

# Entrepreneurship Development in Bangladesh: Factors Affecting Women Involvement in Boutiques Enterprises

Jahangir Alam, Mushfequa Alam & Bazlur Rashid

## Abstract

Entrepreneurship motivation is elucidated with push and pull theory. This study has been undertaken with an objective to explore the entrepreneurship development in Bangladesh: factors affecting women involvement in boutiques enterprises in Dhaka city. Several factors are notable apparatuses to encourage Women Involvement (WI) in Boutiques Enterprises. This investigation studies Training Programs Factors (TPF), Family Support Factors (FSF), Economic Factors (EF), and Taxation Factors (TF) effect on Women Involvement (WI) in Boutiques Enterprises. By using convenient method, the data has been collected from 150 respondents. Data are analyzed using descriptive statistics analysis (frequency, mean, standard deviation) and regression analysis. From the results of descriptive statistics analysis, the study is found that Family Support Factors (FSF), Economic Factors (EF) and Taxation Factors (TF) are affected Women Involvement (WI) in Boutiques Enterprises. Correspondingly, from the results of regression analysis, this study is found that Training Programs Factors (TPF), Family Support Factors (FSF), and Economic Factors (EF) as the crucial factors, which significantly affect Women Involvement (WI) in Boutiques Enterprises in Bangladesh. On the other hand, Taxation Factors (TF) don't affected Women Involvement (WI) in Boutiques Enterprises in Bangladesh. To enhance Women Involvement (WI) in Boutiques Enterprises in Bangladesh. It would be strongly emphasized that the highlight of this study is on the fascinated women who are living in Dhaka city. This study may make a contribution to these women entrepreneurship subjects in. This article is created awareness among the entrepreneurs, government and non-government groups, academicians, politicians and the stakeholders.



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## 1. Introduction

Entrepreneurship is demarcated as a person who renovates enterprises activities, unifies productions, and tackles risk and uncertainty for enterprises organizations (Khanka, 2006). Entrepreneurs contribute to economic upliftment regarding innovation, creation job chance and exterior income generation depending upon priorities and several stages of market reform. The study also presented direct support to SMEs to overcome problems to strengthen their potential for development and growth (Smallbone & Welter, 2001). Similarly, entrepreneurship is the impracticable activities enclosed by desire and eagerness towards new idea development and resourceful solutions for enterprises (Kuratko & Rao, 2017). Without proper entrepreneurial activities, it is challenging to assure economic growth (Audretsch et al., 2007) as it authorizes specific development as well as improving job chances for the state (Kapinga & Montero, 2017). Superiority and control of entrepreneurs increase with time spent in enterprises and entrepreneurs become more independent, and their training and experience fill the gaps in expertise (Littunen, 2000). Therefore, entrepreneurship can be defined as the art of creation of industry with profitability and future growth intention along with the skills to run a group and overcome risk obstacles. The association between the individual and the situation influence the behaviour of entrepreneurs and perception and judgment play a key role in this method (Gray, 2002). Entrepreneurship motivation is elucidated with push and pull theory by Gilad & Levine (1986). Entrepreneurship all over the world is introducing today as a path for cost-effective employment, a means of helping women to assert themselves in the globe of the job, and an avenue of improving both their financial and community position (Hassan & Mugambi, 2013). The term 'entrepreneur' is sometimes replaced with the small enterprises owner (Kuratko & Rao, 2017). Successful SMEs have the capabilities to overcome difficulties such as new product development challenges, social interactions, resource management and enterprises problems and even can adopt efficient management as a big enterprises (Gray, 2002). The meaning of SME differs among countries depending on various measurement scales such as capital, employment, production, etc. (Ayyagari et al., 2007). The European Commission (2003) demarcated enterprises as micro, small or medium-sized enterprises. Micro-enterprises are enterprises which have fewer than ten employees. Small enterprises have between ten to forty-nine employees, and they should have an annual turnover not exceeding \$7 million. Medium-sized enterprises have fewer than two hundred fifty employees and their annual turnover should not exceed \$40 million. The role of micro and small enterprises sector in the upliftment process has been at the Centre of the upliftment debate for the last three decades in Kenya and elsewhere in the world. All the time more, the segment is perceived as a significant element in the making of much-required employment, skills and generation of livelihoods for a rising number of people within the urban, semi-urban as well as the rural area (UNESCO, 2006). Women enterprises are owned and controlled by women. The study showed women take the quality and quantity of employment and how profits should be distributed or used vital decisions. In reality, similarly presented that ownership and control of SMEs can be complicated because of their close link with the patriarchal system which denies women power, even in activities they have initiated (McCormick & Pedersen, 1998). Women make their self-enterprise and be entrepreneurs since chances of getting employment in either a private organization or government; non-government are currently decreasing (Gemechis, 2007). Although Bangladesh is still a developing country, Bangladesh is rich in human resource. In Bangladesh, women constitute slightly less than half of the population. The most of them are illiterate, poor, undernourished and underprivileged (Hossain, A. et al., 2018).

The *Broad objective* of this study is to explore the Entrepreneurship Development in Bangladesh: Factors Affecting Women Involvement in Boutiques Enterprises in Dhaka City. There are some *Specific objectives* of this study, which are given below:

- a) To show the level of interest to be entrepreneurs based on demographic Variable.
- b) To scrutinize the relationships between factors and entrepreneurship development.
- c) To explore the influential factors of women involvement in Boutiques Enterprises in Dhaka.

## 2. Literature review and Theoretical framework

### 2.1 Training Programs Factors (TPF)

The paper evaluates the results of two entrepreneurship training programs operational in the state of Vermont- the Women's Small Enterprises Program which is run by Mercy Connections, a non-profit organization based in Burlington, and the Micro Enterprises Development Program of the Vermont community action agencies. Interviews with these entrepreneurs focused on their inspirations to start their own enterprises, their meanings of success, the challenges and difficulties they faced, and the effects that training had (Bauer, K., 2011). The study is acknowledged that skill training and education have positive effect on entrepreneurial performance (Akanji, 2006). Women have limited right of entry to expert and computerized training. In fact, women on regular have less entry to exercise than men and specialized and occupational talents can be developed on a strong substance of primary and secondary education (UNECE, 2004). Lack of acceptable training for women is an obstacle to women participation in entrepreneurial activities. Particularly in the rural setting, the girl child is not given equal chance to train up like the boys; therefore they have restricted training which tended to affect entrepreneurs (Carter. et al., 2000). Non-availability of the training program and mechanical support are inclined women entrepreneurs (Afroze, et al., 2014). The paper is exposed that qualified leaders & trainers are influenced on women involvement in Small and Medium Enterprises like Boutiques Enterprises (Hossain, A. et al., 2018). The influence of entrepreneurship training programmes on other factors of enterprises performance such as income, sales, profits and inventory is modest. A meta-analysis of thirty seven programmes found that there is no impact on income (Cho & Honorati, 2014). Entrepreneurship training programmes are calculated to encourage self-employment through enterprises creation. Nevertheless, the effect of these programmes on start-up activity is modest. Evidence from such programmes found that self-employment declined in the long-term that is about two years after the intervention (De Mel et al., 2014). Therefore, it is expected that:

H1: Training Programs Factors (TPF) are significantly persuaded women involvement.

### 2.2 Family Support Factors (FSF)

The family support, husband's support in precise effects women's entrepreneurs. Early socialization, experiences, role models and exposure also have influenced women to start their enterprises (Marcellina, et al., 2002). Family promise is influenced the entrepreneurial activities in less or more time (Holmquist & Sundin, 1990). The most of the women make their own decision and few of them consult with other family members (JUDAI, 2002). Women's network is pronominally related to family links and may prove to be a barrier to enterprises activities (Lin, 1999). The outcomes of the study revealed that influence of family background on women's motivation and entrepreneurs' development (Bequo & Gehrels, 2014). Single and widowed women have motivated participation in entrepreneurial activities

to the married women in developing countries (Salehi-Isfahani, 2000). Family support may be affected on women entrepreneurs' personal difficulties during the venture start-up and management and also showed that in particular societies, family moral support can authorize the family members to interfere with the work, create conflict, and aggravate the women entrepreneurs difficulties. Similarly, women entrepreneurs lack of self-confidence and prevalent patriarchal mindsets can enable family members to influence and elevate personal difficulties (Welsh, et al., 2014). The family delivers the entrepreneur with a diverse set of resources (Dyer & Handler, 1994), which have the possible to influence the individual entrepreneur as well as the family enterprises. The family enterprises researchers have maintained that the family and the enterprises are intertwined, represented as family effect (Dyer, 2006). As the family enterprises is composed of multiple family members, the mechanical family ties will spill over to the enterprises (Arregle, et al., 2007). Therefore, it is expected that:

H2: Family Support Factors (FSF) are significantly persuaded women involvement.

### 2.3 Economic Factors (EF)

Bangladesh has huge young women and employees that will get a chance to involve in Small and Medium Enterprises sector. The paper aims to study the aspects that influence women participation as entrepreneur in SMEs sector, economic development and its effect on poverty reduction. The survey adopts the quantitative analysis of likely aspects that may influence women participation as entrepreneur in SMEs sector, economic development and its impact on poverty reduction. The study is revealed that financial as the important aspects, which are considerably influence women participation as entrepreneur in SMEs sector (Hossain, A. et al., 2018). The paper is exposed that adequate finance is significantly affected women involvement in entrepreneurial activities (Hasan, M. M. et al., 2018). Microcredit is an apparatus for socioeconomic progress. The United Nations (UN) stated 2005 the International Year of Microcredit (Delfiner, et al., 2006). However, Bank lend both men and women at equivalent rates firstly, currently women became 95% of the bank's clients. 75% of the microcredit receivers are women in global. Self-employment and women in entrepreneurship have been increasing in industrialized financial prudence for women to endure themselves and to aid support their relatives (Gordon, 2000). It is found out that women entrepreneurs don't have informal entry to micro finance aspects for entrepreneurial activities like have low trade performance because of low infrastructure amenities. The aim of this paper is to study the influence of credit, savings and training on women entrepreneurs' performance. There is an effect of credit and training on income or profit other than existence and development (Rathirane & Semasinghe, 2016). The financial facets of setting up a enterprises are without scruple the most noteworthy obstacles to women (Zororo, 2011). Formal financial maintenance is observed to be too expensive for women entrepreneurs (Stevenson & St-onge, 2005). Women entrepreneurs find it tough to upturn the start-up funds (Carter, et al., 2000). The study is presented that financial freedom is pointedly motivated enterprises (Schutte & Barkhuizen, 2014). Therefore, it is expected that:

H3: Economic Factors (EF) are significantly persuaded women involvement.

### 2.4 Taxation Factors (TF)

Women entrepreneurs designate that taxation and regulations difficulties can play as significant restrictions for women entrepreneurs and involve of their self-enterprise. The lack of government assistance regarding policy, law and services has been recognized as an obstacle for women entrepreneurs (Vossenber, 2013). There are many laws and regulations

in developing countries that women found them hard to obey with and they avert them from conducting an enterprise (Marcellina et al., 2002). In Bangladesh, any woman, whose earnings are more than BDT 300,000, is considered as an income tax payable person while men have to pay income tax for exceeding BDT 250,000. Also, women are offered tax holiday for establishing any enterprises, and in SME, increase in turnover also allows enjoying tax rebate for any assessment year. Thus, the taxation system in Bangladesh can provide opportunities for women to establish in office enterprises in this country. Therefore, it is expected that:

H4: Taxation Factors (TF) are significantly persuaded women involvement.

### 2.5 Conceptual framework

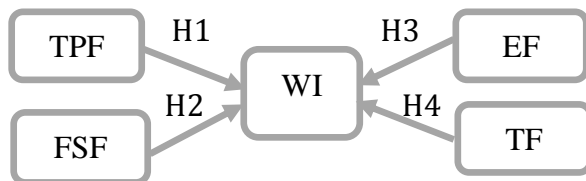


Figure 1. Proposed research model

### 3. Method of the study

The study is quantitative. The category of information that is vital for this study is mostly primary and all data have been collected from primary sources by the personal interview method. On the other hand, from the secondary sources, a literature review has been developed. A structural questions have prepared consists of 18 questions for data collections. The English version of the questionnaire was then translated from English to Bangla. Three queries are related to demographic variable like age, education qualification, and marital status. The numbers of 14 questions are about entrepreneurship development in Bangladesh: factors affecting women involvement in boutiques enterprises in Dhaka city. Thus, the section 2 is composed of women involvement in boutiques enterprises in Dhaka city measures by using five point Likert scales (from 1= 'Strongly disagree' to 5= 'Strongly agree'), there is first question with four propositions which are linked to the TPF (modern training method, skilled leaders & trainers, education & training approach, right of entry to SMEs training), the second question with three propositions which are linked to the FSF (spouse profession, father profession, responsibility for children & husband), the third question with four propositions which are linked to the EF (infrastructure, sufficient capital, available labor, micro credit), the fourth question with three propositions which are linked to the TF (reduce the indirect tax burden, simplify the tax system, simplify insolvency rule) to effect on Women Involvement (WI) in Boutiques Enterprises in Dhaka city. The one query Women Involvement (WI) in Boutiques Enterprises in Dhaka city. This questionnaire is developed from Factors Affecting Women Involvement as Entrepreneur in SMEs Sector, Economic Development and Its Impact on Poverty Reduction in Bangladesh (Hossain, A., et al., 2018). The study has been used Convenience sampling technique because it is readily convenient, available and generates relatively low cost. Primary data is collected through personal interview from 150 respondents. All constructs has no problems in reliabilities if the Cronbach's Alpha values exceeded the criterion of 0.700. Cronbach's Alpha is 0.717 for 15 items of variable which suggest that the survey instrument is reliable to measure all constructs consistently and free from random error. Data collected from questionnaires are analyzed by using various

statistical tools like frequency, mean, standard deviation, and regression analysis by using SPSS 25.0.

#### 4. Findings and discussions

**Table 1. Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.733 <sup>a</sup>	.537	.525	.43446

##### 4.1 Model summary (Level of relationship)

Table 1 presents that correlation coefficient value (R) is equal to 0.733 which suggests that there is reasonable positive relationship between Women Involvement (WI) in Boutiques Enterprises and Training Programs Factors (TPF), Family Support Factors (FSF), Economic Factors (EF), Taxation Factors (TF). Nevertheless, only 53.7% (R-square values of 0.537) variation in Women Involvement (WI) in Boutiques Enterprises are accounted due to Training Programs Factors (TPF), Family Support Factors (FSF), Economic Factors (EF) and Taxation Factors (TF). The adjusted r<sup>2</sup> is 0.525 demonstrating that the four aspects can significantly account for 52.5% variance in the Women Involvement (WI) in Boutiques Enterprises in Dhaka city.

**Table 2. ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	31.804	4	7.951	42.124	.000 <sup>b</sup>
Residual	27.369	145	.189		
Total	59.173	149			

##### 4.2 ANOVA (Model fitness)

Table 2 reveals that multiple regression analysis is performed to examine the relationship between Training Programs Factors (TPF), Family Support Factors (FSF), Economic Factors (EF) and Taxation Factors (TF) with Women Involvement (WI) in Boutiques Enterprises. Four aspects are proposed and results are computed. The F-value is 42.124 with a significant level 0.000 which is less than 0.01 with 4 and 145 degrees of freedom and it assures model fitness for regression analysis.

##### 4.3 Coefficients (Factors affecting Women Involvement)

The results of multiple regression analysis in table 3 that Training Programs Factors (TPF) as the important facets, which significantly influence on Women Involvement (WI) in Boutiques Enterprises ( $\beta_1 = .575$ ; t-value = 6.970;  $p < 0.05$ ). H1 is accepted. Therefore, Training Programs Factors are influenced on Women Involvement (WI) in Boutiques Enterprises. Then, Family Support Factors (FSF) as the vital terms, which notably effect on Women Involvement (WI) in Boutiques Enterprises ( $\beta_2 = .325$ ; t-value = 4.758;  $p < 0.05$ ). H2 is accepted. So, Family Support Factors (FSF) are persuaded on Women Involvement (WI) in Boutiques Enterprises. Last one, Economic Factors (EF) as the significant features, which notably impact on Women Involvement (WI) in Boutiques Enterprises ( $\beta_3 = .483$ ; t-value = 7.357;  $p < 0.05$ ). H3 is accepted. Therefore, Economic Factors (EF) are influenced on Women Involvement (WI) in Boutiques Enterprises.

**Table 3. Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.005	.268		3.753	.000
1 Training Programs Factors (TPF)	.432	.049	.575	6.970	.000
1 Family Support Factors (FSF)	.221	.046	.325	4.758	.000
1 Economic Factors (EF)	.488	.066	.483	7.357	.000
1 Taxation Factors (TF)	.015	.029	.030	.526	.600

a. Dependent Variable: Women involvement

The outcomes in Table 3 designates that Taxation Factors (TF) insignificantly influence on Women Involvement (WI) in Boutiques Enterprises ( $\beta_4 = .030$ ; t-value = .526;  $p > 0.05$ ). H1 is not accepted. Therefore, Taxation Factors (TF) have no effect on Women Involvement (WI) in Boutiques Enterprises.

**Table 4. Descriptive Statistics analysis**

	Mean	Std. Deviation
Training Programs Factors (TPF)	4.01	.90111
Family Support Factors (FSF)	4.29	.91342
Economic Factors (EF)	3.10	1.007075
Taxation Factors (TF)	4.11	.998163

#### 4.4 Descriptive Statistics analysis

Table 4 reveals that majority of respondents have agreed Training Programs Factors (Mean = 4.01 & Std. Deviation = 0.90111) become the most significant facets in Women Involvement (WI) in Boutiques Enterprises. Family Support Factors (Mean = 4.29 & Std. Deviation = 0.91342) is another crucial features in Women Involvement (WI) in Boutiques Enterprises. Likewise, Taxation Factors (Mean = 4.11 & Std. Deviation = 0.998163) is indispensable facets in Women Involvement (WI) in Boutiques Enterprises. In contrast, majority of respondents have somewhat agreed Economic Factors (Mean = 3.10 & Std. Deviation = 1.007075) become the most significant aspects in Women Involvement (WI) in Boutiques Enterprises in Dhaka city.

**Table 5. Age**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 25	51	34.0	34.0
	25-35	80	53.3	87.3
	35-45	18	12.0	99.3
	45+	1	.7	100.0
	Total	150	100.0	100.0

#### 4.5 Age categories

Table 5 presents the frequency and percentage on the age categories of respondents. It shows that respondents are mostly in the age categories 25–35 years old (53.3%). The second highest of respondents are in the age categories Below 25 years (34.0%). The third highest of respondents are in the age categories 35-45 years (12.0%), and Minority of respondents are in the age categories 45 years above (0.7%).

**Table 6. Educational Level**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under-graduate	66	44.0	44.0	44.0
	Graduate	69	46.0	46.0	90.0
	Post-graduate	15	10.0	10.0	100.0
	Total	150	100.0	100.0	

#### 4.6 Educational level

Table 6 presents the frequency and percentage on the Educational level of respondents. 46.0% of respondents are graduate, 44.4% of respondents are under-graduate, and 10.0% of the respondents are post-graduate.

**Table 7. Marital status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	66	44.0	44.0	44.0
	Unmarried	69	46.0	46.0	90.0
	Divorced	15	10.0	10.0	100.0
	Total	150	100.0	100.0	

#### 4.7 Marital status

Table 7 presents the frequency and percentage on the marital status of respondents. 46.0% of those who have involvement in the survey are unmarried, 44.0% are married and minority of respondents are Divorced (10.0%).

### 5. Conclusion

This study has been undertaken with a purpose to explore the entrepreneurship development in Bangladesh: factors affecting women involvement in boutiques enterprises in Dhaka city. Several factors are notable tools to encourage Women Involvement (WI) in Boutiques Enterprises. This research scrutinizes Training Programs Factors (TPF), Family Support Factors (FSF), Economic Factors (EF), and Taxation Factors (TF) influence on Women Involvement (WI) in Boutiques Enterprises. From the results of descriptive statistics analysis, the study is found that Family Support Factors (FSF), Economic Factors (EF) and Taxation Factors (TF) are affected Women Involvement (WI) in Boutiques Enterprises. Correspondingly, from the results of regression analysis, this research is found that Training Programs Factors (TPF), Family Support Factors (FSF), and Economic Factors (EF) as the crucial factors, which significantly affect Women Involvement (WI) in Boutiques Enterprises in Bangladesh. On the other hand, Taxation Factors (TF) don't affected Women Involvement



(WI) in Boutiques Enterprises in Bangladesh. To enrich Women Involvement (WI) in Boutiques Enterprises in Bangladesh. It would be strongly emphasized that the highlight of this study is on the fascinated women who are living in Dhaka city. This study may make a contribution to these women entrepreneurship subjects. Creation of consciousness among the entrepreneurs, government and private sectors, academicians, politicians and the stakeholders. The study is limited only women defendants who have already involved in Boutiques Enterprises for using questionnaire survey in Dhaka city. This study found some influences of the independent variable. For that reason, there may be some other variable which may affect Women Involvement (WI) in Boutiques Enterprises. Those factors are left for upcoming study. These researchers take exception to the fact the study is conducted in Dhaka city and Women Involvement (WI) in Boutiques Enterprises is a small national portion. The researchers, therefore, recommends that the study will be conducted in a more substantial area or in the whole of Bangladesh to regulate the actual factors that influence Women Involvement (WI) in Boutiques Enterprises in Dhaka city.

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