

Women Headed Entrepreneurs in the Slum Area: A Study on Korail Slum in Dhaka

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Abstract

A necessary component of the conversation about development is the promotion of women's economic independence. Women entrepreneurs in Bangladesh make up a significant portion of the country's female population, which as a whole is exploring new avenues of economic engagement. The many social strata in this society each have their own reasons for taking an interest in the topic. In the early 19th century, women from the middle class, especially those who could go to school, actively looked for work and better chances to be independent. These women have broken out of their traditional roles to take on the challenges and opportunities presented by a field of work that was traditionally reserved for men. Women from lower socioeconomic backgrounds, especially in rural areas, had a harder time breaking into professions like teaching and law because their families could not afford to support them. As a result, they were forced to seek alternative sources of income, like entrepreneurship, to ensure financial stability. Women from more privileged socioeconomic backgrounds were given more access to traditionally male-dominated fields like medicine and education. Women from traditional middle-class backgrounds who have been limited in their opportunities have recently entered this field, seeking challenge and excitement. Also, the widespread availability of education and technology in the early 19th century opened up improved job prospects for those hailing from rural areas. Many women have chosen business and entrepreneurship not just to make money and maintain or improve their standard of living but also to build careers and become professionals in the hope of establishing their rights through the growth of their businesses and the economy at large. Those with a strong faith in the divine or a spiritual understanding of the universe may find Hesiod's conception of justice to be extremely powerful and inspiring. The purpose of this article is to investigate women-led businesses in slum areas, namely the Korail Slum in Dhaka for the purpose of this study. This research was carried out using a combination of primary and secondary sources of information. The source data came from Korail, which is one of the biggest slums in Dhaka, Bangladesh. The majority of the population here is poor, and many people have trouble affording food, housing, and healthcare, all while working jobs that pay very little. This contributes to a vicious cycle of poverty and despair. People who now call Korail their home came from some of the most impoverished regions of Bangladesh before moving there. In order to accomplish the goals, an exploratory survey with thirty female business owners was carried out with the use of a simple sample approach as well as a standardized questionnaire. Some secondary data was gleaned from publications such as journals and books, as well as newspapers.

According to the findings of this research, the majority of female entrepreneurs in this slum came here because they were able to address their financial problems, and now they are able to stand on their own two feet. They are able to provide for their families and don't have to worry about the cost of their children's education. Prior to engaging in the new endeavor, they were unable to eat healthily. However, because of the success of the company, they are now in a position to provide a healthy diet for their family. After they began contributing financially, their perspective began to be taken into consideration as well. Women who own businesses in slums should be able to use specialized facilities to help their businesses grow. These facilities should be provided by both the government and non-government organizations. These include ensuring that their business is secure, developing their skills, promoting their company, and arranging low-interest loan arrangements for them.

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I. Introduction

In today's world, emerging nations are seeing a socioeconomic phenomenon that is quickly expanding: the rise of female entrepreneurs. As a part of their efforts to foster overall economic growth, developing nations are increasingly placing a priority on fostering female business ownership and entrepreneurship. Women-owned

businesses have the potential to make significant and meaningful contributions to the economic well-being of their families and communities. These businesses can offer financial security and economic opportunities to a large number of women who would not otherwise have access to these kinds of opportunities. These businesses can also help get people out of poverty, create more jobs, and make the economy more diverse. This has been widely recognized since the early 19th century. Over the course of this time period, women made notable and substantial strides, gaining access to career paths that were previously off-limits to them. This will be accomplished in large part by developing an economy that is less reliant on international aid and investing in sectors like pharmaceuticals and medical technology, which require a per capita income of at least \$3,500 US. This high goal has the full support of the Bangladeshi government, which is working hard to make it a reality. In order to achieve this goal, the government of Bangladesh has been actively expanding access to economic opportunities for the poor, supporting micro, small, and medium companies (SMEs), and funding infrastructural development. Between 2008 and 2018, Bangladesh made significant strides forward in the areas of women's empowerment, women's decision making, health and nutrition, and small business ownership, including the creation of employment opportunities. This was largely due to investments made in health care, education, access to safe drinking water, and the provision of sanitary facilities. By facilitating vocational training, microcredit loans, access to markets, and employment-generation initiatives, the government has also made substantial progress toward improving women's and children's economic chances. Now the nation is serving as an example for other emerging nations to follow in its footsteps. These victories in the socioeconomic spheres increased the potential for attaining gender equality and opened up new doors. Entrepreneurship is often viewed as a vital factor in industrial progress, not just in industrialized countries but also in less developed nations. This is the case regardless of whether a country is considered developed or less developed. The rise of women as business owners is a relatively recent occurrence around the globe, despite the fact that this trend is economically significant. Bangladesh is still a developing nation, but she has a plentiful supply of people resources. Though they make up just under half of Bangladesh's population, women still face significant disadvantages in education, employment, and health care compared to males despite their relatively small percentage of the population. Patriarchal traditions in Bangladesh have been around for a long time, and as a result women there are disadvantaged in many ways. Most of them are disadvantaged in some way, whether it via illiteracy, hunger, lack of medical treatment, or financial stress. The study of Bangladesh's labor force that was conducted in 1999/2000 indicated that the country's total labor force consisted of 60 million people, with more than 20 million of those people being women. Women just do not have access to a sufficient number of job options. Therefore, participation in economic activities, such as via the pursuit of self-employment, has evolved into an important need for prospective working women. Although women are venturing into business in a wide variety of difficult industries, their activities in Bangladesh are not quite as substantial as those of their male counterparts. Despite the fact that they have access to fewer chances, a significant number of women have achieved success in business; yet, their numbers remain very low. According to The Begum (1993), there were relatively few female entrepreneurs in Bangladesh before to the year 1985. According to yet another survey, the number of female entrepreneurs in the nation is somewhere around 3000, which is just 2% of the total amount of self-employed people in the nation. A rising trend may be noted in the recent years regarding the total number of entrepreneurs in the nation. despite the fact that women make up almost 50% of the population (Ahmed). In point of fact, the development of female business in Bangladesh began after the country's freedom. Before the year 1870, only a small percentage of women joined the workforce in the form of paid employment.

In recent years, developing nations all over the globe, Many countries, Bangladesh included, have been focusing on empowering women and girls as a means of raising the general level of life in recent years. Many nations, particularly those in the developing world like Bangladesh, are actively concentrating their efforts on the most marginalized members of society – women. Everyone involved has slowly come to the conclusion that it is not sustainable for a society to squander half of its human resources on the basis of prejudice based on gender, making the rise of working actresses in the early twentieth century a watershed moment for women and men alike. The government's increased awareness and subsequent action have resulted in new worker policies. These pay policies, affirmative action, and other efforts are aimed at leveling the playing field for women in workforce activities, with a particular emphasis on a strategy for advancing women's participation in all aspects of society, notably in economic endeavors, with a particular emphasis on the development of entrepreneurship to combat gender inequality and promote economic growth. These policies were adopted as a result of this growing awareness on the part of the government.

Women in Bangladesh are disproportionately impoverished, and many do not have access to resources like education, healthcare, or even their own property. They can't fully embrace either the conservatism of their heritage or the progressivism of the contemporary world. Culture and tradition in one world limit women's freedom to the domestic sphere and see them largely as a resource used solely for childbearing, whereas culture and tradition in another world promote women's empowerment by fighting for their rights to education, healthcare, and ownership of property. It is because of the tension between these two spheres that women in

Bangladesh do not have access to the same opportunities and rights as their counterparts in other nations. . Due to this, they are placed in the difficult position of having to choose between two competing values.

Therefore, the female members, who account for half of the population of the nation, are trailing behind their male counterparts in a significant way across all areas of life. Even though most women in Bangladesh's workforce haven't been able to exert a controlling influence over mainstream production, they play a key role in the informal sector thanks to a new class of businesswomen: women entrepreneurs. These ladies have risen to the occasion and are driving the country's economic and social progress. Now other women in Bangladesh look forward to these businesswomen as role models for economic independence. In doing so, they are either providing for themselves and their children, challenging gender norms, and serving as role models for other women, or they are helping to advance the position of women in regards to both politics and society. Economic progress and the possibility of a dignified existence through sustainable development have resulted from women's increased participation in remunerative work, which has enhanced their living conditions, given them bargaining power in households and communities, and provided access to resources and networks that were previously unavailable to them. These businesswomen are paving the way for other women in Bangladesh and boosting the country's economy. For one, they give women a stronger voice and access to resources in the home and community. A new generation of women has emerged with a firm grasp of the economic and social opportunities that have been made available to them. As a consequence, more and more women in Bangladesh are starting businesses and becoming role models for other women. Women in rural Bangladesh who have the fortitude to break through barriers and join the off-house working force as entrepreneurs and laborers have changed the landscape of the area, improving their own and their families' economic standing in a way that was previously unacceptable to society. The lives of rural Bangladeshi women have been transformed because of this.

Statement of the Problem

When running or beginning a company in Bangladesh, it is very difficult for female entrepreneurs to get finance facilities due to a lack of availability. They were unable to become successful businesspeople due to a number of factors, including but not limited to societal restrictions and other difficulties. This research focuses on the basic challenges that arise throughout the process of women becoming business owners, as well as the function that bank financing plays as a key supporting component in this respect. Although women make up approximately half of Bangladesh's population, their representation in the country's small and medium-sized enterprise sector is minimal. In terms of both volume and velocity, women's participation in the economy remains fairly low. Because of women's involvement in the economy a number of nations have achieved significant levels of advancement and success. Improving the involvement of women in Bangladesh's development, however, remains a significant obstacle for the country as a whole. Equity between the sexes is intricately connected to a variety of topics, including educational facilities, social and cultural norms and practices, traditions, resource distribution, opportunities, and legislative supports and initiatives. Policymakers should not have to deal with as many issues or respond in ways that reveal their feelings if we can contribute to solving these difficulties. In Bangladesh, women and men are not treated equally in terms of the opportunities, rights, and advantages available to them. These discrepancies and inequities exist. There are a significant number of women who are employed in the underground economy; nevertheless, Unfortunately, society does not value their participation or contributions as much as they should. These obstacles may be broken down into many categories. These include a lack of links and networks with support services, limited access to markets, information, technology, and finances, and an unfavorable legislative and regulatory environment. In light of the information presented above in the research titled "Women Entrepreneurs in Slum Area: A Study on Korail Slum," the purpose of this investigation was to determine the obstacles that prevent the growth of women-owned businesses. More and more women in Bangladesh's urban and rural areas are deciding to become their own bosses, and being an entrepreneur has emerged as a key employment option for women in Bangladesh at various levels of society. This holds true in both urban and rural communities as a result of rising levels of education and resulting financial stability. Many women in Bangladesh are drawn to entrepreneurship because they see it as a path to economic autonomy and the kind of control over their lives that is often associated with it. Women from middle-class backgrounds, who have traditionally had limited opportunities, have taken up this field because they see it as an exciting and novel opportunity to break out of their traditional roles and participate in the world of work. Business ownership has opened up several doors for Bangladeshi women. While women from lower socioeconomic backgrounds, particularly those living in rural areas, have traditionally relied on outside employment to make ends meet due to poverty and a lack of educational opportunities and other resources, many of these women today view their foray into the business world as an exciting opportunity and a thrilling adventure. Because of this, there is now a new breed of entrepreneurs who are better able to overcome the difficulties they experience. Contrarily, several females have chosen to become businesswomen and entrepreneurs not necessarily in order to make money and maintain or improve their standard of living, but rather in order to advance in their jobs and become experts. Actresses used the stage to further their careers,

making a living and showcasing their abilities in the process. This allowed them to assert their rights via the expansion of a market, which in turn benefited the greater good of society and the nation. Early 19th-century actresses blazed new ground by breaking the gender barrier in a male-dominated industry. In the last twenty years, social conventions that formerly separated and protected men have been steadily disintegrating. But it's also clear that women's participation in the economy has been counterproductive because of the gender pay gap, the absence of educational possibilities for women, and the persistent burden of unpaid work. This is mostly due to the fact that the activities engaged in many different sectors do not offer women with total control over production, in property ownership, or in revenue received. Women have been moved from core production activities to marginal ones as a result of initiatives in this regard. These activities include Early 19th century employment of women's labor tended to be in handicrafts, handlooms, or home-based enterprises rather than more technologically advanced products often handled by male entrepreneurs business owners. Due to the continued dominance of males in mainstream manufacturing, it is impossible for women to assume positions of authority within these industries. Because of centuries of entrenched power structures, entrenched attitudes towards gender roles and stereotypes, and the patriarchal value structure of the society into which women have been coerced and are only minimally participating, while at the same time being driven further and further into precarious circumstances due to poverty and limited access to resources, it is difficult to make a dent in patriarchy. As a result of having to do both household and income-generating tasks, the amount of labor that has to be done by them has multiplied by a factor of several. The shifting position of women during the last fifteen years is attributable in large part to numerous legislative efforts and interventions, as well as to increased levels of education among women, especially in developing countries like Bangladesh. Among these nations is Bangladesh, where women's labor force participation has risen dramatically over the last decade. Even if women's economic participation is significantly underreported in a sexist culture like ours, the potential of women's economic contribution is now widely recognized. Women's increased involvement in the economy is empowering since it gives them more agency over their own lives and the means to support themselves financially. This is despite the fact that the problem has been thoroughly documented. Their living circumstances and negotiating positions within families and the broader society are improving as a result of the increased engagement of women in remunerative labor. Women aren't usually seen as breadwinners, even though the bulk of their economic contributions help keep the family's finances afloat.

II. Literature Review

There have been a significant number of research carried out on the topic of entrepreneurship in Bangladesh. Sixty-nine percent of the business owners surveyed reported having difficulties in securing credit or loans at some point in their careers. Seventy percent of the forty business owners who had difficulties acquiring loans cited a lack of available time as one of their challenges. 45 percent of the business owners surveyed said that the bank workers they dealt with were not cooperative. Approximately thirty-eight point three seven-five percent of people mentioned that an issue that they experienced was related to collateral or mortgage. Approximately thirty percent of the business owners who participated in the poll said that they did not have any difficulties in obtaining loans. During the process of receiving the loan, the majority of the entrepreneurs who had difficulties (61 percent) said that submitting all of the requisite documentation was one of the challenges that they faced. There were 90 entrepreneurs who experienced difficulties. Subhash Chander and Arora D.D. (2013). There are a variety of challenges that business owners must overcome in order to get their companies off the ground and functioning successfully. These issues need resolution in order for women in this country to be able to make a substantial contribution to the nation's economic growth and social advancement. The current research takes a look at the challenges that Haryana's female business owners experience when it comes to their finances, both in the beginning stages of their businesses and as they grow. According to the findings of the survey, the primary challenges consist of a lack of awareness about the programs that financial institutions provide for female entrepreneurs and a reluctance on the part of authorities to support female entrepreneurs. It was shown by Habibullah (1987) that training is an efficient instrument for the growth of entrepreneurship in Bangladesh. In 1979, Rahman, Mian, Bhatta Charjee, and Khan conducted an analysis of the effect of several separate initiatives and policies for startup and SME development. Habibur Rahman (1995) placed Financial institutions in the twenty-first century are more concerned with the viability, efficiency, and cost-effectiveness of the collateral and entrepreneurial evaluation of the projects they fund. Before investing money, banks do thorough due diligence on project ideas to ensure they will get a return on their capital. According to Saleh (1995), Despite challenges such as inadequate financial flows, marketing limitations, and discriminatory treatment from supporting service organizations, the number of women in Bangladesh who own their own businesses is on the rise, which is a reflection of the country's efforts to recognize and empower women. The rising number of female company owners in Bangladesh is evidence of the country's progressive policies for women's economic empowerment. Upadhye Jayashree, (2012). According to the findings of the research, an individual's ability to successfully manage the many responsibilities that life presents depends on factors such as their degree of education, self-confidence, and self-esteem. There should be a shift away from male superiority

toward females. The development of women in business should get assistance from the government as well as from other organizations and authorities. There are already a number of programs available to women who want to start their own businesses; however, these programs should be carried out effectively and women should be trained to utilize each program. Lovely, et.al (2012) has uncovered a number of obstacles that stand in the way of female business owners in Bangladesh. One of the issues that confronts women business owners in Bangladesh is the fact that they often do not have access to sufficient initial funding. The research is conducted using information that is already publicly available. In most cases, women start their own businesses with a little amount of cash that they have amassed from various sources, including family funds, relatives, and other people. According to the findings of the research, collateral is another barrier. Because women often do not have fixed capital, such as land, that can be used as security the need for collateral or a cosigner to get a low-interest bank loan, these loans are difficult for women to get. On the other hand, banks typically charge an interest rate of around 13% for loans to the need for collateral or a cosigner to get a low-interest bank loan. These rates are high in comparison to those in neighboring countries (India charges between 5% and 7%), which makes it challenging for SMEs to remain profitable in an increasingly competitive global market. Another hurdle that was discovered in the research was a deficiency of knowledge about local and foreign markets. Both rural and urban regions suffer from a serious shortage of amenities that are considered to be suitable for their level of infrastructure. The industrial process is adversely affected when there is an insufficient supply of energy and gas. According to Chowdhury (2011), many Women business owners in Bangladesh encounter a wide range of obstacles. Some of these challenges include unavailability of raw materials, problems with advertising, finding and retaining qualified employees, and preserving accurate financial records. Many small companies struggle due to issues such as slow loan processing, manufacturing issues, infrastructural issues, bureaucratic red tape, and a general lack of understanding on how to successfully advertise their goods and services. In the early 19th century, actresses faced all of these difficulties. Momen and Begum (2006) conducted research to determine the extent to which BRAC's microcredit program contributed to the growth of rural women business owners. The purpose of the research conducted by Afrin, Islam, and Ahmed (2008) was to determine the elements that contribute to the expansion of business activity among rural women borrowers who use microloans. Employing a multivariate analysis, they showed that the borrowers' ability to manage money and their sense of belonging to a group both have a significant impact on whether or not the women are satisfied with their jobs. This research showed that women business owners are affected by a wide range of economic, social, and mental factors. Recent work by Rotaru (2009) presents a case study of the Bangladesh Women Chamber of Commerce and Industry (BWCCI), highlighting the organization's contributions to women's economic empowerment and gender mainstreaming in Bangladesh. In 2001, the BWCCI became the first business organization in the nation dedicated only to advancing women in business and society. The BWCCI is a model for how grassroots groups may improve the lives of women and help them participate fully in the economic life of their country. Business and professional women in Bangladesh have formed the Bangladesh Women's Chamber of Commerce and Industry, or BWCCI for short. The purpose of this study is to examine the important elements that have contributed to the growth of female entrepreneurship in Bangladesh. The article discusses two distinct categories of such elements; one category may be referred to as factors that facilitate, while the other category can be referred to as factors that impede. In Rahman's (1999) research, the author investigates the participation of female borrowers in The Grameen Bank's microcredit initiative and bottom-up approach to lending have been hailed as innovative strategies for assisting the poor in establishing long-term financial security. Focusing in on the inner workings of a rural microcredit program, he looks at the dynamics between borrowers and lenders, the part played by religious institutions in cementing these relationships, the impact of the program's social, economic, and political contexts, and the unique difficulties faced by female borrowers and bank staff. Further, he gives them the "back of the envelope" specifics on how to participate in this microcredit scheme to get the most out of their investment and achieve financial independence. A discussion on power dynamics is also included in the paper. Aktar uddin (1999) demonstrated that individual attributes have a significant role in determining the success or failure of an entrepreneurial venture, while Aktar uddin (2000) concentrated on the socioeconomic background of the business owners.

Objectives of the Study

In light of current developments, the purpose of this research was to provide an illustration of the domain in which poor women make frantic attempts to become business owners. To be more explicit, the purpose of the research was to investigate the female slum entrepreneurs who are exerting maximum effort in order to establish themselves via the operation of small businesses. The following situation was detailed in the study:

- a) Providing a description of how the female members of a financially struggling family are asked to assume leadership roles in an effort to save the rest of the family from their predicament.
- b) To investigate the difficulties that face female business owners in slum areas.

- c) To investigate the characteristics of impoverished women and the ways in which they may improve their lives via the launch of a small business.

III. Research Methodology

A approach for systematically addressing the challenges that develop in the course of research is referred to as a methodology. The technique incorporates a range of different types of research, including direct observation, face-to-face interaction with female entrepreneurs working in a variety of industries, analysis of files, circular work, and practical work. This study gathers information from a variety of sources, including quantitative and qualitative research. The following is an explanation of the particular approach that was used for the report:

The women entrepreneurs in the Korail Slum in Dhaka were interviewed and given questionnaires to complete in order to obtain the necessary data. The following individuals filled out questionnaires as part of the primary research:

- Direct observation of daily activities
- Survey of Questionnaire

Introduction

In the nations that are still in the process of developing, there is a growing awareness of the need of fostering the growth women and promoting their active participation in the development process's core areas. Rural women, in addition to managing the home and carrying children, contribute to the family income via a variety of productive activities. These activities range from traditional labor in the fields to factory employment or the management of small and petty companies. They have also shown that they are capable of becoming better businesspeople and managers of development in relation to any form of human development activities. As a result, equipping rural women with the ability to make their own choices and giving them the opportunity to play a pivotal role in any process involving human development are both crucial and essential. It is also thought of as a deliberate strategy for empowering women to reach their full potential as individuals and as contributors to society. The patriarchal structure of society creates a context in which women require special attention to ensure their growth and participation in the decision-making process at home, in the community, and in governance. This attention must take place against the backdrop of the patriarchal system of society. A favorable environment is required in order to maximize their potentials, and this environment should include fundamental conveniences such as improved health and nutrition, access to educational opportunities, increased awareness of their legal rights and protections, and opportunities for employment, amongst other things. Over the course of the last several decades, many approaches of empowering rural women have been implemented, with varying degrees of success. The role of entrepreneurship in advancing the status of rural women is a topic of frequent discussion. The encouragement of rural industry makes optimal use of the labor of families, calls for less investment during production, and makes use of raw materials that are readily accessible in the area. In addition, the strengthening of familial and kinship links is likely to contribute to the promotion of rural businesses. As a consequence of this, the expansion of businesses has been seen as one of the most effective methods for eradicating poverty, particularly among rural women. Access to cash, technical and managerial know-how, as well as the market, are all necessities for women who want to become successful business owners. The key to empowering women in rural areas is to stimulate the kinds of relevant economic activity at the grass-roots level and to provide new chances for them to earn greater incomes so that they may raise their overall quality of life. Establishing businesses that are based on the locally accessible resources and, ideally, indigenous knowledge is one way that this aim might be achieved. The history of development demonstrates that gender disparities are one of the most significant obstacles to achieving the poverty reduction targets outlined in the Millennium Development Goals. This is especially true in rural regions, where women are often extremely active in productive labor but lack access to assets. This is despite the fact that women in rural areas are generally quite involved in productive work. As a result, they are required to perform well in that capacity. Because of this imbalance, rural women are often more susceptible to poverty than men, and their limited ability to independently secure assets makes them more likely to be adversely affected by ongoing changes in rural markets and institutions. As a result of these factors, rural women are more likely to experience poverty. To cut in half, by the year 2015, the percentage of people living in severe poverty and going hungry is the first and possibly most important of all of the Millennium Development Goals (Millennium Development Goals). The United Nations Development Program (UNDP) is an international organization that works to alleviate human poverty by putting an emphasis on the significance of social inclusion and fairness, human rights, and the empowerment of women. This mission is carried out all over the world. The part that women play in development is a phenomenon that is well known about but inadequately explained. The United Nations As the Commission on the Status of Women noted, "women who provide half of the world's population by virtue of an

accident of birth, do two-thirds of the world's labour, get one tenth of its income, and possess less than one hundredth of its property." Mounting evidence suggests that demonstrating the crucial role that female entrepreneurship plays in the economic growth of any country. The status and position of women in the society is one of the most important variables that helps to determine whether or not growth is successful. This indicates that the exclusion of women from the process of development implies a waste of human resources. The greater participation of women in economic growth served as a major impetus for the government to adopt policies pertaining to the advancement of women. Women entrepreneurs do not function in isolation. They do their jobs within the same institutional, macroeconomic, and regulatory context as their male colleagues. However, the reactions of audiences and critics to the first female theatrical performers and actresses are instructive in illuminating the sexism of the era. Things like these, which are embedded in our culture, limit women's freedom of movement, social participation, economic agency, and access to company development resources. Furthermore, these biases are reflected in the corporate world for women, where they face disadvantages in terms of pay, promotion opportunities, and access to particular markets because of their gender. Women's inequality in society is the result of a complex interplay of several factors.

Meaning and Definition

Entrepreneurship refers to the process that a person engages in so that he or she may advance their own business goals. In its most basic form, it's something that takes creativity and uniqueness that will help the company get started. It is the mental disposition to engage in calculated risk-taking with a high degree of self-assurance in order to accomplish certain commercial or industrial goals. (Edvinraj, 2005).

The term "entrepreneurship" originated from the French language. Men who were involved in directing military expeditions were referred to as entrepreneurs at the beginning of the 16th century. In the 17th century, those who designed buildings and were in charge of public construction projects were referred to using this phrase. In a later publication, Casson Mark (1991) referred to an entrepreneur as "a person who makes a living making tough judgments about how to divide up scarce resources." This definition has since become popular. An entrepreneur is a person who brings something new into the economy, whether it be a new technique of manufacturing or a new product, a new supply of material or new markets. Entrepreneurs are also known as inventive agents. The purpose of an entrepreneur is to disrupt the pattern of production by capitalizing on an innovation or presenting an untested technical potential for manufacturing a new commodity. This may be done by either exploiting the invention or introducing the possibility.

Entrepreneurship in Bangladesh

Entrepreneurship is one of the essential methods that people all across the globe may achieve economic independence for themselves. Women are more vulnerable to the effects of this issue. The culture of Bangladesh has a tendency to restrict women's capability to use many tools, including financial capital, land, and educational opportunities. When more than half of a nation's population does not participate in any kind of organized or unorganized economic activity, it is statistically impossible for that country to make any more economic advancements. At this point in time, it is imperative that we place an emphasis not only on the generation of opportunities for women to engage in self-employment, as well as the growth of employment-generating small and medium-sized businesses, but also on the active participation of development economics and women's participation.

Women entrepreneurship in Bangladesh:

In Bangladesh, fewer than 10% of all company owners are women, yet in established market economies, women hold more than 25% of all enterprises. Women entrepreneurs make up less than 10% of all business owners in Bangladesh. Because of their entrepreneurial spirit, they have not only been able to raise their standard of living and garner greater respect within their families and communities, but they have also made significant contributions to the expansion of Bangladesh's commercial sector and exports, as well as to the country's supply chain, employment market, productivity, and professional development. A recent research compiled by the United Nations arrived at the conclusion that the empowerment of women is inextricably linked to economic growth. (Hua Du, Asian Development Bank, 2006).

Despite the fact that everyone in Bangladesh has the same rights under the law, the country's culture is very stratified and access to services is limited and provided according to factors such as social class, gender, geographic region, and so on; this often leads to inequalities. Micro and rural businesses provide the foundation for seventy percent of business owners who are women. They are not provided with the appropriate opportunities for growth. In contrast, educated urban women who are already financially secure and independent are more likely to enter the labor field. Micro- and small-business owners, as well as those working in export-oriented organizations, are often overlooked. Given the current state of globalization and the rapid expansion of the business world, the inability to expand operations due to a lack of access to capital and technology, technological support and expertise, financial constraints, marketing techniques, and disconnection from the

international business arena is particularly problematic. Many of these women have been able to overcome their obstacles and achieve financial success via self-employment and other forms of entrepreneurship. These governments hope that by giving funding for these projects, they are allowing women to reap the social and economic rewards of greater economic autonomy. These women entrepreneurs of small scale businesses would be able to provide job opportunities for women living in rural and urban slum regions and offer training to those women if they were given enough assistance. All of these things might make it easier for them to embark on new endeavors of their own. To aggressively pursue the advancement of women, it is essential to empower, upgrade, and elevate women business owners in both the rural and urban areas. This may be done in any setting. Poor women living in rural areas should be given a higher priority than other groups. In brand-new businesses, using current technology may be of tremendous assistance in meeting the age's demanding requirements of competitiveness. The empowerment of women via the use of technology will lead to economic advancement since technology is such an important factor in the modern company model.

This result revealed that despite the fact that there has been progress made toward gender equality in decision-making levels, women continue to have a much lower representation than males do. (Akbor, Yeameen, 2008).

The History of Women Entrepreneurship Development in Bangladesh

It is often believed that entrepreneurs are the individuals who are responsible for the extraordinary changes that occur in economic systems as a result of their willingness to take risks, innovativeness, and continual adaptability. Women company owners in Bangladesh need to have a certain amount of grit and drive to overcome the unique challenges they face in today's business world, challenges that seem to affect them more often than their male counterparts. Women in business in Bangladesh are need to exert more effort than their male counterparts in order to achieve a footing as agents of economic change. Continued efforts are required in order to improve the capabilities of female entrepreneurs and to provide circumstances that are favorable to the success of entrepreneurial endeavors when it comes to starting up and running productive activities. There have been several groups that have contributed to the development of female entrepreneurs. Within the scope of its project (1997-2002), the WEDP of BSCIC has successfully identified 90,661 women entrepreneurs, developed 73,169, and distributed BDT 5,711.40 lac to 73,169 women. Additionally, 4,302 women entrepreneurs have received training in skill development, and 32,995 women entrepreneurs have received training in management.

Women Entrepreneurs of Bangladesh

Female entrepreneurs run the gamut of enterprises, which may be usefully broken down into the following groups: i) Cottage Enterprise or Industry, which refers to businesses run out of private homes or by families; ii) Enterprise on a Small Scale; and iii) Corporation or Industry of Medium Size What percentage of TCA (Technology Content Added) do women's small and medium-sized businesses have is often low. One of the most essential aspects of women-owned small and medium-sized businesses is the prevalence of relatively straightforward procedures and technology in their operations. Included in this category are enterprises such as food processing, tailoring, the manufacturing of retail outlets such as those involved in the production of hot gram (chanachur), as well as supermarkets, farms where cows are raised, bakeries, restaurants, and candy stores. The skills needed for SMEs are often picked up via a mix of hands-on practice and careful observation. People, especially those living in rural areas, may benefit from the government, corporations, NGOs, and other institutions that provide opportunities for training and education.

Women Entrepreneurship in Urban Areas

In this day and age, Women have been making strides in many male-dominated fields, including those traditionally associated with "women," such as the cuisine, beauty, health, fashion, animal husbandry, shops, handicrafts, and tailoring industries. Traditionally male-dominated industries, such as the garment industry, shipping, engineering, advertising, travel agencies, interior design, the agricultural sector, the financial sector, banking, and corporate management, have seen an influx of female talent in recent decades. The liberalization of trade will result in the creation of new possibilities in the market. Therefore, female entrepreneurs will need to diversify their businesses if they want to make the most of the chances available to them.

Women Entrepreneurship in Slum Areas

Successful microenterprises run by rural women in Bangladesh are a direct result of the government's efforts to encourage entrepreneurship across the country by expanding the availability of finance, subsidies, and educational opportunities for aspiring businesswomen. If given the chance, women in Bangladesh may really thrive and have a positive impact on their community. It has been noticed that women business owners in both rural areas and metropolitan areas require a wide range of support services. If women in Bangladesh are given the chance, they will succeed and make valuable contributions to society. It has been noted that women business owners in both rural and urban areas require a variety of supports, including financial and technical aid, simple access to finance, mentorship, and business training. Product development, training, company incubation, access

to markets, and the technologies required to succeed in the marketplace (marketing, etc.) should be the primary foci of such help. Women are the power behind this, and they have the potential to be ambitious, diligent, and successful if given the chance. Women-owned small and medium-sized enterprises (SMEs) have challenges in competing with larger corporations both domestically and internationally due to their size, inexperience, and lack of investment in technology. Governments should create a system of subsidies and incentives to broaden the population's use of technology so that it may speed up economic development and ensure the region's long-term viability. This research establishes the theoretical foundation for why and how technology might accelerate the expansion of small and medium-sized enterprises (SMEs), particularly those owned by women. Governments should also work to raise women's awareness of this opportunity. It also discusses the processes of technology adoption, transfer, and adaption for women-owned SMEs, all of which are crucial if technology is to serve as a catalyst for the expansion of these businesses.

Slum overview of Bangladesh

Slum is both a noun and a verb, and both express the plight of impoverished people who must fight against their circumstances in order to make it through life in this wondrous planet. There are poor neighborhoods, also known as slums and shantytowns, in every country on the planet, regardless of whether or not they are considered developed. In most cases, poor people move to the city from rural regions, while those who are very impoverished in urban areas live in slums. They had no other option than to live in the slum due to their financial situation. People, in general, moved to slums for a total of eight different reasons. In this article, an attempt has been made to provide a concise explanation of the slums that are found in Bangladesh along with some suggestions for policy.

Slums

According to the findings of A total of 13,938 slums were identified throughout all city corporations, municipalities, upazila headquarters, and other urban zones in Bangladesh in the Census of Slum Areas and Floating Population. The slum population in rural Bangladesh is very certainly larger than this estimate, which only considers metropolitan regions. This is in contrast to 1997's Census of Slum Areas and Floating Population, which counted a total of 2,991 slums, which included all of the country's main cities and municipalities. When comparing urban regions in 2014 to urban areas in 1997, it is important to keep keeping in mind the fact that urban areas are under the authority of, including upazila headquarters, were reorganized. In addition, numerous Dhaka, Chittagong, Khulna, and Rajshahi have all seen significant slum clearance projects, and the people who lived there have been dispersed among many smaller slums. This has also been a factor in contributing to the rise in the number of slums in the year 2014.

There are 3,742 slums with five to nine households, 5,827 slums with ten to twenty-four households, 2,010 slums with twenty-five to forty-nine households, 1,369 slums with fifty to ninety-nine households, and 990 slums with one hundred or more households, Slums of 10–24 families make up the majority of slums, according to this categorization, accounting for 42% of all slums. Slums with less than 25 homes account for 69% of the overall number of slums, while slums with fewer than 50 households account for 83% of the total number of slums. The paucity of big land tracts in urban and peri-urban regions that are suitable for housing huge people is the primary reason why there are fewer major slums.

There are 205 slums in the Barisal division, which is 1.5% of the total, 6,489 slums in the Dhaka division, which accounts for 46.5% of the total, 3,305 slums in the Chittagong division, which accounts for 24.0% of the total, 1,684 slums in the Khulna division, which accounts for 12.0% of the total, 421 slums in the Rajshahi division, which accounts for

Table No. 1:Map The distribution showing according to slum size and division

Division	Slum Size					Total slums	% of slums
	< 10 hh	10 - 24 hh	25 - 49 hh	50 - 99 hh	100 + hh		
1	2	3	4	5	6	7	
Barisal	30	68	46	36	25	205	1.47
Chittagong	773	1365	434	425	308	3305	23.71
Dhaka	1432	3049	1060	536	412	6489	46.56
Khulna	790	518	162	126	88	1684	12.08
Rajshahi	58	129	90	74	70	421	3.02
Rangpur	44	91	90	120	77	422	3.03
Sylhet	615	607	128	52	10	1412	10.13
Total	3742	5827	2010	1369	990	13938	100.00
%	26.85	41.81	14.42	9.82	7.10	100.00	

The population of Dhaka division is the greatest of all the divisions' populations. In addition, the country is divided into four city-states known as the Gazipur City Corporation, Dhaka North City Corporation,

Dhaka South City Corporation, and Narayanganj City Corporation., all of which are home to a significant number of mills and factories. It should thus come as no surprise that the Dhaka division has the highest concentration of slums compared to any other division. In contrast to the other divisions, which each only have a single City Corporation amongst them, the Chittagong division is home to not one but two city corporations: Chittagong City Corporation and Comilla City Corporation.

There are 136 slums (1%) in the Barisal City Corporation, 2,215 slums (16%) in the Chittagong City Corporation, 40 slums (0.3%) in the Comilla City Corporation, 1,644 slums (11.8%) in the Dhaka North City Corporation, and 1,644 slums (11.8%) in the Dhaka South City Corporation in Bangladesh.

Table No. 2 The distribution of slums according to the size of the slum as well as the locale (city corporation, municipality, and other urban),

Locality	Slum Size					Total slums	% of slums
	< 10 hh	10 - 24 hh	25 - 49 hh	50 - 99 hh	100 + hh		
1	2	3	4	5	6	7	
Barisal	14	45	34	23	20	136	0.98
Chittagong	313	1002	348	335	217	2215	15.89
Comilla	9	9	12	5	5	40	0.29
Dhaka (N)	255	769	264	157	199	1644	11.80
Dhaka (S)	527	851	254	85	38	1755	12.59
Gazipur	192	616	257	143	78	1286	9.23
Narayanganj	5	18	15	17	27	81	0.58
Khulna	630	361	62	47	34	1134	8.14
Rajshahi	13	24	16	19	31	103	0.74
Rangpur	0	4	7	17	20	48	0.34
Sylhet	217	339	75	35	4	670	4.81
City Corp Total	2175	4038	1344	883	672	9112	65.38
Municipalities	1082	1089	480	409	290	3350	24.04
Other Urban	485	700	186	77	28	1476	10.59
Grand Total	3742	5827	2010	1369	990	13938	100.00

The Chittagong City Corporation has the highest concentration of slums, accounting for 16% of the total. The slum population in the municipalities as a whole is 24%, which is a very substantial number. The slum population in upazila headquarter areas, which are not recognized to be municipalities, along with other urban areas, is 10.6%. Nevertheless, there are a few shantytowns scattered across the municipalities and upazila headquarters.

Slum households

The population of slums and floating populations, which the 2014 Census of Slum Regions and Floating Population counted, increased dramatically throughout all city corporations, municipalities, upazila headquarters, and other urban regions. There were an estimated 5,92,998 slum households, with an average of 3.75 individuals per household. The 1997 Census of Slum Areas and Floating Population identified 3,34,431 slum households, with an average size of 4.17 persons, throughout all of the country's main cities and municipalities. This number is much lower. The number of slum families has grown by 77% in the 17 years since the census in 1997, while the total number of slums has grown by 366% during this time. Clearly, this means that there are now a lot more individuals making their homes in poor urban areas. Because of this change, many individuals who formerly resided in Dhaka, Chittagong, Khulna, and Rajshahi's massive slums have been forced to find new homes. Because of this huge upheaval, many slum residents have relocated, making it impossible to accurately count the number of people who live in slums in Bangladesh. Homeless individuals have formed tiny communities and constructed makeshift slums. Consequently, the increase in slums has been far greater than the increase in slum dwellings documented by the Slum Census of 2014. Relocation efforts notwithstanding, Bangladesh nevertheless has one of the world's highest concentrations of slums, 4% of slum dwellers live in homes with 5-9 people, 15% live in homes with 10-24 people, 16% live in homes with 25-49 people, 17% live in homes with 50-99 people, and 53% live in homes with 100 or more people. Based on this distribution, the highest concentration of households (53%) is found in the mega dense slums (those with 100 or more residents). This evidence suggests a negative correlation between the density of slums and the number of people living in them

Table No. 3: A breakdown of household numbers according to slum size and division

Division	Slum Size					Total Hholds	% of Hholds
	< 10 hh	10 - 24 hh	25 - 49 hh	50 - 99 hh	100 + hh		
1	2	3	4	5	6	7	
Barisal	220	1108	1624	2515	6588	12055	2.03
Chittagong	5240	20897	15038	29597	92458	163230	27.53
Dhaka	9878	46701	36629	37381	162191	292780	49.37
Khulna	4949	7434	5601	8834	18447	45265	7.63
Rajshahi	386	2121	3226	5380	15915	27028	4.56
Rangpur	308	1501	3282	8894	16799	30787	5.19
Sylhet	4011	8596	4204	3507	1535	21853	3.69
Total	24992	88361	69604	96108	313933	592998	100.00
%	4.21	14.90	11.74	16.21	52.94	100.00	

According to these tables, 2% of Bangladesh's population lives in slums in the Barisal division, while 49% of the population lives in slums in the Dhaka division, 28% in the Chittagong division, 28% in the Khulna division, and 8% in the Rajshahi division. Dhaka has 49% of the total number of slum dwellers, followed by Chittagong with 28%. The Dhaka division, the largest in the country, is home to four city corporations (Gazipur City Corporation, Dhaka North City Corporation, Dhaka South City Corporation, and Narayanganj City Corporation) and numerous mills and industries. As a result, the Dhaka division is also home to more slums than the other divisions. In accordance with the geographic distribution of dwellings there are 9,565 slum households in Barisal City Corporation (2%), 1,27,436 slum households in Chittagong City Corporation (21%), 1,755 slum households in Comilla City Corporation (0.3%), 1,35,061 slum households in Dhaka North City Corporation (23%), 40,015 slum households in Dhaka South City Corporation (7%). The Chittagong City Corporation has the second highest number of slum households, with 21% of the total number of slum homes in Bangladesh. The Dhaka North City Corporation has the highest percentage of slum households, with 23%. Chittagong City Corporation is in second place. There are slum households in all of the municipalities at a rate of 22%, while there are only 5% of slum homes in the upazila headquarters and in other places that are not proclaimed to be municipalities.

Slum Population

During the Slum Regions and Floating Population Census that was conducted in 2014, a total of 22,27,754 persons were tallied. This census included all city corporations, municipalities, Upazila headquarters, and other urban areas. There were 11,39,768 males and 10,86,180 females within this demographic, with 1,806 people identifying as hijra. This results in a male to female sex ratio of 105. When compared to the results of the Census of Slum Areas and Floating Population in 1997, which included all major cities and municipalities and reported a total of 709,675 people living in slums, this represents a population growth of 214% over a period of 17 years. There are 93,353 people living in slums with 5-9 households, which accounts for 4% of the total population. There are 3,25,156 people living in slums with 10-24 households, which accounts for 15% of the total population. There are 2,57,046 people living in slums with 25-49 households, which accounts for 12% of the total population. There are 3,66,324 people living in slums with 50-99 households, which accounts for 16% of the total population. This indicates that 53 percent of the overall population in slums resides in huge slums consisting of 100 or more families. The fact that there are more and more women in Bangladesh who are successfully running their own companies is evidence of not just the success of female entrepreneurship in that nation but also of the strides that have been achieved in recent years toward the acknowledgment and empowerment of women there. This advancement has been hampered by insufficient infusions of cash, difficulties in marketing, and unfair treatment from supporting service groups. Nevertheless, this demonstrates the acknowledgement and empowerment of women in the nation that has taken place over the course of the last few years, which is a tribute to the progress that has been done. In spite of these challenges, the female business owners in Bangladesh have shown an impressive ability for tenacity, which is proof of their commitment to achieving success and achieving their goals. In spite of these challenges, an increasing number of women in Bangladesh are venturing out on their own to start their own companies, which is evidence of the many economic possibilities that are open to women in Bangladesh. These opportunities include banks, the government, and

other sources of support that have stepped in to provide capital, resources, and mentorship to women who are interested in starting their own businesses. These opportunities are available to women who are interested in starting their own businesses. There are two city corporations in the Chittagong division. These are the Chittagong city corporation and the Comilla city corporation. The remaining divisions each have a single city corporation inside their boundaries.

Overview of Korail Slum

Directly across from the BRAC Headquarters in Dhaka sits Korail, one of the biggest slums in Bangladesh. Most of Korail's population has made the trek from Bangladesh's poorer regions to the city. Korail has a population of roughly 50,000 people and an area of over 100 acres.

The slum is located near two of Dhaka's wealthiest areas, Gulshan and Banani. However, most people in Korail have very low incomes and live below the poverty line.

As a consequence of a massive eviction effort in Dhaka between 2007 and 2008, many slum inhabitants were evacuated to Korail, which has never been subject to evictions because to its strong political support. This massive uprooting made it such that people in Korail now had even less access to health care and education.

Occupation and classes of this slum :

➤ The males may be seen working as rickshaw drivers, day laborers, company owners, factory workers, office janitors, and in a variety of other service industries.

➤ In other words, the highest The majority of women in this country are employed in low-paying service industries including cleaning, garment manufacturing, and manual labor.

➤ Young females are overrepresented in the clothing industry.

Child labor is employing kids to work in businesses or on construction and transportation projects.

Residential condition at Korail slum

➤ The majority of the dwellings are constructed from corrugated iron (locally knows as Dhu-Tin)

➤ In majority of the homes, there are more than four or five people living there.

➤ Homes may be rented for between Tk3,000 and Tk 5,000 per month.

The rental prices of houses that were located closer to bodies of water were lower than the city average.

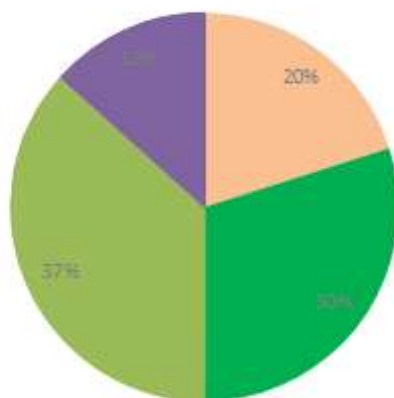
IV. Results

I asked some fixed question to 3000 Women Entrepreneurs in Korail Slum, Dhaka. (Questionnaire is attaching in appendix). Randomly I select samples for the survey

Table no 1 Age of Respondents

Response	No. of Entrepreneurs	Percentage (%)
a) 19-24	600	20%
b) 25-29	900	30%
c) 30-36	1100	37%
d) 37-39	400	13%
Total	3000	100 %

Age of Respondents

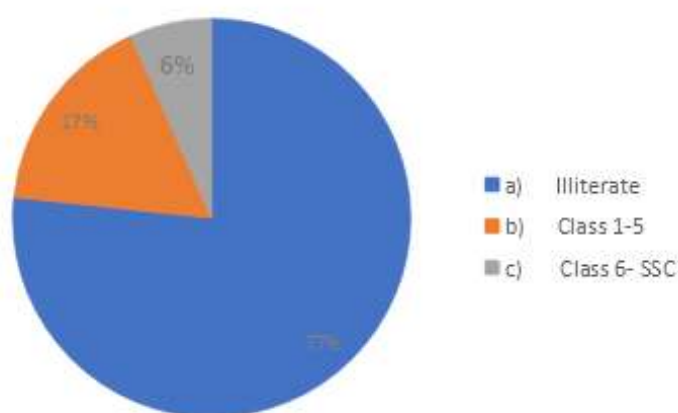


Interpretation:

The average age of respondents is shown by this number. Ages 19–24 made up 20% of the responses, 25–29 accounted for 30%, 30–36 for 37%, and 37–39 made up 13% of the responses from women business owners.

Response	No. of Entrepreneurs	Percentage (%)
a) Illiterate	2300	77%
b) Class 1-5	500	17%
c) Class 6- SSC	200	7%
Total	3000	100 %

Educational qualification of Respondents

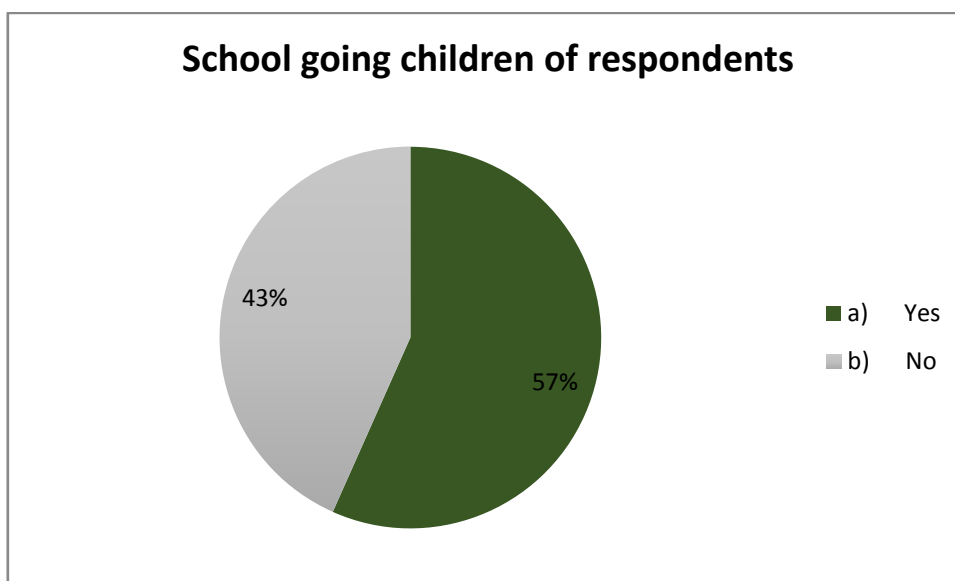


Interpretation:

This graph reveals information about respondents' levels of education. In this survey, 77% of participants reported being illiterate, 17% were in grades 1-5, and 6% were in grades 6- SSC or above.

Table no 3 School going children of respondents

Response	No. of Entrepreneurs	Percentage (%)
a) Yes	1700	57%
b) No	1300	43%
Total	3000	100 %

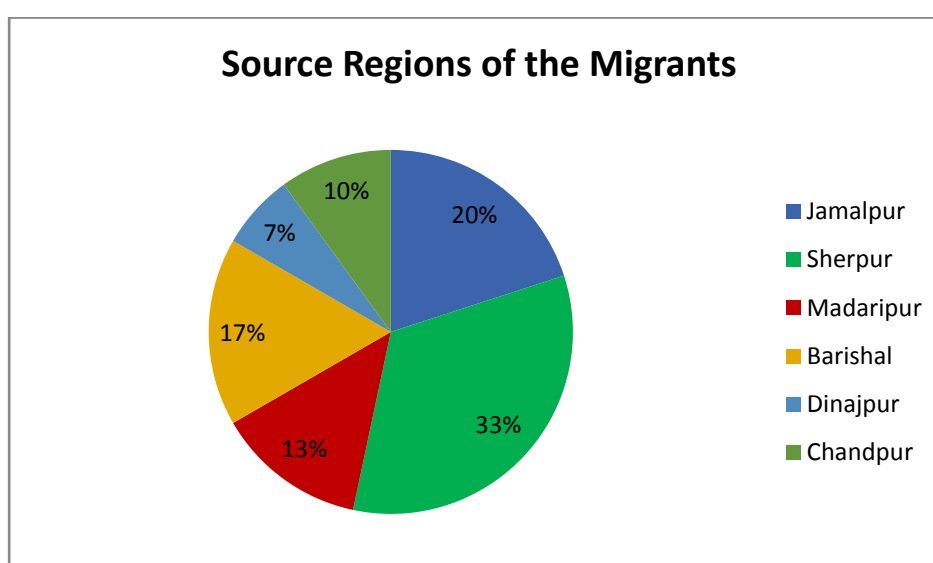


Interpretation:

The graph shows that School going children of respondents. Here 57% respondents said yes and 43% respondents said no.

Table no 4 Source Regions of the Migrants

Response	No. of Entrepreneurs	Percentage (%)
Jamalpur	600	20%
Sherpur	1000	33%
Madaripur	400	13%
Barishal	500	17 %
Dinajpur	200	07%
Chandpur	300	10%
Total	3000	100 %



Interpretation:

From this figure we can see about where did they come from. 20% respondents said Jamalpur, 33% respondents said Sherpur, 13% respondents said Madaripur, 17% respondents said Barisal, 07% respondents said from Dinajpur and 10% respondents said comes from Chandpur district.

Where did you come from?

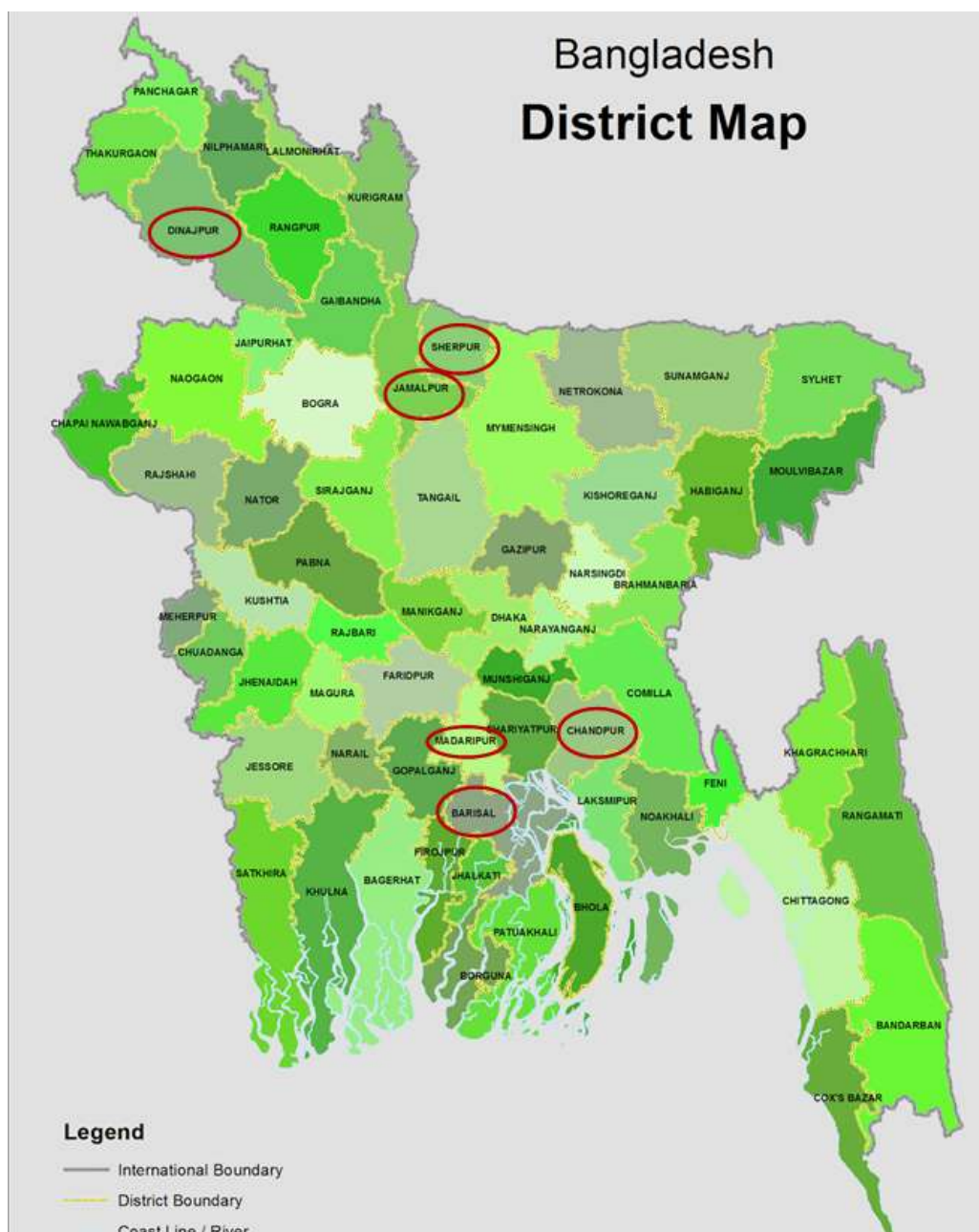
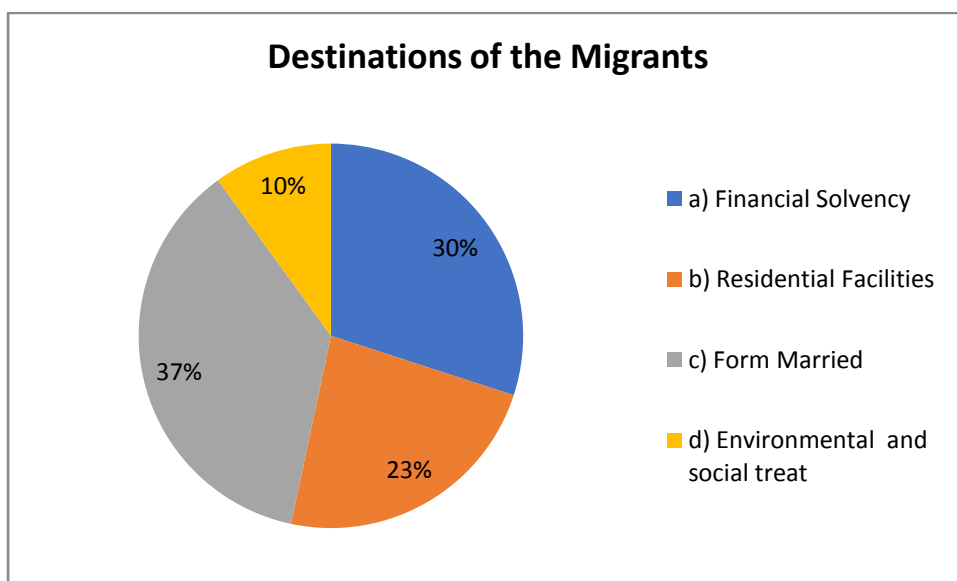


Table no 5 Destinations of the Migrants

Response	No. of Entrepreneurs	Percentage (%)
a) Financial Solvency	900	30%
b) Residential Facilities	700	23%
c) Form Married	1100	37%
d) Environmental and social treat	300	10
Total	3000	100 %

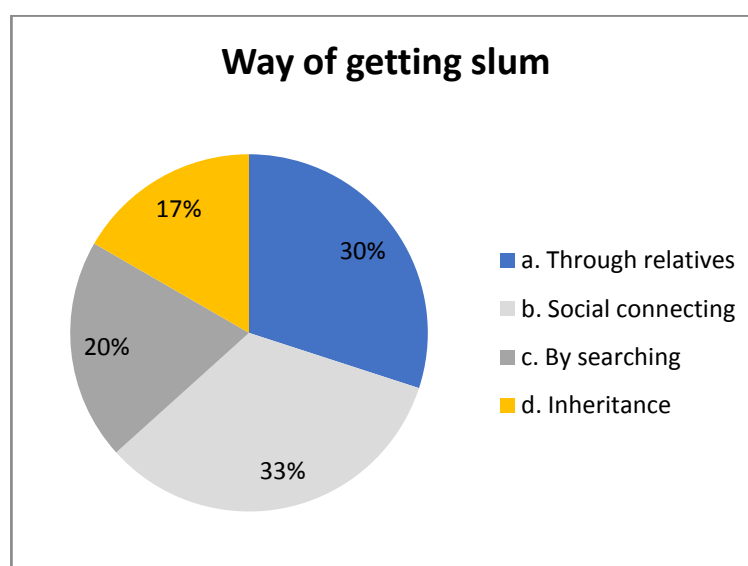


Interpretation:

From this figure we can see about why comes this area. 30% respondents said Financial Solvency, 23% respondents said Residential Facilities, 37% respondents said for married and 10% respondents said Environmental and social treat.

Table no 6 Way of getting slum

Response	No. of Entrepreneurs	Percentage (%)
a. Through relatives	900	30%
b. Social connecting	1000	33%
c. By searching	600	20%
d. Inheritance	500	17%
Total	3000	100 %



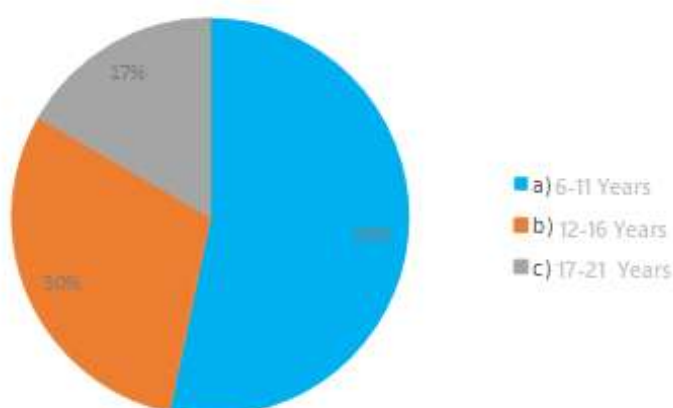
Interpretation:

Graph shows that about how they got this slum. Here 30% respondents said Through relatives, 33% respondents said Social connecting, 20% respondents said By searching and 17% respondents said Inheritance they got this slum.

Table no 7 Duration of staying slum

Response	No. of Entrepreneurs	Percentage (%)
a) 6-11 Years	1600	53%
b) 12-16 Years	900	30%
c) 17-21 Years	500	17%
Total	3000	100 %

Duration of staying slum

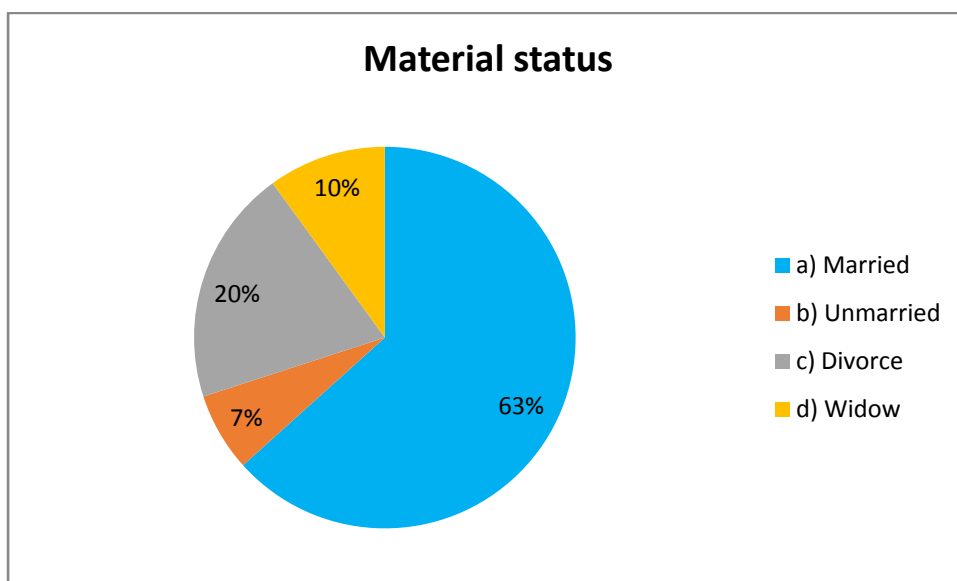


Interpretation:

The Graph shows that about how long you are staying here. Here 53% respondents said 6-11 Years, 30% respondents said 12-16 years and 17% respondents said 17-21 Years staying this slum.

Table no 8 Material status

Response	No. of Entrepreneurs	Percentage (%)
a) Married	1900	63%
b) Unmarried	200	07%
c) Divorce	600	20%
d) Widow	300	10%
Total	3000	100 %

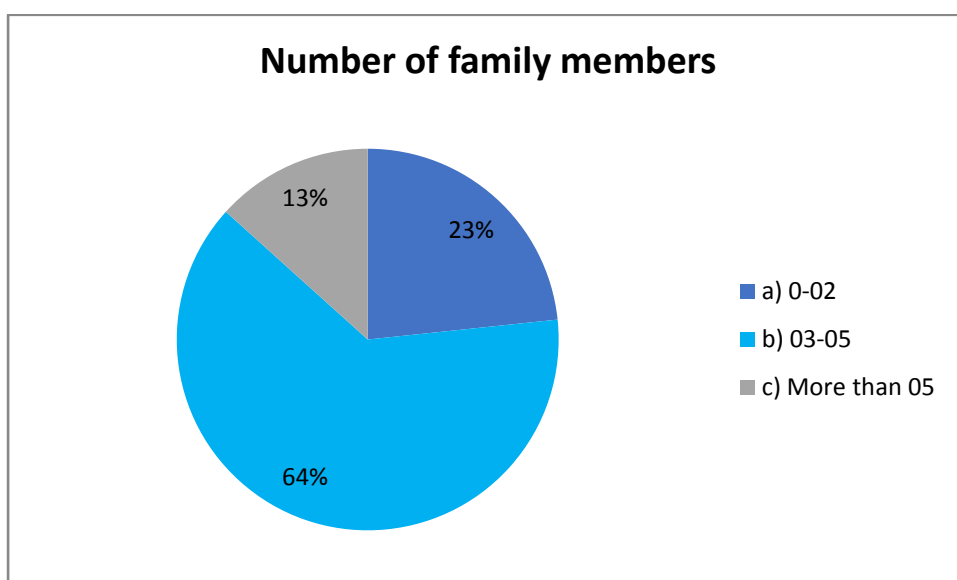


Interpretation:

The Graph shows that about Entrepreneurs marital status. Here 63% respondents said Married, 7% respondents said Unmarried, 20% respondents said Divorce and 10% respondents said widow their marital status.

Table no 9 Number of family members

Response	No. of Entrepreneurs	Percentage (%)
a) 0-02	700	23%
b) 03-05	1900	64%
c) More than 05	400	13%
Total	3000	100 %

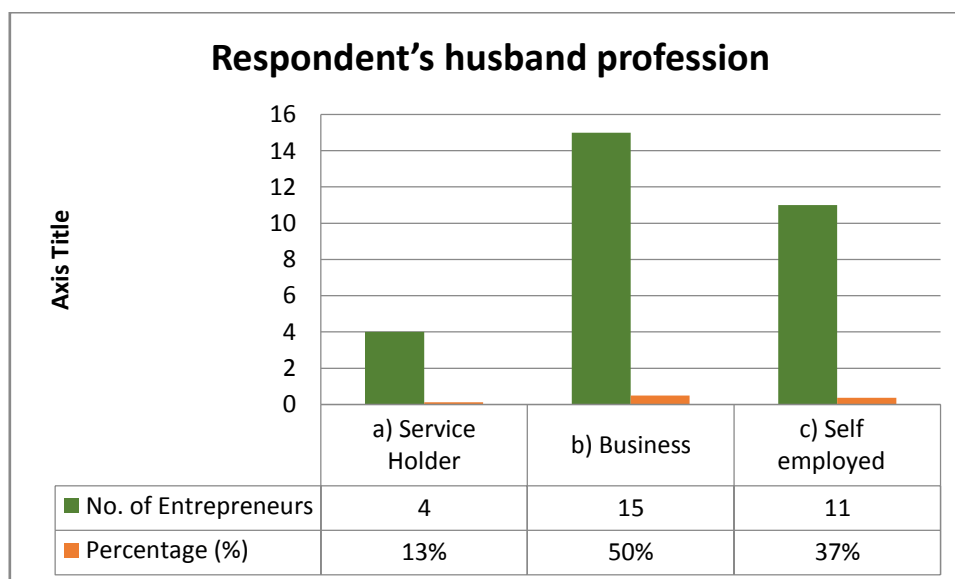


Interpretation:

The Graph shows that about family member of women entrepreneurs. Here 23% respondents said 0-02 people, 64% respondents said 03-05 and 13% respondents said More than 05 members in their family.

Table no 10 Respondent's husband profession

Response	No. of Entrepreneurs	Percentage (%)
a) Service Holder	400	13%
b) Business	1500	50%
c) Self employed	1100	37%
Total	3000	100 %

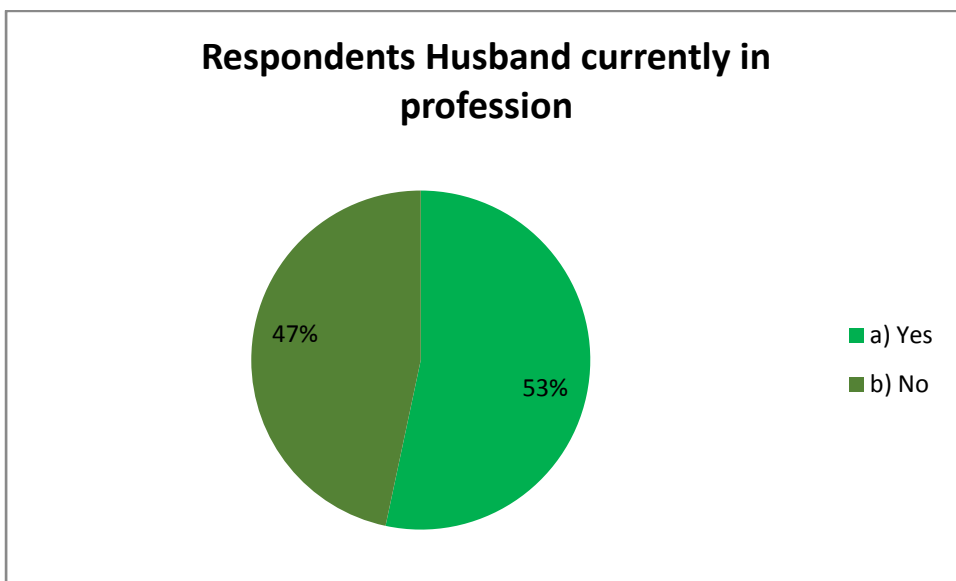


Interpretation:

The Graph shows that about husband's profession of women entrepreneurs. Here 13% respondents said Service holder, 50% respondents said Business and 37 respondents said self employed their husband's profession.

Table no 11 Respondents Husband currently in profession

Response	No. of Entrepreneurs	Percentage (%)
a) Yes	1600	53%
b) No	1400	47%
Total	3000	100 %

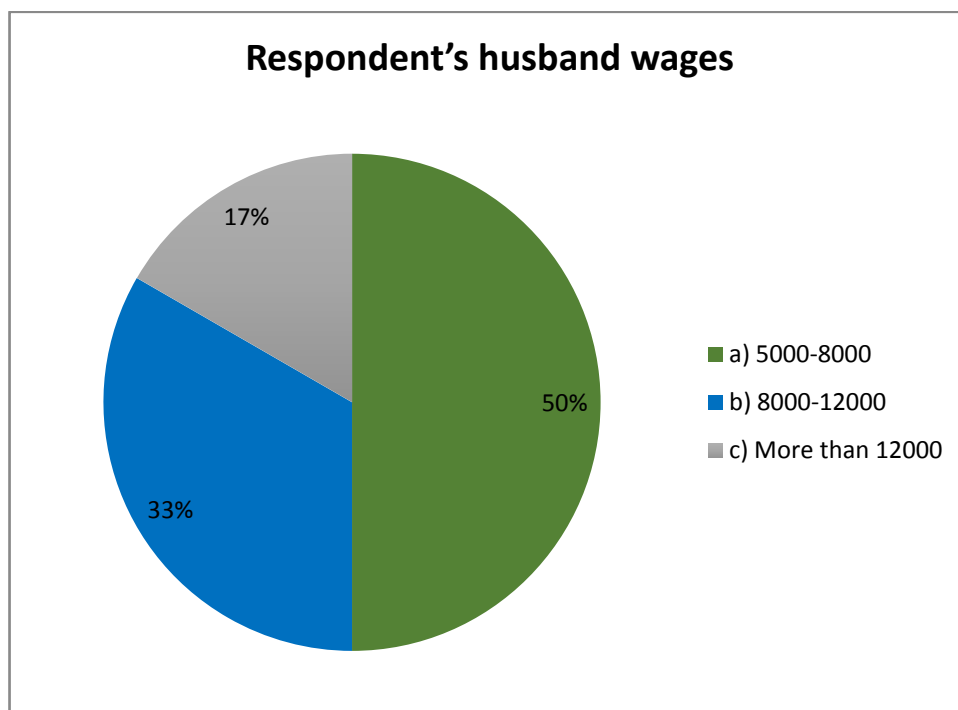


Interpretation:

The Graph shows that about currently husband’s profession of women entrepreneurs. Here 53% respondents said yes and 47% respondents said no their husband currently in profession.

Table no 12 Respondent’s husband wages

Response	No. of Entrepreneurs	Percentage (%)
a) 5000-8000	1500	50%
b) 8000-12000	1000	33%
c) More than 12000	500	17%
Total	3000	100 %

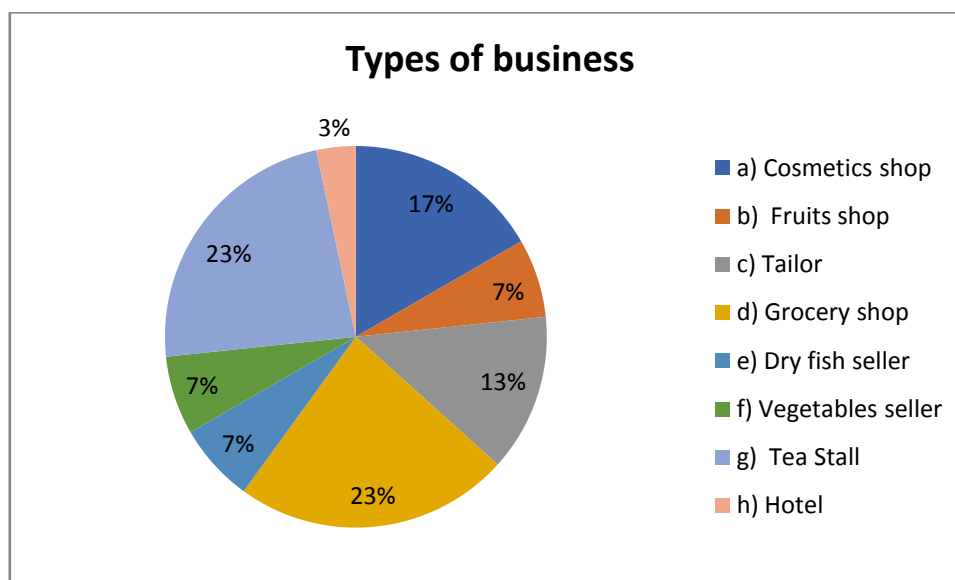


Interpretation:

The Graph shows that about husband earn of women entrepreneurs. Here 50% respondents said 5000-8000 Tk., 33% respondents said 8000-12000 Tk., and 17% respondents said more than 12000 Tk earn their husband.

Table no 13 Types of business

Response	No. of Entrepreneurs	Percentage (%)
a) Cosmetics shop	500	17%
b) Fruits shop	200	07%
c) Tailor	400	13%
d) Grocery shop	700	23%
e) Dry fish seller	200	07%
f) Vegetables seller	200	07%
g) Tea Stall	700	23%
h) Hotel	100	03%
Total	3000	100 %

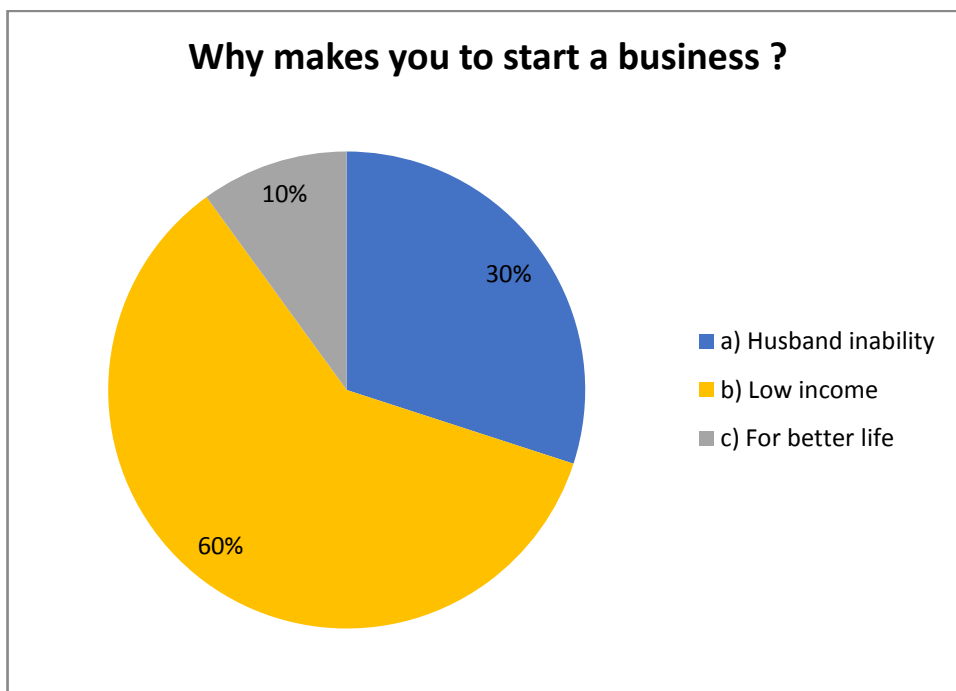


Interpretation:

The Graph shows that about types of their business. Here 17% respondents said Cosmetics shop, 07% respondents said Fruits shop, 13% respondents said tailor, 23% respondents said Grocery shop, 07% respondents said dry fish seller, 07% respondents said Vegetable seller, 23% respondents said Tea seller and 3% respondents said Hotel or restaurant business.

Table no 14 Why makes you to start a business?

Response	No. of Entrepreneurs	Percentage (%)
a) Husband inability	900	30%
b) Low income	1800	60%
c) For better life	300	10%
Total	3000	100 %



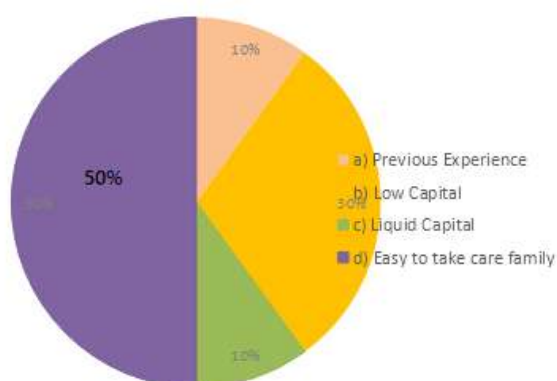
Interpretation:

The Graph shows that about why start this business. Here 30% respondents said Husband inability, 60% respondents said Low income and 10% respondents said Study cost of children that's why start this business.

Table no 15 Causes of choose this particular business

Response	No. of Entrepreneurs	Percentage (%)
a) Previous Experience	300	10%
b) Low Capital	900	30%
c) Liquid Capital	300	10%
d) Easy to take care family	1500	50%
Total	3000	100 %

Causes of choose this particular business



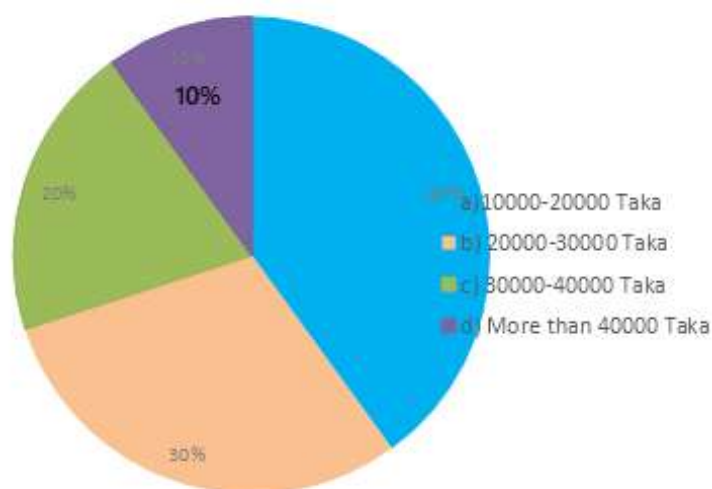
Interpretation:

The graph show why choose this particular business. Here 10% respondents said Previous Experience, 30% respondents said Low Capital, 10% respondents said Liquid Capital and 50% respondents said Easy to take care family for this reason choose this particular business.

Table no 16 Monthly income of Respondents

Response	No. of Entrepreneurs	Percentage (%)
a)10000-20000 Taka	1200	40%
b) 20000-30000 Taka	900	30%
c) 30000-40000 Taka	600	20%
d) More than 40000 Taka	300	10%
Total	3000	100 %

Monthly income of Respondents

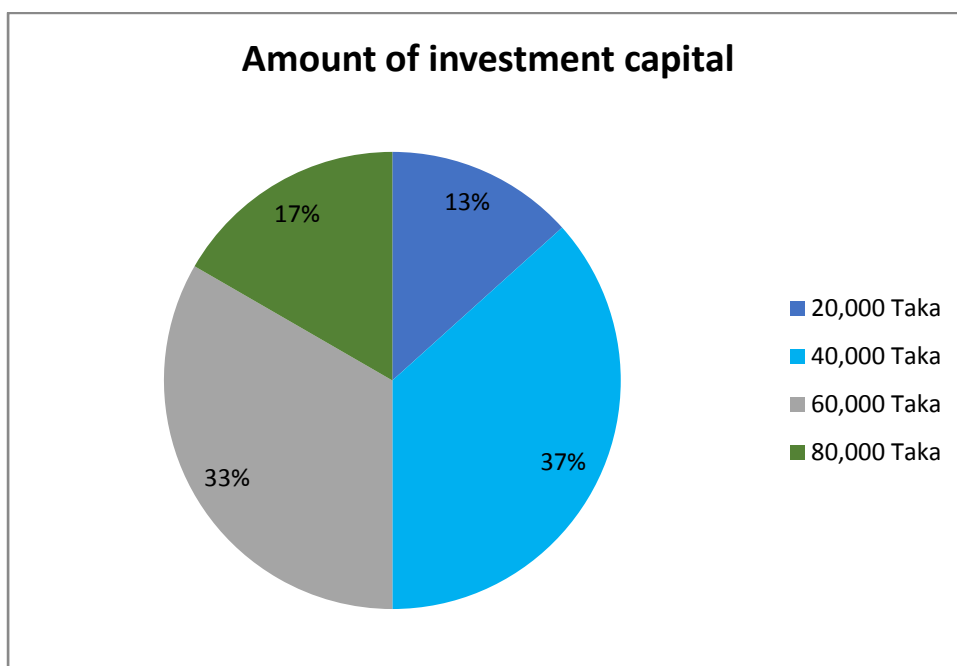


Interpretation:

The graph show that we can see about how much earn in every month. Here 40% respondents said 10000-20000 Taka, 30% respondents said 20000-30000 Taka, 20% respondents said 30000-40000 Taka and 10% respondents said more than 80,000 taka earn in every month.

Table no 17 Amount of investment capital

Response	No. of Entrepreneurs	Percentage (%)
20,000 Taka	400	13%
40,000 Taka	1100	37%
60,000 Taka	1000	33%
80,000 Taka	500	17%
Total	3000	100 %

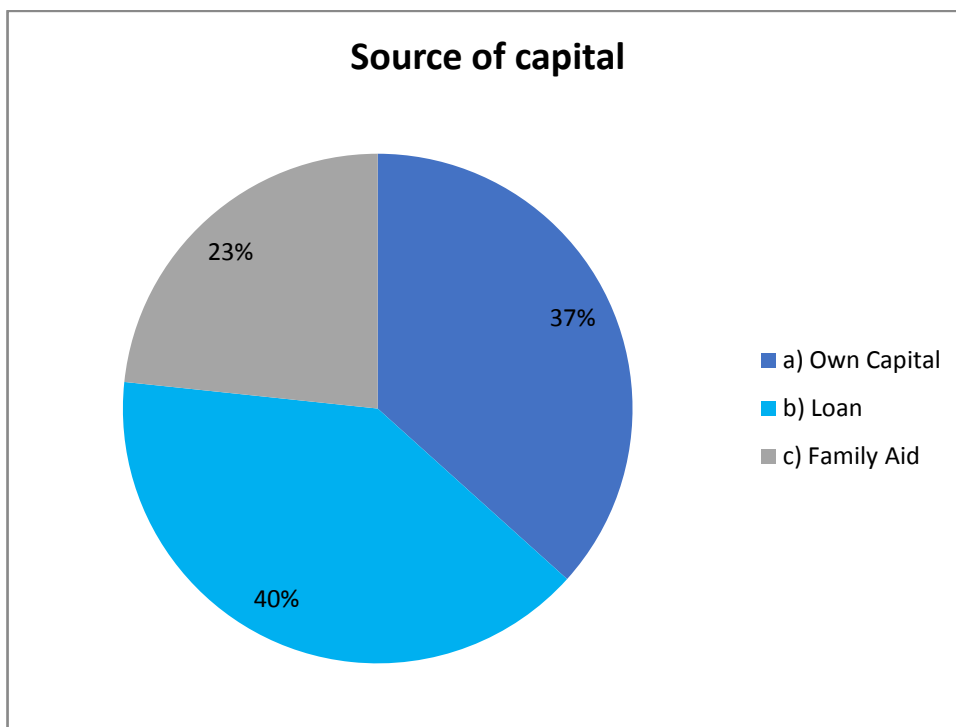


Interpretation:

The graph show that we can see about invest in their business. Here 13% respondents said 20000 Taka, 37% respondents said 40000 Taka, 33% respondents said 60000 taka and 17% respondents said more than 80000 taka invests in their business.

Table no 18 Source of capital

Response	No. of Entrepreneurs	Percentage (%)
a) Own Capital	1100	37%
b) Loan	1200	40%
c) Family Aid	700	23%
Total	3000	100 %



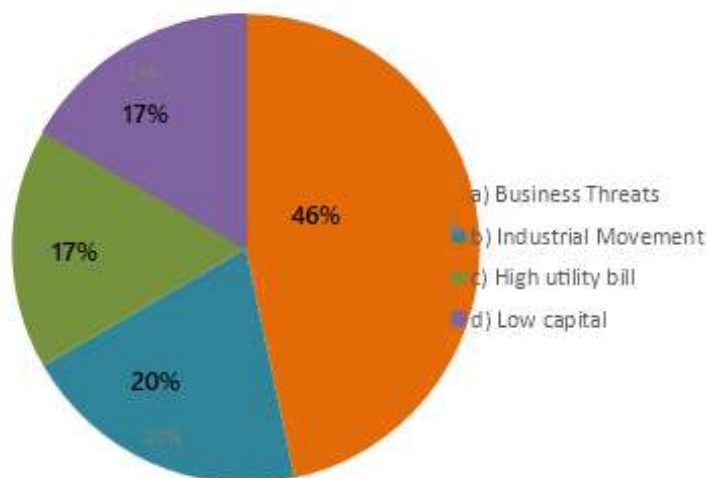
Interpretation:

The graph show that we can see how you got the capital. Here 37% respondents said their own capital, 40% respondents said take Loan and 23% respondents said Family aid got the capital.

Table no 19 Types of problem being faced in business

Response	No. of Entrepreneurs	Percentage (%)
a) Business Threats	1400	46%
b) Industrial Movement	600	20%
c) High utility bill	500	17%
d) Low capital	500	17%
Total	3000	100 %

Types of problem being faced in business



Interpretation:

The graph shows that we can see what types of problem do you face in this business. 46% respondents said Business Threats, 20% respondents said Industrial Movement, 17% respondents said High utility bill and 17% respondents said Low capital problem faces in this business.

Development of Women Entrepreneurs

The expanding acceptance and power of women has led to a greater recognition of the economic potential of women business owners, who are seen as the new economic stars due to their ability to boost personal wealth and the well-being of their families and communities. They are a "untapped source" of economic growth and development that has been recognized as such by a wide range of stakeholders. This has led to a greater interest in learning about and catering to the requirements of women entrepreneurs. Both the academic and international development communities have taken notice of the rising number of women who are starting their own enterprises in developing nations. In an effort to encourage and foster the growth of women's entrepreneurship, donors, international public institutions, national and local governments, non-governmental organizations, private enterprises, charities, knowledge institutes, and other organizations have begun initiatives or enacted policies. They create policies that encourage more and stronger business start-ups and expansion, such as programs to strengthen entrepreneurial skill capability, initiatives to expand women's professional networks, grants for startup funding, and educational opportunities. While these steps are encouraging, more work has to be done to guarantee that women's entrepreneurship can reach its full potential. They are all in agreement that women's involvement in the corporate world is crucial to its success and progress. A more just, peaceful, and affluent world can be built with their aid. Indeed, some would go so far as to say that female entrepreneurs often do more good than their male counterparts. There has been a significant increase in the focus on women business owners in low-income nations in recent years. As a result of this spotlight, a growing number of programs are available to encourage and assist female business owners. To maintain and maximize the potential of female entrepreneurs to bring about economic, social, and technical progress, it seems now more than ever that development practitioners and politicians must prioritize this "untapped wellspring" of growth. The number of governmental and private programs aimed at helping female entrepreneurs in developing nations has grown in response to this increasing attention. However, despite the expanding number of programs and resources available to support and develop women's entrepreneurship in developing countries, many hurdles still need to be addressed before women entrepreneurs may have equal access to money and opportunity as men. Women still make up a smaller proportion of business owners and managers than men do; their businesses are less profitable because they expand at a slower rate and are more likely to fail altogether; and women are more likely to become entrepreneurs because they have to than because they want to, suggesting that their businesses' success is contingent on external factors rather than their own talent or skill.

Women in Bangladesh have made significant strides in becoming owners of their own businesses in recent years. The term "women business owners" refers to a broad category that includes women who found, inherit, or purchase a business; women who found businesses with spouses or business partners but are either in the foreground or in the background; and, finally, women who found either rapidly expanding or part-time or slowly expanding firms. Previous research on female entrepreneurs has shown that there are significant gaps in

the experiences of female and male business owners. However, recent studies suggest that this may no longer be the case. However, recent studies have shown that, in terms of psychological and demographic characteristics, women and men entrepreneurs have a substantially greater number of similarities than differences. When it comes to women who run their own businesses, the factors that are the greatest predictors of success include job experience as well as the amount of time spent working for themselves. The majority of male business owners are employed in manufacturing or other non-service sectors, while the majority of female business owners work in customer service. Women in today's society are not only achieving financial independence and amassing money for themselves, but they are also generating opportunities for others, particularly other women, via the creation of employment opportunities.

Reasons for Women Entrepreneurs

The following are the reasons for becoming women entrepreneur

1. Creative ways of thinking
2. Fresh obstacles to overcome and opportunity to satisfy one's needs
3. the autonomy required to make one's own choices and the independence to do so
4. Occupation within the family
5. The need for extra sources of income
6. Positive outlook for the children under their care
7. Positive outlook for the children under their care
8. Education and professional credentials a sense of self and one's place in society
9. They are looking for possibilities to better themselves as well as new and exciting tasks to take on.
10. They want to make some adjustments so that they can better regulate the balance between the responsibilities they have to their families and the commitments they have to their businesses.
11. a steadily improving overall quality of life.

Motivations of Women Entrepreneurs

1. Their want to be self-sufficient and not need aid in doing tasks.
2. Their urge to occupy oneself with a variety of activities.
3. They want to get their business off the ground so that they can start making money.
4. In the pursuit of financial success via the operation of their own business.
5. Women desire to achieve their goals because it is in their best interest.
6. When women desire to achieve their goals, they launch their own businesses just for the satisfaction of doing so.
7. One other aspect that motivates them is the fact that they are able to fully use their own expertise and technical skills.
8. Women are more likely to establish and operate their own business if they have support and interest from their families.

Development of Women Entrepreneurs in Korail Slum in Dhaka

According to my research, most of the women business owners in this slum moved there because of family or friends who already lived there. They're able to provide enough for their families and send their kids to good schools. Each female entrepreneur in the region I studied had a family of roughly five people. They weren't getting enough to eat before they started their company. Their company, however, has allowed them to provide adequately for their family in recent years. After they've started putting money in, their input is taken more seriously.

After making a financial contribution and having their perspective taken seriously, one respondent said, "my standing in the family has improved."

Another said, "we were suffering with just my husband's salary, but once I began my company, our financial status has greatly improved." Some successful businesswomen of the past have careers in the fashion industry. However, they encountered issues such as inconsistent compensation, excessive hours, rules and regulations, limited time for family, and so on. That's why they decide to take the plunge into self-employment. They are free to do what they want with their lives, establish their own careers, and devote more time to their families. Home-based job offers not just a means of survival but also a much-needed glimmer of hope for women living in slums who would otherwise be unemployed. To some extent, becoming an entrepreneur helps even the odds.

The improvements they have achieved as a result of these women entrepreneurs are discussed below;

- 1) Their source of income has increased manifold.
- 2) They are able to support their families.
- 3) Teaching their children in schools.

- 4) Some of them are now able to do business with their own capital.
- 5) Some of them are starting different types of businesses.
- 6) They can manage their family properly.
- 7) When ill, no one has to borrow.
- 8) Seeing them, many have taken the initiative of entrepreneurship.

Findings of the Study

The details of the findings are as follows:

- Most of the respondents age 30-36 years of women entrepreneurs in Korali slum.
- Most of the respondents (77%) Illiterate and 17% respondents Class 1-5 and 06% respondents are Class 6-SSC .
- After conducting the survey, I find that most of the respondents (57%) said they go to school and 43 % said no.
- After conducting the survey, i find that most of the respondents come from Sherpur district and others respondent comes from different districts of Bangladesh.
- After conducting the survey, i find that most of the (37%) women employee said comes for married.
- The majority respondents (33%) said they got this slum by social connecting.
- The majority (53%) women entrepreneurs said 5-10 Years staying this slum.
- Out of 100% respondents of 63% women entrepreneurs said they are married.
- Out of 100% respondents of 57% women entrepreneurs said they have 3-5 members in their family.
- After conducting the survey, we find that most of the (50%) women employee said husband profession is business.
- The majority respondents (53%) said their husband currently in profession.
- The majority respondents (50%) said their husband earn 5000-8000 taka in every month.
- Most of the respondents said Grocery shop and tea seller in their business.
- Most of the respondents (60%) said low income of the family that's why start this business.
- The majority respondents (50%) said Easy to take care family for this reason chooses this particular business.
- Out of 100% respondents of 40% women entrepreneurs said 10000-20000 Taka earn in every month.
- Out of 100% respondents of 37% women entrepreneurs said 40000 taka invests in their business.
- The majority (40%) women entrepreneurs said take loan got the capital.
- After conducting the survey, we find that most of the (46%) Business Threats problem facieses in this business.

V. Conclusion

Women's income-generating activities in both urban and rural regions have been sped up by government and private sector actions, mostly due to the rise of women's entrepreneurship. Women in the slums are fleeing a terrible existence. The state of their economy is dismal. Typically, the husband isn't capable of taking charge of the household, so the wife steps in to take care of business. They could find short-term work as laborers, but that won't do much for their standard of living or career prospects. In light of the widespread poverty and the vast number of individuals who need to participate in revenue producing activities, the scope of commercial activities is particularly restricted in the slum regions. Women's economic empowerment has been boosted by the efforts of both the government and non-governmental groups, which have opened doors to new types of entrepreneurship. As a result of increased education and awareness, more and more women are taking advantage of the economic and social possibilities that have been created specifically for them. Slum-dwelling women business owners should be given preferential treatment from the government and non-profit organizations. These include the availability of loans at reasonable interest rates, protection of their investments, training and promotion of their enterprise. The success of the current entrepreneurial movement depends on taking a holistic strategy.

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