICT can be seen in Table 4.

Table 4: monthly Income by ICT and besides ICT business

Particulars	Main Job				Education				
	Autonomous institutions	Private service holder	Student	Subtotal	Post-graduate	Graduate	Higher secondary	Under-graduate	Subtotal
Income by ICT									
Less than 5K	2	3	5	10	2	6	2	0	10
5k-10k	1	0	5	6	2	1	1	2	6
10k-15k	0	0	1	1	0	0	1	0	1
15k-20k	0	0	1	1	0	1	0	0	1
20k-30k	0	1	1	2	2	0	0	0	2
				20					20
Income besides ICT									
Less than 5k	0	0	4	4	0	2	0	1	3
5k-10k	0	0	3	3	2	1	0	0	3
10k-15k	1	1	0	2	1	1	1	0	3
15k-20k	1	1	0	2	2	0	0	0	2
20k-30k	1	0	0	1	1	0	0	0	1
30k-40k	0	1	0	1	1	0	0	0	1
60k-80k	0	1	0	1	1	0	0	0	1
Total				14					14

Source: Based on the survey result

When asked about their monthly income from ICT business, 50% said it was less than 5000/- BDT, with 5 of them being students, 3 being private service holders, and 2 being employees of autonomous institutions. However, 10% earned between

20,000/- and 30,000/- as students and private service employees with post-graduate degrees, respectively.

70% of women have additional sources of income in addition to their ICT business, with 50% having their main job and 50% having revenue from other sources. Most crucially, 30% has no income besides ICT business related income. Among the 14 responders, one has a very high salary, ranging from 60000 to 80000 BDT, and is working in a private job with a post-graduate diploma.

Problems and Strategies for ICT Business

The main problems to Using ICT

The results of the questionnaire showed that all the respondents encountered problems regarding the ICT business. Problems reported by respondents can be categorized into five groups. The five issues are listed in the following order from the most frequently complained: 1) lack of awareness (40%); 2) illiteracy (25%), 3) poverty (5%), 4) Geographical situation (5%) and 5) above all (25%). The number of complaints for each category can be seen in Table 5.

Table 5: Type of problems faced by respondents

Type of Problems	Educational Qualification					Main Job			
	Post-graduate	Graduate	Under-graduate	Higher secondary	Total	Student	Autonomous institutions	Private service holder	Total
Lack of awareness	3	1	2	2	8	5	2	1	8
Illiteracy	1	3	1	-	5	3	1	1	5
Poverty	1	-	-	-	1	1	-	-	1
Geographical situation	-	-	-	1	1	-	-	1	1
above all	1	3	-	1	5	4	-	1	5
Total					20				20

Source: Based on the survey result

a. **Lack of awareness:** The respondents' most common complaint is a lack of awareness of online business. Approximately 40% of respondents responded to this question. 5 students, 2 autonomous institution service holders, and 1 private service holder with high educational qualifications such as 3 post-graduate, 1 graduate, 2 undergraduate, and 2 upper secondary women believe that this problem severely

restricts women's ability to conduct online business. Furthermore, women are not much aware about the ICT opportunities available to them.

b. **Illiteracy:** Five of the twenty women believe that illiteracy is one of the problems with doing online business. One post-graduate, three graduates, and one undergraduate woman believe that this problem seriously impedes women's ability to conduct business through internet. The majority of the respondents are students, the number is three, one autonomous institution service holder and one commercial service holder believe that without education, they would be far behind in terms of ICTs' business applications. Even though, women who do not have education, they are unable to use ICT for business purposes.

c. **Poverty:** Only one respondent, a postgraduate student, believes that poverty is one of the issues that women confront when it comes to doing business online. A woman needs money to acquire a mobile phone and other devices in order to launch business using ICT resources. As a result, despite their willingness, women are unable to start their own business.

d. **Geographical situation:** For women who live in rural regions, this is a critical issue. They may not have access to any institutional resources for using ICTs, and they may also experience network problems. Only one private service holder who is qualified with higher secondary response for this problem.

e. **Above all:** All the aforementioned issues are equally accountable for the use of ICTs in business. Approximately 25% of those responded to this question. One post-graduate, three graduates, and one woman from higher education believe that all of the issues make it difficult for women to undertake online business. Even though the majority of them are students, they come from all parts of the country, both rural and urban, and believe that only one reason is not enough for women's difficulties in running online businesses.

Strategies through ICT business:

Strategies reported by respondents can be categorized into five groups. These strategies are as follows: 1) Connecting more people easily through ICT (30%); 2) Using Facebook, Instagram and What's up (10%), 3) Applying business and market opportunities through ICT (30%), 4) Sharing information across the internet (5%) and 5) Applying no strategies (25%). The number of strategies for each category can be seen in Table 6.

Table 6 Type of strategies for ICT business by respondents

Type of strategies	Educational Qualification					Main Job			
	Post-graduate	Graduate	Under-graduate	Higher secondary	Total	Student	Autonomous institutions	Private service holder	Total
Connecting more people through ICT	3	2	1		6	3	1	2	6
Using Facebook, Instagram and What's up	-	2	-	-	2	2	-	-	2
Applying business and market opportunities through ICT	2	2	-	2	6	4	1	1	6
Sharing information across the internet	-	-	-	1	1	1	-	-	1
Applying no strategies	1	1	2	1	5	3	1	1	5
Total					20				20

Source: Based on the survey result

a. **Connecting more people through ICT:** Around 30% of respondents said that connecting more people is their primary strategy. This strategy helps them to get more consumer to promote their products. Three students, one autonomous institution service holder, and two private service holders make up the majority of the respondents. Three post-graduates, two graduates, and one undergraduate woman believe that this method is beneficial to their business promotion.

b. **Using Facebook, Instagram and What's up:** Only two women out of the twenty respondents use Facebook, Instagram, and WhatsApp for online business. The idea of using these tools for commercial objectives is quite popular among women. 2 graduate students believe that this method is beneficial for women running internet business since it allows them to quickly reach their target clients.

c. **Applying business and market opportunities through ICT:** There is a plethora of business opportunities available online these days. Approximately 30% of respondents use this method for commercial goals, with two post-graduate, two graduate, and two upper secondary women doing it. Here, most of them are

students who are learning business and market opportunities and trying to apply in their business.

d. **Sharing information across the internet:** This is really very important strategy for the women to share their business information through the internet. Only one student who is qualified with higher secondary response for this strategy.

e. **Applying no strategies:** The women from all categories of education response that they do not use any strategies. Approximately 25% of respondents replied to this strategy. Among them, 1 post-graduate, 1 graduate, 2 undergraduate and 1 higher secondary woman feel that they are just doing online business by using ICT tools, otherwise they do not apply any strategy. Here, the number of respondents is 3 students, 1 autonomous institution service holder, and 1 private service holder women, respectively. Most of them are students because they are already known about ICT skills, so they are just doing their business without applying any specific strategy.

Discussion

Based on the result of the survey, this section deeply discusses focusing on the following four issues like a) current ICT devices, b) role of ICT, ICT skills and training, c) income from ICT, and d) problems and strategies.

ICT devices: Devices are the most important aspect of ICT for commercial purposes, and everyone in this research uses them. In rural areas, cell phone usage is very high for business purposes. The use of laptops and mobile phones is particularly prevalent in Dhaka city since the socioeconomic situation in the capital city is much better than in rural areas. In a previous survey, the primary ICT facilities used in business by women in Bangladesh and India were mobile phones, computers, and the internet (Afrah & Fabiha, 2017; Arivanandan,2013). As a result, my findings are consistent with past research.

Role of ICT: In this study, the majority of women (80%) believe that ICT plays a vital part in becoming a successful entrepreneur. By saving time, money, and transportation costs, ICT provides significant opportunity and business knowledge to women who run their own businesses (Afrah and Fabiha, 2017). 40% of females are outstanding at using ICT and that 55% of females are good at utilizing the internet. It is clear that women's success in entrepreneurship is hampered by a lack of technical knowledge and networking skills (Ahammad & Huq,2013; Reza, Gazi & Doula,2014). In a previous study, however, women were shown to be inept at utilizing ICT, which could be due to their lack of education. As a result, my findings contradict those of the prior study.

ICT skills and training: In my research, I discovered that 75% of women from Dhaka city do not participate in any ICT training due to their confidence about self-learning. According to Prasad & Sreedevi (2007), Bangladesh is unable to train women in the use of ICT, due to the high cost of ICT training or the lack of an ICT training facility. However, 80% Females believe that ICT training is really beneficial. These issues are extremely similar to what I've seen in previous research

Income: Although all the respondents have income from ICT businesses, it is insufficient which indicating that they are economically disadvantaged. However, it is a good start in our country's perspective that women are well educated and are attempting to do business utilizing ICT in all sections of the country. In average, their business starting period is 6 months to 1 year. They will undoubtedly do better in business in the future, after gaining some experience.

Lack of awareness about ICT opportunities: The main problem with adopting ICT for business reasons is that the majority of respondents cited a lack of awareness among women. Most of them come from outside of Dhaka. ICT facilities are not available in rural areas, and ICT access and cost are both high. Despite these challenges, there are certain economic options available to them, such as a local ICT centre, low internet costs, and so on. Women are less aware of these services and opportunities. Women in both urban and rural areas believe that all issues, such as illiteracy, poverty, lack of understanding, and geographic location, are equally to blame for their inability to use ICT. According to the findings of the previous study, the main challenges in utilizing ICT for business reasons include social, cultural, and economic considerations such as family responsibilities, social constraints, and inadequate financial support for ICT use by family members (Islam & Bepari, 2019; Jorge, 2002).

To connect more people: In this study, every respondent believes that using ICT for business may easily help them contact more customers, reduce transportation costs, and increase business success. Furthermore, 100% of the respondent's employ ICT business techniques. Their main goal is to use ICT, such as Facebook, Instagram, and WhatsApp, to reach out to more people.

Conclusion and Recommendations

Women entrepreneurship is not only a source of income generation but also a way of achieving economic independence. Women's engagement in ICT

business offers potential for multiple forms of development such as reducing poverty, contributing to economic growth, increasing networking for economic participation, strengthening their position in society, and finally providing a voice for the girls. However, these types of benefits largely depends on how much they are able to participate by overcoming several factors including digital divide, affordability, skills and relevant contents. Though this study indicates a high potential for women's entrepreneurship development by proper use of technology. There is need to ensure equal access and opportunity to participate in this process, but to do so they require the necessary IT skills to enable them use of ICTs effectively. Furthermore, proper training will increase their skills and enable them to participate in the national development process equally with men.

There should be made some organized efforts for increasing the women entrepreneurs through ICTs use effectively. Based on the findings, some recommendations exhibit the following:

1. ICTs in particular mobile phone, the internet plays a major role in accelerating business growth. So, government of Bangladesh and cell phone companies should give some special offers for rural women by deducting use of cost.
2. More practical and need oriented training program should be designed for entrepreneurs so that they can learn and use their practical knowledge in their businesses. Additional training organizations on ICT for the rural women ought to be built up in free of charge.
3. Women should be provided different marketing strategy related knowledge organized by government and non-government organizations. In addition, they can play an important role here by acting as an intermediary. For example, trade fair can be organized for display and sales their products, and by this process women can interact with customer and promote their online business pages.

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